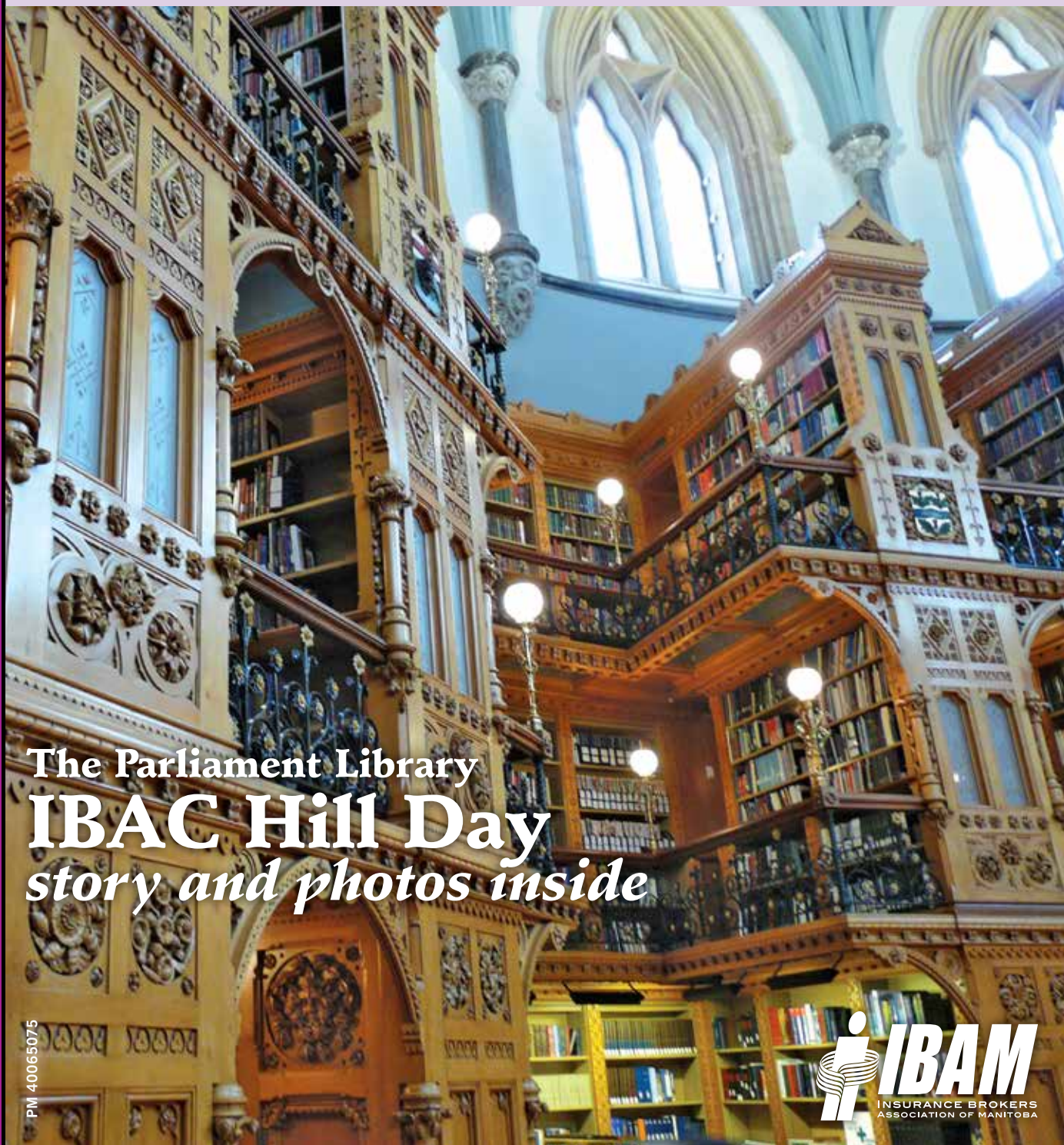


Manitoba INSURANCE

Volume 22 Number 3, FALL 2014

BROKER



The Parliament Library
IBAC Hill Day
story and photos inside

PM 40065075



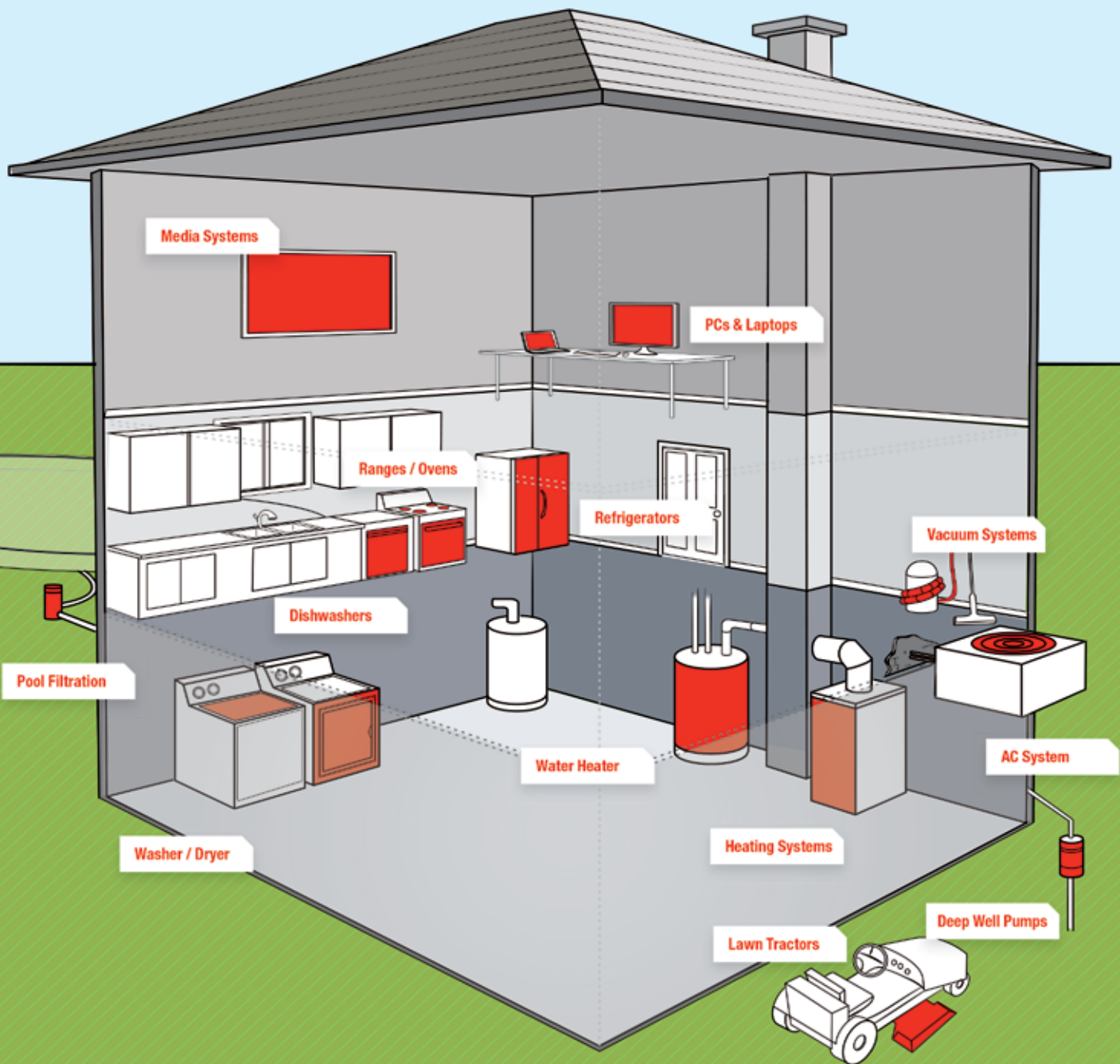
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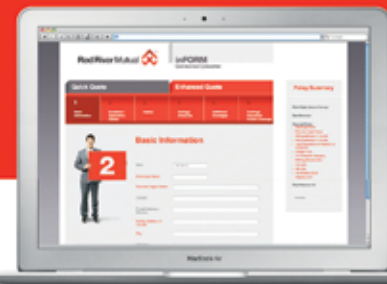


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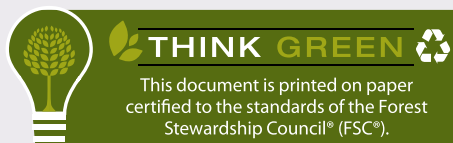
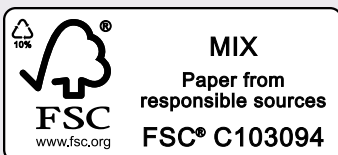
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Editorial and Advertising Offices:
3rd Floor, 2020 Portage Ave. • Winnipeg, MB R3J 0K4
Tel: (204) 985-9780 • Fax: (204) 985-9795
E-mail: terry@kelman.ca

Executive Editor.....	David Schioler
Managing Editor.....	Terry Ross
IBAM Managing Editor.....	Margaret Hudson
Design / Layout.....	Daniel Goulet
Marketing Manager.....	Kris Fillion
Advertising Coordinator.....	Stefanie Ingram

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Dave Schioler, CEO,
Insurance Brokers
Association of Manitoba

IBAM'S evolving mandate

In 2010, the Insurance Brokers Association of Manitoba (IBAM) derived and introduced its most recent and currently operative strategic plan, which included amongst other things, an aggressive strategic marketing component, the necessity for an enhanced educational and professional development program, a high profile and impacting convention and a highly collaborative and sophisticated approach to government and industry advocacy and relationship management.

The strategic marketing plan itself included, inter alia, the requirement that the Association would secure additional resources not only intrinsically but also externally from both insurers and brokers, engage a professional marketing firm, hire additional staff and use all forms of media logically and readily available (print, radio, TV, social media, etc.) – in order to best fulfill in totality the objectives of that plan. IBAM will undergo further strategic planning sessions in 2015, which are expected to support and enhance the 2010 strategic initiatives.

ENRICHING EDUCATION, TRAINING, PROFESSIONAL DEVELOPMENT & RECRUITMENT

Throughout the last few years, IBAM has ramped up and altered its plans and activities with respect to education and professional development. In 2012, the singular AutoBroker course was combined with the longstanding Fundamentals of Insurance (FOI), so as to create an offering more designed and suited for a career-minded insurance professional. Enrolments for the national, core course – Canadian Accredited Insurance Broker (CAIB) – along with the new FOI/IWS course are seeing their highest registrations ever.

In order to meet the current and anticipated demand, the Association has also staffed and engaged professionals accordingly. IBAM sees the necessity now and in the future for major efforts toward education, training, ongoing professional development and recruitment as the key to industry success – both for brokers and indeed for the carriers whose products they distribute. Some of the Association's future marketing and professional efforts will also include recruitment components.

In July of 2014, IBAM became completely functional in its new physical premises, moving to a larger space complete with an in-house, full-scale training and education centre. The new IBAM training facility has seating for up to 40 people classroom-style and 80 people theatre-style, and includes the most modern audio-visual technology. The new IBAM offices are on the 6th floor of the Clarion Hotel in Winnipeg, which also allows the many out of town students/attendees to utilize accommodations 'on-site.'

REFINING INDUSTRY & GOVERNMENT RELATIONS

The IBAM mandate has grown aggressively and intentionally with respect to both Government & Industry Relations.

- Commencing in 2006, but more particularly from 2009 to 2014, the Association's convention has experienced registrations well in excess of 2,500 annually.
- The trade show, company hospitality suites and president's evening join industry professionals with business partners from various adjunct business sectors in the midst of political decision makers of all affiliations.

- Several prominent insurance company executives, managers and associates are regularly in attendance amongst Manitoba's broker force.
- The Premier of Manitoba and 70% of Manitoba's MLAs (from all parties) are in attendance annually.
- The president's dinner evening has in fact become a socio-political 'can't miss' event for business professionals and politicians in Manitoba.

ENHANCEMENTS IN STRATEGIC MARKETING & PUBLICATIONS

Throughout late 2011 and continuing through to 2013, IBAM was busy and diligent in its efforts at developing and launching the sustained, aggressive 'Insurance Goals' campaign. The first 'new look' print advertisement appeared to great applause in both the *Winnipeg SUN* and *Winnipeg Free Press* during April 21-26, the week of IBAM's 2013 AGM, Conference & Trade Show. Radio advertising commenced throughout Manitoba in June 2013 with a multi-station blitz, which ran periodically through to July 2014. TV quality, digital video production has also commenced – four 15-second spot animated advertisements related to hockey and utilizing the insurance goals theme will be launched in the fall of 2014. Advertisements produced will be released aggressively on social media with the purchasing of TV time if deemed necessary and valuable. The necessary expertise and staffing components have been put in place so that all relevant internet and social media aspects of the plan are secure.

- IBAM has effectively trademarked and is currently pursuing its newly minted 'Insurance Goals' concept.
- Specifically, IBAM has trademarked: "Insurance Goal of the Game,"



IBAM continues to remain operationally and financially secure and yet is increasingly growing its programs, services and effectiveness.



“What Are Your Insurance Goals?” and “Insurance Goal” plus “Insurance Goals.”

- Hockey is a natural and identifiable starting point for a healthy marketing campaign; the last Olympic Gold medal game was viewed by over 30 million Canadians.
- Broker associations and brokers across the country are deeply involved in and supportive of hockey at all levels – this provides an established base upon which to build.
- The four western broker associations have banded together and have, for the second year, advanced sponsorship and marketing through the Western Hockey League.
- Hockey and sports, therefore, will play for the foreseeable future a significant role in IBAM’s strategic marketing plans.
- IBAM also annually supports the Manitoba Junior Hockey League.

A SOUND APPROACH TO DOING BUSINESS

IBAM continues to remain operationally and financially secure and yet is increasingly growing its programs, services and effectiveness. During the period 2006 through to the present, financial contribution by IBAM’s membership toward increased efforts, activity and results has been secured through increases to both member dues and Broker Identity Program (BIP – PR & Marketing) assessments. Sound broker support is expected to continue on an ongoing basis. In addition, long term, multi-year financial commitments have been secured from many property and casualty insurers to date, thereby ensuring a sufficient pool of resources necessary to fulfill IBAM’s plans and objectives. †

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Sarina Visram,
Manager, Member
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“Having a mobile web presence today is essential, especially in the P&C insurance industry where the customer experience can make all the difference.”

According to a 2013 study from Nielsen, 40% of insurance research is performed on mobile devices, and 25% of customers use mobile devices exclusively for that research. Furthermore, a study by international corporate communications firm Investis shows that 20% of all visits to corporate websites now come from mobile devices, and Google indicates that 61% of mobile users will abandon a website immediately if it is not optimized for mobile.

These statistics tell an important truth: having a mobile web presence today is essential, especially in the P&C insurance industry where the customer experience can make all the difference. With a mobile website, brokers can make insurance information easy to access and read, improving brand visibility and increasing the likelihood of potential customers reaching out for a quote.

ENHANCE VISIBILITY, ACCESSIBILITY AND BRANDING

MIG Insurance of Manitoba implemented a mobile website in 2011 with improved customer access as a primary goal. “People want options. We’re here to be their broker and build our business on relationships, but in the end your customer is at the centre of the hub,” says **Susan Gilbert**, VP Communications. “How does that customer want to communicate? The mobile site is one way, our online portal is one way, face-to-face is one way, e-news communications, email reminders... they all add up. A mobile site is an extension and continuation of that relationship.”

As part of a broader marketing strategy, mobile websites are useful in improving a company’s Search Engine Optimization (SEO), helping it appear ‘higher’ in search results. Google is particularly attuned to this, automatically detecting and prioritizing websites that are capable of displaying well on small, mobile screens.

MIG’s IT Manager, **Dwight Heppner**, is confident that investing in mobile accessibility was a sound decision. “From our mobile site launch three years back, we’ve definitely seen an increase in mobile traffic. We have Google Analytics running, and we can see what kinds of devices are visiting, the operating system, their communications provider... it’s interesting to learn about our visitors and see how much mobile traffic has grown.”

ANTICIPATING CUSTOMER NEEDS

While serving customers across multiple channels is a modern necessity, MIG still drives much of its growth through physical storefronts, and the mobile site reflects that. “At first our locations button would take you to our full listing, but we quickly realized it had to feel more ‘mobile,’” Heppner adds. “Our locations page now asks users to choose between Portage, Winnipeg or Winkler, so people on

their phone can easily find the closest location instead of a general, all-encompassing location page.”

“What we really wanted to focus on was making it as simplified as possible, so that people would be able to navigate easily,” says Gilbert.

Mobile visitors to the MIG website immediately see a simple, clean page with an intuitive menu and accessible contact information. They also have easy access to MIG’s online portal, where customers can view policy documents and request changes at any time. “It’s one big piece of being accessible,” remarks Gilbert, “serving that customer who flips on their phone at 10:00 at night to see what coverage they have.”

SMART MOBILE DEVELOPMENT

Developing a mobile website does not have to be expensive, but it is important to select an experienced professional. There are many mobile web developers offering reasonable prices who can be found by performing a simple Google search such as “make

my website mobile” or “mobile website developer.”

Heppner has the following advice for brokers designing their own mobile website: “Talk to your website developer and come up with a plan to determine what your customers want to access. What do you think they want to see? Each broker will be different. Your developer will be able to give you insight into the mobile site experience.”

MIG maintains a separate mobile website, which means the brokerage maintains both its desktop and a mobile website concurrently. “We planned out our content carefully,” says Heppner, “and have limited our maintenance to minor tweaks here and there.” The other option is a responsive design, which MIG also uses, where the desktop site automatically adjusts to fit the screen on which it appears. For brokerages with frequent website updates, using solely a responsive design may be preferable.

MOBILE APPS COMPLEMENT MOBILE SITES

There has also been discussion in the P&C insurance industry recently about mobile apps. Having a mobile app can certainly be useful, but it cannot serve as a substitute for a mobile website. Mobile apps tend to have more sophisticated functionality than mobile websites, such as accessing policy documents and claims services, and often benefit primarily existing customers.

CSIO has released an educational white paper to provide brokers with guidance and information on building mobile sites – visit CSIO.com to access this and other informative resources. Already have a mobile website? Let CSIO know about it for a chance to be featured on the CSIO website. Email communications@csio.com for details.

In addition, IBAM members are automatically members of CSIO and are encouraged to create an account to receive email updates on technology, workflow efficiency, CSIO events and more. Visit CSIO.com/request-membership to sign up and stay informed. #

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The Professional Standard

Jason Searcy,
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Broker Committee Chair



Looking forward to my term with excitement

As I look forward to my term as Chair of the Young Brokers Network this coming year, I first have to thank some of my fellow YBN

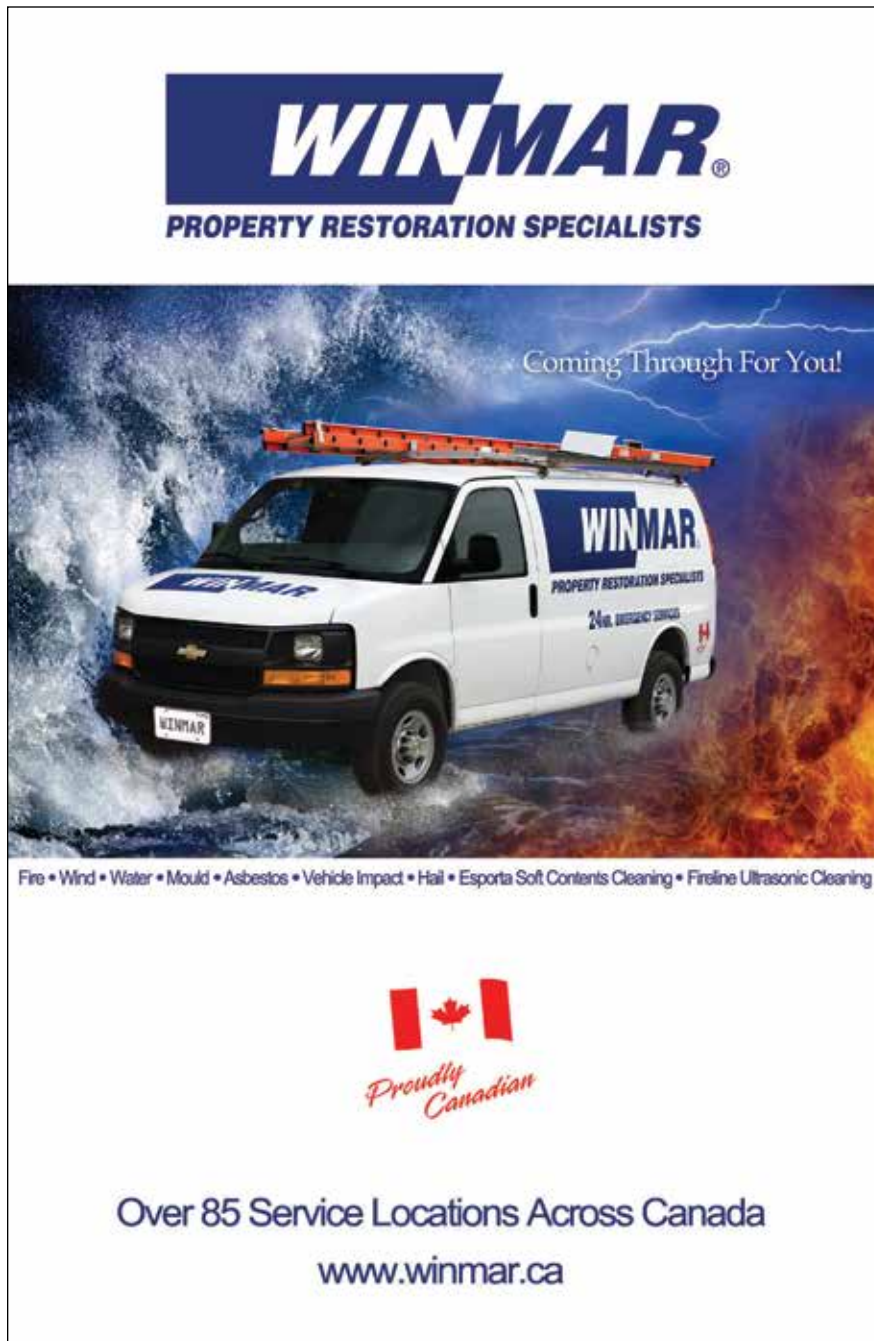
members. **Katrina Hueging**, now Past Chair, has done an absolutely fantastic job this last year and my heartfelt thanks go out to her for her ideas and

mentorship preparing me for this role. I look forward to working with her over the upcoming year and using her wealth of knowledge to continue to build a great network of individuals within our industry. I would also like to announce that **Brandi White** will be stepping into the role of Co-Chair to prepare herself for the role of Chair in just one short year. I am anticipating working closely with her on some exciting new initiatives and will appreciate all the heartfelt enthusiasm she brings to the Committee.

Once this issue has gone to print, the YBN and IBAM will have successfully brought to you the 2nd Annual YBN Dale Rempel Memorial Golf Tournament on August 27, 2014. This year, the tournament has expanded and will now be held on both the Pine Ridge Golf Club & the Elmhurst Golf and Country Club. We are very excited to grow this year as last year was a huge success and the tournament was sold out. This year's proceeds will once again be donated in Dale's name in support of CancerCare Manitoba.

The YBN will be hosting a variety of events over the coming year. Look forward to the 3rd Annual Rumors Comedy Club event to be held this fall. This is a great event to get out and watch some comedy and have a great laugh as Rumors always provides stellar comedians to watch and enjoy. If you have never gone to a comedy show before, why not take this opportunity as the perfect after-work outing? As always, our events are open to anyone and we look forward to you all making it out.

We are also continually looking for people just like you to join the YB Committee and YB Network. If you are interested in either, or would like more details, please contact me at jsearcy@wyattdowling.ca or any one of the other committee members. Want to make sure you don't miss out on any of the future events? Like us on Facebook ([facebook.com/MBYBN](https://www.facebook.com/MBYBN)) or Follow us on Twitter ([@YBNMB](https://twitter.com/YBNMB)) to keep up to date on everything YBN. 📌



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IBAC Hill Day



Katrina Hueging, IBAM President Keith Jordan, MP Larry Maguire (Brandon Souris), IBAM Immediate Past President Lori King, and Brian Gilbert

As usual, the Insurance Brokers Association of Manitoba was an influential player at this year's Political Advocacy Day in Ottawa. Thanks to those members who made the trek and put forth our industry's stand on a number of issues: Keith Jordan, Lori King, Curtis Wyatt, Lynn Rempel, Brian Gilbert, Dave Schioler and Katrina Hueging.

Hill Day provides an excellent opportunity for brokers, through their provincial and national associations, to meet with Canada's decision-makers – Members of Parliament, Cabinet members and Senators. The brokers play a significant role in educating the government and other politicians on what is important to the insurance industry and the insurance consumer in Canada. 🇨🇦



Curtis Wyatt in the Parliament Library



Dave Schioler and MP James Bezan (Selkirk-Interlake)



IBAM CEO Dave Schioler and Brittany Flamank, Executive Assistant to Manitoba Senator Janis Johnson



Lynn Rempel, MP Candice Bergen, (Portage-Lisgar) and Brian Gilbert



Dave Schioler and MP Candice Bergen



Brian Gilbert, MP Ted Falk (Provencher) and Lynn Rempel



Thomas Mulcair (Leader of the Opposition) and Dave Schioler



IBAC Executive, IBAA CEO George Hodgson and Liberal Leader Justin Trudeau



Dave Schioler, MP Scott Brison and Ken Myers (IBAC President)



Katrina Hueging, Lori King, Dave Schioler, Senator Janis Johnson and Curtis Wyatt



Thomas Mulclair and the IBAC Executive



Hon. Ed Holder, Minister of State (Science and Technology) addressing the full IBAC broker contingent



Brian Gilbert, MP Candice Bergen and Keith Jordan



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Brokers represented at Conservative BBQ



Curtis Wyatt, Candice Bergen (MP Portage-Lisgar, Minister of State for Social Development) and Deb Wyatt


IBAC Board member and IBAM Past President Curtis Wyatt and Debbie Wyatt of Wyatt Dowling Insurance 'made an impact' on July 16 when they attended a BBQ in support of the Elmwood-Transcona Federal Conservative Party at MP **Lawrence Toet's** home in southside Transcona. The event was attended by a number of Manitoba MPs (Lawrence Toet, **Joy Smith, Robert Sopuck, Hon. Steve Fletcher, Hon. Candice Bergen, James Bezan, Rod Bruinooge**), Senator Don Plett and business leaders from across the province.



(L-R) Curtis Wyatt, Robert Sopuck (MP Dauphin-Swan River-Marquette), Deb Wyatt, Lawrence Toet (MP Elmwood-Transcona)

According to Curtis, "My roll for IBAM now is serving as IBAM's director on the IBAC Board. I will remain in this role until September of 2015. My goal is to continue to meet as many MPs locally as possible, giving me the opportunity to impress upon them the importance of the roles that brokers play in the lives of Canadians and the economy." 🇨🇦

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Manitoba MPs Candice Bergen and Lawrence Toet

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The IBAM banner on the bleachers on the 18th green

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Ron Lemieux, Minister of Tourism, Culture, Heritage, Sport and Consumer Protection and IBAM's Olivia Doerksen



IBAM's Andrea and Olivia Doerksen with the winner of the 2014 Players Cup, Tim Madigan



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Survey says broker support for BIP is confirmed across Canada

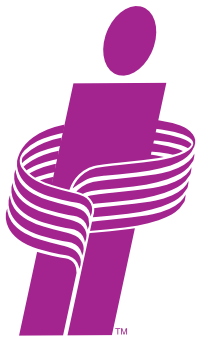
Ken Myers,
B. Comm., FCIP, CAIBir,
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For many Canadians, an earthquake is an event that occurs in a far off land, like Japan or Chile.

The stark reality is that parts of Canada, including heavily populated, are not only in an earthquake zone, but are areas where thousands of unnoticed earthquakes happen every year. Even tsunamis flowing from earthquakes have occurred in Canada (in 1923 in Newfoundland and in 1964 in Vancouver Island's Alberni Inlet).

Each year in Canada, seismologists at Natural Resources Canada detect



approximately 4,000 earthquakes. Their distribution can largely be explained by tectonic setting. For example, most of the earthquakes occur along the active plate boundaries off the west coast.

However, there is also significant activity throughout the Cordillera (particularly in the Yukon and Northwest Territories), along the Arctic margin, in the Ottawa and St. Lawrence river valleys, in the northern Appalachians, and along the eastern offshore margin.

What does this reality mean for the insurance industry, and Canadians generally?

The industry for the last number of years as a whole has been trying to assess the exact implications and possible areas that are the most vulnerable, and how to rate this risk accordingly. Since there are many factors that enter into the equation, an accurate assessment is extremely difficult. From seismic mapping which is not thorough, to the state of infrastructure, which may change from one block to another, to climate tectonic forecasting – all of these unknown factors are being juggled by the industry.

An earthquake can leave buildings with poor infrastructure completely collapsed, partially collapsed, or in a state of structural uncertainty. As evidenced by the New Zealand earthquake in February 2011, it is not always the damage caused by a catastrophic building failure that can result in a large insurance claim. Large areas of a city could be deemed unsafe to enter, for months, if not longer. Buildings that appear undamaged, could, in fact, be on ground that is no longer stable, or have unseen damage that renders them a total loss.

One of the most common discussions brokers have had with customers regarding earthquake is the reticence of people to purchase earthquake coverage. The question customers have is a common one: "If an earthquake hasn't hit my area in hundreds of years, why should I spend additional money to pay for something that will not happen in my lifetime?"

I believe this is an education issue; it is our role as brokers to educate our customers on the very real threat people face in earthquake-prone zones. Even though an event hasn't happened in generations, there exists a very real threat, and this threat should not be taken lightly. One doesn't plan on having a car accident or their home flooded or burnt down; yet they purchase insurance for those possible events. Earthquake is no different. Although it may seem extremely far removed, that is the whole point of insurance. People will be shocked to hear that earthquakes happen every day in their communities, even though they are not aware of them.

We have a responsibility to educate our customers on this very real threat. This is one of the value propositions brokers provide, and our customers count on! 🇩



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Gary Pilloud, Manager
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A Canadian first for Brett and IBAM



Brett McGregor, flanked by Rod Hancock, IBAC Director and co-chair of IBAC's Professional Development Committee (L) and Dominic Giroux, President and Vice Chancellor of Laurentian University, immediately after receiving his MBA.

It's a first for Manitoba and Canada, and it's a first for IBAM and IBAC! On June 3 of this year, **Brett McGregor**, President of Guild Insurance in Brandon, walked onto the stage in Sudbury, Ontario to receive his Master of Business Administration (MBA) diploma at Laurentian University's spring convocation. Brett was the first person in Canada (and, of course, Manitoba) to graduate from LU's Online MBA Program for IBAC, geared specifically for insurance brokers. The ceremony marked the end of a long road for Brett and he was gracious enough to share that experience with *Manitoba Insurance Broker*.

The Program

Based on the university's on-campus MBA, the 60-credit online program promotes teamwork and builds the leadership skills required in today's fast-paced, competitive business environment. It focuses on business topics and skills brokers need in order to advance their careers and build their businesses: strategy, organizational behaviour, marketing, operations, accounting, finance and economics.

The program is offered through an exclusive arrangement with IBAC. It offers insurance brokers who are in good standing with their provincial association

(IBAM) access to an affordable MBA that provides the flexibility needed to balance education, career and family life.

The online courses are delivered through a Web-based platform that requires both independent study and collaborative learning. Students must complete online group projects and participate in weekly online discussions with colleagues and the course instructor.

Prerequisites

In order to be accepted into the program, a practicing broker must be a reputable member of his/her provincial association and must have completed a CAIB or

CPIB designation. In Brett's case, he has been a member of IBAM for a number of years and served a term as chair of the Young Broker Committee. He has his CAIB designation, along with his CIP designation from the Insurance Institute.

Admission to the online MBA program also requires a four-year undergraduate degree (Brett has a B.Comm. from the University of Manitoba), although brokers with no degree but with exceptional industry experience will also be considered. Industry credentials and professional experience are recognized as well, enabling students to 'fast-track' their degrees.

Brett's experience

"Obtaining an MBA had always intrigued me," recounts Brett McGregor. "When I learned about the LU-IBAC program, it seemed like the perfect fit. I could obtain my MBA online and my resource material was my career experiences – something that I was immersed in pretty much every day. As well, my CAIB and CIP designations earned me credits toward my degree. It was a long journey – the degree took me two-and-a-half years to complete – but it was worth it.

"When I was exploring the program, university officials told me each course would demand, on average, 20 hours of work per week. That was a pretty accurate estimate. It was great to have a flexible course schedule and not have to be in a classroom on a regular basis, but the other side of the coin was that I was never far away from the program. I was constantly checking my smartphone for messages, updates and discussion posts. It was always right in front of me.

"Upon acceptance into the program, I had to choose two Electives. I chose Risk Management and Leading by Design, a course that was concerned with organizational structures. I learned so much from all the courses. They had so much value for me in my career.

"An added bonus to the Online MBA experience is the number of business relationships I gained with those in my discussion groups, most of which were accountants by profession (Editor's note: Laurentian University's MBA program for accountants was the insurance broker program's precursor and, thus, is more widely known). It was interesting to get differing viewpoints on various business matters, and now I have business contacts stretching across Canada.

"I'm a huge supporter of the Online MBA program, but I have to admit it was a great relief wrapping it up. I spent far



Brett McGregor (Centre) of Guild Insurance received a Certificate of Recognition at IBAM's Convention from IBAM President Keith Jordan (L) and IBAC Chair/Past President Stephen Halsall.

"I could obtain my MBA online and my resource material was my career experiences – something that I was immersed in pretty much every day."

too much time in my basement office for my liking. While I get the degree and the glory, I couldn't have done it alone. My wife Amanda was a wonderful support and had to play the role of single mom far too often during the process. I missed some quality moments with my two little ones Kai (5) and Chase (3); and they're certainly happy to have their dad back. (Editor's note: Kai and Chase are expecting a little sister in September.) The kids' grandparents were great at taking on added babysitting duties. Also,

everyone at Guild Insurance was very supportive and encouraging. I'm very fortunate to be surrounded by such wonderful family and friends. I can't thank them enough for helping me in my quest.

"Now that I have my MBA, I find I'm applying a lot of what I learned to my position at Guild Insurance, so it's definitely a practical program that looks like it will be very beneficial to my career. Would I recommend it to other brokers? Absolutely, it's been a great move for my business!" 🦋

Congratulations Brett,
on such a tremendous achievement!

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Top CAIB student in Manitoba – Ruth Aucoin

This year's 'Top CAIB Student in Manitoba' is **Ruth Aucoin** of MIG Insurance Group Ltd. in Portage la Prairie. MIB caught up with Ruth recently for this interview.

Q *How long have you been in the insurance industry? How did you get into it?*

A I began my insurance career in November of 2007 in Slave Lake, Alberta. After becoming a mom, I had to change careers, as I was no longer able to put in the long hours that come with working in the oil and gas industry. I decided to apply for a position as a commercial broker and have been working in the industry ever since.

Q *What is the best thing about being in insurance? What are the challenges?*

A The best thing for me is the ability to form and foster relationships with my clients. I am a big believer in customer service, and try to put that at my forefront each and every day. With such a competitive industry, brokers need to have an edge, and for me that is customer service.



Laurentian University
Université Laurentienne

Laurentian University's Faculty of Management and the online programs team would like to congratulate **Brett McGregor** for being the first Insurance Broker to graduate from the Laurentian University online MBA program.



Congratulations Brett on obtaining your MBA degree!

As for challenges, with an ever-changing industry, it is sometimes difficult to keep up-to-date with the underwriting changes, rate increases, and introduction of company portals. However, we have a really close-knit team at MIG, and have constant communication if any issues arise.

Q *Can you briefly describe your role at MIG Insurance Group Ltd.?*

A My main function is in commercial services, as a senior commercial service representative and I'm also responsible for Special Risk Extension policies for our Central Plains locations. I also sell and maintain a book of personal lines policies, and have a small hand in Autopac.

Q *How did you obtain your CAIB accreditation? How long did it take you? Was it challenging?*

A I began working toward my CAIB Accreditation a few years ago. CAIB 1 was completed with the self-study option. Since joining MIG Insurance Group in January 2013, I have completed CAIB 2, 3 & 4 with the IBAM-hosted immersions. I found the courses to be challenging, as there was a lot of information to absorb in a short amount of time. But I went in to each of the courses knowing my week was solely dedicated to it, in and outside of the classroom. I also found the facilitators engaging and knowledgeable, which helped a lot.

Q *Have you been able to apply what you learned in your CAIB studies to your job?*

A Absolutely! Each of the classes has provided a lot of information that I use on a daily basis. From basic personal lines explanations, to complex liability situations, I utilize the information taught, and often refer to the textbooks for a refresher.

Q *Do you plan to pursue any further courses of study?*

A Yes. I have already started the process of obtaining my CPIB designation, and I hope to have this completed by the end of 2015. MIG has been so encouraging and supportive with my education and I am sure I will always be learning and improving.

Q *When you aren't working or studying, what do you like to do for enjoyment?*

A I am a pretty low-key person. I enjoy reading, and can often be found absorbed in a book for hours on end. I enjoy spending time with family and friends, and also love to cook. 🍳



Ruth Aucoin (MIG Insurance), 'Top Student in Manitoba' with award presenters IBAM President Keith Jordan and IBAC Chair and Past President Stephen Halsall

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Mitch Van Teeling earns 2014 IBAM-MJHL Scholarship

Mitch Van Teeling is a 20-year-old forward with the Dauphin Kings who just completed his third and last season in the Manitoba Junior Hockey League (MJHL).

As a team captain, Mitch is a leader both on and off the ice and a positive role model in the community. He was a volunteer assistant minor hockey

coach in Dauphin and has participated in local school events including 'I Love to Read Month.' Mitch has dedicated much of his time to working with Jonathon Foster in Dauphin and has provided great friendship and support. Jonathon is mentally challenged.

In the 2013-2014 season Mitch scored 23 goals and had 23 assists in 60

games. An honour-roll student at Vincent Massey High School in Brandon, Mitch plans to enroll in a CIS university in the fall of 2014 to study Kinesiology with his sights set on a master's degree in Biomechanics. He hopes to work with elite and amateur athletes in rehabilitation and wellness.

Mitch sat down with MIB during the Western Canada Cup to discuss the scholarship and his future.

Q What are your thoughts on being awarded the IBAM-MJHL Scholarship?

A I'm very excited and honored to win this scholarship. I really appreciate the financial support of this scholarship and it will go a long way in helping me to achieve my academic goals.

Q Where did you grow up? Can you sum up your minor hockey background and MJHL career?

A I grew up in Virden and began playing minor hockey at age 5, playing in the winter, spring and summer for a number of years. I was drafted in the bantam draft by the Kamloops Blazers (WHL) and the Southeast Blades now Steinbach Pistons (MJHL). I played AAA midget at age 15 for the Southwest Cougars, and that year was traded to the Dauphin Kings. That summer, my family moved to Brandon and I played AAA midget for the Brandon Wheat Kings in my 16-year-old year. At 17, I started playing in Dauphin and have played in Dauphin for close to 4 years along with a two-month stint in BC with the Vernon Vipers.



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Past scholarship winners

2012 – Dylan Hyde University of Toronto Varsity Blues, Toronto, ON
Program: Employment Relations **2013-14 Season:** 28 Games, 5 Goals, 12 Assists, 17 Points, and 22 Penalty Minutes. The Varsity Blues finished 5th in the Western Division of the OAU and lost to the University of Windsor Lancers in the first round of the playoffs.

2013 – Brendan Mitchell Nipissing University Lakers, North Bay, ON
Program: Commerce **2013-14 Season:** 27 Games, 0 Goals, 5 Assists, 5 Points, and 24 Penalty Minutes. The Lakers finished 8th in the OAU's East Division and lost to the Carleton University Ravens in the first round of the playoffs. Brendan won his team's Rookie of the Year Award.

Q Which university do you plan to attend and what will you be studying?

A I will be suiting up for the York University Lions in Toronto, and studying Kinesiology (a four-year degree) while majoring in Physiotherapy. I'm really looking forward to the challenge.

Q What do your Kings teammates think of your opportunity?

A The players have been very supportive of all our graduating 20-year-olds this season and have taken a keen interest in where all of us end up next year.

Q Do you have any career plans at this time?

A After graduating, I plan on working in the field of physical therapy and athletic rehabilitation

Q What are your plans for the summer?

A I'll return home to Brandon for the summer and go back to working at the City of Brandon as a seasonal worker cutting grass. I plan on working, working out, golfing and getting up to the lake with family and friends.

Congratulations Mitch and good luck in university! 🍀

"I really appreciate the financial support of this scholarship and it will go a long way in helping me to achieve my academic goals."



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 IBAM School of Insurance

2014 - 2015

EDUCATION CALENDAR

Education for Brokers by Brokers



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 reviews applicants for suitability. ICM also requires that criminal record 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 12 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.

Fundamentals of Insurance with IWS Certification

FOI with IWS Certification is a complete licensing and training solution for Manitoba Brokers. While our distinguished CAIB designation upon completion provides the opportunity to secure a level 3 license, the FOI course quickly provides the opportunity to gain a level 1 license with IWS certification. In this move we are combining our FOI course with the Auto Broker course.

A hybrid of Auto Broker, Fundamentals of Insurance as well as Manitoba Public Insurance's Introduction to Autopac/Drivers licenses and the Insurance Work Station Training, this course is specifically designed to better fit what today's brokerage needs.

Phase 1 – Fundamentals of Insurance

This session will include training from a qualified facilitator to assist a new employee in passing the FOI exam as well as notes and quizzes to help prepare students for the exam. Courses are held on a Monday to Friday basis with the exam being conducted by IBAM on the Friday afternoon.

Upon Completion: Once a broker has successfully completed this part of the course, they are now able to apply to ICM for their level 1 insurance license. A Level 1 license allows brokers to sell all types of insurance (excluding Life) under supervision of a Level 2 broker.

Phase 2 – IWS Tutorial

Any brokers who wish to sell Autopac products on behalf of MPI must be qualified to do so by MPI. Before training can be taken on the business rules and policies of the Autopac program, brokers must complete online training of the Insurance Work Station. This training can be done wherever a person has Internet access once their employing/sponsoring brokerage has signed them up for access to the IWS system. This Internet training can take anywhere from 6 to 12 hours depending on the person's previous knowledge of insurance.

Upon Completion: Once the tutorial is completed and a pass is obtained in all modules, the broker is able to move on to the MPI Training.

If a student is not with a brokerage they will be responsible for finding their own placement to complete Phase 2 prior to registering for this course.

Phase 3 – MPI Training

Through 3 days of classroom instruction, brokers will finalize the training required by MPI to sell the Autopac product. Attendance in this training is based on students completing the mandatory Phase 1 and Phase 2 training. Students who do not complete the IWS tutorials will not be allowed to take the final exam.

Upon Completion: Students successfully completing and passing the open book MPI Autopac exam will now be a certified Autopac agent. As long as all ICM requirements are fulfilled and the employee has an insurance license, they are now able to begin assisting customers in an Autopac capacity.

Cost: \$815.00

Phase 1 only cost: \$600.00

Fundamentals with IWS Course Dates

Phase 1: September 15-19, 2014

Phase 3: October 8-10, 2014

Phase 1: November 3-7, 2014

Phase 3: November 26-28, 2014

Phase 1: December 15-19, 2014

Phase 3: January 7-8, 2015

Phase 1: February 2-6, 2015

Phase 3: February 18-20, 2015

Phase 1: March 2-6, 2015

Phase 3: March 25-27, 2015

Phase 1: May 4-8, 2015

Phase 3: May 27-29, 2015

Phase 1: June 1-5, 2015

Phase 3: June 17-19, 2015

2014-2015 EDUCATION CALENDAR

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 homestudy is \$285 (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.

2014-2015 FOI Exam

September 8, 2014
October 6, 2014
November 10, 2014
December 8, 2014
January 12, 2015
February 9, 2015
March 9, 2015
April 13, 2015
May 11, 2015
June 8, 2015

Exam Registration deadline for FOI Homestudy:

- Winnipeg – One week prior to exam date
- Out-of-Winnipeg – Two weeks prior to exam date
- Exam Rewrite Fee: \$109.00 (includes GST)
- Results are posted on the IBAM website www.ibam.mb.ca and will be mailed.

Education Calendar Disclaimer

All information provided in the Insurance Brokers Association of Manitoba's 2014/2015 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.

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2014-2015 EDUCATION CALENDAR

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% 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 (2011 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 3

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

Current Textbook (2013 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 2

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

Current Textbook (2010 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 4

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

Current Textbook (2012 Edition)

- 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.

2014-2015 EDUCATION CALENDAR

Program Options

Option A – Immersion/5 Day Class

Option B – Discussion Group

Option C – Self-Study

Option A | 2014/2015 Immersion/5 Day Schedule

CAIB 2 - Immersion
September 22-27, 2014
January 19-24, 2015

CAIB 3 - Immersion
September 29-Oct. 4, 2014
January 26-31, 2015

CAIB 4 - Immersion
October 20-25, 2014
February 23-28, 2015

Time: 8:30am – 4:30pm Mon-Fri

Exam: Sat. 9:00am – 12:30pm

Immersion Course Locations

IBAM Office, Suite 600 – 1445 Portage Ave. (Clarion Hotel), Winnipeg

Guest Room Reservations (Clarion Hotel): (204) 774-5110

Room rate: \$129.99 (plus tax)

Option B | Discussion Group Schedules

CAIB 1 – Discussion Groups
(Tuesday Evenings)
September 9, 2014
February 2015 - Dates TBA

CAIB 2 – Discussion Groups
(Thursday Evenings)
September 18, 2014
February 2015 - Dates TBA

CAIB 3 – Discussion Groups
(Monday Evenings)
September 22, 2014
February 2015 - Dates TBA

CAIB 4 – Discussion Groups
(Wednesday Evenings)
September 24, 2014
February 2015 - Dates TBA

Location: IBAM Office, Suite 600 – 1445 Portage Ave. (Clarion Hotel), Winnipeg

Time: 6:30pm – 8:30pm

Approx. 10 classes (leading up to December exam write)

CAIB Pricing

Program Option		Cost Per CAIB Course	
		Member	**Non-member
A	Immersion/5-Day	\$887.00	\$1297.00
B	Discussion Group	\$587.00	\$867.00
C	Self Study	\$587.00	\$867.00
D	Re-Enrolment – Discussion Group	\$130.25	\$195.00
R	Rewrite	\$119.00	\$139.00

** The additional fee for Non-members may be credited to Membership Dues within one year.

** While membership in the provincial brokers association is not a pre-requisite of this course, membership IS required for the use of the CAIB designation.

Course materials are sent once payment has been received.

2014-2015 EDUCATION CALENDAR

2014/2015 CAIB & CPIB Exam Schedule

Exam Date

December 3, 2014
February 11, 2015
May 13, 2015
July 8, 2015
September 9, 2015
December 2, 2015

Registration Deadline

October 31, 2014
January 2, 2015
April 2, 2015
June 5, 2015
August 7, 2015
October 30, 2015

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 \$60.00 (incl. GST)
- 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

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 18 Technical each
CAIB 4 15 Management

CAIB Honours Graduates are those who achieve a 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.



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Karl Jaikaransingh (left), Commercial Underwriting Specialist
Brian Croitor, Manager, Winnipeg Office

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2014-2015 EDUCATION CALENDAR

Canadian Professional Insurance Broker (CPIB)

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. Non-members 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	Commercial Lines	Broker Management
Mandatory Courses:		
<ul style="list-style-type: none"> • Law & Ethics • Claims Management and Administration • Advanced Personal Lines 	<ul style="list-style-type: none"> • Law & Ethics • Claims Management and Administration • Advanced Commercial Lines 	<ul style="list-style-type: none"> • Law & Ethics • Claims Management and Administration • Business Strategy

Elective Courses (choose 3 within stream):		
<ul style="list-style-type: none"> • Accounting /Finance • Marketing • Sales Management • Communications • Business Administration • Organizational Behaviour 	<ul style="list-style-type: none"> • Accounting /Finance • Marketing • Sales Management • Communications • Business Administration • Risk Management • Organizational Behaviour 	<ul style="list-style-type: none"> • Management Accounting • Marketing • Human Resources • Communications • Organizational Behaviour • Business Finance • 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.

2014-2015 EDUCATION CALENDAR

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 Commercial Lines

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

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

Business Strategies

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

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

All CPIB courses are available by self-study.

Cost: \$514.50

Exam Date	Registration Deadline
December 3, 2014	October 31, 2014
February 11, 2015	January 2, 2015
May 13, 2015	April 2, 2015
July 8, 2015	June 5, 2015
September 9, 2015	August 7, 2015
December 2, 2015	October 30, 2015

2014-2015 EDUCATION CALENDAR

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 (CEC's) as follows:

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

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



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2014-2015 EDUCATION CALENDAR

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: \$157.50 per module *(Includes GST)*

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MIG Insurance is pleased to announce the appointment of **Kevin Swidnicki**, CAIB, CRM, to the position of Commercial/Agricultural Broker. Kevin joins the MIG team in our Portage la Prairie location with five years experience in the insurance industry. He is currently pursuing his CPIB, bringing a high level of industry knowledge to share with his customers in the Central Plains market.

For more information please contact:

Kevin Swidnicki
kswidnicki@miginsurance.ca

Brian Gilbert
bgilbert@miginsurance.ca



MIG Insurance is pleased to announce the appointment of **Sydney Gilbert**, BSBA, MBA, to the position of Business Analyst responsible for financial performance analytics and accounting functions. Sydney brings a strong educational background and knowledge gained in the industry as a student and as an analyst with a provincial insurer to the position.

For more information please contact:

Sydney Gilbert
sydgilbert@miginsurance.ca

Brian Gilbert
bgilbert@miginsurance.ca

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2014-2015 EDUCATION CALENDAR

2014-2015 Seminars

Employment Law Toolkit Seminar

Date: August 20, 2014

Time: 9am – 12pm

Location: IBAM Office Training Centre

Presenter: Ken Dolinsky

CECs: 2.5 General ICM

Cost: \$125.00 (GST Included)

No one ever wants to face legal action in their workplace and that is especially true for those in the insurance industry. This seminar will give attendees tips and knowledge to add to their office “toolkits” to ensure they are doing everything they can to avoid future litigation issues with employees and clients.

Topics covered will include:

- Awareness of employment principles and the benefits of using employment agreements in place
- Useful (and required) policies
- How to deal with “What ifs”
- The legal process that you may face including the cost and time expenses you will experience
- Human Rights considerations

Presenter:

Ken Dolinsky is a Partner in the Labour and Employment Practice Group at Taylor McCaffrey LLP in Winnipeg. He has also presented to numerous groups and employers on labour relations and employment issues in Manitoba. Topics covered have included operating without unions, certification process, collective bargaining, discipline and discharge in a unionized workplace, employment standards, employment agreements, human rights and wrongful dismissal.

Professional Development Day hosted by the Young Brokers Network

Date: October 30, 2014

Time: 9:00am – 4:30pm

Location: Delta Hotel; Downtown Winnipeg

Cost: \$150.00 (GST and Lunch Included)

The Young Broker Network is excited to bring back one of their most requested events. During the course of the day, attendees will gain valuable insight into how to keep personal balance in the insurance industry, the claims process as well as an opportunity to mix and mingle with fellow brokers and insurance industry professionals at the always popular ‘Meet your Company Representative Reception.’

**AM Seminar:
Workplace Wellness Seminar
CECs:** 2 General ICM

Are you looking for Workplace Wellness Strategies for your insurance brokerage?

Stress, overwork, leadership issues and generational conflict, are issues in many industries. Find out how to apply Workplace Wellness strategies to your insurance brokerage to help with succession planning and employee longevity of your brokers. Some of the issues to be discussed are changing customer needs and how they impact your insurance workforce and brokerage operations.

Participants in this course will gain tools and strategies for:

- Responding to the changing needs of brokerage clients
- Personality conflicts in the office
- Generational gaps currently being experienced in the insurance industry
- Adapting to changing customer needs
- Developing future leaders in your insurance brokerage to ensure proper succession and contingency strategies are in place
- Coaching and mentoring brokerage employees

This half-day workshop will be dynamic and interactive with small group discussions, exercises and sharing of information relevant to the insurance industry. Participants will leave with deeper insight into the issues facing the insurance industry as well as with strategies to apply and tips on how to improve their overall brokerage’s wellness.

Presenter:

Joyce Odidison is a Wellness Facilitator and Coach, Instructor and Founder of the Interpersonal Wellness System and the Workplace Wellness Assistance Program (WWAP). Joyce holds a professional Certified Coach Certification and a Masters degree in Conflict Analysis and Management. Joyce is also a former instructor at the University of Winnipeg, Continuing Education Red River College and University of Manitoba.

PM Seminar:

**Behind the Scenes: Claim Restoration
CECs:** 3 General ICM

An overview of the steps a Restoration Company takes to repair a property & contents claim. Attendees will learn what happens behind the scenes so they can better answer policyholder questions about the process.

Presenter:

Priority Restoration specializes in insurance related restoration of property, contents and documents damaged by fire, water and mould. Established in 1987, they are the Industry Leaders for both commercial and residential customers in emergency and non-emergency disaster response time.

2014-2015 EDUCATION CALENDAR

Errors & Omission Seminar

Date: November 19, 2014 & November 20, 2014 (Winnipeg); November 21, 2014 (Brandon)

Time: 10:30am – 3pm

Location: IBAM Office Training Centre (Winnipeg); Victoria Inn (Brandon)

Presenters: Bruce King & Katrina Hueging

CECs: 3.5 General ICM / 3.5 Life ICM

Cost: \$125.00 (GST and Lunch Included)

This seminar is for anyone wishing to minimize his/her exposure to Errors & Omissions incidents. IBAM members who are insured through the Association's E & O Program, and who meet the requirements for

representation, will earn a 10% credit on their annual premium after they attend this seminar and remain loss free. Requirements on representation for the discount apply to the E&O premium for those members who have their E&O through the Association Program.

Presenters:

Bruce King is a Partner at Pitblado Law in Winnipeg, Manitoba and advises clients on acquisitions and divestitures, financing, real estate matters and business agreements. He has extensive experience in finance, agriculture and the health care industries. His practice

areas include Commercial Real Estate Law, Corporate and Commercial Law as well as Financial Services Law.

Katrina Hueging is currently the Manager of Training and Development at IBAM. Having spent the last 14 years as a broker, Katrina has not only sold both General and Life Insurance, but was also a Corporate Trainer for the last 7 years. Katrina has completed both her CAIB and CPIB designations, possesses a diploma in Business Administration from Red River College as well as certificates in Human Resource Management and a Certificate in Adult and Continuing Education (CACE).

Swiss Re



The Swiss Re Broker Errors and Omission Program is thriving in Manitoba

Brokerage Staff Size	No. Required	Position in Brokerage
1 – 4	1 1 each 2	Management, or Outside Sales & CSR, or In total from Inside Sales or CSR
5 – 10	2 1 each 3 4	Management, or Management and Outside Sales, or 1 from Management or Outside Sales, and 2 in total from Inside Sales or CSR's, or Any 4 in total from Inside Sales or CSR
11 - 25	3 3 4 6	Management, or Management and Outside Sales, or 1 from Management and 3 in total from Inside Sales or CSR's, or Any 6 in total from Inside Sales or CSR
26 - 50	4 4 7 10	Management, or Management and Outside Sales, or 2 from Management and 5 in total from Sales or CSRs, or Any 10 in total from Inside Sales or CSR
> 50 with single office location	5 6 10 12	Management, or Management and Outside Sales, or 2 from Management and 8 in total from Sales or CSRs, or Any 12 in total from Inside Sales or CSR
> 50 with multiple office location	Head office to qualify as above PLUS	Manager or CSR from each branch office

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2014-2015 Seminars *continued*

Cyber Liability and Social Media

Date: January 14, 2015

Time: 9:30am – 11:30am

Location: IBAM Office Training Centre

Presenter: Mario Fiorino

CECs: 2 General ICM

Cost: \$125.00 (GST Included)

Brokers will develop an understanding of the organizational risks and compliance obligations of the digital age from a first party and third party perspective. This program will provide guidance to ensure brokers are properly identifying foreseeable insurable cyber liability risks in both personal lines and commercial lines. In addition, participants will understand the 10 key brokerage compliance obligations under CASL (The new Canada Anti-Spam law which comes into force on July 1, 2014).

Participants will:

- Learn how to conduct a cyber-liability risk assessment.
- Understand the impact of social media on personal and commercial lines.
- Identify cyber liability risk exposures in personal lines and commercial lines from a first party and third party perspective.
- Understand the current scope and limitations of cyber liability coverage.
- Identify the 10 key compliance obligations under CASL (The new Canada Anti-Spam law which came into force on July 1, 2014).
- Learn how to develop and implement a brokerage CASL compliance program.

Presenter:

Mario Fiorino, B.A, LL.B, M. ED is a Senior counsel for the Insurance Bureau of Canada. As an author, educator, lawyer and former education manager for the Insurance Brokers Association of Ontario, Mario brings a unique perspective to the current challenges confronting all insurance professionals.

Personal Umbrella

Date: January 14, 2015

Time: 1:30pm – 3:30pm

Location: IBAM Office Training Centre

Presenter: Mario Fiorino

CECs: 2 General ICM

Cost: \$125.00 (GST Included)

How do brokers move a personal umbrella liability policy from product to implemented risk management solution? Historically frontline brokers have found it extremely difficult to sell personal umbrella policies. This program provides brokers with the confidence to sell the policy from a proactive solution focused perspective. Participants will learn a proven strategy to persuade clients of the urgency of implementing the personal umbrella policy as a risk management solution.

The Personal Umbrella Policy – From Product to Implemented Solution:

- Creating a sense of urgency as to why the policy is required
- Displacing client liability complacency through the use of contemporary case studies
- How to connect liability trends with the clients exposures
- Building the persuasive case for the personal umbrella policy

Positing the Personal Umbrella Solution:

- How to differentiate the policy to create value added counseling
- How to connect liability trends, client exposures and policy wordings
- How to move the personal umbrella policy from another product to an implemented individualized value-added risk management solution.

Presenter:

Mario Fiorino, B.A, LL.B, M. ED is a Senior counsel for the Insurance Bureau of Canada. As an author, educator, lawyer and former education manager for the Insurance Brokers Association of Ontario, Mario brings a unique perspective to the current challenges confronting all insurance professionals.



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Canada's new anti-spam law

By Judy Payne and Niall Nazarko, *Pitblado Law*

Spam represents nearly 90% of worldwide e-mail traffic. Various statistics currently peg the cost of spam at over \$100 billion worldwide every year, including lost productivity and the additional equipment, software, and manpower needed to combat the problem. Prior to 2014, Canada was the only G8 country without specific anti-spam legislation in force. That has now changed, with the implementation of Canada's new Anti-Spam law, or 'CASL,' which was brought into force on July 1, 2014.

Although the purpose of CASL is to combat the kinds of spam messages that flood your e-mail inbox every day, the law's application is much broader. CASL applies to all '**commercial electronic messages**' (CEMs), being messages whose purpose is to encourage participation in a commercial activity. An 'electronic message' has been defined broadly in CASL to include email, text, sound, voice and image messages.

COMMERCIAL ELECTRONIC MESSAGES (CEMS)

If your insurance brokerage sends any kind of electronic message that advertises or promotes your services (for example, a monthly e-newsletter) those communications are likely to fall within the scope of CASL. The legislation is not, however, limited only to broad promotional emails. The 'commercial' aspect of the message need not be the sole, or even dominant purpose of the communication. Your communications may be captured by the legislation if they contain *any* sort

of commercial aspect, having regard to the content of the message, the contact information contained in the message, or hyperlinks to content on a website. In other words, any email to a potential or existing client may be a CEM requiring compliance with CASL.

CASL REQUIREMENTS

CASL creates three general requirements for CEMs: (1) the requirement to obtain consent unless the CEM is exempt from CASL, (2) the requirement to include certain identification information, and (3) the requirement to provide the recipient with an unsubscribe mechanism.

Consent can be given expressly by the recipient, or it can be implied. To obtain express consent, the sender must provide the recipient with the purpose for which consent is being sought and must indicate that the consent can be withdrawn at any time.

Implied consent does not require any positive action from the sender before sending a CEM, so it is important to understand the circumstances under which implied consent may exist. For insurance brokers, the most relevant circumstance where consent can be implied is where an 'existing business relationship' exists between the sender and the recipient. An existing business relationship arises where the sender has:

- Sold or leased goods or services to the recipient within the two years before the message was sent.
- Provided a business opportunity that was accepted by the recipient within the preceding two years.

- Entered into a written contract with the recipient and the contract is either active or expired within the preceding two years.
- Received an inquiry from the recipient within the previous six months.

Not all e-mails are considered CEMs requiring consent. There are some exemptions to the consent requirement; for example, CASL does *not* require consent to send messages that:

- Facilitate, complete or confirm a commercial transaction that has already been agreed to by the recipient.
- Provide warranty, product recall, safety or security information about a product, good or service that the recipient has used or purchased.
- Provide notification of factual information.
- Provide information directly related to an employment relationship or benefit plan.
- Deliver a product, good or service that the recipient is entitled to receive under the terms of a previous transaction.

In addition to the consent exemptions, there are some full exemptions from the legislation. For example, communications sent pursuant to personal or family relationships are not subject to CASL, nor are communications sent in response to a request, inquiry or complaint or otherwise solicited by the recipient.

If the sender of a CEM has the consent of the recipient (either express or implied), or if a consent exemption exists, the sender may still have other obligations under the legislation.

A CEM must contain proper identification information, including the sender's name, mailing address, and either a telephone number or email address. The sender must also provide the recipient with access to an unsubscribe mechanism, which enables the person to

“ Various statistics currently peg the cost of spam at over \$100 billion worldwide every year. ”

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indicate, at no cost to them, the wish to no longer receive CEMs. Effect must then be given to the unsubscribe request within 10 days.

PENALTIES AND COMPLIANCE STRATEGY

If your organization violates CASL, the consequences are potentially severe. The legislation contains an administrative penalty regime that can result in fines up to \$1 million for individuals, and \$10 million for organizations. The CRTC has been given expansive power and discretion to oversee this regime.

CASL is one of the most comprehensive and complex laws of its type in the world. Though July 1, 2014 has come and gone, it is still important to consider CASL if your insurance brokerage has not already done so. Study its application to your activities to determine whether your electronic communications are subject to the legislation, what type of consents are required, and whether any exemptions are applicable. Organizations that send CEMs should, at minimum, consider an appropriate strategy for ensuring compliance, possibly including optin consent programs, a system for overseeing and managing those consents, a template unsubscribe mechanism, and appropriate internal policies related to compliance with CASL. Consultations with your legal counsel will help you determine and implement appropriate compliance strategies, and minimize your potential risk under CASL. †



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Caring for the elderly

Too frequently the following scene plays out in families across the province. The phone rings and it's your mom. Your father has had a stroke and while he is OK, he's going to require more care than your mom can handle.

STRESSFUL SITUATION

Such a crisis can suddenly thrust you into the world of eldercare, leaving you scrambling to make arrangements and decisions in an emotionally charged environment. Parents can be resistant to change and siblings can have differing views of what needs to be done or have unequal ability to assist. To top it off, you may be impacted financially through covering costs involved or through taking time off work to free up time for the caregiver role – be it to help with household duties, getting to medical appointments or more intensive daily care.

In the same manner you counsel your clients on being prepared for the unexpected, planning ahead for aging family members can help you be better prepared to handle situations as they arise. Plans can include what type of care options might be required, how will they be funded and who would be

available. Mapping out such choices is easier without the pressure of an immediate crisis and with full participation of affected family members.

GETTING STARTED

Talking to your parents or other aging relatives about the caregiving they may need is never easy. Privacy needs to be respected, as does a person's sense of pride and independence. To get the conversation started, it may be best to keep it casual and revisit issues over several discussions. If planning in conjunction with siblings, debrief sessions are important to ensure that there is consensus as to the parent's wishes.

Once you have a good sense of the type of care that might be required, you'll want to investigate the options and evaluate the financial implications for your parents and yourself. You'll have time to visit facilities, compare costs and come up with a plan that works for everyone. Financial planners will recommend that elderly relatives have their wills up to date and powers of attorney in place for personal property and personal care.




“ In the same manner you counsel your clients on being prepared for the unexpected, planning ahead for aging family members can help you be better prepared to handle situations as they arise. ”

TAKE CARE OF YOURSELF

In all of this planning don't lose sight of your own plan, be it for a sudden health event or the financial impact of becoming a caregiver. This impact can be particularly acute if you are part of the 'sandwich generation,' still caring for children at home while caring for an aging relative. Working with a financial

advisor can help you determine and plan for the costs, including the potential need to save some emergency money.

If you are called upon to care for an elderly family member, either planned or unexpected, remember to look after yourself. The physical and emotional demands can be exhausting, so be sure to seek some respite with

community programs available and other family members. You may not be able to control when or if you find yourself in the role of a caregiver, but advanced planning can go along way to making it a successful period in your life, and the life of someone close to you. For more resources, see www.retirementyourway.com. 



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Lies technology tells:

5 unrealistic expectations we have of our 'Smart' phones and other devices (and how to get back to reality)

Our smartphones, tablets, and other devices are technological marvels, but unfortunately, they've diverted our attention away from what people can accomplish in conversations. Here are five unrealistic expectations we have for how our digital devices boost communication and advice to help us improve our communication with each other.

Ads promise that the latest smartphones, tablets, laptops, and other gadgets will put blazing speed at our fingertips, enable us to multitask like an octopus, and ensure that we never miss a thing. Because new technology promises – and does – a lot for us, it's no surprise that we've fallen in love with it. But in our enthusiasm for our new digital communication tools, we've lost sight of the people *behind* the tools. It's time to turn that around. And to do so, **Geoffrey Tumlin** offers an important reality check. He says our devices are great, but they can't do quite as much as we think they can. And in fact, when it comes to communication, people can do much better.

"A tech-centered view of communication encourages us to expect too much from our devices and too little from each other," says Tumlin, author of the new book *Stop Talking, Start Communicating: Counterintuitive Secrets to Success in Business and in Life* (McGraw-Hill, August 2013, ISBN: 978-0-0718130-4-4). "Until we restore a more people-centered approach, we will continue to feel unsatisfied and largely unfulfilled by our interactions – despite having the most powerful connection and transmission devices in human history in the palms of our hands.

"In truth, because of the incredible opportunities our devices offer for

connecting with others, today really could begin a golden age of communication," Tumlin asserts. "But that will happen only if we stop romanticizing the technology and start improving our communication. We need to lower our hopes for our 'smart' devices and raise our expectations of each other."

That's where *Stop Talking, Start Communicating* comes in. Full of counterintuitive yet concrete advice, it draws on Tumlin's research background and experience as a communication consultant to show readers how to develop productive communication habits, to improve conversations, and to use our powerful digital devices to bring us closer to our higher-order aspirations.

Here, Tumlin shares five unrealistic expectations that have emerged during the long honeymoon of the digital communication revolution and outlines what we need to do to correct them.

Unrealistic expectation #1 Our new devices have made communication easier

Just because our new devices enable us to reach out and touch someone with a few simple clicks, that doesn't mean that communication itself has gotten any easier.

"We are caught up in the excitement of the digital revolution," asserts Tumlin. "We've been lulled into believing that communication is becoming easier because technological advances make it easier to send and receive messages. But because our interactions involve quirky, emotional, and sometimes unpredictable people, we can't eliminate imperfections from communication. Communication is fundamentally imperfect, and no matter how fancy our devices may become, they'll

never be able to eliminate the misunderstandings, the confusion, and the errors that occur when people talk.

"Some communication is just plain hard," he adds. "Like, when we have to communicate bad news, tackle a sensitive topic, or have a conversation to address a difficult problem. Yes, it's easier to send and receive messages today, but it's important to remember that communication is as hard, and may be even harder, than it ever was."

Unrealistic expectation #2 We successfully communicate each time we hit 'Send'

Our devices have greatly simplified the sending and receiving of messages, but there's more to communication than that. Communication doesn't occur until the other person understands our message, and that's become the missing link in too many conversations.

Tumlin says, "If you think about how we communicate today, you'll realize that we approach the majority of our exchanges with expediency in mind. We want to plow through our inboxes, respond to new text or voice messages as soon as they come in, and get face-to-face conversations over quickly so we can move on to the next thing. The communication tasks that pile up every day make it awfully tempting to fire off quick messages or speak abruptly and think that our work is done.

"But adding an extra step – considering whether or not your message is understood – can make you a much more effective communicator," he adds. "The glut of messages we process on any given day encourages us to think of communication as something we do mechanically, when, in fact, *communication is how we make our life*. Smart com-

municators slow down when forming a message and consider whether or not the other person is likely to understand what they're communicating. Without understanding, there's no communication."

Unrealistic expectation #3 Better communication technologies means better communication

Better communication technology doesn't lead to better communication, especially when the new tools encourage speed and convenience over thoughtfulness and deliberation, and when they fragment our communication, scatter our attention, and constantly distract us from the issues at hand.

"It's ironic that tools designed to improve communication have all too often degraded it instead," says Tumlin. "My smartphone distracts me 10 times more often than any 'dumb' phone ever did, and I got a lot more work done when the mail came only once a day. Our daily challenge is to channel the power of our communication devices without being buried by it.

"Our technical *capabilities* have raced ahead of our actual *abilities*," he notes. "Smarter phones don't guarantee smarter communicators. Better communication happens only when our communication skills improve."

Unrealistic expectation #4 What I want to say is the most important part of communication

With the promise of instant communication whenever we want it and however we want it, self-expression seems to be the king of the Internet age. But meaningful and effective communication is possible only when we consistently place our conversational goals ahead of our conversational impulses.

"What separates average communicators from great ones is that the very best communicators don't let what they want to say trump what they want to accomplish," says Tumlin. "The hardest thing in the world is to *not say* the witty comeback on the tip of our tongues and to restrain ourselves from saying something obviously counterproductive – but immediately gratifying – when a conversation frustrates us.

"Technology has encouraged communication on our terms and led to an explosion of self-expressive, me-first messages. These same messages,

unfortunately, are also the ones that torpedo our conversational goals. What you want to say is never more important than what you want to *accomplish*. That's a lesson that smart communicators never forget."

Unrealistic expectation #5 Communicating to an audience doesn't require any special consideration

One of the greatest deceptions of the digital age is that sending a message to dozens of people is just as easy as sending a message to one person. In fact, nothing could be further from the truth.

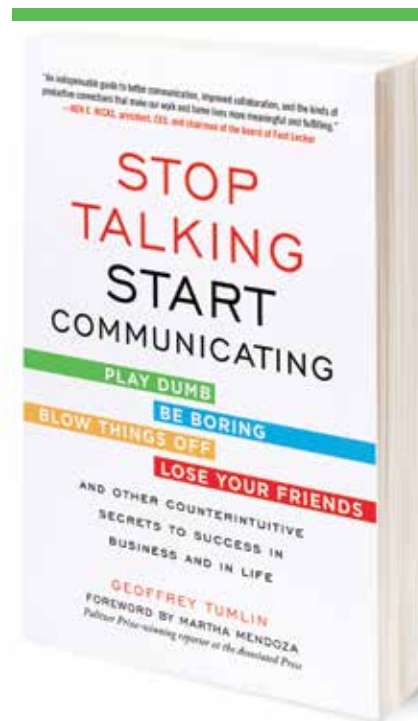
Having a conversation with your boss is different from addressing the entire staff. A discussion with one friend is different from a discussion with 100 friends. But because all we have to do is click to send an email to all of our contacts or to post a social media message for the world to see, we've concluded, incorrectly, that adding people to a message doesn't require any additional thought or consideration.

"The problem with this thinking," says Tumlin, "is that communication gets much more difficult as you increase the number of people. More people mean more perspectives to consider. When we fail to account for these additional viewpoints, we run the risk of talking, texting, or typing right past each other, or worse, upsetting someone with a thoughtless message or a hasty reply.

"It's not practical to think through every possible perspective before posting to Facebook or sending a group email," he adds. "But we should take the extra step to consider key viewpoints and ask questions like 'What's Uncle Billy going to think about this post?' or 'I wonder how this email is going to come across to the accounting department?' Adding people complicates communication, and when we forget that lesson, conversational trouble is never far behind."

"The digital communication revolution has encouraged us to expect way too much from our digital devices and far too little from each other," says Tumlin. "Our devices can't handle anywhere near the amount of interpersonal nuance and complexity that human interaction entails. Consciously or not, we've quickly downshifted our expectations for our interpersonal conversations and focused too much on our devices. But the good news is that if we recalibrate our expectations, we'll be in a better position to take advantage of the unprecedented opportunities for meaningful connection during the digital age.

"We've never had so many ways to reach out and connect with each other," he concludes. "If we put people back at the center of our conversations, this really could be the golden age of communication." 📌



About the Author

Geoffrey Tumlin is the author of *Stop Talking, Start Communicating: Counterintuitive Secrets to Success in Business and in Life*; founder/CEO of Mouthpeace Consulting LLC; President of On-Demand Leadership; and founder/board chair of Critical Skills Nonprofit, a 501(c)(3) public charity dedicated to providing communication and leadership skills training to underserved populations. His writing on communication and leadership has appeared in *Discourse Studies*, the *International Leadership Journal*, the *Encyclopedia of Leadership*, the *Austin American-Statesman*, and *Professional Communication Skills*. Learn more about Geoffrey Tumlin at www.tumlin.com, or reach him by e-mail at geoff@tumlin.com.



KIRBY WALLIS

Wallis Agencies

Q - Where were you born and raised?

A - I was born and raised in the town of Glenboro, where I live and work today.

Q - What were your career goals as a child?

A - With a family business in the industry, insurance has always been in the forefront. Once I realized I was a ‘hacker’ and my PGA Tour dreams weren’t going to be realized, I knew insurance was the way to go. It’s always been a part of my life and I’m passionate about it.

Q - What can you tell us about your education?

A - Growing up in the small town of Glenboro, we had one school that held Kindergarten to Grade 12, so I knew the building pretty well by graduation. I subsequently attended the U. of M. and graduated with a Bachelor of Commerce in the summer of 2013.

Q - When did you start in the insurance industry?

A - Growing up in a family-owned insurance brokerage, the industry has always been a big part of my life. I think I was in Grade 5 when I started working after school emptying the office garbage cans. After that, I completed IWS training in March of my Grade 12 year (2008). I worked during the summers and winter holidays while going to university and have been full-time since graduating last year.

Q - Briefly describe your first day of work and early impressions of the industry.

A - It’s difficult to distinguish my first day having grown up in the industry.

As for early impressions, I do remember feeling overwhelmed when starting as a broker. I didn’t think I’d ever be able to understand all the different products that were available and how to properly match them to clients’ needs. Thankfully, I had some great staff members help me along the way.

Q - What has been the most enjoyable part of the insurance industry?

A - This is a two-part answer. Professionally, there is no better feeling than being able to help a client at the time of a loss. Socially, the numerous networking events that are available are fantastic. I’ve been fortunate enough to participate in a few golf tournaments. I’ve also had the misfortune of ‘going for one, but staying ‘til two’ at a few hospitality suites during the IBAM conferences.

Q - What has been the most challenging part of the insurance industry?

A - Even in my relatively short time being a broker, I feel the industry has transformed a remarkable amount. There seems to be a bulletin every week discussing a new coverage that is available. Just ensuring clients are aware of these new products has been a big task. Having said that, I certainly wouldn’t want it any other way, as insurers are increasing our ability to better protect clients from loss.

Q - Who have been your mentors in the industry?

A - First and foremost, my Dad (**Randy Wallis**) has been my mentor in the industry. His knowledge of our clients and the industry has been an invaluable asset. He is always available for me to

bounce ideas off of. **Laurie Newton** has also mentored me a great deal. Laurie, or ‘Sensei’ as I know her, was responsible for the majority of my technical training. I couldn’t possibly thank Dad and Laurie enough for their help and support over the past six years.

Q - Have you considered joining the Young Broker Network?

A - The past year has been a bit of a whirlwind with completing the CAIB program and settling into my role as a full-time broker. I haven’t put much thought into this, but it’s something I would certainly be open to moving forward.

Q - Are you planning on pursuing any PD programs in the near future?

A - I have been considering taking some of the CPIB courses. I believe some of the courses I took at university will transfer as electives, which will be helpful. With how fast our industry changes, I feel professional development is critical for all brokers.

Q - What are your future career goals?

A - Certainly the dream moving forward is to one day be an owner or part owner of a brokerage. However, the future is very unpredictable, especially with our changing industry.

Q - When you aren’t working, what do you enjoy doing?

A - I enjoy being a part of and giving back to the community of Glenboro. I’m currently a member of the local volunteer fire department and help coach volleyball in the fall. I also enjoy golfing in the summer and curling in the winter. 🏏

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Remi Pajot
204-925-8274
rpajot@tcim.ca



Peter Harper
204-925-8268
pdh@tcim.ca



Colette Rezansoff
204-925-8262
crezansoff@tcim.ca



Jim Robinson
204-925-8260
jrobinson@tcim.ca



Marli Baluk
204-925-8275
mbaluk@tcim.ca



Shelley Tanchak
204-925-8830
stanchak@tcim.ca



Karen Fontaine
204-925-8277
kfontaine@tcim.ca



Marie-Anne Shewchuk
204-925-8272
mashewchuk@tcim.ca



Bonnie Penner
204-925-8270
bpenner@tcim.ca



Darla Sinclair
204-925-8261
dsinclair@tcim.ca



Chantal Antonakis
204-925-8265
cantonakis@tcim.ca



Leigh Rhymer
204-925-8873
lrhymer@tcim.ca



Tammy Fontaine
204-925-8278
tfontaine@tcim.ca



Bob Gardecky
905-727-2042
bgardecky@tcim.ca



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403-982-0200
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Peace Hills names new leader



President and CEO **Diane Brickner** and the Board of Directors of Peace Hills Insurance would like to announce Diane's upcoming retirement and the appointment of **Gene Paulsen**, CIP as incoming President and CEO effective January 1, 2015.

Gene started his career as an adjuster and has held positions at Kernaghan Adjusters, Manitoba Public Insurance, Guardian Insurance, Royal Sun Alliance and Economical Insurance Group. He joined Peace Hills Insurance in 2012, as Vice President, Underwriting & Marketing. His years of experience and extensive industry knowledge have served Peace Hills well as the company continues to build on its success in the property/casualty business.

Rudin replaces Dickson at OSFI



Finance Minister **Joe Oliver** recently announced the appointment of **Jeremy Rudin** as the new Superintendent of Financial Institutions for a term of seven years, effective June 29, 2014. Mr. Rudin will replace **Julie Dickson**, who led the Office of the Superintendent of Financial Institutions (OSFI) for eight years. Rudin was previously the Assistant Deputy Minister of the Financial Sector Policy Branch of the Department

of Finance.

Minister Oliver said, "Jeremy Rudin is a distinguished public servant. He has extensive direct experience in the oversight of financial institutions, financial system stability and financial markets. He played an important role in Canada's response to the global financial crisis. These skills and knowledge will be an asset in this critical position. I would also like to thank the outgoing Superintendent, Julie Dickson, for her outstanding contributions to the stability and soundness of Canada's financial system, in particular through the 2008-2009 global financial crisis."



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Economical strengthens leadership team in the West

Tom Reikman, Sr. VP and Chief Operating Officer of Economical Insurance, has announced an expansion of the company's leadership team in Western Canada.

"These changes provide a platform for a more targeted focus on our growth strategies in BC, Alberta, and the Prairies, as well as continued alignment with Family Insurance Solutions Inc., our wholly-owned managing general agent based in Vancouver," Reikman said. "I am delighted to welcome **Cheryl Edmunson** to our leadership team in BC and to recognize **Graham Doerr's** experience and success at Family. We are also enabling **Chris**

Weber to focus on important growth markets in Alberta and the Prairies."

Cheryl Edmunson joined Economical in the new role of VP, Sales and Distribution, British Columbia on June 23. She has regional leadership accountability for Economical's sales and distribution operations in BC, focusing on profitable growth strategy. Reporting to **Javier Ibanez**, VP Responsible for National Sales and Distribution, Cheryl will also oversee Family Insurance.

Graham Doerr is promoted to Chief Operating Officer of Family Insurance as of July 2. Formerly Family's VP, Sales and Marketing, Graham is now accountable

for general operations, including sales and distribution, marketing, underwriting and all support functions.

Chris Weber became VP, Sales and Distribution, Alberta and the Prairies on June 23. He has regional leadership accountability for Economical's sales and distribution operations and driving growth in Alberta, Saskatchewan and Manitoba, while continuing to report to Mr. Ibanez. Chris joined Economical in 2001 and has held a number of senior leadership and executive roles, including VP, Sales and Distribution, Western region; VP, Analytics; and VP, Transformation.

Applied Rating Services 2014 released

On July 2, Applied Systems announced the release of Applied Rating Services 2014, the latest version of the industry-leading software suite that streamlines rating activities and allows brokerages to deliver superior customer service by using data more effectively in sales and underwriting. Applied Rating Services 2014 is now available and features a redesigned desktop and enhanced user interface that increases usability for brokers to service customers more efficiently.

Key updates to the Applied Rating Services suite include:

- Applied AutoRater incorporates telematics functionality for

commercial vehicle lines, integrates with Quebec's new CSIO automotive insurance applications, and provides warning validations and new customer information fields to enhance data integrity;

- Applied PropertyRater includes updated Protection Classes functionality and construction types, as well as support of new deductible options, further allowing brokers to provide accurate quotes to their customers; and
- Applied Insurance to Value Solutions, which includes Applied ITV and Applied ezITV, has been rede-

signed to increase broker user functionality and operating efficiency. "Technology innovation continues to rise in the insurance industry, providing brokers with additional capabilities that deliver a cohesive experience when servicing their customers," said **Stephane Lacasse**, VP of Product Management for Canada and Rating Products, Applied Systems. "Applied Rating Services 2014 furthers our history of innovation and investment in Canada by providing the broker channel greater access to the latest insurance plans and a multitude of applications, enabling them to increase their value to both customers and insurers."

Colette Taylor new VP, Underwriting, GSL at RSA Canada



RSA Canada is pleased to announce the appointment of **Colette Taylor** to the role of Vice President, Underwriting, Global Specialty Lines (GSL). The appointment follows the company's March 2014 GSL restructuring

announcement that included the creation of a new Head Office Underwriting team. In her new role, Colette will lead the Head Office Underwriting group, which provides increased support to the GSL teams across the country to allow for consistent brilliant service to RSA Canada's broker partners.

Colette brings nearly 20 years of commercial insurance expertise in a variety of roles within the industry. She also has recent experience as a broker, which has given her a balanced perspective of how RSA Canada can best develop and deliver propositions that work for its customers.

A dedicated employee of RSA Canada for four years, Colette's most recent role was as the Ontario Region's GSL Underwriting Director. Prior to that, she held positions as the Ontario Region's Director for Commercial Insurance and the Head Office Underwriting Director for RSA Canada's Large Commercial & Specialty Division.

Colette's rich insurance background has given her essential experience working across various lines of RSA Canada's commercial business, and the company wishes her every success in her new role. Since her appointment, Colette has been reporting to **Martin Thompson**, Senior Vice President, GSL.

New Claims Manager for Elliott Special Risks

Elliott Special Risks, the specialist insurer, has appointed **Aisha Khan** as claims manager in its Toronto office.

Aisha's appointment came after a three-month secondment within the claims department where she worked on the management of its third party administrator arrangements. Prior to this, Aisha worked

for several years at Clyde & Co. in Toronto, where she focused on coverage, subrogation and acted as monitoring counsel for major losses. Aisha has in previous years worked extensively with the Lloyd's market.

Mike Richardson, claims manager of Markel International's Global Retail division, said "Aisha

added a great deal of value to the claims team during her secondment and we are confident that in this new role she will continue to push the standard of the ESR claims offering, with her broad experience, technical expertise and customer focus in a very competitive market."

Hub International acquires Gibson's



Hub International Limited (Hub), a leading global insurance brokerage, has acquired the shares of Gibson's Insurance Agency Ltd., a Manitoba-based insurance brokerage. Terms of the acquisition were not disclosed. Gibson's will become part of the Hub International Horizon operations. The acquisition broadens Hub's local market reach and specializations throughout the province of Manitoba.

Gibson's has two locations, in Treherne and Notre Dame de Lourdes, each of which will remain in operation. With the addition of these two offices, Hub will operate 22 locations throughout Manitoba. Gibson's is a general brokerage servicing government automotive insurance needs as well as maintaining a large agriculture/farming customer base.

"Because Gibson's agricultural clients are similar to Hub's Manitoba client profile, they are in a great position to take advantage of Hub's unique, innovative insurance products developed for crop production, employee benefits, and life and estate planning," stated **Keith Jordan**, President and CEO of Hub International Horizon (and IBAM President).

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