

**Manitoba** INSURANCE

Volume 23 Number 3, FALL 2015

# BROKER

# IBAM goes to OTTAWA

**INSIDE:**

2015-16

IBAM EDUCATION  
CALENDAR

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Mixed Farming  
Grain Farms  
Hobby Farms  
Horse Boarding  
Owned Horses  
Equipment Breakdown

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### COMMERCIAL

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Offices  
Contractors  
Mid-Market  
Course of Construction  
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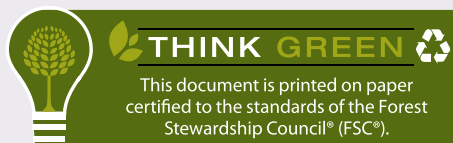
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## BROKERS PROVIDE CHOICE



“The combination of my MBA with the CAIB designation is just what I needed to take my business to the next level.”

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Brett is very happy with his decision – both personally and professionally. “I never expected to network and build such strong relationships in an online environment.”

As President of Guild/HMS Insurance Group Inc. which has six offices in Manitoba, he is already taking his business to the next level. He adds that “the program was highly relevant to the workplace and provided me with the knowledge and confidence necessary to facilitate recent corporate merger and acquisition opportunities.”

The Laurentian University MBA is a solid choice for Insurance Brokers who want to better their business – in a flexible and accessible format.



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*Brett McGregor, President of Guild/HMS Insurance Group Inc. completed his MBA with Laurentian University from the comfort of his hometown Wawanesa, Manitoba*

# IBAC HILL DAY 2015

The Insurance Brokers Association of Manitoba was once again an influential player at this year's Political Advocacy Day (commonly referred to as "Hill Day") in Ottawa on June 2. Thanks to those members who made the journey and put forth our industry's stand on a number of issues: **Russell Wasnie, Keith Jordan, Curtis Wyatt, Debbie Wyatt, Lori King, Lynn Rempel, Dave Schioler and Jason Searcy.**

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.



*(L-R) Justice Minister The Hon. Peter MacKay and IBAM CEO Dave Schioler*



*Dave Schioler, MP Larry Maguire (Brandon-Souris), IBAM Past President Lori King, IBAM President Russell Wasnie and IBAM Immediate Past President Keith Jordan*



*Russell Wasnie and The Hon. Candice Bergen (Minister of State [Social Development], MP for Portage-Lisgar)*



*IBAM Past President Curtis Wyatt, IBAM YBC Chair Jason Searcy, The Hon. Candice Bergen and Lynn Rempel*



*IBAM Past Presidents Lori King and Keith Jordan with MP Joyce Bateman (Winnipeg South-Centre)*





*Peter MacKay, Russell Wasnie and Debbie Wyatt*



*The Hon. Chris Alexander (Minister of Citizenship & Immigration, MP for Ajax-Pickering), Curtis Wyatt, Jason Searcy and Lynn Rempel*



*Huw Williams (Impact Public Affairs), Dave Schioler and Peter MacKay*



*IBAC President Stéphan Bernatchez, The Hon. Leona Aglukkaq (Minister of the Environment, Minister of the Canadian Northern Economic Development Agency and Minister for the Arctic Council, MP for Nunavut), the Hon. Candice Bergen, Dave Schioler, Lynn Rempel and Russell Wasnie*



*MP Bev Shipley (Lambton-Kent-Middlesex) and Curtis Wyatt*



*Curtis Wyatt, MP Bev Shipley, IBAO Past President Rick Orr, Lynn Rempel and Jason Searcy*



*Curtis Wyatt, Lynn Rempel, The Hon. Chris Alexander and Jason Searcy*



*MP Joyce Bateman and Dave Schioler*



*The Hon. Peter MacKay, Russell Wasnie, Dave Schioler and Lynn Rempel*



*MP Larry Maguire, Dave Schioler and Russell Wasnie (background)*



*The Hon. Leona Aglukkaq, Dave Schioler and The Hon. Candice Bergen*



*Jason Searcy, IBABC President Kevin McIntyre and MP Gordon Brown (Leeds-Grenville)*



*Dave Schioler, MP Larry Maguire, Keith Jordan, Lori King and Russell Wasnie*



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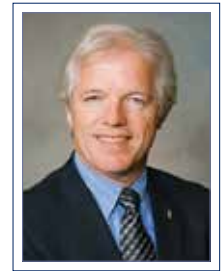
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## Light at the end of the tunnel

**F**our years in my provincial association and six years at the national level – that’s how long I have been volunteering in the industry that I like so much.

Aside from my time within the industry, I either coached, was an assistant, or a manager for the numerous sporting teams my three kids were (are) participating in. I also gave my time to various social causes I support.

When people around me questioned my involvement, and I started to ask myself: “Why am I doing this?” “What do I get from it?” “What cause does it serve?” Those are all valid questions for those who have never done any volunteering.

Getting involved exposes you to criticism from your peers or fellow citizens. You listen, debate and argue with people who have different views or opinions of the industry, different concepts on what should be the strategy for the next hockey game or on planning the next fundraising event. Of course, you may be right and you may be wrong (ouch to the ego!). So why volunteer?

Usually, it’s because you believe in something: a cause, an issue, a problem

that you believe you can solve. In our profession we are working every day to solve problems for our customers; that is what an insurance broker does. Provincial broker associations and the national one try to solve problems for our customers on a global/policy stage. The Insurance Brokers Association of Canada’s relevance resides in the need for brokers across the country to have a strong and united voice when our industry is facing national issues, such as federal regulations like the *Bank Act*, meeting with stakeholders of the industry on flood and earthquake insurance capacity and availability, advocating to legislators on unfair commercial practices, or increasing consumer awareness of brokers’ value and professionalism.

If IBAC did not exist, our voice would lack leadership. If we did not volunteer, as individuals, the substance and spirit of IBAC would be affected. When I made the decision to volunteer my time and offer my insight, I did it to make things better for our industry. This was not something I did in order to further my career or my brokerage, but the industry as a whole. The industry as a whole is what is important to so many of the volunteers

who dedicate time and expertise to volunteerism. I’ve always believed that if the industry does well, then all its parts will do well; and that includes me.

However I wasn’t expecting the experience to be so rewarding. Meeting and having serious discussions with people from across the country who do what I do has been a satisfying and learning experience; one that is invaluable.

The realization of numerous projects with the IBAC staff and my colleagues on the Board of Directors, the discussions with brokers across Canada, the value of my networking and the development of new abilities and skills provided lots of joy and self-fulfillment.

I would like to think that my personal satisfaction, just like I am sure all the volunteers within the organization, is a by-product of the accomplishments we realized together over the years. Not only can brokers who volunteer gain a lot personally from the experience, but they can also be part of a team that achieves positive results and has an impact on the entire profession, and that is a great feeling to have. I recommend it to everyone! 🙌

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# Garriock Insurance

*celebrates 65 years in business*



Doug as IBAM President



David as IBAM President

Back in 1950, **J. Douglas Garriock** was working in the insurance industry when he made the decision to become his own boss. He began signing up clients and building his book of business. Five years later (1955), Doug was ready to take the next step in his entrepreneurial career and started his own brokerage, Sheps-Garriock Insurance, with partner **Jack Sheps**.

#### **Commitment to professionalism**

The business grew slowly but steadily as customers, impressed with the service they received, continued to return with ongoing insurance concerns and told others about their excellent experiences at Sheps-Garriock. In 1970, Jack Sheps passed away and Doug incorporated Garriock Insurance, the brand that is so well known today. Doug's son, **J. David Garriock**, joined the business

## 65 years of success.

Congratulations to **Garriock Insurance** on celebrating their 65 year anniversary in the insurance industry.

*You should be proud of your accomplishment!*



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**“Like his father before him, David Garriock was the consummate professional. His devotion to professional development was second-to-none and he passed this belief down to Wade and Ryan, who now lead the company.”**

and in 1980, upon Doug’s retirement, David assumed the leadership mantle. David carried on the brokerage’s exemplary service and continued to improve and diversify the services offered to customers. Over the next few years, David’s two sons, **Wade and Ryan Garriock**, joined the operation and they, too, helped it grow. Actually, the Garriock brothers began working at the family business as young teenagers – cleaning up the office, filing and helping out during the old Autopac rush every spring. In a previous interview with Wade, he said, “Our dad (David) wanted us to start at the bottom and learn every aspect of the business. He felt that would give us a better view of the big picture.”

Like his father before him, David Garriock was the consummate professional. His devotion to professional development was second-to-none and he passed this belief down to Wade and Ryan, who now lead the company. Ryan is one of only a small number of brokers nationwide to possess the coveted CPIB designation.

Today, Garriock Insurance has 34 employees and boasts six sites: four in Winnipeg, one in Winnipeg Beach and one in Gimli.

Another trait of the Garriock clan that has been passed down through the generations is the commitment to a united front for brokers on the provincial (IBAM) and national (IBAC) levels. In this commitment, the family believes in getting seriously involved by joining the board of directors and eventually serving as President of the Insurance Brokers Association of Manitoba. Doug was IBAM President in 1965, David held the post in 1986, and Wade led the Association in 2008 as the youngest president in the Association’s history. Ryan currently sits on IBAM’s Board of Directors. Wade and Ryan were also two of the ‘original eight’ who formed the first Young Broker Network in Canada right here in Manitoba. Both served as chairs of IBAM’s Young Broker Committee. Nationally, Doug, David and Wade have all sat on the Board of Directors of the Insurance Brokers Association of Canada.



Ryan, Erin and Wade as young adults

#### Reasons for success

In a recent interview with *Manitoba Insurance Broker*, Ryan was asked why the brokerage has survived and, in fact, flourished during some pretty tough times over its long history.

He replied, “I think there are a number of reasons. First, we’ve always had a well-functioning ownership contingent. While the older generations passed their knowledge and expertise down, Wade and I have also worked very well together as partners, building on our individual strengths.

“Second, our staff is an absolute key to our success today. We rarely have openings unless we are in growth mode. All staff members are now engaged in the brokerage and committed to helping its growth

Congratulations  
**Garriock Insurance**  
on your 65<sup>th</sup> anniversary!



**Wawanesa**  
Insurance



David Garriock today

– and ownership is committed to helping them grow as individuals and professionals.

“Third, we have pursued a strategic, organic growth strategy. We only sought acquisitions that were a good fit with the Garriock corporate culture. There are always some struggles following an acquisition, and that is why you must do your due diligence and ensure that this acquisition is right for you. A big part of finding the right fit is that, from our end, we are blessed with that powerful legacy of which we are very, very proud. Brokerage owners want to sell to us because they know their business and staff will be treated well. My dad and grandfather were very well respected within the industry.



Wade & Ryan today

***“A big part of finding the right fit is that, from our end, we are blessed with that powerful legacy of which we are very, very proud.”***

Wade and I are doing everything we can to maintain and grow that reputation. We are always looking at growing through acquisitions, but have never lost focus on our organic growth. We are definitely in that acquisition mode and are always looking for that next brokerage that is trying to find someone that will professionally and personally represent what it is that they’ve built!

“Finally, and I hope this doesn’t sound flippant, but we are committed to everyone at the brokerage having fun. What is the point in coming into the

office every day and working hard unless you are going to have fun doing it? Our staff, our clients, our company partners and our competitors know this is the way we roll.”

The majority of businesses are short lived. To succeed in a tough industry like P&C insurance for 65 years is quite a feat. Asked if his rich family history drives him, Ryan responded, “It more than drives us. It makes us proud and determined – and gives us that energy to work every day and a little harder to continue this legacy.” 🐾



**Hats off to you!**  
**Congratulations Garriock Insurance**  
**on 65 years of business!**  
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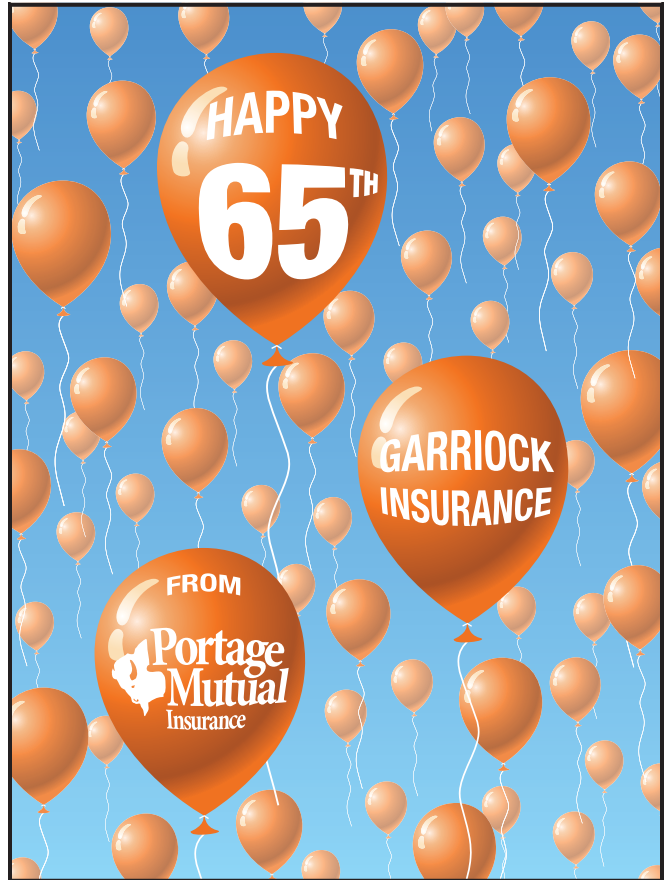
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Congratulations to Winnipeg's very own **Garriock Insurance** on **65 years** of success!

Best wishes in the future from your friends at **Manitoba Blue Cross**.

[www.mb.bluecross.ca](http://www.mb.bluecross.ca)



Congratulations  
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on your 65th anniversary.



[www.sgicanada.ca](http://www.sgicanada.ca)

Warm wishes from your friends at SGI CANADA.  
Three generations have been a key to your success. We look forward to partnering with this and every generation to come.

Congratulations to  
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Celebrating 65 years of success!

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# In the Media

Winnipeg Free Press

**DASCH**  
13th Annual Recognition Awards Luncheon  
June 4th, 2015

Thank you to our generous supporters for making our 13th Annual Recognition Awards Luncheon Honouring Special Olympics Manitoba and DASCH Merit Award Honouree Brian Georg, a sold out event and a success in every way.

DASCH was established 41 years ago and provides fully staffed residences and supportive living services for children, youth and adults with a range of intellectual disabilities. Currently DASCH owns and manages over 55 residences in the Winnipeg area, provides respite services, and operates a number of specialized day programs for resident and non-resident individuals who are part of the DASCH family.

The DASCH mission: To provide meaningful residential, vocational and leisure programs within the community to individuals with intellectual disabilities by addressing their emotional, social and educational needs.

Thank you to our sponsors, supporters and DASCH volunteers.

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The Hon. Philip S. Lee, C.M., O.M., Lieutenant Governor of Manitoba  
The Hon. Flor Marcelino, Minister of Multiculturalism & Literacy  
Simon Munday, Special Olympics  
Staff Sergeant Andrew Smith, Winnipeg Police Services  
Duane Brothers, Superintendent of Schools,  
Louise Riel School Division  
Bernie Clement (Auctioneer)  
All the Athletes that attended to honour Special Olympics Manitoba

**Thank you to the performers**  
Jeremy Rusu and Jason Lapine  
Monica Schroeder

**Special Thank You**  
To all that accompanied the individuals we support so that they could attend and enjoy this special event and to the staff that came together to represent DASCH.



One Insurance Group - Front row (L-R): Linda Shorton, Linda McMillan, Dale McMillan.  
Back row (L-R): Nadine Raynes, Tammy Haveland, Ray Gharido, Vince Claxton, Russell Wilkie, Dave Peoples. Attend Payments and Shen Pichie. Casino Café & Lounge

**St. Amant**  
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**FRONTIER TOYOTA**  
Charity Golf Classic  
In Memory of Marcel Thompson  
In support of St. Amant Foundation  
Hosted by the St. Boniface/St. Vital Kiwanis

Thank you to the St. Boniface-St. Vital Kiwanis for hosting the annual Frontier Toyota Charity Golf Classic on Thursday, June 11th in memory of Marcel Thompson. Over \$80,000 was raised to support adults and children with developmental disabilities and autism.

The Frontier Toyota Charity Golf Classic would not be possible without the generous commitment of its sponsors:

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Mrs. Val Thompson & Family

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The Ed & Margaret Guertin Scholarship was presented to Ryan Heckert, a young man who has volunteered over 630 hours with St. Amant and who will be pursuing a Master's degree in Applied Behaviour Analysis through the University of Manitoba. Congratulations Ryan!

St. Boniface-St. Vital Kiwanis and St. Amant Foundation would like to say a big thank you to the many dedicated volunteers who lent their time and energy to make this tournament a success.



The Selkirk Journal, June 25, 2015

**THANK YOU**  
Sponsors, participants, donors and volunteers of the 10th ANNUAL LARTERS PROGRAM in support of the Selkirk & District Palliative Care program. This year \$15,000.00 was raised.

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## BSI continues to help out

BSI Insurance has donated \$2,000 to Carman Elementary for the purchase and construction of equipment for their new playground. This playground replaces the previous wooden structure that was becoming unsafe for kids to enjoy. The playground fundraising committee has currently raised \$130,787 of their \$190,000 goal. This donation is done in part with the BSI - Because We Care initiative.

BSI Insurance also contributed \$2,000 to the Garderie de Bambins Co-op in St. Malo towards the daycare's new playground.



*Tracy Enns, Team Leader, and Faye Harms, Protection Advisor, at BSI Insurance present a cheque to Fundraising Chairperson Lori Wiebe and two students of Carman Elementary. Structure pictured is phase 1 of the project.*



*BSI St. Malo branch's Sharon Martel (Team Leader) and Claire Sorin (Protection Advisor) presenting cheque to the daycare's Pierrette Dubois (Program Director) and Helene Lafantaisie (board member)*

## IBAM meets Liberal Leader

IBAM's Director of PR and Marketing, **Olivia Doerksen**, met federal Liberal Party of Canada leader **Justin Trudeau** at the Liberal Party fundraiser on July 22.



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Brandi White, MIG Insurance,  
Young Broker Committee Chair



## Shouldn't YOU be part of this great network?

**W**hat an absolute pleasure it has been to work alongside such an amazing group of young brokers. I am so excited to chair the Young Broker Committee for the 2015-16 term.

I'd like to extend my appreciation to everyone who has devoted time and effort into making the YBN Network a continued success. In the last year we've seen a lot of great members shuffle off the committee to allow new opportunities for young brokers.

**Dwight Heppner, Lindsay Jordan, Katrina Hueging and Jamie Taronno:** thanks for being a big part of the YBN. We appreciated your guidance and wish you the best in your futures.

**Jason Searcy** will be stepping into the role of Past Chair. I'd like to sincerely

thank him for all his continued support. The YB Committee would not be what it is today without his hard work. We have devoted a large amount of effort to growing the YB Committee. We plan on working together to mentor all the new members and prepare newly elected Co-Chair **Miranda Matheson** for her successes with the 2016-17 term. We are excited to have her onboard the executive this year – only great things to come from this young lady.

As you read this report, YBN and IBAM will have successfully brought you the 3rd Annual YBN Dale Rempel Memorial Golf Tournament at both Pine Ridge Golf Club and Elmhurst Golf and Country Club. This has quickly become one of the most anticipated

events of the year. What a great opportunity to get to know your industry partners and support an amazing cause. This year's proceeds will again be donated in Dale's name in support of CancerCare Manitoba.

Over the summer, the YBN's awesome volunteers participated in the 17th Annual Picnic in the Park (August 22) in support of the North End Community Renewal Corp, hand-in-hand with Aboriginal Music Week, and other North End non-profit organizations. This is a free community event, and hosts over 4,000 people. The YBN has devoted a team of volunteers to help this event be a continued success.

Another way the YBN will have supported their community this fall is by teaming up with Take Pride Winnipeg during its Brush Up Winnipeg Campaign. This is taking place on Saturday September 12. I'd like to thank in advance everyone who attends.

Also this fall, we're looking forward to the 4th Annual Rumors Comedy Club event. This is an open event, and a great way to mingle with people in the industry. Proceeds raised will go to the Sara Riel Inc., a charitable organization offering mental health services to adults. They provide community support, work placement programs and portable housing. For more information, visit [www.sararielinc.com](http://www.sararielinc.com).

Another event to anticipate this winter is the YBN 2015 Christmas Cheer Board, this year on December 21.

We are continually looking for people just like you to join the YBN. The time commitments are whatever suites your lifestyle. This could mean volunteering once or twice a year at events or being on the committee itself. If you have any questions regarding the YBN and how you can get involved, please contact me [bwhite@miginsurance.ca](mailto:bwhite@miginsurance.ca). Like us on Facebook ([facebook.com/MBYBN](https://www.facebook.com/MBYBN)) or Follow us on Twitter (@YBNMB) to keep up to date with everything the YBN has to offer. 🙌



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# BRITTNEY HOLDEN

## Crossroads Insurance

**Q - Where were you born and raised?**

**A -** Lorette, MB.

**Q - What were your career goals as a child?**

**A -** Growing up I wanted to be a police officer.

**Q - Which high school did you attend? Do you have post-secondary education?**

**A -** I attended College Lorette Collegiate and graduated with honors and a scholarship to U. of Winnipeg, although I continued a post-secondary

education at U. of Manitoba for a Social Work degree.

**Q - When did you start in the insurance industry?**

**A -** I started working at Crossroads Insurance in December 2013.

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

**A -** It was great! I was a little intimidated by the amount of information we needed to retain

from Fundamentals, but I had a great mentor to help me along.

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

**A -** The amazing insurance community.

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

**A -** The most challenging part of the insurance industry is always trying to keep up on all the changes and improvements happening.

**Q - Who have been your mentors in the industry?**

**A -** I've had many, but if I had to narrow in down I wouldn't be able to be where I am today without my incredible Personal lines Manager Nella DiGirolamo, Jamie Taronno, and my amazing boss T.J. McRedmond.

**Q - Have you considered joining the Young Broker Network?**

**A -** I've thought about it and believe it may be something I'll be doing soon.

**Q - Are you planning on pursuing any professional development programs in the near future?**

**A -** I'm not so sure about the near future, but I will be doing that, for sure!

**Q - What are your future career goals?**

**A -** I hope to continue to benefit my company and to grow within the company.

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

**A -** I love spending time with my family and friends. I also enjoy shopping (Ha Ha)! 🙌



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# TARA HIEBERT

Western Financial Insurance Co.



Western Financial Insurance's **Tara Hiebert** earned the highest marks for CAIB studies in Manitoba this year. Tara was kind enough to sit down with MIB for this interview.

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

**A -** I have been working in the insurance industry for about three-and-a-half years now. I was looking for a new career direction so I took the FOI to see if I was interested and the rest is history!

**Q - Can you briefly describe your role at Western Financial Insurance Co.?**

**A -** I started my career at Western Financial as an insurance advisor assisting existing clients with their policies and coverage inquiries. In November 2014, I was given the opportunity to expand my skills and received a promotion. I now support insurance advisors just like me, to help them understand our products and services and to help them provide the best experience for all our clients.

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

**A -** I work in pet health insurance, so the best thing about my job is helping people take care of their pets. The biggest challenge in pet health insurance is to help people see the value in purchasing insurance before something goes wrong.

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

**A -** It took me about two years to complete my CAIB exams. I have a bachelor's degree in Astrophysics, and I can tell you the CAIB exams were some of the hardest exams I have ever written!

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

**A -** Since we service clients all over Canada we often have to write licensing exams for other provinces. Successfully writing the CAIB exams has helped me apply the knowledge I acquired to all sorts of insurance situations.

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

**A -** I'm definitely in insurance for the long haul, so I will be continuing my studies. I just recently wrote an exam to get my Quebec insurance license, so I think I'm going to take a little break from studying for a while!

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

**A -** When I am not working or studying I enjoy the simple things in life. Friends and family mean the world to me! I love having video game sleepovers with my many nieces and nephews. I also love just relaxing at home with my wife and our dog and two cats. 🐾

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# GOALIE DASAN SYDORA

wins 2015 IBAM-MJHL scholarship

This year, for the first time in its history, the IBAM-MJHL scholarship went to a goalkeeper – **Dasan Sydora** of the Winkler Flyers. Dasan was the goalie of record for 84% of the Flyers wins this past season, finishing with a record of 26-10-5. His 26 wins were third and

his .921 save percentage second among MJHL goalie. He was a winner of the MJHL's Goaltender of the Month and was runner-up for the league's Top Goaltender Award.

Dasan was also a leader off the ice, volunteering for minor hockey teams,

reading to children in schools and visiting local daycare centres. His efforts in the gym, video room and on the ice earned him the Coaches Award at season's end.

MIB caught up with Dasan one summer afternoon for this interview.

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

**A** – I was very happy to hear I'd won the scholarship. It's a huge honour to be recognized for my efforts this past season both on and off the ice.

**"I was very happy to hear I'd won the scholarship. It's a huge honour to be recognized for my efforts this past season both on and off the ice."**



“Dasan was also a leader off the ice, volunteering for minor hockey teams, reading to children in schools and visiting local daycare centres. His efforts in the gym, video room and on the ice earned him the Coaches Award at season’s end.”

**Q – Can you sum up your hockey background and MJHL career?**

**A** – I played minor hockey in my hometown of Red Deer. I started at the age of 6 and switched to goalie when I was 7. I played a year in the AJHL with Spruce Grove Saints, was traded to the SJHL’s La Ronge Ice Wolves, where I spent the better part of two seasons, and then ended my junior career this season with the Flyers. I’m proud to have played in all three junior leagues across the prairies.

**Q – What are your plans for the fall? What will you be studying?**

**A** – I’ll be staying in Manitoba, as I’ve accepted a scholarship and will be playing for the University of Manitoba Bisons. I’ll be taking University

1 courses. Then I want to study Business with a major in Marketing.

**Q – What can you tell us about the university’s hockey team/program?**

**A** – From the little I know there are a strong core of players returning and some excellent first year players who will fill any remaining holes. We’ve started skating informally and training camp will begin at the end of August. I’m really excited to get going.

**Q – Do you know anyone else on the team?**

**A** – Not really, although I’ve played against a few of the incoming fellow rookies such as Jordyn Boyd (Portage Steelers) and Jonah Wazylak (Steinbach Pistons).



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**Q – What do your Flyer teammates think of your opportunity?**

**A –** They were very happy for me. The Flyers are so supportive of each other. In fact two of them, Captain Patrice Wren and Scott Gall, accompanied me to the IBAM President's Dinner to receive my scholarship. A number of them have received scholarships of their own and will be heading off across Canada and the US to play university/college hockey, so the next time I see some of them on the ice, we'll be opponents.

**Q – Do you have any career plans at this time?**

**A –** After obtaining a business degree from the U of M, I'd like to attend law school.

**Q – What are you doing for the summer?**

**A –** I'm staying in Winkler and working at Canadian Lumber. When I'm not at the lumber store I'm training hard on my off-ice fitness and skating with the Bisons.

*Good luck this season, Dasan! †*



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## PAST WINNERS

**2012 – Dylan Hyde, #24**



**Defence -  
University  
of Toronto  
Varsity Blues  
(Toronto, ON)**

**Program:** Employment Relations

**2014-15 Season:** 32 Games, 6 Goals, 14 Assists, 20 Points, and 46 Penalty Minutes. The Varsity Blues lost to the University of Guelph Gryphons in the semi-finals of the OUA West Division playoffs.

**MJHL Team:** Selkirk Steelers

**2013 – Brendan Mitchell, #4**



**Defence -  
Nipissing  
University  
Lakers  
(North Bay, ON)**

**Program:** Commerce

**2014-15 Season:** 26 Games, 0 Goals, 1 Assist, 1 Point, and 16 Penalty Minutes. The Lakers finished 6<sup>th</sup> in the East Division and lost to the UQTR Patriotes in the quarter-finals of the OUA's East Division playoffs.

**MJHL Team:** Selkirk Steelers

**2014 – Mitch Van Teeling, #26**



**Forward -  
York University  
Lions  
(Toronto, ON)**

**Program:** Kinesiology & Health Science

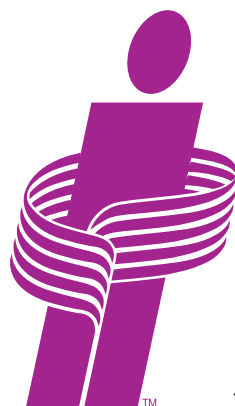
**2014-15 Season:** 29 Games, 4 Goals, 7 Assists, 11 Points, 6 Penalty Minutes. The Lions finished 10<sup>th</sup> in the OUA West Division.

**MJHL Team:** Dauphin Kings



# 2015/2016 IBAM EDUCATION

SYLLABUS & COURSE CALENDAR



# **IBAM**

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# Continuing Education Seminars

We continually develop new in-class seminars that touch on everything from specific industry issues to general business topics. We have a great vantage point of the industry as a whole – our job is to keep you informed and at the top of your game by providing quality seminars at every level.

Our facilitators are some of the best in the business. They range from active brokers chosen for their expertise on a specific topic to insurance company personnel and independent consultants. All of our facilitators are dedicated to providing quality education. Let us know if facilitating is something you have always wanted to do.

## BUILD YOUR OWN SUCCESSION PLAN

Build your own Succession Plan is an enlightening and engaging roll-up-your-sleeves workshop that focuses on preparing for a transition to a bigger future – one that ensures you have greater choice around how and when you eventually exit.

Discover a tried-and-true process for creating an integrated transition plan that will not only protect your equity but strengthen the business unit and meet the needs of all your stakeholders.

### Recommended for

All stakeholders of your insurance brokerage who want:

- A more structured and focused approach to succession planning.
- To have greater choice and control over their inevitable exit from the business.
- To shorten the time it takes to develop an integrated succession plan.
- To understand the common barriers to a successful transition.
- To enhance communication, manage differing perspectives, and ultimately strengthen internal relationships.
- To create a legacy or build their family heritage.

### Day 1 & 2

Clarify objectives for key areas of your business, review techniques for aligning key stakeholders while addressing different expectations, and for building, protecting and preserving the types of capital essential to the sustainability of your business; develop a game plan for transition.

### Day 3

Implement tactics that ensure the continuity of your business following a change of leadership/ownership, review key components of successful transitions, consider ways to protect against an involuntary sale, implement techniques to enhance communicating among stakeholders and explore the role of governance in transitioning the business.

### Date

Day 1 – November 3, 2015  
Day 2 – November 16, 2015  
Day 3 – November 17, 2015

### Time

8:30 a.m. – 4:30 p.m.

### Cost

#### Day 1 Only:

\$575 per member  
\$625 per non-member

#### Days 1, 2 & 3:

\$1650 per member  
\$1800 per non-member

### Facilitator

**Daphne McGuffin**, Program Director, the BDO SuccessCare Program

### Accreditation

5 General ICM CECs per day

## Errors & Omissions Loss Control Seminar

Understanding your exposures to Errors & Omissions claims as a Broker is key to developing your operations strategy.

During this seminar, you will examine what clients expect of you, what courts expect of you, and what others expect of you. It is during the

discussions that you will be able to answer the questions you need to answer in order to establish the procedures that best suit your brokerage.

### Objectives

This seminar will examine those expectations and review some methods to address your exposures. You will:

- Review the duty of care required by professionals
- Examine sources of claims and claim trends as a learning tool
- Gain understanding of the need for consistency in procedures
- Learn of some tools and actions to assist in controlling your exposures

### Recommended for

All brokerage staff wishing to minimize their exposure to Errors & Omission 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.

### Date

Winnipeg – November 25, 2015  
Winnipeg – November 26, 2015  
Brandon – November 27, 2015

### Time

10:30 a.m. – 3:00 p.m.

### Cost

\$125 per member  
\$187.50 per non-member

### Facilitator

**Bruce King**, Partner at Pitblado Law  
**Katrina Hueging**, Director of Training & Education at IBAM

### Accreditation

3.5 General or Life ICM CECs

## PROFESSIONAL DEVELOPMENT DAY

### Recommended for

All brokerage staff & Industry Partners

### Date

November 5, 2015 at the Delta Hotel, Downtown Winnipeg

### Time

AM Session: 9:30 a.m. – 11:30 a.m.  
Networking Reception: 11:30 a.m. – 1:30 p.m.  
PM Session: 1:30 p.m. – 3:30 p.m.

### Cost

\$175 per attendee

## AM Session - Technology, Trends and Industry Disruptors

### Objectives

This seminar has a focus on mobile devices, drones, online service tools, telematics and other forms of broker technology that are becoming commonplace in our industry.

Learn to embrace this integrated experience for the consumer as well as how to adopt systems and workflows in your office.

### Facilitator

**Michael Spiar**, CSIO

### Accreditation

2 General ICM CECs

## Networking Lunch - Meet your Company Representatives

### Objectives

This always-popular reception returns to allow brokers and company representatives the opportunity to network with each other. You can finally put a face to that voice on the phone in this casual setting.

For registration to the reception only, please visit the IBAM website for more information.

## PM Session - Relationship-Orientated Selling Approaches

### Objectives

In an increasingly complex selling environment, successful sales professionals use relationship-oriented selling approaches to help their customer win. Learn how our attitudes and interpersonal skills impact all aspects of the Sales Cycles ultimately leading to a win-win collaboration.

### Facilitator

**Rob McIntyre**, Dale Carnegie Training

### Accreditation

2 General ICM CECs

# Winning with Relationship Selling

In an increasingly complex selling environment, successful sales professionals use relationship-oriented selling approaches to help their customers win.

In today's complex sales environment, gimmicks and tactics are obsolete: customers are just too savvy. Armed with pricing and information from your website, reviews from the Internet, and recommendations from an army of colleagues and friends, they have completed 70% of the buying process without engaging with a sales person.

Dale Carnegie sales training programs focus on person-centered selling, thereby building relationships that create a sustainable pipeline of success. Winning with Relationship Selling stands out as the only sales training program that combines a proven selling process with timeless customer relationship skills from the groundbreaking Dale Carnegie bestseller, *How to Win Friends and Influence People*.

## Objectives

- Committing to a Relationship-Oriented Approach
- Building Confidence and Credibility
- Establishing Profitable Connections that Expand Your Network

- How Collaboration Leads to Commitment
- Creating Value for Your Customers
- Communicating Your Value with Confidence and Ease
- Effectively Managing Hesitation
- Strengthening the Buyer Relationship

## Recommended For

Sales professionals and organizations that understand the best path to success is to focus on the customer and use relationship selling to create valued solutions for their clients.

## Date

8 weekly meetings every Monday from February 22 – April 11, 2016

## Time

1:00 p.m – 4:30 p.m.

## Cost

\$1795 per member

\$1995 per non-member – individuals outside of the industry are welcome to attend

## Facilitator

Rob McIntyre, Dale Carnegie Training

## Accreditation

27.5 General ICM CECs



# Online Webinars

We are continually developing new webinars that touch on relevant and timely topics industrywide.

Learn from the comfort of your own office environment. If you are looking for something specific of at an offering that had been available previously, we can tailor webinars to your brokerage needs. Let us know what you are looking for.

## Understanding Residential Plumbing and Electrical Systems - An Insurance Perspective

According to Canada Mortgage and Housing, a house is much more than just four walls and a roof: it's an interactive system made up of many components including the plumbing and electrical distribution system. As a home ages, so do the plumbing and electrical systems. Many insurers will not provide or renew coverage on such properties unless these components are updated.

### Objectives

Webinar participants will:

- Learn about residential plumbing and electrical systems including galvanized plumbing; knob and tube wiring; and 60 amp electrical panels
- Gain the knowledge needed to perform front line underwriting duties
- Develop skills to help brokerage clients understand the personal safety benefits of updating these critical residential building components.

### Recommended for

Sales and Service Brokers

### Date

April 5, 2016

### Time

9:30 a.m. – 11:45 a.m.

### Cost

\$125 per member  
\$150 per non-member

### Facilitator

Jo Anne Mitchell, CIP

### Accreditation

General ICM CECs

## Getting Started in Commercial Lines

Learn the basic foundation of commercial risk assessment and commercial property and liability coverage. Explore risk management concepts, methods to assess risk, how to complete key sections of CSIO's Commercial Application form, liability exposures presented by commercial risk and commonly used commercial property and liability coverages.

### Objectives

- Receive an introduction to the commercial lines side of the business.
- Explore risk management concepts and the various methods that can be used to assess risk
- Learn how to complete key sections of the CSIO Commercial Application form
- Discover the liability exposures presented by a commercial risk.
- Gain knowledge of commonly used commercial property and liability coverages

Each module of this series can be attended individually even if the broker has not attended the other sessions.

### Recommended for

Account executives and customer service brokers who are transitioning into a commercial lines role, and for newly licensed brokers moving directly into commercial lines.

### Dates

Module 1: November 24, 2015  
Module 2: January 14, 2016  
Module 3: February 11, 2016  
Module 4: March 17, 2016

### Time

9:30 a.m. – 12:00 p.m.

### Cost

\$400 for full series or \$125 per module for members

\$475 for full series or \$150 per module for members

### Facilitator

**JoAnne Mitchell**, CIP

### Accreditation

2 General ICM CECs per module

8 General ICM CECs for full series

## Introduction to Specialty Lines

Introduction to Specialty Lines will assist anyone looking to attain an appreciation for concepts of the varied forms of insurance outside of the commercial lines norms.

This webinar is designed to provide an introduction and appreciation for the need of coverage that is concerned with unique segments of the business world. We will deal with coverage and the underwriting of these types of coverages. The various forms will be discussed and the unique clauses required will be reviewed.

### Objectives

- Understanding what makes a risk a “specialty”
- Some coverage detail and issues with various types of policy types
- A review of some of the coverage types such as equipment breakdown, aviation, event, weather, difference in conditions, legal expense, prize
- Research and pricing of specialty lines Recommended for Any broker that deals with commercial clients

### Date

April 6, 2016

### Time

9:30 a.m. – 11:45 a.m.

### Cost

\$125 per member

\$150 per non-member

### Facilitator

**Monica Cain**, CIP

### Accreditation

2 General ICM CECs

## Introduction to Surety

Introduction to Surety will assist anyone looking to attain an appreciation for concept guarantee provided by bonds.

This webinar is designed to provide an introduction and appreciation for the history and need for guarantee insurance and how this unique form of insurance is expected to perform and be underwritten.

The various forms will be discussed and the unique clauses required will be reviewed. We will examine what caused the need for a surety to arise and how the broker needs to closely investigate and examine a potential client for this very unique type of protection.

### Objectives

- Compare insurance and surety
- Provide some history of surety
- Give an understanding as to why insurance companies make good sureties
- Review the relationship of surety and construction
- Discuss other needs for surety coverage

### Recommended for

Any broker that deals with commercial clients

### Date

October 14, 2015

### Time

9:30 a.m. – 11:45 a.m.

### Cost

\$125 per member

\$150 per non-member

### Facilitator

**Monica Cain**, CIP

### Accreditation

2 General ICM CECs

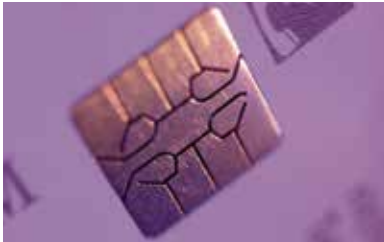




# Self-Guided E-Learning

We are committed to providing learning options that better meet your professional development needs and learning style. E-Learning courses offer the chance to work towards your licensing or professional development from the convenience of your office or the comfort of your home, whenever you like. Programs are available 90 days from the date you register (unless otherwise noted). Visit our website to view course availability.

Topics range from insurance-specific courses to general business topics including:



## Personal Lines

Courses include: Homeowners Property Coverage; Other Personal Lines Property Forms; Personal Liability Insurance and the Law; An introduction to Farm Insurance; Personal Automobile Insurance Coverage (Not Autopac)



## Commercial

Courses include: Commercial Liability - A Legal Perspective; The Commercial General Liability Policy; Commercial Automobile Exposures; Ocean Marine & Aviation Insurance; Surety Bonds; Risk Management Basics



## Personal Skills / Business Training

Business Excellence; Business Management; Business Skills; Finance Basics and Financial Statements; Human Resources; Privacy; Sales & Marketing; Telephone Customer Contact



## Technical Training

Courses include: Supplemental guidance for the CAIB 1, CAIB 2, CAIB 3 and CAIB 4 courses; Computer Related Training

As part of our commitment to you in providing the best education, we welcome an introduction to any industry subject matter experts who are interested in partnering with us.

Developing in key areas and striving for continuous improvement is our goal with your help. Contact us if you would like to share your expertise.



## Fundamentals of Insurance Program

Fundamentals of Insurance is an approved preclicensing course, and successful completion satisfies the education requirement for a Level 1 licence. This level of license authorizes the licence 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 licence, every category of insurance including accident and sickness insurance (excluding life insurance).

### We offer this course in two formats:

#### Facilitated Study:

5-day in class sessions with a facilitator  
Textbook (for each phase)  
1 exam attempt during final class  
Option to add IWS Certification

#### Self-directed:

Textbook  
1 exam attempt within six months of registration

### FACILITATED STUDY:

Fundamentals of Insurance (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.

#### Phase 1 - Fundamentals of Insurance

Available on its own or in conjunction with Phases 2 & 3. This session will include training from a qualified facilitator to assist an individual new to the industry 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. Successful completion allows a person to apply for a Level 1 General Insurance License.

#### 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 (IWS). 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 based training can take anywhere from 6 to 12 hours depending on the person's previous knowledge of insurance. Successful completion allows a person to attend the Phase 3 training.

#### Phase 3 - MPI Training

Through 3 days of classroom instruction, brokers will finalize the

training required by MPI to sell the Autopac Products. Students successfully completing and passing the MPI Autopac Exam will now be certified to sell MPI products once they attain an insurance license from the Insurance Council of Manitoba.

## 2015/2016 SEMESTER SCHEDULE

### Fundamentals with IWS Immersion

#### Dates:

Phase 1 – June 8-12, 2015

Phase 3 – June 24-26, 2015

Phase 1 – July 20-24, 2015

Phase 3 – August 12-14, 2015

Phase 1 – August 31 – September 4, 2015

Phase 3 – September 16-18, 2015

Phase 1 – October 26 – 30, 2015

Phase 3 – November 18-20, 2015

Phase 1 – December 14-18, 2015

Phase 3 – January 6-8, 2016

Phase 1 – February 1-5, 2016

Phase 3 – February 17-19, 2016

Phase 1 – March 7-11, 2016

Phase 3 – March 30 – April 1, 2016

Phase 1 – May 2-6, 2016

Phase 3 – May 25-27, 2016

Phase 1 – June 5-10, 2016

Phase 3 – June 22-24, 2016

Phase 1 – July 18-22, 2016

Phase 3 – August 10-13, 2016

#### Time

8:30 a.m. – 4:30 p.m.

#### Cost

Full Program: \$815.00

Phase 1 Only: \$600.00

Phase 3 Only: \$300.00

**NOTE** – Phase 1 only can be purchased if the student does not require the Phase 2 & 3 IWS Training or cannot find a sponsor. No refunds are provided if a student is denied entry to the Phase 3 class as they did not complete all of their Phase 2 Online Tutorial requirements in time.

### SELF-DIRECTED:

An individual can register for the self-directed Fundamentals Course at any time. Once the registration is processed, the individual will have 6 months to write the exam which they must register for 2 weeks before the exam date (if writing out of town – Brandon, The Pas, Dauphin, Thompson or Flin Flon) or 1 week if writing in Winnipeg.

#### Exam Dates\*:

July 13, 2015

August 10, 2015

September 14, 2015

October 5, 2015

November 9, 2015

December 7, 2015

January 11, 2016

February 8, 2016

March 14, 2016

April 11, 2016

May 9, 2016

June 13, 2016

July 11, 2016

August 8, 2016

#### Cost

\$285.00

*\*Students may also register for rewrites on any of the prescribed exam dates at a cost of \$109.00 per attempt. Exams cannot be attempted more than 3 times in a 6 month period.*



# The Customer Service for the Insurance Professional Program (CSIP)

As a customer service representative, your ability to deliver excellent service to your clients is critical to your brokerage's success. In this four-part program, you will explore every aspect of brokerage operations from a customer service perspective. You will develop the skills required to ensure that your office maintains a consistent, high quality, customer service approach in all market conditions. The Customer Service for the Insurance Professional program is an excellent resource, whether you are new to the insurance brokerage field or a seasoned professional.

## Program Overview

The Customer Service for the Insurance Professional program is different from other programs in that there are no examinations to write. You will receive a certificate of completion once verification is received from your mentor or course facilitator.

### You will explore the following topics:

#### The Role of the Insurance Broker

- Understanding the Broker's Role
- Quality Service and its Benefits
- Client Expectations
- Effective Communications

#### Adding Value to your Brokerage

- Selling Skills
- Client Negotiation
- Public Relations
- Time Management
- Brokerage Operations

#### Office procedures and brokerage workflows and their impact on:

- Client Service
- E&O Liability Exposure
- Office Efficiency
- Industry Issues

#### The Broker and the Law

- Inadequate Coverage
- Industry Organization
- Career Development

## CSIP Workshop

All four modules are taught over the course of a 6-month period consisting of two ½ day sessions for each module. Recommended for individuals who benefit from peer-to-peer interaction and prefer learning in a group environment.

### Date

Module 1 – October 8 & October 15  
Module 2 – December 3 & December 10  
Module 3 – January 5 & January 13  
Module 4 – February 25 & March 16

### Time

8:30 a.m. – 12:00 p.m.

### Cost

\$250 per Module for members  
\$300 per Module for non-members

### Location

IBAM Office, 600-1445 Portage Ave

### Facilitator

**Katrina Hueging**, CAIB, CPIB

### Accreditation

6 General ICM CEC's per module

## CSIP Correspondence

This format allows you to work at your own pace with the assistance of a mentor (i.e. manager or owner) from your brokerage. At the end of each module, there is a summary and review of the text including multiple choice and short answer questions. Registration of this format is ongoing. Your mentor will send a letter stating that you have satisfied the requirements for each of the modules before a certificate can be issued.

### Dates

Ongoing

### Cost

\$165.00 per Module for members  
\$195.00 per Module for non-members

### Accreditation

6 General ICM CEC's per module (Student)  
4 General ICM CEC's per module (Mentor)



# The Canadian Accredited Insurance Broker Program

Increase your business competence, confidence and credibility as an insurance professional with the Canadian Accredited Insurance Broker program.

To establish yourself as a trusted insurance advisor, you need to have in-depth knowledge and understanding of all aspects of property and casualty insurance. You need the CAIB program. You will immerse yourself in the study of Personal Lines, Commercial Lines and Brokerage Management. Each course in this four-course program culminates in a national examination. Upon successful completion, eligible candidates are awarded the nationally recognized professional designation CAIB.

## The Qualifications

Graduates' use of the CAIB designation, as with all IBAC designations, will be restricted to licensed Property and Casualty insurance brokers who are members or associate members of their provincial or regional brokers' association. Non-members are welcome to take the CAIB program and will receive a Certificate of Completion upon graduation.

## Program Outline

The topics covered in the four CAIB courses include:

### CAIB 1 - General Insurance

- Introduction to General Insurance
- Habitational Insurance
- Personal Liability Insurance
- Farm Insurance
- Basic Personal Auto Insurance
- Building Professionalism
- Travel Insurance

### CAIB 2 - Commercial Insurance

- Introduction to Commercial Property
- Commercial Property Insurance – Policy Forms

- Commercial Property Insurance – Additional Coverage Forms
- Commercial Property Insurance – Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

### CAIB 3 - Commercial Insurance

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

### CAIB 4 - Brokerage Management

- Planning
- Organizing
- Human Resources
- Leading
- Broker/Insurance Company Relations
- Marketing
- Building Long-Term Relationships
- Technology
- Financial Management
- Monitoring

The CAIB Program has been designed to address the varied insurance knowledge required for brokers whether they come from a personal lines, commercial lines or a management background.

## 2015/2016 SEMESTER SCHEDULE

### CAIB 5-Day Immersion

This is a 5-day instructor led course where you can participate in an intensive week of discussions, hands on exercises and practice exams. The exam will be written on the final day of the course after the 5 days of training have concluded. This platform is suited best if you need to focus on the subject matter at hand without work or personal distractions.

All classes are held at the IBAM office (600-1445 Portage Ave, Winnipeg) Monday to Friday with the exam held on the Saturday morning from 9:00 a.m. – 12:30 p.m.

#### CAIB 2

September 21 – 25 (exam September 26)  
January 18 – 22 (exam January 23)

#### CAIB 3

September 28 – October 2  
(exam October 3)  
January 25 – 29 (exam January 30)

#### CAIB 4

October 19 – 23 (exam October 24)  
February 29 – March 4 (exam March 5)

#### Time

8:30 a.m. – 4:30 p.m.

#### Cost

\$887 members  
\$1297 non-members

#### Facilitator

Wayne Vokey / Morris Subtelny

### CAIB Discussion Group

This format emphasizes active participation through a 10 week learning platform where students meet in the evening with a facilitator to review the course material leading to the next exam date.

Fall Semester classes run from September until December, exam

December 2. Winter Semester classes run from February until May, exam May 11. Exact start dates TBA

#### CAIB 1

Tuesday Evenings

#### CAIB 2

Thursday Evenings

#### CAIB 3

Monday Evenings

#### CAIB 4

Wednesday Evenings

#### Time

6:30 p.m. – 8:30 p.m.

#### Cost

\$597 members  
\$867 non-members

#### Facilitator

Various

### CAIB Self-Study

This platform was created if you prefer to set your own pace and organize your own study schedules. You also can get access to additional online resources to assist in your preparation for the upcoming exam.

#### Exam Dates

July 8, 2015  
September 9, 2015  
December 2, 2015  
February 10, 2016  
May 11, 2016  
July 13, 2016

*(for registration deadlines, please refer to the IBAM website)*

#### Cost

\$587 members  
\$867 non-members

### CAIB Licensing Levels

Successful completion of CAIB 1 qualifies a student to apply for a Manitoba Level 1 General License

Successful completion of CAIB 2 & 3 qualifies a student to apply for a Manitoba Level 2 General License

Successful completion of CAIB 4 as well as 2 years as a Manitoba Level 2 General Licenses broker qualifies a student to apply for a Manitoba Level 3 General License.

# Canadian Professional Insurance Broker

The property and casualty insurance industry is constantly changing, with new demands and challenges arising on an ongoing basis. You need to meet these demands and challenges with confidence that can only be gained from experience and knowledge. You already have both, so why not take the next logical step in your insurance career with the Canadian Professional Insurance Broker (CPIB) program. All you need to qualify for admission is the CAIB or CIP designation.

CPIB is unique in that it allows you to focus your studies and interests in one of three professional streams: Personal Lines, Commercial Lines and Brokerage Management.

## Program Overview

Earning the CPIB designation requires completion of six courses in your chosen stream, specifically three courses that are mandatory and insurance specific and three of a broader nature and offered by recognized universities or colleges. You may also take the program's courses individually for general interest or Continuing Education (CE) credits.

Use of the CPIB designation, as with all IBAC designations, will be restricted to licensed property and casualty insurance brokers who are members or associate members of their provincial or regional brokers association. Nonmembers are welcome to take the CPIB program and will receive a Certificate of Completion upon graduation.

## The Qualifications

You must be, at the time of registering for the examinations, employed by a property and casualty insurance brokerage that is a member in good standing of a member association that is and continues to be a member of IBAC. The right to use and maintain the CPIB designation shall only continue if membership status is maintained.

## Program Courses

You must complete 6 courses (3 mandatory and 3 elective) in your stream of specialization in order to obtain the designation.

### Mandatory Courses offered by IBAM via Self-Study:

Personal Lines	Commercial Lines	Broker Management
<ul style="list-style-type: none"> <li>• Law &amp; Ethics</li> <li>• Claims Management &amp; Administration</li> <li>• Advances Personal Lines</li> </ul>	<ul style="list-style-type: none"> <li>• Law &amp; Ethics</li> <li>• Claims Management &amp; Administration</li> <li>• Advances Commercial Lines</li> </ul>	<ul style="list-style-type: none"> <li>• Law &amp; Ethics</li> <li>• Claims Management &amp; Administration</li> <li>• Business Strategy</li> </ul>

### Elective Courses offered by a Post-Secondary Institution (3 required):

<ul style="list-style-type: none"> <li>• Accounting / Finance</li> <li>• Marketing</li> <li>• Sales Management</li> <li>• Communications</li> <li>• Business Administration</li> <li>• Organizational Behaviour</li> </ul>	<ul style="list-style-type: none"> <li>• Accounting / Finance</li> <li>• Marketing</li> <li>• Sales Management</li> <li>• Communications</li> <li>• Business Administration</li> <li>• Risk Management</li> <li>• Organizational Behaviour</li> </ul>	<ul style="list-style-type: none"> <li>• Management Accounting</li> <li>• Marketing</li> <li>• Human Resources</li> <li>• Sales Management</li> <li>• Communications</li> <li>• Business Finance</li> <li>• Organizational Behaviour</li> <li>• Management Information Systems (MIS)</li> </ul>
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## COURSE OUTLINE:



### Advanced Personal Lines

Take your knowledge of personal lines learned in the CAIB program and expand on it to prepare you to deal with the more complex issues that face insurance brokers like you on a daily basis. Topics include beyond the personal liability policy; dealing with exceptional homes; other residences; valuations; home-based businesses; fraud; unlicensed vehicles; sales and promotion.



### Advanced Commercial Lines

Take your knowledge of commercial lines learned in the CAIB program and expand that to prepare yourself to deal with more complex issues that you face on a daily basis. Topics include Commercial Property, Liability, Miscellaneous Coverages, Financial Analysis, Financial Applications, Emerging Coverages, Risk Management, Proposals and Presentations, Sales, and Account Management.



### Law and Ethics

Law and Ethics are applied to the needs of the Canadian insurance broker in this advanced course. Topics include business law; ethical principles and issues; personal and organizational ethics; insurance brokers as professionals at common law; developing a risk management strategy for professional liability; corporate law; insurance broker and its business contracts; e-commerce, privacy rights, legislation and practice; employment contracts; employment relationship and termination.



### Claims Management and Administration

Take an advanced look at the claims process from the perspective of an insurance broker. Topics include the claims process; responsibilities and rights of the insurer; the brokerage and claims management; claims by assignees and third parties; recent developments and future directions.



### Business Strategies

This advanced course will assist brokerage managers to integrate what they have learned in prior courses on the various functional areas of managing a brokerage. Topics include Strategic Leadership, Financial Management, Human Resources, Inside the Brokerage, Sales & Service, Marketing Strategies, Strategic Communication, and Growth, Valuation & Perpetuation. 📌

#### Cost

\$514.50 members  
\$771.75 non-members

#### Program Format

Self-Study

#### Exam Dates

July 8, 2015  
December 2, 2015  
May 11, 2016  
July 13, 2016

September 9, 2015  
February 10, 2016  
May 11, 2016

*(for registration deadlines, please refer to the IBAM website)*





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# WAYNE VOKEY

– coast-to-coast facilitator



Canadian broker associations have been fortunate to have access to renowned facilitator **Wayne Vokey**. As one of the original contributors to the national CAIB program, Wayne has a stellar reputation from coast-to-coast. Manitoba brokers are very familiar with Wayne, as he facilitates CAIB 2 and 3 Immersion classes for IBAM. We caught up with Wayne at his home in St. John's, Newfoundland.

## ON HIS CAREER IN THE INSURANCE INDUSTRY

I started in the industry 'back when dinosaurs roamed the earth' (sometimes it feels that way). Actually, it was in 1975. I started in Personal lines, and worked in Commercial Automobile, Property, Marine, Bonding and Risk Management over the years.

## LOOKING BACK ON THOSE DAYS WHEN CAIB WAS BEING FORMULATED

The program was adapted from an American program produced by the Independent Agents Association of America (now IIABA). When the courses were first offered there were

only three texts (the current CAIB II and III was one course!) complete with American ads. IBAC contacted brokers across the nation to ensure the material was adjusted for Canadian content, and the course evolved into the four courses you see today. It took a lot of work by many volunteer brokers. I'm sure, like all professional courses, adjustments will continue as policies, procedures, and practices change.

## WHEN EDUCATION BECAME IMPORTANT TO HIM

When I finished high school, I entered university to become a teacher, but life has many twists and turns, and I found myself in the insurance industry. On my first day in a brokerage, my boss walked in, threw an automobile wording on my desk and said, "This is your bible – learn it." I did. I've always like doing courses, and as soon as I completed my first designation, I started instructing courses in the evenings as a volunteer. Eighteen years ago I left my broker life and have since instructed courses and seminars in the industry, primarily for brokers.

## ON CAIB 2 AND 3 IMMERSION PROGRAMS TO IBAM MEMBERS

These courses are the Commercial section of the CAIB program. They provide brokers with an excellent introduction, working knowledge, and reference material for Commercial property, Automobile, Liability, Marine, Bonding, Risk Management, and other Commercial topics. But, as I tell students, "Your insurance learning can't stop at what's in the CAIB texts. When you finish any course – keep learning and study the wording even further."

## ON THE FUTURE OF BROKER EDUCATION IN CANADA

I've seen many changes in how insurance courses have been developed and delivered over the years aided by the advancement of technology, and I expect to see more in the future. But, the future of education rests with the individual broker striving to be the best in their chosen field – and always asking questions.

## ON THE CURRENT STATE OF THE P&C INSURANCE INDUSTRY IN CANADA

The old saying goes, "the more things change, the more they stay the same," and that is true in our industry. When I entered the business, for many consumers, price, and convenience was most important. From talking to brokers today that still seems to be the case for many. That is neither a positive or negative, just a fact.

## ADVICE FOR YOUNG PEOPLE ENTERING THE PROFESSION

Be prepared for long hours, miserable pay, and few benefits – just like any other entry-level job. BUT, if you want to earn more, and get more out of this or any profession, and life in general, commit to learning as much as you can – and work as hard as you can to advance in your chosen profession. Don't complain (nobody wants to hear it), just get the job done and move onward and upward. Love what you do, or find what you love and you'll find it's not a job. #



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# MORRIS SUBTELNY

“I love this industry!”

Just try to find an IBAM member who has pursued PD opportunities in recent years who hasn't crossed paths with **Morris Subtelny**.

These days, Morris facilitates the Fundamentals of Insurance (with Insurance Work Station) course as well as the CAIB 4 Discussion Group and CAIB Immersion. MIB recently asked Morris for his take on everything 'insurance.'

## A LIFE IN INSURANCE

About 40 years ago, Morris managed the dairy section of a local grocery. He thought he'd found his 'niche' and was satisfied in his career. One evening, he and his wife Carole welcomed a pair of London Life agents into their home. "These two fellows were the furthest thing from intrusive," recalls Morris. "Their discussion of security for the family made so much sense to us. I guess I must have asked some leading questions because a couple of weeks later, I got a call asking if I'd be interested in Life Insurance as a career. I spent the next 12 years or so in that area of insurance."

Morris enjoyed his time with London Life, but always felt the pull of his entrepreneurial spirit and made known his desire to 'be his own boss.' One day, he took a call from his brother-in-law's father alerting him to a brokerage that was for sale. After some soul-searching, Morris and Carole took the plunge and bought the brokerage. After growing the business, Morris took on a partner and they established Corydon Insurance, Southdale Insurance, and Essex Insurance. All three brokerages enjoyed continuous growth over the years. Ten years ago, Morris retired, selling his business interests.

"I've loved being in this industry," says Morris with a smile. "I tell my classes that insurance exists based on the idea that the majority share the risk in order to care for the few who

suffer an insured loss. I'm proud that my premiums are helping people I'll never meet."

## THE VALUE OF EDUCATION

Morris always valued education. "I saw early in life that education was the only way to go," he states succinctly. While at London Life, he took night classes in topics such as Accounting. As a Life agent, he obtained his Chartered Life Underwriting designation, which is at the top of the field. And, of course, he was and is a leading proponent of P&C broker education.

At home, Morris made his views on education quite clear to his children and his three daughters all have university degrees and satisfying careers. His special needs son Michael also likes to learn – he is a 'wiz' at electronics and enjoys making movies with his camcorder and iPad.

## FACILITATING FOI AND CAIB 4

As a facilitator of the Fundamentals of Insurance (with IWS) course, Morris instructs industry 'newbies' and enjoys every second of it. He says, "FOI is the very basic introduction to personal property, liability and commercial insurance. We discuss contracts and torts, and introduce students to insurance terminology."

While FOI is designed for those new to the industry, CAIB 4 is directed at industry 'veterans' and is a study in brokerage management and leadership.

Adds Morris, "It's interesting to see the differences between FOI students and CAIB 4 students. What is totally fascinating is having the same person in both classes years apart and seeing the professional growth in that individual."

Morris relishes his role as a facilitator. He says, "I love it because it keeps me involved in the industry and aware of any changes. I get to interact with these up-and-comers – and that keeps me young, at least in



*Morris and son Michael*

spirit (LAUGHS). Facilitating is the most wonderful 'hobby' (for want of a better term) that a retired person could imagine."

## TODAY'S P&C INSURANCE INDUSTRY

"I think the industry is doing very well," asserts Morris. "I'm impressed with how the leadership across the country has informed the public on the value of insurance and I think these days the public truly wants to do business with brokers. In education, I think we're definitely going in the right direction. Insurance education has certainly evolved, especially in the area of technology. Doing business via workstations, iPads and Smartphones was unheard of 20 years ago. Rural brokers can now access courses via their computer without having to come to Winnipeg. Things have changed, indeed."

## ADVICE FOR THOSE NEW TO THE INDUSTRY

To the 'newbies,' Morris says, "Pursue your education. Learn as much as you can. Insurance is a very technical and complicated business. A broker must stay on top of the latest developments so he/she can ask the right questions of customers seeking the proper insurance plan for their reality. It's all part of customer service and being a professional." #



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Special Report:  
**TECHNOLOGY**

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## How to discharge an employee

Todd Andres, Pitblado Law

**A**s a general proposition, in a non-unionized setting an employer is at liberty to terminate the employment of an employee at any time. However, there do exist restrictions on how this may be done, the reasons for which it may be done and the amount that it will cost the employer.

If an employer wishes to end the employment relationship with an employee, it may do so in one of two ways: by discharging the employee for just cause; or not for just cause upon providing reasonable notice.

If an employer terminates the employment of an employee for just cause, this means that the conduct of the employee has reached the point that the employment relationship has been irretrievably damaged. This is a very high threshold to meet and requires a great deal of diligence and effort on the part of the employer in terms of managing the employee's conduct, creating clear expectations and warning the employee, preferably in writing, that if his or her conduct does not improve that they

“ There are many legal issues that can arise throughout the course of an employment relationship. ”

face the possibility of the termination of employment for just cause without notice or pay in lieu of notice.

If just cause does not exist or an employer does not wish to engage in the conflict that may arise from a just cause termination, an employer may terminate the employment of an employee without cause by providing notice or pay in lieu of notice. The obvious question that arises is: how much?

The amount of notice to be provided to an employee on termination is determined from three possible sources: a contract of employment; *The Employment Standards Code* (the Code); and the common law.

If an employee has a contract of employment which establishes the amount of notice to be provided to the employee on termination and that amount is not less than the minimum set out in the Code, then that provides guidance to the employer in terms of the amount of notice owing to the employee on termination.

The Code sets out the minimum standard, beneath which an employer and an employee cannot contract. This is also the amount that the Employment Standards Branch would award to an employee should an employee make a complaint to that governmental department if they are not provided with adequate or any notice on termination.





However, even if an employer provides an employee without a contract with the statutory minimum set out in the Code, if the employee were to sue the employer for wrongful dismissal successfully, the amount payable to the employee would be determined based on similar cases decided previously by the courts. Depending on the age of the employee, their length of service, the nature of their position and a host of other factors, the range can be anywhere from two to four, or more, weeks per year of service. Courts have tended to be reluctant to award anything in excess of twenty-four months' notice even for very long-term employees.

As a cautionary note, it should be noted that notwithstanding the employer's ability to terminate the employment of employees, they cannot do so for reasons that contravene statutes such as the Code, *The Human Rights Code*, *The Workplace Safety and Health Act* and other similar legislation.

There are many legal issues that can arise throughout the course of an employment relationship. It is generally much more cost effective to consult legal counsel prior to taking steps such as terminating employment or implementing a policy which may, down the road, be complicated and time consuming to rectify. #



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Michael Spiar, Member Engagement & Communications Specialist, CSIO



## Get prime online real estate with SEO

**L**ocation, location, location – it’s the first rule of real estate. As any retailer will tell you, it’s far better to have a storefront in the middle of a busy area with lots of foot traffic than one tucked away on a side street or obscure business park. And yet, as the shopping world becomes increasingly digital, there’s less physical real estate to go around. After all, the Internet is accessible from anywhere and has no location to speak of.

Or does it? Consider the numbers:

- 44% of all online shoppers start their research with a search engine such as Google
- Over 50% of all insurance shoppers use the Internet to research their options
- 60% of all clicks go to the top three organic (non-paid) search results
- 75% of users never look past the first page of search results

The world of business may be less reliant on bricks-and-mortar than it used to be, but real estate is as important as ever – and today’s location of choice is on the first page of search results. There are many tactics that insurance brokers can employ to improve their page rank and increase their visibility to online customers. Known collectively as Search Engine Optimization (SEO), these tactics are often easy and inexpensive to implement, and many brokers in Manitoba have already moved to take advantage of them.

### SEO FOR VISIBILITY AND VALUE

When it comes to SEO, developing a strategy with Google in mind is critical – after all, the tech giant enjoys nearly



**In a very short period of time, we’ve already seen a dramatic improvement due to our SEO efforts.**

– Vince Chorney

67% market share among search engines. Part of Google’s success, however, is that it reliably identifies and prioritizes websites that Internet users actually want to visit. In other words, the SEO tactics that cause a website to climb the ranks of Google will also result in a website that engages visitors and increases the likelihood of converting them into customers.

“We launched our new website in January, after 10 years of the old design,” says **Vince Chorney**, Vice President of Operations at One Insurance. “In a very short period of time, we’ve already seen a dramatic improvement due to our SEO efforts. Visitors stay on our site 40% longer and view nearly 15% more pages per visit than they used to.”

BSI Insurance Brokers also sees the benefit of a robust SEO strategy. “I call it being true to Google,” states **Jared Barnabe**, IT and Marketing Manager at BSI Insurance Brokers. “You’ve just got to have good content, good keywords, easy navigation, no page errors, etc. If you have a really good website that people will want to come to and stay on, Google will give you a bump to help them find you. Conversely, if you try tricking Google into boosting your rank, they will figure it out and not only drop you way down, you could even be red flagged and not show up in results at all.”

### PRINCIPLES OF SEO

SEO is a long-term project that requires some effort, with varied considerations ranging from aspects of website design to ensuring that written material on the site effectively satisfies both customer needs and Google’s algorithms. While brokers can implement any number of SEO strategies on their own, increasingly, they are turning to third-party consultants instead.

“We did a mix of internal research on our own, and worked with a consultant,” recalls Chorney. “The fact is, even though a lot of SEO tactics are easy to implement, it truly is a specialized field, so it just made sense for us to call in an expert to make sure we maximized our efforts.”

Before developing a plan, however, it is crucial to learn as much as possible about visitors to your website. “To a broker just starting on SEO, collect as much data as possible,” adds Chorney. “Demographics, the kind of device used to access your site, which pages receive the most hits, which sites people come to yours from, visitor flow once they’re on your site... without this data, you’re flying blind.”

A popular and free tool for collecting this data is Google Analytics – brokers can simply create an account and follow the simple instructions to begin monitoring how their site performs, allowing not only strategic planning but ongoing review of which SEO strategies are working and which require modification.

“We’ve been lucky enough to have the time and resources to do SEO entirely in-house,” says Barnabe. “And Google Analytics has been a huge part of that. By going into Analytics I can see how the site is working, which pages attract the most attention, and which ones perform badly. Is there a little-viewed page that we’d really



**You’ve just got to have good content, good keywords, easy navigation, no page errors, etc.**

– Jared Barnabe

like to promote? If so, I'll start looking at strategies to increase traffic there, and I can monitor the results in real time."

**ORGANIC VS. PAID**

SEO is divided into two camps: organic and paid. Organic SEO is simply a reflection of how valuable and relevant Google thinks a website is, as seen by how high it appears in a list of search results. Paid SEO, however, refers to advertising space purchased directly from the search engine. Commonly referred to as pay-per-click (PPC), paid SEO uses keywords to identify when someone has made a relevant search and will place a user's ad above or to the side of organic search results. In order to ensure a return on investment, users are only charged for clicks their ad receives.

"We've found that organic SEO is more important," says Barnabe. "People are starting to become sensitive to promoted results and are picking true, organic results."

Making things particularly difficult for brokers is that "insurance" is one of the most expensive keywords to purchase ads for. Many who have achieved success with a PPC campaign have done so by

targeting more niche and less expensive keywords, such as "used minivan insurance <city>" or "condo insurance <city>" to capture fewer clicks overall, but ones more likely to convert into sales. When purchasing ads through Google AdWords, brokers may use the keyword tool to identify search terms with less competition and lower rates.

**HOW DO I GET STARTED?**

Knowing the importance of SEO to brokers, CSIO has released a number of educational resources to support them in implementing this essential aspect of online marketing. The *Crash Course* video series offers concise, simple explanations of SEO concepts, while the *Search Engine Optimization (SEO) Tips for Brokers* white paper provides a deep dive into website design, content development, technical tips and broker case studies.

Visit [CSIO.com/search-engine-optimization](http://CSIO.com/search-engine-optimization) to access these and other valuable broker resources. As well, IBAM brokers are automatically members of CSIO and may create an account on CSIO.com to sign up for mailing lists, access Industry Forms, and to participate in the CSIO eXchange discussion forum. #

**Top 3 Tips for SEO**

**Build a mobile-optimized website:**

Google recently announced a change to its algorithms that will identify and prioritize mobile-optimized websites over desktop-only versions. If your desktop site ranked well even a year ago, it may have already dropped significantly.

**Measure, analyze, optimize:**

Regularly review your website stats through a tool such as Google Analytics, checking for visitor demographics, bounce rate, popular pages, visitor flow, and conversions. Use the results to refine your online presence to customers' needs.

**Broadcast your message:**

Post your content via social media like Twitter, LinkedIn and Facebook. Doing so expands your potential audience and creates inbound links that point to your website, which Google also favours.





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## The banking relationship

Romal Bryce, Director, National Industry Programs, BMO Financial Group

**H**aving been involved in business banking for over 15 years, I've had many opportunities to speak with existing and aspiring business owners on the subject of banking; more importantly, the long-term value of establishing a banking relationship. While most acknowledge that they do deal with a bank or several financial institutions, it is interesting to note that a significant percentage do not know who their banker is or whom they would approach for financial advice.

Most owners initiate a bank relationship (note my reference to bank and not banker) for one of two reasons, a place to put money or a place to get money. Typically the 'relationship scenario' is quite simple: business borrows money, business succeeds, business pays back the loan. That's it until another financing need arises. It is unfortunate that during this interim period, business owners often miss a significant opportunity to establish the cornerstone for an

ongoing working rapport with their banker. They overlook the fact that this initial transaction can and should be the catalyst to building a mutually rewarding relationship, extending well beyond simply being a name or number to each other. If this describes your situation, it is never too late to change. Choosing and developing a banking relationship can be accomplished with several simple steps.

First, find out which financial institutions have demonstrated a long-term understanding and commitment to your industry. This can include an appreciation of the cycles that occur and recognition that an insurance brokerage has significant market value. Additionally, as a broker you wouldn't likely buy your insurance from a direct seller, so it only makes sense to look for a financial institution that does not sell any Auto, home or commercial insurance.

“Typically the 'relationship scenario' is quite simple: business borrows money, business succeeds, business pays back the loan. That's it until another financing need arises.”



“ If your banker responds with ideas and/or service offerings that address your business needs (present and future), that’s when you’ll know that you have developed a solid banking relationship and you can count on your banker as an integral part of your business operation. ”

Second, talk to your lawyer or accountant as to whom they would recommend. Also speak with your colleagues about their banking relationships, if they are satisfied and, if so, obtain a referral to their banker.

Third, whether seeking financing or daily banking requirements make sure you are in a position to present a profile of your brokerage, its needs and future plans. During the first few meetings with a banker, use the opportunity to determine if three key facts do or will prevail:

- (1) Does this banker want my business?
- (2) Do I really want to do business with this banker?
- (3) Will I be able to rely on this banker for help and advice going forward?

Finally, once you have successfully obtained the necessary financing and/or established your banking requirements, the relationship should not end there. It’s important to maintain regular contact with your banker so he/she understands your business. Suggestions include:

- Give your banker regular updates on your business plan and financial budgets, especially before major events occur such as acquisitions or succession plans.
- Report any bad news before your banker hears from others. The sooner a banker knows of an issue, the better position he/she will be in to offer assistance.
- Have your banker out to your premises.
- Use your banker as an introduction to other sources of assistance. In all likelihood your banker has many

professional contacts that could assist you in developing and growing your business.

- Inevitably your banker will change from time to time. For consistency in your banking relationship, keeping your banker regularly informed of your business activities helps as their successor will have a complete and ongoing record when they begin their new position. Also, consider meeting your banker’s manager who may have a longer tenure in their position and hence can assist in times of transition to a new banker.
- Keep your own personal finances in order. You don’t have to use the same bank, but it sometimes helps to cement a stronger relationship.
- Look to the bank to provide your business with other services that can help you manage your business and personal affairs more effectively, including cash management, investments and estate planning.

Most bankers will openly acknowledge that one of the reasons they find their job fulfilling is that they get the opportunity to help business owners succeed. As a business owner, you have the opportunity to further leverage this resource – the banker that is already committed to your wellbeing – by periodically making him/her aware of what’s happening within your business. In turn, if your banker responds with ideas and/or service offerings that address your business needs (present and future), that’s when you’ll know that you have developed a solid banking relationship and you can count on your banker as an integral part of your business operation. †

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## Intact assists Speed Skating Canada

Intact Insurance is marking its 10th year of partnership with Speed Skating Canada (SSC)! Over the past decade, SSC has taken home the most Olympic medals compared to any other winter sports organization including five medals at the 2014 Sochi Winter Olympics and 23 individual medals during the 2013-2014 World Cup Season. And Intact has been a proud supporter, cheering the athletes throughout their journey to success.

Not only does Intact support Canada's Olympians, but it also believes in supporting athletes at all stages through its grassroots initiative, *Podium Tracker*. Podium Tracker is a program where Intact donates \$1,000 to a local speed skating club every time a member of our national speed skating team places on the podium during a World Cup or World Championship individual race. Since its inception, Intact has donated over \$180,000 to the Podium Tracker program, benefiting over 180 clubs.

## Red River golf tourney raises \$15,000 for Burn Fund

The 27th Annual Red River Mutual Golf Tournament, held on June 10 at Pine Ridge Golf Course in Winnipeg raised \$15,000 for the Manitoba Firefighters' Burn Fund. Brian Esau, President and CEO of Red River Mutual, presented a \$15,000 cheque to Martin Johnson, President of the Burn Fund.

Red River Mutual is a major sponsor of the Manitoba Firefighters' Burn Fund – Fire Safety Trailer Program. This program has seen over 20 Fire Safety Trailers deployed throughout the province. The trailers are provided to fire departments and mutual aid districts, which deliver interactive fire safety education to young people at schools and public events.

For more information about Red River Mutual and the 'modern mutual,' visit [www.redrivermutual.com/community/](http://www.redrivermutual.com/community/).

## ESR rebrands to Markel

On July 1, 2015, Elliott Special Risks (ESR) rebranded to Markel. Operating across the country with offices in Montreal, Toronto, Calgary and Vancouver, ESR's business in Canada was established in 1966.

Markel International, a subsidiary of the US-based holding company Markel Corporation, acquired ESR in October 2009. **Karen Barkley**, divisional managing director, commented: "By aligning our brand more closely with Markel International, we are able to further improve our capabilities and demonstrate to the Canadian market that we have grown from an MGA to a carrier. We will still provide the same great service and insurance expertise that our brokers have come to rely on. We are excited to see what the future holds for Markel in Canada."

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## South Western Group appointment



**John Barclay**, President and CEO of the South Western Group is pleased to announce the appointment of **Ghazal Hamid** to the position of Branch Manager, Toronto Office.

Formerly the Marketing Manager at South Western Group and a familiar face at broker association trade shows, Ghazal will continue to play a significant role in the development and execution of South Western Group's corporate and regional branch strategies in order to

achieve market share objectives while focusing on broker and vendor relationship management and the continued growth of the P&C business line.

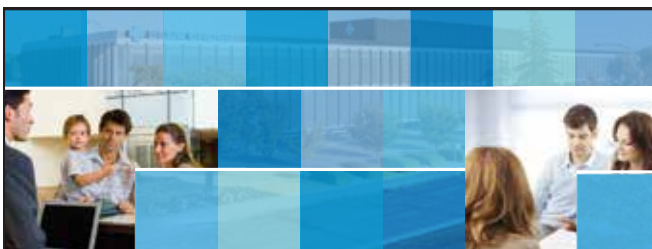
Ghazal brings years of diversified experience in the insurance intermediary and wholesale industry, combining years of knowledgeable Program Development, Commercial Liability and Property underwriting with broad corporate management experience and a track record of progressively advancing company objectives. Founded in 1961, South Western Group is an Insurance Intermediary providing marketing and underwriting expertise, including risk management to independent agents and brokers across Canada.

## Applied Systems launches Applied PerformanceManagement 2015

On June 2, Applied Systems announced the release of Applied PerformanceManagement 2015 to Canadian and US brokerages. Now insurance executives gain greater insight into operational performance based on their organizational structure, clients and geographies. Access to this broader range of information allows executives to more easily identify new business, active business, attrition, renewals or net growth based on all employees, clients or lines of business associated to a brokerages' key performance metrics.

Applied PerformanceManagement is the first business intelligence solution built specifically for independent insurance brokerages. Fully integrated with both Applied EpicOnline and Applied TAMOnline, it allows greater business insights from an existing management system data to make quicker, more informed business decisions. It presents data in an easy-to-understand visual interface with graphical dashboards that deliver multiple levels of analysis on key performance business indicators for a brokerage's book of business, employee operations and insurer relationships to drive greater employee productivity and increase profitable relationships with clients and insurers. This is a cloud-based solution that can be implemented quickly into brokerage operations through seamless integration into Applied EpicOnline and Applied TAMOnline.

"Changing market conditions and client experience expectations are redefining how insurance agencies and brokerages evaluate their business operations and book of business to more quickly identify opportunities to accelerate growth and profitability," said **Michael Howe**, Sr. VP of Product Management, Applied Systems. "With Applied PerformanceManagement 2015, insurance executives gain additional levels of organizational insights, enabling users to extend traditional reporting from 'what happened' to 'why something happened' through enhanced graphical dashboards of an agency or brokerage's book of business, employee operations and insurer relationships."



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## Aviva Canada partners with Genie Bouchard, Tennis Canada and Rogers Cup

Aviva Canada Inc. has announced a multi-year partnership with tennis star **Genie Bouchard** and a long-term exclusive relationship with Tennis Canada that includes naming rights to the tennis centre at York University through 2025 and platinum sponsorship of Rogers Cup presented by National Bank in Toronto and Montreal.

“We’re proud to have a brand that is recognized by Canadians as caring for what’s important to them and their communities,” stated Aviva Insurance Company of Canada President **Sharon Ludlow**. “And now for us to be associated with a phenomenal athlete and personality such as Genie, a world-class national organization like Tennis Canada, and a globally recognized event like Rogers Cup, this is a great day and an honour for Aviva Canada.”

A world-class tennis facility and home to the prestigious Rogers Cup, the newly named Aviva Centre will host the game’s biggest ATP and WTA stars and inspire up to 150,000 fans who attend the event annually. Aviva Centre is also the training base for the game’s future stars as it’s home to one of Tennis Canada’s National Junior Training Programs.

The partnership with Tennis Canada also positions Aviva Canada as the Official Platinum and exclusive Insurance Sponsor of Rogers Cup presented by National Bank. Rogers Cup took place August 8-16 with the men’s draw at Uniprix Stadium and the women’s draw being held at Aviva Centre.



*Professional tennis player Eugenie Bouchard celebrates victory after third round match at US Open 2014*

*Photo credit: © Zhukovsky | Dreamstime.com*

The Women’s Tennis Association (WTA) has ranked the Montreal-born Bouchard as high as #11 in the world. At the 2014 Wimbledon Championships, she became the first Canadian to reach the finals of a Grand Slam in singles. She also reached the semi-finals of the 2014 Australian Open and 2014 French Open. Following the 2013 WTA season, Bouchard was named WTA Newcomer

of the Year and received WTA’s Most Improved Player award in 2014.

“What Aviva has achieved with their community fund for the last six years is fantastic,” said Bouchard. “The work that the Aviva Community Fund has done made it an easy decision for me to want to partner with Aviva, and I am looking forward to the difference I can help make in Canadian communities.”

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