

2010/2011 EDUCATION CALENDAR

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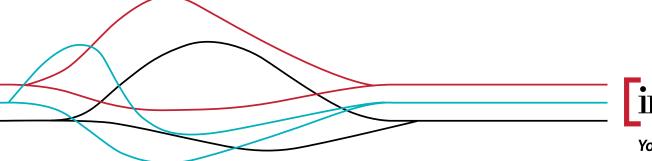
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Russell Wasnie

MPI/IBAM SRE Committee

Dale Rempel

Communications/BIP Committee

Pamela Gilroy-Rajotte

Conference

Peter Tessier

Nominating

Scott Andrew

Professional Development

Tara Chammartin

Young Broker Committee

Dwight Heppner

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Here's what your busy President will be up to in the coming weeks



Pamela Gilroy-Rajotte, IBAM President

SEPTEMBER

9-12 IBAM Board Strategic Planning Brandon, MB

16-18 IBAC AGM St. Andrews, NB

19-21 NICC Conference Montreal, QC

30- Atlantic Conference Oct. 2 St. Johns, NL

OCTOBER

5 IBAM Executive Meeting Winnipeg, MB

6 IBAM Board Meeting

16 Canadian Cancer Society Gala Ball Winnipeg, MB

20-22 IBAO Conference Niagara Falls, ON

NOVEMBER

18 IBAM Executive, IBAM Board and Past Presidents' Meeting, YBN Hosted Education Day & Special Recruitment Dinner Evening Winnipeg, MB 24-26 RCCAQ Conference Montreal, QC

DECEMBER

10 IBAM Executive and Board Meeting Winnipeg, MB



Manual for Estimating the Replacement Cost of Agricultural Use Buildings

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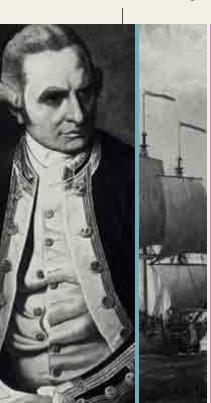
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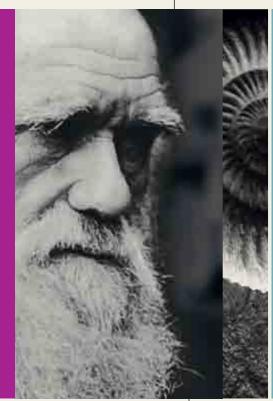
1764

We insure the home of Captain James Cook, prior to the first of his legendary voyages

1844

We cover Down House, where Charles Darwin wrote On the Origin of Species







1710
The Sun Fire Office is established

1959

The Sun Insurance Office merges with The Alliance Assurance Company to form Sun Alliance Insurance Limited

1961

The Western Assurance Company is acquired and later amalgamated with Royal Insurance Company of Canada

FROM THE EPIC TO THE EVERYDAY, WE'VE BEEN UNDERWRITING PROGRESS SINCE 1710.



2007

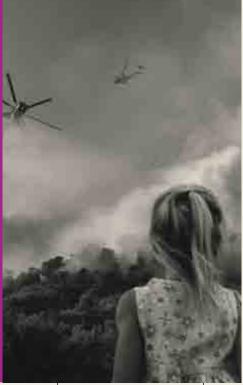
When a major food bank is threatened with closure, our support helps keep it open 2009

We're on the scene of the Halifax fire

2009

We provide a speedy response in the wake of the Vaughan tornado









1996

Sun Alliance Group merges with Royal Insurance Holdings, to become Royal & Sun Alliance Insurance Group plc 2007

Canadian Northern Shield becomes part of Royal & Sun Alliance Canada 2008

Royal & Sun Alliance becomes RSA Insurance Group plc

2010

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IBAM prominent at 2010 Hill Day

On Tuesday, June 1, the Insurance Brokers Association of Canada held its 2010 Hill Day - the annual event at which brokers from across Canada engage MPs and Senators in a series of business meetings. Once again, IBAM was a major 'player' at the event.











An interview with PD Committee Chair Tara Chammartin



PD Committee Chair Tara Chammartin

Since this issue of *The Manitoba Broker* contains the 2010-2011 Education Calendar, we thought it was fitting to feature an interview with Professional Development Committee Chair **Tara Chammartin** as our Committee Report.

TMB - Who sits on the PD Committee? Tara - The committee consists of:

Tara Chammartin Chair, Rempel Insurance

Katrina Hueging
Horizon Insurance

Curtis Wyatt
Wyatt Dowling Insurance

Keith Jordan Horizon Insurance

This committee is ably assisted by IBAM staff

The Manitoba Broker -What are the PD Committee's priorities for 2010-11?

Tara Chammartin - As always, we are promoting the core Educations courses, such as Fundamentals, Auto Broker, CAIB and CPIB; and we look forward to attendance at some of



the newer courses like the Producer School and Professional Selling. Once again, our seminars should prove to be popular, as well.

TMB - How successful was last year's Best Practices Producer School?

Tara - The Best Practices Producer School proved to be very successful. The course was full, and it produced the first graduates across Canada! We had three participants from Manitoba in the first offering of this course. It was great, as we were the first

provincial brokerage association to present these students with their certificates and awards at our IBAM Conference this year.

TMB - Has there been any movement on IBAC's Insurance MBA Program?

Tara - Yes, indeed, we are very excited about this new university level program – although I cannot say too much about it publicly at the present time. Details will follow in late fall/early winter and I'm sure my fellow broker members will be as excited about this development as I am.

TMB - What's new in the Education Calendar this year?

Tara - The Association feels it is important that IBAM is the number one provider of seminars for you and your brokerages, so we are focusing really hard on determining what education seminars are important to brokers of all levels. We have come up with some unique seminars that should interest everyone from new brokers to experienced brokers. (Editor's note: Please see pages 33-35.) ▮

If you have an idea for a future seminar or have a comment about any other facet of our Professional Development program, please feel free to contact me: tarac@rempelinsurance.com.



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In the Media

Insurance West - July 2010





Editor's Note: Very recently, SecuriCan General Insurance Company changed its name to Western Financial Insurance Company

In the Media





It's been a long walk for IBAM to get where it is today, but Dave Schioler believes that IBAM is standing tall in the insurance arena and is playing a significant role in shaping Manitoba's economic and social fabric.

WHY IS THIS MAN ALMOST SMILING?

The Manitoba Broker recently captured IBAM **CEO Dave Schioler** with a look of...satisfaction? Maybe not! Read on to find out why.

TMB - How do you feel about IBAM and the positioning of brokers at this point in 2010?

Dave - Well, I am extremely pleased with some of the recent success that brokers have enjoyed on a national level and how that kind of success is and will be affecting our members in Manitoba. Specifically, I'm talking





WHILE WE HAVE ACCOMPLISHED MUCH - AND THAT MAKES ME HAPPY - THERE IS STILL A LOT OF WORK AHEAD.

about Canadian Finance Minister Flaherty's decision to effectively treat bank websites as bank branches, which move consequentially ensures that the nation's big banks cannot sell or market P&C insurance lawfully in such a way. And so -



while this should be inspiring for our members, the IBAM Board of Directors recognizes that there is parallel work to be done here at home with respect to credit union activity in our industry. In this regard, IBAM is working diligently with the Provincial government and its regulators, and seeking cooperation from those credit unions that already have their 'foot in the door.' Our objective is not to prevent credit unions from being involved; it is rather to ensure that consumers are protected against the dangers inherent in tied selling and the use of personal banking information visà-vis the sale of general insurance. In any event, I believe strongly that our IBAM members are on solid ground and will prevail - as are and will consumers – from the threats posed from the mixing of banking with the sale of P & C insurance.

TMB – What can individual members do to protect themselves and their insurance customers?

Dave – Firstly, the key to infinite survival is for brokers to continue to provide the best professional service in the market – and to always provide for the consumer choice of product at affordable prices.

In addition, our members are, in fact, our most positive and not-so-secret political weapon on this issue. We are continually told by both MPs

and MLAs that they want to hear from, see and be educated on the issues by the brokers in the field and in their ridings and constituencies. Effectively, our members must increasingly become the grassroots of our industry's political advocacy. To this end, IBAM is currently developing a system whereby its members will be regularly and continually informed of political and significant community events taking place in the areas in which they work and live - and more particularly, in the local ridings and constituencies for which their own MPs or MLAs are responsible.



TMB – And what are the latest developments with Manitoba Public Insurance?

Dave - Our relations and connected systems are mostly working to the satisfaction of brokers today, but there are issues and concerns that are being addressed. The relationship that IBAM and its members currently have with MPI is quite good. This isn't to say that we aren't working hard to improve things where we can – because we are. In the coming months, IBAM, in conjunction with MPI, will be closely monitoring the new broker compensation arrangement and five-year renewal structure. In other words, we are going to tackle this together in order to determine what is working well and what, if anything, needs fixing. We will also be taking proactive steps to build the bond and trust between the brokers and MPI, which is and will be a necessary ingredient in achieving success. In fact, MPI CEO Marilyn McLaren has also agreed to work with IBAM's Executive and Board of

Directors in terms of speaking to the IBAM membership directly about the relationship overall and in regard to addressing issues of concern to brokers in Manitoba.

TMB - Is broker education healthy today?

Dave - Yes, I believe that it is, although it is something we have to continually work at. This fall, IBAM's staff will be working closely with the staff of other provincial associations along with the Insurance Brokers Association of Canada to develop and maintain the core of broker education and professional development. CAIB and Fundamentals will be reviewed and developed to ensure that they remain as the primary sources of broker education and professionalism. In addition, it is enlightening to see that IBAC's Insurance MBA will come to fruition through collaboration with Laurentian University. I am certain that the MBA will achieve high enrollment. So – at this juncture – I would say that we are currently protecting what we have and yet building new possibilities for the future.

TMB – What else is happening at IBAM that will directly benefit membership?

Dave – Good question. Right now, our entire Board is excited about the Strategic Planning we have scheduled for September 9-12 in Brandon, Manitoba. I am confident that the Board is determined to be bold and that it will in the end produce significant initiatives that will have direct benefit to our membership. In fact, I think you will see this in a very profound way in the area of political advocacy. Insurance brokers in Manitoba will be more than a leading voice in the industry.

TMB – So all of this would explain why you are 'almost' smiling.

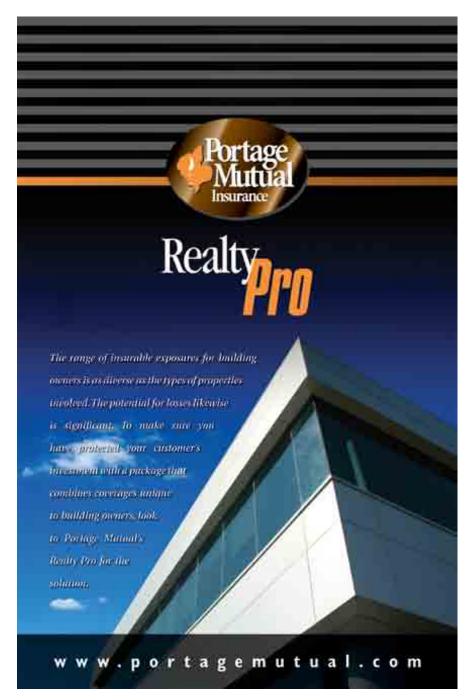
Dave – Absolutely! While we have accomplished much - and that makes me happy - there is still a lot of work ahead. So yes, I am almost smiling.

Globe and Mail Banks' last frontier: Insurance

For the big banks, the last piece of the pie is insurance an easy sell when tied to a mortgage. But your friendly neighbourhood insurance broker is not in a mood to share

John Lorinc (Report on Business Magazine, published on Thursday, June 24, 2010)

en Orr is not, in the main, a scarylooking dude. Bearded and bearlike, the 55-year-old insurance broker has the confidently convivial manner of a small-town businessman for whom the jagged line between customer and neighbour has long been smoothed down by years of Lions Club events, kids' hockey tournaments and Canada Day barbecues.





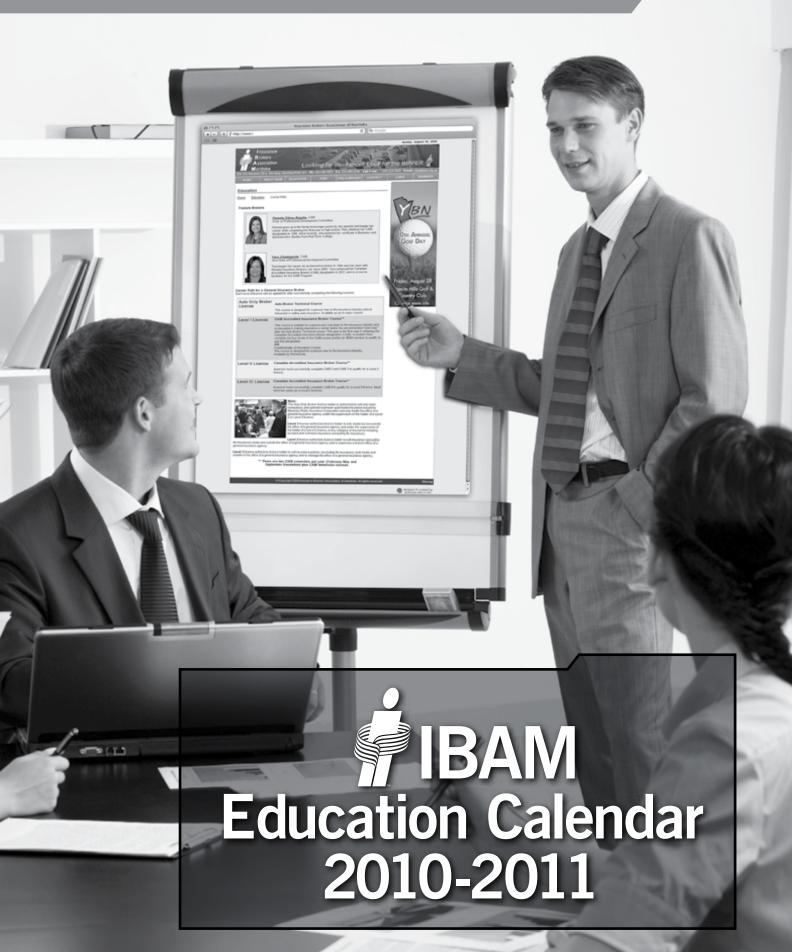
Orr & Associates, the firm Orr's father, Gord, started in the 1920s, is sandwiched between a beer store and a drugstore in an unprepossessing mall in Schomberg, an hour's drive northwest of Toronto. He has 17 employees, plenty of referral business and "lots and lots" of second- and even third-generation clients. "They're the best," Orr says, smiling broadly.

As a broker, he creates insurance plans (home, business, automobile and farm) that fit his customers' specific needs, then sources the appropriate policies from a range of underwriters, almost all of them Canadian firms. While he sells what most of us consider a necessary (and increasingly costly) evil, Orr makes it his business to negotiate the best premiums for his clients, year after year, decade after decade.

Outwardly benign appearances aside, Orr and the 33,000 members of his profession also understand how to put the fear of God into Canada's MPs; indeed, they may inflict the big squeeze more effectively, and more tactically, than almost any other industry group – including the chartered banks.

In fact, the brokers are the only lobby group that has been able to impede the banking industry's imperial ambitions. After Ottawa dismantled the barriers between the so-called four pillars—banks, investment dealers, trust companies and insurers—the chartered banks ingested the brokerage firms, the trusts and some of the underwriters. Now, besides Ottawa's disinclination to allow bank mergers, the only remaining restriction is that banks are prohibited from selling most types of insurance through their branches and, as of last year, their websites. But the banks are not giving up, and it's a battle that gets Orr's competitive juices flowing. "I'll beat 'em on service every time," he boasts, but adds, "Let's compete on a fair and level playing field."

To view the rest of this story, visit IBAM's website.



Education Calendar 2010-2011

Auto Broker

Phase 1 September 7-9, 2010 & Phase 3 September 28-30, 2010 Phase 1 November 3-5, 2010 & Phase 3 November 24-26, 2010

Phase 1 January 5-7, 2011 & Phase 3 January 26-28, 2011

Phase 1 February 2-4, 2011 & Phase 3 February 23-25, 2011

Phase 1 March 2-4, 2011 & Phase 3 March 23-25, 2011

Phase 1 March 2-4, 2011 & Phase 3 March 23-25, 2011 Phase 1 May 4-6, 2011 & Phase 3 May 25-27, 2011

Phase 1 June 1-3, 2011 & Phase 3 June 22-24, 2011

Fundamentals of Insurance Immersion

June 13-17, 2011 – Exam Saturday, June 18, 2011

CAIB 1 - Immersion

FULL September 20-24, 2010 – Exam September 25 January 17-21, 2011 – Exam January 22

CAIB 2 - Immersion

October 18-22, 2010 – Exam October 23 (Location – Holiday Inn, 1330 Pembina Hwy.)

February 7-11, 2011 – Exam February 12

CAIB 3 - Immersion

September 27-Oct. 1, 2010 – Exam October 2 January 24-28, 2011 – Exam January 29

CAIB 4 - Immersion

November 15-19, 2010 – Exam November 20 February 14-18, 2011 – Exam February 19

CAIB 1 - Discussion Groups

Tuesday, September 7, 2010 Tuesday, February 1, 2011

CAIB 2 – Discussion Groups

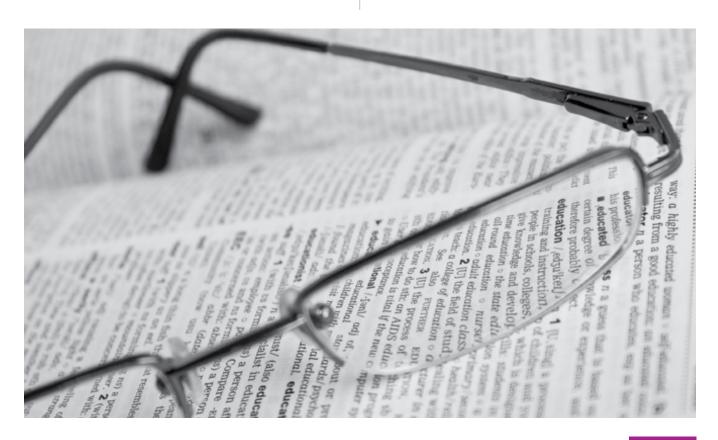
Thursday, September 23, 2010 Thursday, February 3, 2011

CAIB 3 — Discussion Groups

Monday, September 20, 2010 Monday, January 31, 2011

CAIB 4 – Discussion Groups

Wednesday, September 8, 2010 Wednesday, February 9, 2011



Getting Started as a General Insurance Broker

To be a general insurance broker in Manitoba you are required to hold a general insurance agent/broker license. Licenses are issued by the Insurance Council of Manitoba (204) 988-6800, www.icm.mb.ca.

In addition to verifying that applicants' education, experience and errors and omissions insurance requirements have been met, the Council also reviews applicants for suitability. ICM also requires that criminal records checks accompany any first time applications for licensing.

To qualify for a license, you must be employed by a licensed brokerage. Any changes to your job status (i.e. unemployed or new employer) must be reported to the Council. If you are not working for a licensed brokerage, your license will be terminated. You can apply to Council to have it reinstated within the same licensing year or you can make application to Council for a new license within twelve months of termination, without having to retake the licensing exam.

There are four levels of general insurance licenses. The Career Path indicates the education requirements and authority for each level.

CAREER PATH

Choosing the entry level option that's right for you.

If you are interested in selling Autopac only (this is where many brokers get their start), the Auto Broker Technical **Course** will be your choice. This course will provide you with detailed information on the Autopac products and equip you with the knowledge and skills required to meet the needs of your Autopac clients. It qualifies you for an Auto Only Broker License.

As indicated in the Career Path successful completion of either Canadian Accredited Insurance Broker (CAIB) 1 or Fundamentals of Insurance meets the education requirements for an unrestricted Level 1 general agent/broker license. Application for a Level 1 license must be submitted to The Insurance Council of Manitoba within one year of successful course completion.

CAIB 1 is the next step on the career path, following the Auto Broker Technical Course and qualifies a student for

a Level 1 General License. There are 4 levels to the CAIB program and CAIB 1 meets the education requirements for a Level 1 license. Successful completion of CAIB 2 & 3 qualifies the student for a Level 2 license and CAIB 4 qualifies for Level 3 license (must have two years as a Level 2

The Fundamentals of Insurance course covers the basics of general insurance, including auto, personal and commercial insurance. Exams are available once a month.

One advantage to taking CAIB 1 as opposed to the Fundamentals of Insurance is that if you are planning to eventually have the "CAIB" designation after your name, you must take all levels of CAIB including CAIB 1. CAIB 1 is also viewed as the natural progression in the education process following the Auto Broker Technical Course.

EDUCATION CALENDAR DISClaimer

All information provided in the Insurance Brokers Association of Manitoba's 2010/2011 Education Calendar was accurate at the time of publication but venues, instructors, topics, dates and any other statements made herein are subject to change without notice. While coffee is served at most seminars, no food is provided unless indicated. All classes are subject to minimum attendance requirements. There is a \$20.00 administration fee applicable on all returned cheques.

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Auto Broker Technical Course

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

The Auto Broker Technical Course is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level Auto Only Broker License.

The Auto-Broker Technical Course has three phases.

Phase I Three days providing an overview of auto insurance (focusing on the history, terminology and basics of this area of the business), information on the Insurance Council of Manitoba and a customer service component.

An exam will be written on the third day of the course and students attaining a grade of 70% or higher will move on to the next phase of the program.

Exam Details:

- 30 multiple choice questions
- 1 hour to complete the exam
- Pass mark 70%
- If required, exam rewrite fee \$90.00 Results available on the IBAM website: www.ibam.mb.ca

Phase II Two weeks of supervised training in the brokerage, which includes IWS computer assisted instruction (tutorial) and shadowing of Key Autopac Person completing everyday transactions

Phase III Three days of MPI Introduction to Autopac Training, in classroom with instruction through IBAM. At completion, students will challenge the MPI Introduction to Autopac Training test and successful completion (pass mark 75%) will meet the education requirement for a Level Auto Only Broker License

Technical Courses

The cost of the course is \$498.75 and includes tuition, all course material, examinations and graduation certificate. Classes run from 8:30am to 4:30pm with a one-hour lunch break (lunch at your own expense).

Course Dates:

Phase 1				Phase 3		
September	7-9	2010	&	September	28-30	2010
November	3-5	2010	&	November	24-26	2010
January	5-7	2011	&	January	26-28	2011
February	2-4	2011	&	February	23-25	2011
March	2-4	2011	&	March	23-25	2011
May	4-6	2011	&	May	25-27	2011
June	1-3	2011	&	June	22-24	2011

Location: Canad Inns – Fort Garry, 1824 Pembina Hwy., Winnipeg. For those requiring accommodations guest rooms are available at a rate of \$89.00 (single or double) For room reservations: 1-204-478-6421

Time: 8:30am – 4:30pm

Course Cost: 498.75 (includes GST)



Fundamentals of Insurance

FOI is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level 1 license. This level of license authorizes the license holder to sell, inside but not outside the office of a general insurance brokerage and under the supervision of the holder of a Level 2 license, every category of insurance including accident and sickness insurance (excluding life insurance).

This course is available by home study. Fee for home study is \$262.50 (includes GST), which includes the cost of the Fundamentals of Insurance course manual, as well as the first exam, which must be written within 6 months of the registration date.

OR

5-Day Immersion Class

June 13 – 17, 2011, Exam June 18, 2011

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

Guest Room Reservations: 204-261-7450 or 1-888-332-2623

Room Rate: \$89.00

Time: 8:30am – 4:30pm Mon-Fri **Exam:** Sat. 9:00am – 12:30pm

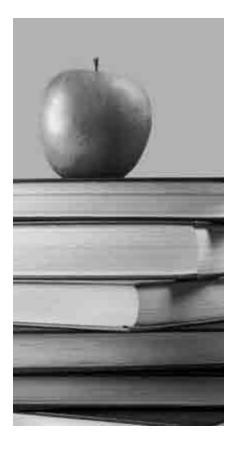
• Exams by pre-registration only. Registration deadlines:

• Winnipeg – One week prior to exam date

• Out-of-Winnipeg – Two weeks prior to exam date

• Exam Rewrite Fee \$90.00 (includes GST)

• Results are posted on the IBAM website www.ibam.mb.ca and will be mailed.





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Canadian Accredited Insurance Broker (CAIB)

The Canadian Accredited Insurance Broker Course, developed by the Insurance Brokers Association of Canada, is a nationally recognized course for those brokers looking to enhance their professional skills.

CAIB courses will familiarize brokers with the major coverages that generate 90 percent of premiums. As well as coverages, the course also deals with the management of marketing and office operations and prepares the student for ownership or management of an insurance brokerage.

COURSE CONTENT

CAIB 1

A comprehensive introduction to the general insurance industry and an in-depth study of personal lines coverages. *Current Textbook (2005 Edition):

- Introduction to General Insurance
- · Habitational Insurance
- Other Habitational Insurance Forms and Endorsements
- · Farm Insurance
- The Basics of Personal Automobile Insurance
- Building Towards Professionalism

Successful completion qualifies student to apply for a Level 1 license.

CAIB 2

A thorough examination of commercial lines coverage, including commercial property, crime and business interruption insurance.

Current Textbook (2007 Edition):

- Introduction to Commercial Property Insurance
- Underwriting Commercial Property Insurance
- Commercial Property Insurance Policy Forms
- Commercial Property Insurance Additional Coverage Forms
- Commercial Property Insurance Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 License.

CAIB 3

A comprehensive study of commercial lines coverages, including commercial liability, commercial auto, marine, aviation, surety and risk management.

Current Textbook (2005 Edition):

- Commercial Liability A Legal Perspective
- The Commercial General Liability Policy
- The Commercial Automobile Exposure
- · Ocean Marine and Aviation Insurance
- · Surety Bonds
- Risk Management

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 license.

CAIB 4

A sophisticated study of marketing management and office operations of a general insurance brokerage.

Current Textbook (2006 Edition) Revisions are underway, a new text will be introduced:

- Brokerage Formation and Environment
- Producer Insurer Relations
- The Job of Management
- · Financial Management
- Technology and Broker Operations
- Marketing Management
- Building Long Term Relationships
- Quality of Service Management
- · Sales Leadership
- Database Management
- · Suggested Readings and Case Studies

Successful completion and two years as a Level 2 licensee qualifies student to apply for a Level 3 license.



Canadian Accredited Insurance Broker (CAIB)

PROGRAM OPTIONS

Option A – Immersion/5 Day Class

Option B – Discussion Group

Option C – Self-Study

Online Tutorial (This is an optional study tool to enhance your method of study).

Option A: 2010/2011 Immersion/5 Day Schedule

CAIB 1 - Immersion

September 20-24, 2010-Exam September 25 January 17-21, 2011 – Exam January 22

CAIB 2 - Immersion

October 18-22, 2010 - Exam October 23

(Location Change – Holiday Inn, 1330 Pembina Hwy) February 7-11, 2011 – Exam February 12

CAIB 3 - Immersion

September 27-October 1, 2010 – Exam October 2 January 24-28, 2011 – Exam January 29

CAIB 4 - Immersion

November 15-19, 2010 – Exam November 20 February 14-18, 2011 – Exam February 19

Time: 8:30am – 4:30pm Mon-Fri; **Exam:** Sat. 9:00am – 12:30pm

Immersion Course Location: The Canad Inns -

1824 Pembina Hwy, Winnipeg **Guest Room Reservations:** (204) 261-7450 or 1-888-332-2623

Room Rate: \$89.00

Option B: Discussion Group Schedules:

CAIB 1 - Discussion Groups (Tuesday Evenings)

September 7, 2010 February 1, 2011

CAIB 2 - Discussion Groups (Thursday Evenings)

September 23, 2010 February 3, 2011

CAIB 3 - Discussion Groups (Monday Evenings)

September 20, 2010 January 31, 2011

CAIB 4 - Discussion Groups (Wednesday Evenings)

September 8, 2010 February 9, 2011

Location: IBAM Office – 205, 530 Kenaston Blvd., Winnipeg

Time: 6:30pm – 8:30pm

FOR THE LATEST UPDATES

to IBAM's Education Calendar, visit us online.

www.ibam.mb.ca

CAIB Pricing

	Cost Per CAIB Course	
Program Option	Member	**Non-member
A Immersion/5-Day	\$800.10	\$1200.15
B Discussion Group	\$540.75	\$ 811.13
C Self Study	\$540.75	\$ 811.13
Online Study Tool (Course fee plus)	\$ 24.00 (plus GST)	Not Available
 12 week activation 		
• CAIB levels 1,2 & 3 available		
 Online re-enrollment 	\$ 38.00	Not Available
E Re-Enrolment –		
Discussion Group	\$105.00	\$ 157.50
R Rewrite	\$ 90.00	\$ 90.00

^{**}The additional fee for Non-members may be credited to Membership Dues within one year. Course materials are sent once payment has been received.

CAIB & CPIB Examinations Pass Mark: 60 % Allotted Time: 3 ½ hours

Exam Result Analysis

Exams may be remarked or reviewed by written request submitted within one month of receiving your results. A "remark" is a reevaluation of your exam score. Cost \$50.00 A "review" is an analysis of your exam, which indicates where you need improvement. You will receive a written report, but your exam will not be returned to you. Cost \$75.00

CAIB & CPIB Examinations

Pass Mark: 60 % Allotted Time: 3 ½ hours

Exam Result Analysis

Exams may be remarked or reviewed by written request submitted within one month of receiving your results.

- A "remark" is a reevaluation of your exam score. Cost \$52.50 (GST included)
- A "review" is an analysis of your exam, which indicates where you need improvement. You will receive a written report, but your exam will not be returned to you.

Cost \$78.75 (GST included)

2010/2011 CAIB & CPIB Exam Schedule

Exam Date

September 8, 2010 December 1, 2010 February 9, 2011 May 4, 2011 July 6, 2011

Registration Deadline

August 6, 2010 November 1, 2010 January 5, 2011 April 6, 2011 June 8, 2011

CONTINUING EDUCATION CREDITS

Completion of each level of CAIB earns the student the following credits:

ICM

12 (Note: For CAIB 4 you may elect to receive either General or Life credits)

RIBO:

CAIB 1 5 Management, 18 Technical CAIB 2 & 3 8 Technical each

CAIB 4 15 Management

CAIB Honours Graduates are those who achieve mark of 80% when averaged over all of the CAIB exams, without a rewrite. Each calendar year the Manitoba graduate achieving the highest average mark receives an award and acknowledgment at the Education Day Awards Luncheon.

Canadian Professional Insurance Broker (CPIB)

Visit www.cpib.ca

The Canadian Professional

Insurance Broker is the senior designation program developed by the Insurance Brokers Association of Canada and its Member Associations, designed specifically for property and casualty insurance brokers. CPIB is positioned at a senior level of study with admission prerequisites set as CAIB, CCIB or AIIC/CIP designations.

This program consists of three disciplines: Personal Lines, Commercial Lines and Broker Management. To earn the CPIB designation, students must complete three mandatory and any

three of the elective courses in that stream. The program's courses may also be taken individually for general interest or continuing education credits. Like all IBAC designations the use of the CPIB will be restricted to licensed property and casualty insurance brokers who are members or associate members of their provincial/regional brokers association. Nonmembers are welcome to take the CPIB program and will receive a Certificate of Completion upon graduation.

The mandatory CPIB courses will be available through IBAC's provincial/

regional Member Associations, and may be taken by self-study.

Elective courses can be taken through a university or college of the student's choosing; students then apply to their local brokers association for a transfer credit for an elective course successfully completed. Similarly, students may apply to their local brokers association for a transfer credit for any elective courses already taken at a recognized university or community college prior to enrolling in the CPIB program.

CPIB COURSE OUTLINE

Streams

Personal Lines

Mandatory Courses:

Law & Ethics Claims Management and Administration Advanced Personal Lines

Elective Courses (choose 3 within stream):

Accounting /Finance Marketing Sales Management Communications Business Administration

Commercial Lines

Law & Ethics
Claims Management
and Administration
Advanced Commercial Lines

Accounting /Finance Marketing Sales Management Communications Business Administration

* Risk Management

Broker Management

Law & Ethics Claims Management and Administration Business Strategy

- * Management Accounting Marketing
- * Human Resources
 Communications
 Organizational Behavior
 Management Information
 Systems (MIS)
 Sales Management

Outline Key

Brokers must complete 6 courses (3 mandatory and 3 elective courses) in their stream of specialization in order to obtain the designation. The courses marked with an * are strongly recommended due to their relevancy.

COURSE OUTLINE

Claims Management & Administration

- The Brokerage and Claims Management
- The Human experience of Claims and Communication
- Rights and Responsibilities of the Insured
- Rights and Responsibilities of the Insurer
- Rights and Responsibilities of the Public
- Claims by Assignees and Third Parties, The Claims Process and the Legal System
- Bad Faith Claims and Punitive Damages
- The Legal Systems and Claims Alternative Dispute Resolution and Claims a Brokers Perspective

Advanced Personal Lines

- Building Self-Confidence
- Selling to Your Prospect Profile
- Beyond the IBC Residential Forms
- Beyond the IBC Residential Liability Forms
- Seasonal and Secondary Residences
- A Home Based Business
- Travel Insurance
- Risk Management in Personal Lines
- Underwriting
- · Case Studies

Law & Ethics

- Basic Law / Business Law
- Professional Ethics I Ethical Principles and Issues
- Professional Ethics II Personal and Organizational Ethics
- Insurance Brokers as Professionals at Common Law

- Developing a Risk Management Strategy For Professional Liability
- Corporate Law
- Brokerage in Business Insurance Brokerages and Business Contracts
- E-Commerce, Privacy Rights, Legislation and Practice
- Employment Contracts The Employment Relationship
- The Employment Relationship and
- Termination

Advanced Commercial Lines

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

Business Strategies

- Strategic Leadership
- Financial Management
- · Human Resources
- Inside the Brokerage
- Sales & Service
- · Marketing Strategies
- Strategic Communication
- Growth, Valuation & Perpetuation

All CPIB courses are available by self-study

Cost: \$514.50

Exam Date

September 8, 2010 December 1, 2010 February 9, 2011 May 4, 2011 July 6, 2011

Registration Deadline

August 6, 2010 November 1, 2010 January 5, 2011 April 6, 2011 June 8, 2011

Best Practices – Companion Program Workshops

The concept behind the Best Practices Companion Program is to get principals and key personnel away from your offices so that you may make strategic choices about the future of your brokerage, which are essential to your success. For maximum benefit to your brokerage, we suggest that more than

one person attend. You may choose to send different representatives to each module depending on their area of expertise.

The program consists of five modules. Each module is presented in a two-day seminar/workshop except for the final module, which is completed

in one day. Module I deals with such things as developing a Strategic Plan and Introducing Best Practices to your Staff; Module II Sales and Marketing; Module III Human Resources; Module IV Operations and Financial Management and Module V bringing it all together and developing a business plan.

PROGRAM OUTLINE

Module 1

- Participating in Best Practices Companion Program
- Getting Started A Company History
- Developing a Strategic Plan
- Introducing Best Practices to your Staff

Module 2

- · Sales & Marketing
- · Sales Management
- Producer Development
- Carrier Relations
- Customer Service

Module 3

- Human Resources Management
- Employment Law Issues
- Employment Challenges
- · Building a Team

Module 4

- Operations Management
- · Technology Management
- · Financial Management
- Financial Operations

Module 5

- Bringing Everything Together
- The Planning Process
- Creating a Brokerage Action Plan
- · Making Everything Fit
- The Business Plan

Each module has been accredited for Continuing Education Credits (CECs) as follows:

ICM:	Modules 1-4	12	(Life or General)
	Module 5	6	(Life or General)
RIBO:	Modules 1-4	12	(Management)
	Module	6	(Management)

^{*}The Best Practices Workshop program will be arranged if interest arises.



CUSTOMER SERVICE

for the Insurance Professional (CSIP)

Available to Members only

Recognizing that delivering outstanding client service is the foundation of all that brokers do, this course examines the broker's role in client perceptions of service; and it addresses how each individual can add value for the client. to the brokerage, and ultimately benefit him/herself. It also delves into the workflows and work processes with an eye to understanding how every action bears a consequence that either positively or negatively impacts delivery of service and exposes, or protects, brokers from E&O liability. Further, it introduces participants to a number of industry issues and trends and how they affect all industry stakeholders.

The program consists of the following four modules. There is no final exam.

1. The Role of the CSR

- · Client Service
- Communication Skills
- Telephone Skills
- Business Etiquette

2. Adding Value to Your Brokerage

- Selling Skills
- · Communication with Insureds
- Negotiating with Clients
- Time Management

3. Brokerage Operations

- Basic Automation
- · Basic Office Procedures
- Renewals
- Money Handling

4. Industry Issues

- · The Broker and the Law
- Inadequate Coverage
- Coverage Termination
- Areas of Special Concern (i.e. Fraud, Claims)

Program Delivery: In Office

- Each student must have a mentor (senior staff person or owner/ manager) guide them through the textbook, Mentor Guidelines are provided.
- Upon completion of each module, the student receives 6 CECs and the mentor is awarded 4 CECs.

Cost: \$136.50 per module (Includes GST)

Canadian Certified Insurance Broker (CCIB)

The CCIB designation denotes a professional standard of excellence towards which all insurance brokers may strive. The CCIB sets a standard of quality to merit public recognition throughout Canada and to ensure that the independent broker will continue to flourish.

There is no formal course of study. The program is rather a test of the broker's general knowledge and experience. It involves completing two prerequisite exams and one final exam, which may be done orally or as a written survey exam. Please contact the IBAM for an information/registration package, or visit the IBAM website www.ibam.mb.ca.



Continuing Education

In Manitoba, Continuing Education is mandatory for all licensed general insurance agents/brokers.

Continuing Education Requirements

The annual continuing education credit hour requirements for agents/brokers are as follows:

- 30 hours per year for Life Insurance Agents
- 15 hours per year for Accident
 & Sickness ONLY Insurance Agents
- 8 hours per year for General Insurance Agents/Brokers
- 8 hours per year for Independent Insurance Adjusters
- 4 hours per year for Auto-Only Brokers

The annual continuing education credit hour carry forward for agents/brokers is as follows:

- maximum of 10 hours per year for Life Insurance Agents
- maximum of 5 hours per year for Accident & Sickness ONLY Insurance Agents
- maximum of 4 hours per year for General Insurance Agents/Brokers
- maximum of 4 hours per year for Independent Insurance Adjusters
- maximum of 2 hours per year for Auto-Only Brokers

IBAM will provide you with an attendance verification form at the end of each continuing education seminar or course. These forms act as your record of attendance. When renewing or reapplying for your license you will be required to list the seminars/courses that you have attended and the cec's earned. The Insurance Council of Manitoba will be performing random audits. Be sure to keep your attendance verification forms for audit purposes.

QUESTIONS AND ANSWERS

What is the next step after I've completed the Auto Broker Technical Course?

CAIB 1 is the next logical step in your career path. It will provide you with a good introduction to the field of general insurance with the focus on Personal Lines products. Successful completion meets the education requirement to have your license upgraded to a Level 1 License.

How do I register for an IBAM online seminar or course?

That depends on which seminar or course you are registering for. If you check the Online Education section of this education calendar you will find step-by-step instructions on how to register for any of our online offerings.

How do I register for other IBAM seminars or courses?

Registration forms are available on our website: www.ibam.mb.ca under Education or in this Education Calendar. We have designed a generic registration form, which you can use to register for any IBAM, courses or seminars, you will simply have to detail the seminar or course that you are registering for and complete the relevant sections.

What if I have to cancel my seminar registration?

Simply notify IBAM at least 7 days prior to your seminar date and we will be happy to grant a refund for the amount of your registration fee less the non-refundable administration fee or a seminar credit for the full amount. Credit will only be given for substantiated medical emergencies where the cancellation request is less than 7 days prior to your seminar date. No refunds or credits will be given for a No Show, or for online seminars or courses.

What proof do I receive to verify that I have attended an IBAM seminar?

When you come to one of IBAM's seminars you must sign the registration signin sheet. At the end of the session an Attendance Verification form is given out to each pre-registered attendee. Keep all Attendance Verification forms in a secure location as you may be required to produce them for an ICM audit.

How do I get my examination results?

When you write your examination you will be given a card with information on how to access your exam results on the IBAM website (www.ibam.mb.ca). The results are posted on the website once the marking has been completed. Results are posted by student number only to ensure confidentiality. The results are also sent by ICS or Canada Post and all envelopes are stamped "Confidential."

Do any IBAM Seminars/Courses qualify for Life Insurance continuing education credits?

Many of the online seminars qualify for life credits.

The Best Practices Companion Program, which has 5 modules, is approved for 12 Life or General CECs per module (except module 5 which earns 6 CECs). CAIB 4 also provides the choice of 12 General or 12 Life CECs.

CPIB - Law & Ethics earns 12 General or Life credits



2010/2011 Seminars

THE RIGHT STAFF WITH "THE RIGHT STUFF" — HOW TO PICK STAFF AND GET THEM TO SELL!

WEDNESDAY, OCTOBER 6, 2010 8:30AM — 12:00PM

Location: Canad Inns Destination Centre Fort Garry, 1824 Pembina Highway Presenter: Judy McCuskee CECs: 3 General \$94.50 (GST included)

Satisfied long-term clients generate profit for your brokerage. Top-notch customer service leads to satisfied clients. Brokerage owners and managers agree that staffing is their number one challenge. This seminar will provide the information you need to pick and recruit staff who will provide that kind of service and be able to sell insurance, and will then explore how to create an atmosphere where sales happen easily and often.

TOPICS INCLUDE:

- Skills and Attitudes advertising, interviewing, what to look for and how to identify "the right stuff"
- Training the real world and how to apply what they learned in the licensing or CAIB courses
- **Insurer Relations** the neglected side of broker training
- Practices and Procedures tools the broker needs to make easy sales and exceptional client service the norm
- Recognition and Rewards strategies to keep the good producer happy
- Supervision and E & O how to keep track of what staff are doing and avoid problems.

Unlike many human resources seminars, this session is very specific to insurance brokerages. Participants will receive tools and handouts that can be used immediately in their brokerage.

This three-hour seminar can gives participants the opportunity to develop actual job descriptions, qualities, and interview guides for a position in their office.

PRESENTER:

Judy McCuskee entered the insurance industry as an Accounting Clerk on graduation from university and worked at SGI for nine years in positions ranging from Supervisor of Reinsurance to Director of Technical Underwriting and Assistant to the President. She was responsible for statistical analysis and rating, policy wording development, loss prevention, and development of solvency standards for SGI's reinsurers. These positions gave her contacts in national and international insurance markets as well as experience in sensitive negotiations, governmental operations, and management.

In mid-1983, Judy joined a partner to form ISI Insurance Services Inc. and from the ground up they created a thriving insurance brokerage with two branches and 12 staff. In addition to brokerage management, Judy continued to work with detailed risk analysis and the development of innovative coverages for all sizes of commercial and personal insurance clients (often with wordings tailored to the client) as well as occasional consulting work for insurance companies outside Saskatchewan. In 2002, ISI Insurance Services joined Western Financial Group as "ISI Agencies," with Judy and her partner managing the operation until 2005. Judy maintains her brokerage license with the firm but is now engaged primarily in insurance and management consulting and training.

BROKER ETHICS

WEDNESDAY, OCTOBER 6, 2010 1:00PM — 4:30PM

Location: Canad Inns
Destination Centre Fort Garry,
1824 Pembina Highway
Presenter: Judy McCuskee
CECs: 3 General
\$94.50 (GST included)

An engaging, useful, and challenging look at a critical topic. Professionals are supposed to know right from wrong and to do the right thing. This sounds pretty simple. Insurance brokers are supposed to represent the insurer and put the interests of their clients first, so the simple questions can become very complicated. Increasing consumer demands and regulatory changes have raised the bar for insurance professional. Using discussion and examples, this session will reinforce your ethical competence, explore the ethical complexities in our industry, and provide tools you can use to identify, prevent, and resolve ethical dilemmas.

TOPICS INCLUDE:

- · Insurer relations and disclosure
- Priority of the client's interest
- How good brokers go off track
- How to handle conflicting loyalties
- Implications and examples of misconduct

PRESENTER:

Judy McCuskee entered the insurance industry as an Accounting Clerk on graduation from university and worked at SGI for nine years in positions ranging from Supervisor of Reinsurance to Director of Technical Underwriting and Assistant to the President. She was responsible for statistical analysis and rating, policy wording development, loss prevention, and development of solvency standards for SGI's reinsurers. These positions gave her contacts in national and international insurance markets as well as experience in sensitive negotiations, governmental operations, and management. In mid-1983, Judy joined



Education

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ERRORS & OMISSIONS SEMINAR

WEDNESDAY, NOVEMBER 3, 2010

8:30AM - 12:00PM

Location: Canad Inns Destination Centre Fort Garry, 1824 Pembina Highway **Presenter:** Bob Sokalski **CEC's:** 3 General \$94.50 (GST included)

This seminar is for anyone wishing to minimize their exposure to Errors & Omissions incidents. Members who are insured through IBAM's E&O program, and who meet the requirements for representation, will earn a 10% credit on their total annual premium after they attend this seminar and remain loss free. Bob Sokalski has been involved in corporate/commercial, contract and product liability litigation for over 30 years, including litigation related to labour and employment matters, expedited injunctive relief, judicial review, professional discipline and professional negligence matters with specialized areas of practice including media law and sports law. He has been lead counsel on a number of precedent cases relating to departing employee injunctions, complex corporate/commercial contract cases, expert evidence disclosures, publication ban oppositions, access to information, judicial reviews, malicious prosecution defences, and summary judgments, among others. Requirements on

representation for the discount to apply to the E & O premium for members who have their E & O through the IBAM program:

- P Brokerage Staff Size: 1 7 Number Required: 1, *3 Position of Brokerage: Any one owner, office manager or producer or *three customer service representatives.
- Brokerage Staff Size: 8-20
 Number Required: 2, *4

 Position of Brokerage: Any two of the following: Owner, office manager, producer or *four customer service representative.
- Brokerage Staff Size: 21 or more Number Required: 3, *8
 Position of Brokerage: Any three of the following: Owner, office manager, producer or *eight customer service representative.

PRESENTER:

Bob Sokalski Senior Litigation Partner involved in corporate/commercial, contract and product liability litigation for over 30 years, including litigation related to labour and employment matters, expedited injunctive relief, judicial review, professional discipline and professional negligence matters with specialized areas of practice including media law and sports law. In particular, lead counsel on a number of precedent cases relating to departing employee injunctions, complex corporate/commercial contract cases, expert evidence disclosure, publication ban opposition, access to information, judicial review, malicious prosecution defence, summary judgment, among others.

Professional and community involvement: Bob is a member of the Canadian Bar Association Manitoba Branch (as Life Council Member), Chair of Media Subsection, Community Service Award Recipient, Special Olympics Manitoba Past President and National Chairperson's Award Recipient, as well as a member of the Canadian Media Lawyers Association, Manitoba Club and Redboine Club.



YOUNG BROKER HOSTED **EDUCATION DAY**

THURSDAY, NOVEMBER 18, 2010

FINANCIAL ANALYSIS

WEDNESDAY, JANUARY 19, 2011

9:30AM - 12:00PM

Location: Centro Caboto Centre Presenter: Blake Christopherson CECs: 2 General, 2 Life

\$94.50 (GST included)

The Financial Analysis seminar is designed for non-financial people and the objective is to provide a basic understanding of the various standards under which financial statements are prepared, an introduction to how a basic surety underwriter views financial statements. Through the presentation we will take a sample financial statement and walk through the key areas and provide some insight and discussion their interpretation.

PRESENTER:

Blake Christopherson is a Manager in the Contract Surety Department of the Guarantee Company of North America based out of the Edmonton branch. A U of A grad, Blake completed the curriculum requirements of the Society of Management Accountants of Alberta and received the designation of Certified Management Accountant in 1977. Prior to joing GCNA, Blake worked in various capacities of financial management including 16 years as a Controller in the Construction and Real Estate Development Industries. Blake joined GCNA in 1995 as a contract surety underwriter concentrating business on the prairies.

BASIC SURETY 101

WEDNESDAY, JANUARY 19, 2011

1:00PM - 4:30PM

Location: Centro Caboto Centre **Presenter:** Blake Christopherson

CEC's: 3 General \$94.50 (GST included)

- What is Surety?
- Surety vs. Insurance
- Benefits of Surety
- Construction Time Line
- Types of Bonds
- Submission Requirements Underwriting Considerations
- Costs
- Commercial Bonds

PRESENTER:

Blake Christopherson is a Manager in the Contract Surety Department of the Guarantee Company of North America based out of the Edmonton branch. A U of A grad, Blake completed the curriculum requirements of the Society of Management Accountants of Alberta and received the designation of Certified Management Accountant in 1977. Prior

to joing GCNA, Blake worked in various capacities of financial management including 16 years as a Controller in the Construction and Real Estate Development Industries. Blake joined GCNA in 1995 as a contract surety underwriter concentrating business on the prairies.

SALES? SERVICE? CLIENTS WANT BOTH!

WEDNESDAY, MARCH 16, 2011

8:30AM - 12:00PM

Location: Centro Caboto Centre

Presenter: Judy McCuskee

CECs: 3 General \$94.50 (GST included)

People in our industry are often so busy providing client service that they don't have time to sell. This seminar shows brokers how to achieve insurance sales through the right type of service and customer education. Many staff members who do not consider themselves adept at 'sales' are wonderful insurance producers. Some of the key points to be covered are communicating with

Don't cry over lost stones.

A Diamond may be a girl's BEST FRIEND - but if it's LOST or STOLEN - a quick, customized replacement can help wipe the tears away.

Take the Risk out of Jewelry Endorsements

by having up to date appraisals performed by a Certified Gemologist, and keep your clients singing.



UNMISTAKABLY

Ring NOW

for Exclusive Insurance Division Pricing and Replacement Discounts GIA, AGS, EGL and IGI Certificates available

JOSEF RYAN DIAMONDS (204) 943-0468 | www.josefryan.com



Education

clients, evaluating the client's insurance needs, offering options and enhanced coverages, and providing extra value in every contact with the client. Brokerage owners and managers who are seeking help in how to train staff in sales or service will als find this session valuable.

PRESENTER:

Iudv McCuskee entered the insurance industry as an Accounting Clerk on graduation from university and worked at SGI for nine years in positions ranging from Supervisor of Reinsurance to Director of Technical Underwriting and Assistant to the President. She was responsible for statistical analysis and rating, policy wording development, loss prevention, and development of solvency standards for SGI's reinsurers. These positions gave her contacts in national and international insurance markets as well as experience in sensitive negotiations, governmental operations, and management. In mid-1983, Judy joined a partner to form ISI Insurance Services Inc. and from the ground up they created a thriving insurance brokerage with two branches and 12 staff. In addition to brokerage management,

Judy continued to work with detailed risk analysis and the development of innovative coverages for all sizes of commercial and personal insurance clients, often with wordings tailored to the client, as well as occasional consulting work for insurance companies outside Saskatchewan. In 2002, ISI Insurance Services joined Western Financial Group as "ISI Agencies," with Judy and her partner managing the operation until 2005. Judy maintains her brokerage license with the firm but is now engaged primarily in insurance and management consulting and training.

IT'S NOT YOUR **FULL-TIME RESIDENCE?**

WEDNESDAY, MARCH 16, 2011

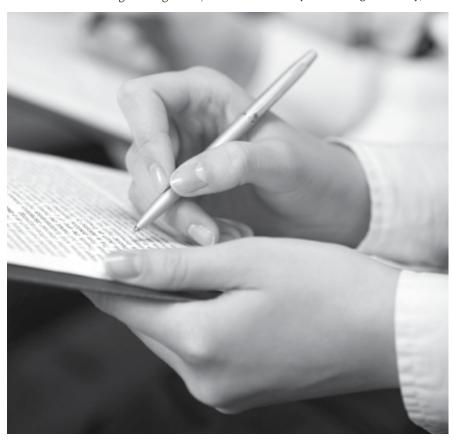
1:00PM - 4:30PM

Location: Centro Caboto Centre Presenter: Judy McCuskee

CECs: 3 General

\$94.50 (GST Included)

So you DON'T live in this home full time? The first step to insuring secondary,



seasonal, rental and vacant homes is finding out that this is not your client's principle residence. This session will explore the limitations in coverage on standard home policies for these types of risks, how to properly assess property values for both ACV and replacement cost, and what coverage is available from key markets, with particular attention to the exclusions, conditions and limitations that could get you and your clients into trouble. Brokers will be given specific examples of how to gather the necessary information to place these risks and explain the coverage limitations to clients.

PRESENTER:

Judy McCuskee entered the insurance industry as an Accounting Clerk on graduation from university and worked at SGI for nine years in positions ranging from Supervisor of Reinsurance to Director of Technical Underwriting and Assistant to the President. She was responsible for statistical analysis and rating, policy wording development, loss prevention, and development of solvency standards for SGI's reinsurers. These positions gave her contacts in national and international insurance markets as well as experience in sensitive negotiations, governmental operations, and management. In mid-1983, Judy joined a partner to form ISI Insurance Services Inc. and from the ground up they created a thriving insurance brokerage with two branches and 12 staff. In addition to brokerage management, Judy continued to work with detailed risk analysis and the development of innovative coverages for all sizes of commercial and personal insurance clients, often with wordings tailored to the client, as well as occasional consulting work for insurance companies outside Saskatchewan. In 2002, ISI Insurance Services joined Western Financial Group as "ISI Agencies," with Judy and her partner managing the operation until 2005. Judy maintains her brokerage license with the firm but is now engaged primarily in insurance and management consulting and training.

There was a condominium corporation ON THE BOOKS OF A BROKERAGE we had purchased...



...and their policy was coming up for renewal. We were told there were new board members who were supporters of a competing brokerage, and we were given the opportunity to bid on the renewal as well.

We input the data into Policy Works and created a submission. Underwriters were very pleased to quote, based on the quality of the submission: all of the information was presented and the need for "back and forth" communication to gather additional information was eliminated.

We received several quotations and the incumbent market came in with better terms than previously offered based on the fact that they now had full underwriting information and high quality photographs of the risk.

We presented the Policy Works proposal to the client. They were extremely impressed with the quality of the proposal document and expressed their pleasure with "all the hard work we had done" to secure the renewal rates. Once we received the go-ahead from the client, binders were promptly issued from Policy Works and delivered to the client, demonstrating our capability to deliver quickly and professionally.

Policy Works simplifies the process (from submission to proposal to binder) and helps streamline our commercial policy functions for both new and renewal business. We are extremely pleased to be able to partner with Policy Works!



Douglas J. Fast, CAIB Commercial Insurance Manager MIG Insurance Group Ltd. Portage La Prairie, MB



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An eventful year for **Young Brokers in Manitoba**



Brett McGregor, Guild Insurance, Young Broker Committee Chair

his will be my final report on behalf of the YB Committee as I've now passed the Chair position into the capable hands of **Dwight Heppner**. I know he will do an amazing job. This last year has been a successful one for the Young Broker Network. One of the highlights was our Networking Dinner in November where we brought together broker principals,

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young brokers, experienced brokers, and college and university students. This event was organized to promote our industry to the students as well as the young brokers to both recruit and retain staff. I'm pleased to report that at least four students that I am aware of have joined our industry as a direct result of this dinner. We are planning to combine this year's event with our Education Day to make it even bigger and better. Look for details on date and place coming out soon.

Young Brokers were involved in the Annual IBAM Conference again this year, helping out with emceeing events and other tasks to assist the IBAM staff with putting on the event. We also organized a charitable event for the Wednesday afternoon of Conference before the Trade Show started as 10 brokers visited Siloam Mission for a tour and a few hours of sorting clothes. This was a valuable experience that allowed us to give back to the community in conjunction with the Conference. We are planning another event with Siloam Mission in the Fall with more details to follow. We hope you'll join us.

In June, Dwight Heppner and I had the opportunity to travel to Ottawa to participate in IBAC's Hill Day as well as the Young Broker National Meetings. It was a great experience for us to participate in Hill Day, where we got the chance to bring the Association's message of consumer protection forward with our politicians and helped to ensure the long-term strength of our industry. It was also great to meet with other provincial Young Broker representatives to share ideas on what is working in the different provinces with regards to Young Broker issues.

We still have open spots on our committee for interested Young Brokers. If you are under the age of 37 and interested in getting involved with the Young Broker Committee, please contact me at bmcgregor@guildinsurance. ca or (204) 578-5655.



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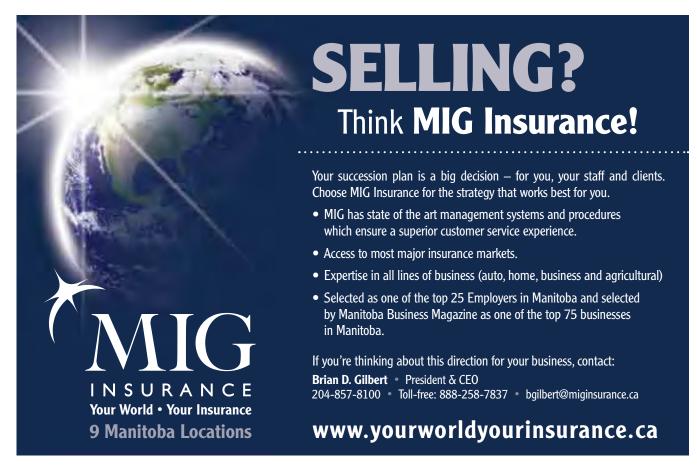


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By John Knotek, BMO Bank of Montreal®

Educational opportunities bring financial responsibilities

uestion: What are the three most dreaded words a child can hear in August? Children are not alone in getting anxious before school as parents of children pursuing post-secondary education also have something to fret about – the cost of higher education.

With money matters being a large component of post-secondary education, it is worthwhile to sit down with your student and lay out a budget for the upcoming year. If there is a gap between the funds available and projected expenses then the family should discuss available options. While the

"With money matters being a large component of post-secondary education, it is worthwhile to sit down with your student and lay out a budget for the upcoming year."

bank of mom and dad may be popular, it may not always be available or advisable. If grant and scholarship options have been exhausted, then a government student loan or a student loan from a financial institution is a logical option.

Qualification for a government student loan will be dependent upon the student's profile (i.e., at home, single, married, has dependents or a disability) and their parent's financial situation. Online tools are available



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at canlearn.ca to see if your child would qualify with formal applications taking from four to six weeks to process. While the floating interest rates charged at prime rate plus 2.5% tend to be higher than comparable bank loans, there are no payments required while in school, interest starts only six months after program completion and is tax deductible. Repayment is an important consideration, as even at today's low interest rates every \$1,000 borrowed translates into approximately \$10.58 in monthly payments for ten years after graduating.

Most major financial institutions offer student loans with limits up to \$20,000 per year and much higher for professional programs. Generally these loans are on an interest only basis while in school and rates tend to be very favourable. Repayment generally starts within one year of finishing a program, with graduated payments made over seven to twenty years depending on the institution. A student's financial profile, including net worth, annual budget, program of study and a credit bureau form an essential component of an application for credit and will determine if a cosigner is required. In choosing which financial institution is right for the student consider if there is a:

- A specialized student offer;
- Preferred pricing on loans and accounts;
- A bank machine close by to avoid convenience fees charged by other institutions; and
- Specialized credit card offered with benefits.

The decision to seek financing should not be an isolated exercise but a collaborative effort and an opportunity to impart financial responsibility on your student, including:

- Use credit cards for short term needs only;
- Use a chequing account for monthly expenses and savings account for expenses later in the year;
- Pay bills on time to help build a credit rating;
- File appropriate receipts for tax time; and

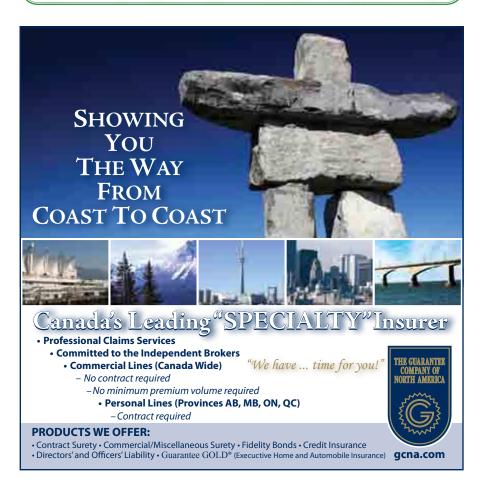
· Learn the merits of budgeting and budget checkups.

In looking back, those fortunate enough to have pursued post-secondary education know that it was more than just academics learned and that life itself is full of learning opportunities.

The opportunity to learn about money management should not be lost during these years. For those supporting students, you too might learn something, just ask your student how to use email money transfer - you are likely going to use it!



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Guardian Risk Managers – helping smaller brokers write bigger accounts

uardian Risk Managers is a relatively new company loaded with fresh new ideas on how to market niche insurance products to a network of over 500 mostly small-to-medium sized brokers across Canada. The majority of the company's broker partners are in the west – BC, Alberta and Manitoba – thanks to an aggressive growth campaign in recent years.

Only five-years-old, Guardian Risk Managers has offices in Vancouver and Kamloops. According to **Rick Feeney**, Vice-President, Underwriting & Marketing, "As a young company, we boast a youthful, keen and energetic staff that is focused on production. The key to our success has been (and will continue to be) customer service. We feel we provide an important service to the industry by

providing hard-to-place accounts for brokers from smaller brokerages who don't have the 'strength in numbers' to compete equally with the larger recently-merged brokerages."

Foray into Manitoba

Rick went on to say the company has been growing steadily and ramped up its marketing efforts in Manitoba about a year ago. They started by attending the 2009 IBAM Conference and exhibited at the trade show. "It was a great place to make contacts and create awareness among Manitoba brokers of our products and services. After the event, we contacted every broker we met and signed up a good number of them as customers. Thanks in large part to our foray into Manitoba we grew by 45% last year. We are still trying to learn more about the Manitoba market. It's important to know what brokers are looking for, especially the independent ones."

"It's important to know what brokers are looking for, especially the independent ones."

Much of the credit for the firm's growth goes to company President **Kevin McIntyre**. Kevin is a Past President of the Insurance Brokers Association of British Columbia and, as such, is well versed on the needs of brokers. Rick said, "Kevin has been in brokers' shoes and knows how to converse with them on their level. As brokers know all-towell, it's so important to be able to communicate with your customers."

This year, as well as growing their impressive book of business in the west, Guardian Risk Managers is increasing its efforts in Ontario, much as it did in Manitoba in '09. "We are doing the same things we did when we targeted Manitoba, but Ontario is a tough sell,





especially the region around the GTA," stated Rick. "However, things are beginning to pick up and we are hoping to repeat last year's growth rate."

Product areas

A visit to Guardian Risk Managers' website (http://guardianrisks.com) will present brokers with a dizzying array of insurance products. From Special Events Liability to Medical Malpractice to Tradesmen policies – it appears Guardian Risk is prepared to cover anything and everything. The company is probably best known, though, for the product that got it all started for Guardian Risk Managers - its high-value home owner insurance. Targeting homes in the \$500,000-\$5,000,000 category, Rick says the program offers broad coverage with "all the bells and whistles."

Last year, the company offered Directors and Officers Liability to the marketplace. Available for private firms, NPOs, public companies, boards of directors, limited partnerships and more, the program pays 15% to subbrokers. As brokers are fully aware, this type of coverage can be one of the most complicated to write up, but Guardian Risk Managers have devised a single application form that contains only eight questions. There is no need to divulge financial statements or organizational bylaws.

The future

The future looks bright indeed for Guardian Risk Managers. 2010 will see the company work hard at growing its existing business in the West (including Manitoba) and Ontario. The firm's leadership is always on the lookout for new risks that must be insured and brokers who are interested in joining Guardian Risk Managers select group of customers.

If you have a hard-to-place risk or are looking for a new insurance company with which to do business, call Rick Feeney at 1-877-355-7662 or e-mail him at rick@underwriters.bc.ca. You'll be glad you did.





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St. Boniface Golf Club June 10



(Above) Putting Contest's Home Depot gift card winner: Sid Reimer, Lakeview Insurance with President Pamela Gilroy-Rajotte

(Above) Lowest Scramble Team: Cliff Hryciuk, Connie Shepell, Scott Roberton and Calvin Olson





(Above) Female Longest Drive: Treena Piasta, SMI

(Right) Closest to the Pin (Male): Dan White, Intact Insurance



(Above) President Pamela Gilroy-Rajotte presented BIPPER blankets to representatives from the charities receiving the revenues from the Putting Contest and mulligan sales – Ernie Gilroy, Save the Children Fund, and Ashley Bergson, Paws in Motion (Winnipeg Humane Society). A total of \$2,000 was split between the two charities.

(Left) Pamela Gilroy -Rajotte with IBAM Director Tara Chammartin



(Above) Male Longest Drive: Andrew Kaminsky, Monsanto Canada







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MPI opens new service centre, donates former facility

Manitoba Public Insurance officially opened the doors to its newest service centre at 1284 Main Street in Winnipeg. The centre has been built to LEED silver status and is the first new facility MPI has built in Winnipeg in 25 years. It's also the first of four, new full-service centres that will serve Manitobans in Winnipeg and

The new service centre replaces the old claim centre located at 445 King Street. This property will be donated to Ma Mawi Wi Chi Itata Centre (Ma Mawi), which will continue to provide community-service programs for residents within the neighbourhood and Winnipeg.

"This donation is another positive step in strengthening our communities," Attorney General **Andrew Swan**, Minister responsible for Manitoba Public Insurance, said. "Community programming, family gathering, sharing of ideas and heightening aboriginal cultures will all flourish as the result of this building donation."

MPI's CEO/President **Marilyn McLaren** explained the building donation was achieved through strong community consultation and a common goal of helping people.

As a result of exploration by the Community Lead Organizations United Together (CLOUT) coalition to identify the best community need option for the King Street Claims Centre, it was determined that Ma Mawi Centre would work with MPI on acquiring the building.

"Ma Mawi is a community-based, grass-roots organization which will make full use of our former building on King Street," said McLaren.

"The King Street facility was our first claim centre and has been a fixture in the community for 40 years. The donation of this facility will now ensure that a legacy has been left for this community now and well into the future."

"Ma Mawi works in close collaboration with the community to develop and maintain preventative services for Aboriginal children and families," added McLaren.

"MPI's founding principle is that of giving back to our community and this donation will make a positive contribution to this community and therefore to all Manitobans. This donation will have no effect on our basic Autopac ratepayers."

CARSTAR appointments

CARSTAR Automotive Canada has announced a series of appointments to its corporate management team.

Lisa Mercanti-Ladd has been promoted from senior director to the Assistant Vice-President of Marketing and Client Services. Throughout her tenure at CAR-STAR, she has led marketing and insurance initiatives.

Michael Macaluso will serve as Quality Systems Manager. He joined CARSTAR's insurance team two years ago and was instrumental in getting the company's CAR-STAR Care Centre operating. In his new role, he will continue to strive to meet the needs of the company's insurance partners.

Other appointments include:

- M.J. Marshall has been appointed to Assistant Vice-President of Finance;
- Lillian Haskett assumes the role of Marketing Manager;
- Mike Beier is the newly appointed Procurement Manager;
- Matt Bell is the new Human Resources and Training Manager.

Crawford CMS Property ADVANTAGE launched

Crawford & Company (Canada) Inc. has launched Crawford CMS Property ADVANTAGE across the Canadian marketplace. Using tablet and wireless technology, the system allows Crawford's property adjusters to complete their site visit and subsequent report at the claim scene itself.

"The ADVANTAGE system gives Crawford a truly mobile workforce," said CEO **John Sharoun**. It allows our property adjusters to spend less time on paperwork and more time where they belong – in the filed, assessing claims and assisting customers."

"This innovative new system can deliver exceptional client and policyholder satisfaction through a reduced shelf life, reduced claims costs and an increase in consistency and efficiency," added Pat Van Bakel, Senior VP, Claims Operations for Crawford.

While CMS Property ADVANTAGE is being launched solely to Crawford's property adjusters in Canada, the system and the tablet can and will be adapted to other lines of business such as liability, accident benefits, Crawford Healthcare Management Services and more.

For more information, visit www.crawfordandcompany.com.

Send news releases to **Managing Editor Terry Ross** terry@kelman.ca

Zurich Supply Chain Insurance and Risk Assessment products now in North America

In April, Zurich introduced its Supply Chain Insurance and Supply Chain Risk Assessment products to the North American marketplace.

"Whether it's a volcanic eruption or another disruption, every business must prepare its supply chain for the unexpected—or they can face costly consequences," said Linda Conrad, Zurich's HelpPoint Advocate for supply chain risk. "Zurich is excited to announce two new products -Supply Chain Risk Assessment and Supply Chain Insurance – to help

businesses protect their supply chain in this modern, global marketplace."

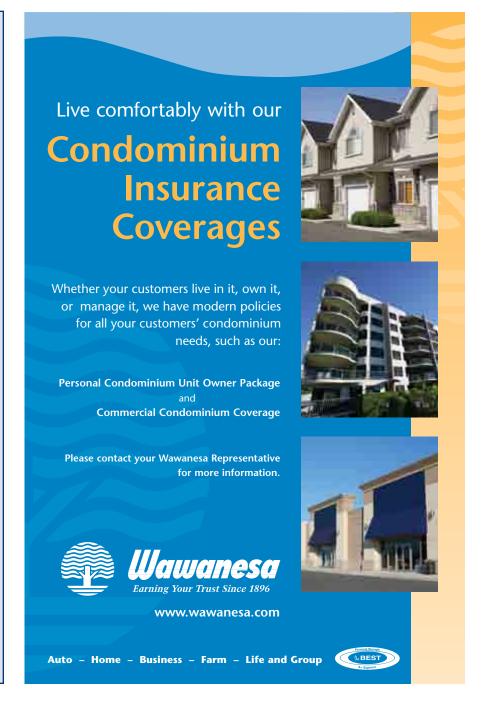
Zurich has prepared a brief audio and visual web presentation about Supply Chain Risk Assessment and Supply Chain Insurance products. To view the presentation, visit https://www.brainshark.com/brainshark/vu/view. asp?pi=zGZz6vUy4z12sKz0.

AXIS Reinsurance's Canadian branch adds duo

This spring AXIS Reinsurance Company announced a pair of appointments to its Canadian branch.

Rohit Trivedi (Vice President, Claims) joined AXIS in January to establish its insurance claims operation in Canada. He has over 30 vears of national and international insurance experience in underwriting, marketing, loss control, reinsurance and claims. Rohit joined AXIS from Munich Re Group where he established and led the claims department from its inception for their primary arm, Temple Insurance. Rohit has attained professional designations from the Insurance Institute of Canada, the Global Risk Management Institute, the National Structured Settlement Trade Association and the Canadian Institute of Management.

Vangie Artes, (Assistant Vice President, AXIS Property) also joined AXIS' Canadian insurance operations in January 2010 bringing with her over 20 years of P&C expertise. She previously held key underwriting and management positions at Royal & Sun Alliance, AIG and most recently at Catlin Canada. During her career, Vangie has had considerable experience writing global and risk managed property business. She attained her FCIP designation with the Insurance Institute of Canada, specializing in Risk Management.



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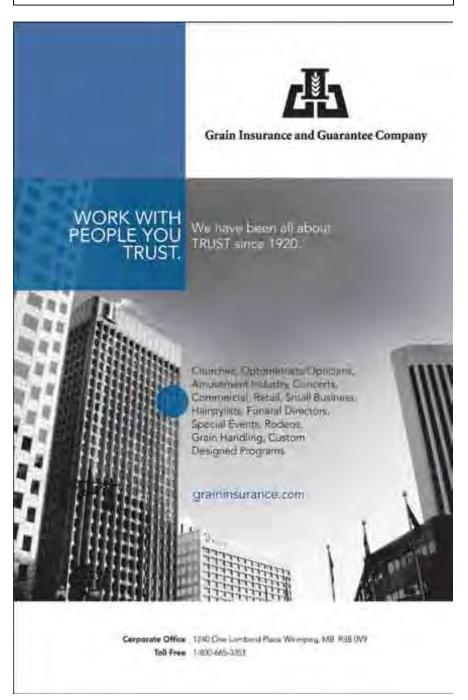
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Past President awards scholarships

Barb Gerrie, IBAM Past President, was pleased to award Osborne South BIZ Scholarships recently to Connor Gudziunas and Chris Harrysingh of Collège Churchill. Connor is the son of IBAM CEO Dave Schioler and Sharon Clarke. This fall, Connor will be attending Minot State University (North Dakota) on football and academic scholarships. Congratulations Connor!

Photo: (L-R) Barb Gerrie and scholarship winner Connor Gudziunas









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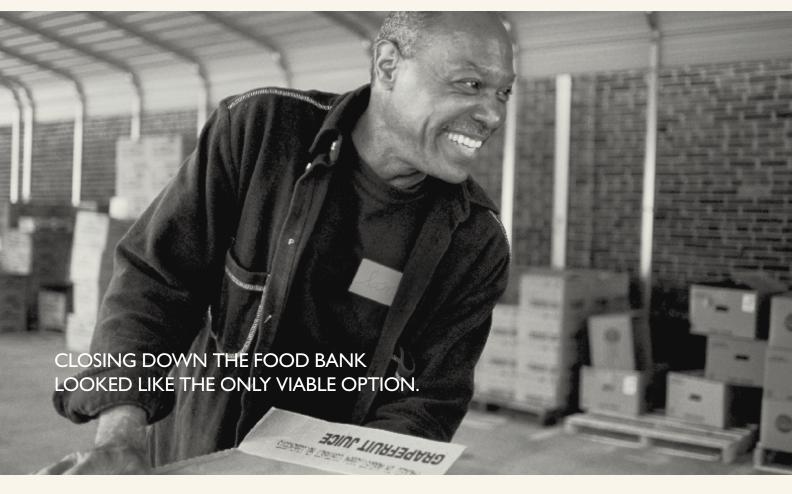
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And they could do all this without disrupting the ongoing work of the centre.

They were going to need specialist help to insure the building works, though. Not least because the whole project was being done on a 'pro-bono' basis. Add to that the enormous complexity of the build and the sheer number of people involved, and it was clear that a flexible, innovative and creative insurance solution would be required.

This was just the kind of challenge that we have built our reputation on in the construction industry. The astonishing result was a greener, more efficient and more sustainable building that will be able to continue to provide food to over 200 facilities that assist over 112,000 people.

Times have changed for Sam. He has a home, a job and food on the table every day. And for the last seven years, whenever he can, he has volunteered help at the food bank distribution centre – providing a lifeline for those less fortunate than himself.

It's amazing what happens when there is a real hunger for change.

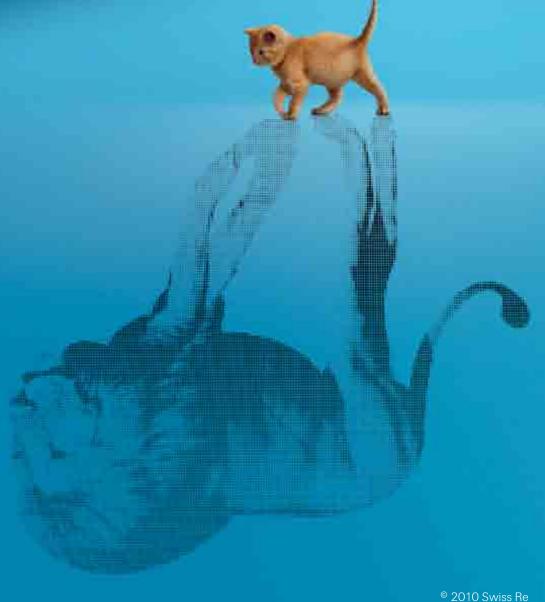
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