

Manitoba INSURANCE BROKER

Volume 24 Number 3, FALL 2016



“the key to winning”

(page 6)

PM 40065075



Embracing Change to **PROTECT** You



MUTUAL FIRE
INSURANCE

mutualfirebc.com

info@mutualfirebc.com
Telephone: 604.881.1250
Toll-Free: 866.417.2272

#201-9366 200A Street
Langley, BC V1M 4B3

PERSONAL

FARM

COMMERCIAL

Education on your Timeline

LEARN ONLINE OR IN PERSON



New Courses Available!

Fall 2016

As an institute of higher learning, we pride ourselves on delivering leading educational opportunities, built around your schedule.

TO ATTEND:

1. Visit www.rrmuniversity.com
2. Sign up (visit Broker Central for privacy code)
3. That's it, you're officially enrolled!

Courses accredited by the Insurance Council of Manitoba
and count towards your continued education credits.



Up to
\$2000.00 OFF
All Knob and Tube Jobs*

Ask about our
seniors rates

- Best Price on Service Upgrades
- Aluminum Wire Treatment and Removal
- Insurance Reports Upon Request
- Free Quotes

*Call our office for details

CALL:
(204) 949-9299
YOUR AFFORDABLE ELECTRICIAN

Features

IBAC Hill Day 2015	8
Kim Lowey Proud of Brokerage's 20th Anniversary	13
2015-16 Education Calendar	30
Top CAIB Student in Manitoba	44
2015 IBAM-MJHL Scholarship	48

Departments

President or CEO	6
Making an Impact	18
YBN Report	22
Rookie Corner	24
Company Spotlight (NEW!)	50
Legal Corner	52
Business Corner	54
Industry News	57
Reach our Advertisers	60



8



13



30

2016/2017 BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

President - Tara Chammartin, *La Salle Insurance Services Ltd.*

Chair/Past President - Russell Wasnie, *ONE Insurance*

President-Elect - Darren Peters

Vice-President - Ryan Garriock, *Garriock Insurance*

Chief Executive Officer - David Schioler, *IBAM*

DIRECTORS

Blair Andrew, *Andrew Agencies*

Greg Barrows, *Cameron Agencies*

Tony Cesario, *HUB International*

Dwight Heppner, *MIG Insurance*

John McDonald, *BSI Insurance*

Brett McGregor, *Guild/HMS Insurance Group Inc.*

Mario Reimer, *Lakeview Insurance*

Jamie Taronno, *Crossroads Insurance*

IBAC DIRECTOR

Keith Jordan, *HUB International*



Cover photo photographer:
Brian Dennehy
(briandennehy@telus.net)

The MANITOBA INSURANCE BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 600-1445 Portage Ave. Winnipeg, MB R3G 3P4, (204) 488-1857, email: info@ibam.mb.ca

All rights reserved. Contents may not be reproduced without express consent of the publisher. ©2016



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

Executive Editor.....	David Schioler
Managing Editor.....	Terry Ross
IBAM Managing Editor.....	Margaret Hudson
Design / Layout.....	Jackie Magat
Marketing Manager.....	Kris Fillion
Advertising Coordinator.....	Stefanie Hagidiakow

Publication Mails Agreement #40065075
Return undeliverable Canadian addresses to: lauren@kelman.ca





Dave Schioler, Chief Executive Officer,
Insurance Brokers Association of Manitoba (IBAM)

Broker professionalism is *the key to winning* in the marketplace

Success is almost totally dependent upon desire, drive and dedication – it is also about persistence. The extra and continuous energy required to make another effort or try another approach are built into the secret ingredients of winning – and it is essential to their own success that brokers adopt and carry a winning attitude at all times. It logically follows that in order to win for both the shorter and longer terms in today's marketplace, insurance brokers must protect, preserve and enhance the interests of the insurance consumer and they must do this in close collaboration with the manufacturers of the product that brokers distribute. Brokers and insurers together must give consumers what they need – and what they want. And this must all be done through broker professionalism – and that is *the key to winning*.

Today and for the foreseeable future, it is expected that the manufacturers of property and casualty insurance products will utilize various forms and levels of mixed delivery systems. Brokers therefore, will want to and must ensure that the traditional brokerage delivery system is not simply protected and maintained, but rather, brokers will need to continually adapt to and in fact lead the market in such a way so as to ensure that the broker customer base is happy – and grows in the process. There can be no doubt that if the consumer is left with sufficient choice among strong, professional brokers - brokers that truly provide the proper product, top notch professional service and affordable pricing in accordance with customer interests - then notwithstanding adjustment in the market place via increased hybrid delivery, those same consumers will realize that in almost all cases they will be much better served by the professional broker - and brokers therefore will survive and in fact thrive.

“Brokers and insurers together must give consumers what they need – and what they want. And this must all be done through broker professionalism – and that is *the key to winning*.”

Brokers need not regard multi-channel distribution as a threat – it can rather be seen as an issue currently facing not only brokers, but also the entire industry – and it is indeed an issue that brokers can turn into an opportunity. While Canadian based insurers necessarily create enhanced barriers to competitive entry into the Canadian insurance marketplace and simultaneously take action to protect and grow their positions – they will invite and welcome a broker push to increase their revenues and customer bases. And it is the professional broker – the broker who continually studies and understands the market - who will also be the one best placed to make this happen.

The professional broker will know that the further advent of a more hybrid model of distribution offered by insurance carriers will not happen in a vacuum. Brokers will reasonably predict and understand that they will continue to be challenged by the consolidation of brokerages through different types of business partnerships and arrangements – mergers, acquisitions, consortiums and more. While brokerage consolidations can initially mean a decrease in the number of brokerages in operation, it does not necessarily have to mean a substantial decrease in either the number of professional licences operating in any jurisdiction, or in the revenues

for brokerages. On the contrary, the anticipated level of consolidation activity can bring a significant opportunity for growth. But inside of this ongoing phenomenon – it is essential that those new brokerage formations overwhelmingly ensure broker professionalism moving forward.

And just how do we ensure enhanced and ongoing broker professionalism? Well – from the get-go, brokers as a whole have a head start. Over my years in this dynamic world of insurance, I have been fortunate to witness the most professional of brokers in action. I have seen them give to their clients – and I have experienced their willingness to contribute to their profession and industry. Firstly, true professional brokers will equip themselves through and with superior education and training. Secondly, it follows that this means more than a licenced broker simply taking the requisite courses to maintain his or her licencing. It means knowing the market. It means in fact that intense collaboration between brokers and insurers will become more and more the necessity – and increasingly the expected and accepted norm. Enhanced sophistication of products will have to be matched by augmented sophistication in service and delivery. Brokers will have to understand and appreciate why a certain carrier may be behaving in the

market place in a particular way. In this regard, information and knowledge must be shared between broker and insurer regularly and profoundly so as to ensure that consumers are properly and efficiently served and protected. The truly professional insurance broker will understand exactly what the insurer has produced *and why* – and will then have to translate that knowledge and information to the consumer while matching the right product to the precise consumer need. Thirdly, brokers must continue to build trust – trust with suppliers – and surely trust with clients and future clients. Brokers will have to do this through greater and ongoing intimacy with clients. They must communicate with clients better than ever before. They must continue to support and be involved in selected community and charitable events and causes so as to induce insurance customers to feel totally comfortable and safe with respect to utilizing the services of their broker well beyond any other means or ways of customers selecting their insurance protection. In addition, brokers will have to create 24-7 availability – whether in person or through digital means. When customers shop – and no matter how they shop – the insurance broker they find and select is obligated to be open for business. Customer default to an adverse or alternative selection must be avoided. Finally, brokers must not only

“Insurance brokers are required to be the best of professionals - and it will be exploding broker professionalism that will cause brokers to win in an ever-changing market place.”

embrace technology – they must lead in technological advancements. After all, advanced technology is becoming increasingly a method of creating attachment to the customer base. Insurance brokers are foremost – and far exceeding any other party – the entity most closely touching insurance consumers on a day-to-day basis. This can and must also be the case in the digital arena.

And the interesting thing is this – maximizing the key to winning must all be done amongst the fierce business competition within which insurance brokers will continually engage. This is a good thing. Increased and more severe competition in the marketplace will enhance broker professionalism. It will add to creating and finding the means of survival, growth and success – which again, are to be found in delivering personal and professional

service to the insurance consumer. The professional and experienced insurance broker – through both local and multi-jurisdictional brokerages, can and must do this better than any other market player. Insurance brokers are required to be the best of professionals - and it will be exploding broker professionalism that will cause brokers to win in an ever-changing market place. Broker professionalism is the key to success – for if it is done right - no one will provide better or care more for the consumer than the best insurance broker. Brokers should not play small and should not settle for less. They must continue to operate with desire, drive and dedication - and they must persist. If done right – brokers will win – and that means the insurers win, the industry wins – and everyone wins - and the customer's best insurance will always be an insurance broker!!! 🙌



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



Mobile Home Insurance



Special Events | Watercraft | Mobile Homes | Contents in Storage | Hole-in-One | Small Vendors | www.beacon724.com

IBAC HILL DAY 2016

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 7. Thanks to those members who made the journey and put forth out industry's stand on a number of issues: **Tara Chammartin, Keith Jordan, Russell Wasnie, Lynn Rempel, Jason Searcy** and **Brandi White**.

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 roles in educating the government and other politicians on what is important to the insurance industry and the insurance consumer in Canada.

(L-R) MP James Bezan (Cons.: Selkirk-Interlake-Eastman) and IBAM CEO Dave Schioler



IBC President Lorne Perry and MP Terry Beech (Lib.: Burnaby North-Seymour)



Parliament Hill



Brandi White, Tara Chammartin, Jason Searcy and Keith Jordan with MP Omar Alghabra (Lib.: Mississauga Centre)



Young Brokers Brandi White and Jason Searcy



MP Ted Falk (Cons.: Provencher), Tara Chammartin, Jason Searcy, IBAM Past President Keith Jordan and Brandi White



Dave Schioler, MP Larry Maguire (Cons.: Brandon-Souris), and IBAM Immediate Past President & Chairman Russell Wasnie



Going over notes prior to a meeting



Brandi White, Dave Schioler and Jason Searcy



NDP Leader Tom Mulcair



Dave Schioler, Lynne Rempel, Russell Wasnie and Hon. Larry Bagnell (MP-Lib: Yukon)



Russell Wasnie and MP Kelly Leitch (Cons.: Simcoe-Grey)



Minister of Veteran Affairs and Liberal MP for Calgary Centre Ken Hehr with Tara Chammartin



A 'herd' of Young Brokers from across Canada



Russell Wasnie, Lynne Rempel and MP Larry Maguire



The Hon. Larry Bagnell, Dave Schioler and Russell Wasnie



Julia Marshal (President, IBAA), Karen Slaunwhite (Executive Director, IBANS) and Jason Searcy



Brandi White, MP Robert Falcon-Ouelette (Lib.-Winnipeg Centre) and Tara Chammartin



Brandi White, Mike Weston (President, IBANB), Bob Kimball (Director, IBANB) and Tara Chammartin



ONE
INSURANCE
oneinsurancegroup.ca

Come grow with us

what makes us the ONE to choose:



- Bonus program that rewards your hard work and effort
- Employee pension plan
- Company paid group health benefits
- In-house training & professional development Opportunity for advancement



Lorne Perry, President,
Insurance Brokers Association of Canada

Choice, objective advice and advocacy from brokers

In the digital marketplace, brokers are uniquely qualified to excel.

Specific technological expertise is not the differentiator, nor is it any particular specialization or market segmentation.

The advantage brokers possess is the entrepreneurial innovation that characterizes the profession. An appetite for independent strategy and self-motivation means that brokers are well-suited to adapting to varying customer expectations.

This is, of course, nothing new. Brokers have always readily incorporated new tools into their businesses wherever they served to improve customer service and enhance communications. Over time, the telephone replaced many in-person interactions, as consumers' lives became busier and less amenable to visits across the kitchen table. In the interests of speed, written communications morphed with technology, from handwritten notes, to typed letters, to faxes, to emails and texts. And there is no doubt that record-keeping is more consistent and efficient now that three-part speedi-memos and bulky paper files have disappeared, supplanted by computer data and images, EDI and edocs. Never before, though, has the pace of change been so rapid. And never have the stakes been so high.

Just as the online world has bloomed everywhere, brokers are now interacting with consumers via an astonishing array of digital accesses. Where even two years ago digital capabilities for brokers needed to be expensively custom-built, brokers can now purchase out-of-the-box products to give their customers digital options. Beyond basic electronic messaging and marketing, choices range from simple optimization of websites for mobile devices, to mobile apps for claims and auto ID cards, to full customer portals where clients can access their policy history and documents. Many brokerages are forming new partnerships, including



collaborations with forward-thinking, broker-committed insurers, to create on-line point-of-sales opportunities, either through custom applications or implementations of pre-built platforms. Every brokerage's digital needs are dictated by its own unique market appetite.

Other digital tools are enhancing brokerage customers' experiences as well. The use of electronic payments and e-signatures is becoming commonplace, while third-party data resources can reduce the administrative process of information gathering. Applications linking individual devices to the 'Internet of Things' are increasing consumers' involvement in their own risk management.

Still, change is not simple. With the growing number of options available, brokers have both the luxury, and the challenge, of choosing which digital options best fit with their future plans. It is not about 'digital strategy' for the sake of using digital tools; the real question is what a given brokerage's strategy will be, and then how to best make use of available digital and other methodologies to execute it. Careful thought and planning are needed.

Part of the challenge can be knowing where to start a research process to collect unbiased information. IBAC is helping brokers with this, with an exclusive brokers-only online resource centre within the new IBACtech website launching later this summer. More information on site access will follow in the coming weeks.

Some best practices are also required for any digital strategy to succeed. The consistency and accuracy of data in a brokerage's systems, whether transferred electronically from carriers or other sources, or entered by brokerage staff, is essential. Further, brokerage systems must stay current with software updates in order to leverage new features.


Brokers' digital offerings, however, remain distinct from those of their competitors. No matter how modes of communication change, the distinguishing unique values of choice, objective advice, and advocacy persist in the digital context. Whatever the medium, preceding generations of brokers would still recognize a familiar theme in the new digital tools, that for brokers, serving consumers' own interests comes first. 🦋

MID-LIFE, MAYBE. CRISIS, HARDLY.



HAGERTY
FOR PEOPLE WHO LOVE CARS™

There's a reason more people trust Hagerty with the cars they love: we make the experience of owning classics better. Brokers who offer Hagerty provide their clients insurance coverage created for classics, with Guaranteed Value™, expert service and our industry-leading valuation tools – no appraisals required.

 **Drive with us.** Hagerty.ca | 888-334-7555 | Local Broker



Hagerty Canada, LLC policies are underwritten by Elite Insurance Company, an Aviva Canada company. Hagerty determines final risk acceptance. All coverage is subject to policy provisions and availability. Hagerty For People Who Love Cars is a registered trademark of The Hagerty Group, LLC. © 2016 The Hagerty Group, LLC. Vehicle make and model names and logos are property of their respective owners and their inclusion does not imply sponsorship of or affiliation with Hagerty or any of its products or services.

KIM LOWEY

proud of brokerage's 20th anniversary

Brokerage owner **Kim Lowey** is justifiably proud of the fact her brokerage is celebrating its 20th year in business in 2016. "It has been a thoroughly enjoyable journey," she tells *Manitoba Insurance Broker*. "Looking back brings on a lot of smiles remembering the good times."

Kim's story began in her hometown of Fort Frances, Ontario. Upon graduating from high school in the late 1970s, her family (consisting of Kim and four siblings) could not afford to send the ambitious teen to university. She was uncertain of her future, but knew she had ability and a fierce desire to 'make something of herself.' As Kim considered her career options in her hometown, it became evident she had to make the move to a bigger city. Weeks later, Kim anxiously arrived in Winnipeg on a Greyhound bus, brimming with energy, enthusiasm and determination.

The young go-getter immediately found a position with Barber-Lumsden Insurance Brokers, starting as she says, "right at the bottom." Kim was determined to learn as much as she could, as quickly as she could, about insurance. She says, "I've always loved learning and quickly realized the more one knows professionally, the more confidence you have – and, conversely, you'll service your clients that much better."

Next on Kim's career path was a 10-year stretch with Garriock Insurance, where she managed their Charleswood office and gained the trust and loyalty of so many insurance customers. Many of these customers still deal with Lowey Insurance and some have become lifelong friends.

GOING SOLO

In 1996, Kim came to a career crossroad. She always had the desire to "run her own show," and decided to strike out on her own. Many brokers have done this in the past – started their own insurance brokerage by purchasing an

existing brokerage or broker's book of business. However Kim started from scratch, with nothing. "It was frightening," she admits 20 years later. "I incorporated the business name 'Lowey Insurance Agency Inc.' on April 17, 1996, and Lowey Insurance

"Looking back brings on a lot of smiles remembering the good times."

Celebrating 20 Years of Service

At Lowey Insurance, our mission is to earn the loyalty of Customers by providing educated Insurance solutions and personalized service to each and every Client. Our vision is to live up to the trust that our Clients place in us, by putting them first.

LoweyINSURANCE
• COMMERCIAL • RESIDENTIAL • TENANT • TRAVEL

loweyinsurance.com | service@loweyinsurance.com | 204.831.0093



opened the doors at Unit A – 3525 Roblin Blvd. in Charleswood on July 2. In the beginning, we had two employees, one MPI station, and one four-drawer filing cabinet in what was truly a ‘bare-bones’ operation.” Kim’s husband, **Bob Lowey**, was a contractor by trade, and his handiwork

“I’ve always loved learning and quickly realized the more one knows professionally, the more confidence you have – and, conversely, you’ll service your clients that much better.”

greatly assisted with the construction of desks and a front counter. To this day, the custom-made front counter remains in use.

There was something else Kim had – the confidence of others in her ability as a businesswoman. Intact Insurance backed her insurance licence and business proposal. The Royal Bank also supported her with good faith and a requisite business loan. These positive business relationships continue to this day and initially helped determine which companies Kim utilized when starting her own business. These companies included Intact Insurance, Peace Hills (at the time beginning its expansion into Manitoba), Saskatchewan Mutual, SGI and others – Kim says, “They’ve all treated me so well. It starts with their broker reps. Insurance company

representatives are the liaison between brokers and the respective head offices. These people are so caring and work so hard to make the company-brokerage partnership a successful one.”

When the doors opened in 1996, Kim’s staff posted a sign on the boulevard saying “Kim is here” to attract existing clientele. At the time, many of her clients resided in Charleswood and word spread quickly that Kim Lowey had ventured out on her own. A few weeks later, Mother Nature intervened, which assisted Kim’s new enterprise. On July 16, the Charleswood area was hit by a major hailstorm. Suddenly, former customers were calling Kim for solace, advice and, yes, their insurance business.

Over two decades, the brokerage has grown, largely through reputation and word-of-mouth. Today, Lowey

20 years of success.

Congratulations to **Lowey Insurance** on celebrating their 20 year anniversary in the insurance industry.

You should be proud of your accomplishment!



HOME • CAR • BUSINESS

The BIP logo is a registered trademark of the Insurance Brokers Association of Canada (IBAC). All other trade-marks are property of Intact Financial Corporation used under license. © 2016 Intact Insurance Company.



Insurance has six full-time employees, four MPI workstations, and an entire room dedicated to the brokerage's filing system; and the brokerage services a client-base throughout Winnipeg and surrounding area.

GOOD TIMES, BAD TIMES

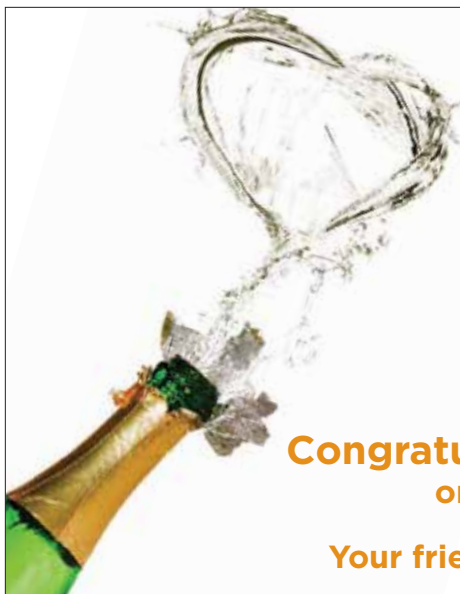
What about those good times Kim mentioned earlier in the interview? Kim says it was a thrill when her daughter, **Melissa Lowey**, joined the business in 2000. "I was so happy and honoured that she chose the profession I care for so deeply," comments Kim, who adds that her succession plan will see Melissa, currently a Level 3 broker with her CAIB designation, eventually taking over ownership of the brokerage.

Another 'good time' was a personal honour coming in 2004 when the Royal Bank nominated Kim for the Manitoba Woman Entrepreneur of the Year Award. Kim remembers, "Being a finalist was certainly a career highlight and gave me such a sense of satisfaction and accomplishment." The Royal Bank nominated Kim a second time for the award this year, but she politely declined. "It's someone else's turn," she says modestly.



A toast: 'To the next 20 years, Kim!'

"Our vision is to live up to the trust that our clients place in us, by putting them first!"



To be successful, you have to have your heart in your business and your business in your heart.

- Thomas J. Watson

**Congratulations Lowey Insurance
on 20 years of success!**

Your friends at Peace Hills Insurance



PEACEHILLSINSURANCE.COM

“There is an entire industry behind us with the same goals and dreams. This industry has been good to me. Whenever I have the chance to give back to it, through IBAM, I jump at the chance.”

And what about the bad times? “Any business has its ups-and-downs,” notes Kim, “Personally, I had a health challenge a few years back.” Kim was diagnosed with Multiple Sclerosis at the young age of 16. Throughout her tenure at Barber-Lumsden and Garriock Insurance, Kim never let her disability get in the way of her career goals or work ethic. In 2010, Kim’s MS reared its ugly head. Though she uses a wheelchair for mobility at the office, Kim continues to work full-time hours each week doing what she loves – interacting

with clients and keeping up with her accounting.

A long-time member of the Insurance Brokers Association of Manitoba, Kim sings the praises of the Association. “Insurance can, at times, seem overwhelming. It’s an important cog in our nation’s economy that is constantly changing and facing challenges. It is a comfort to know that an individual brokerage isn’t ‘in the fight’ alone – there is an entire industry behind us with the same goals and dreams. This industry has been good to me. Whenever I have the chance to

give back to it, through IBAM, I jump at the chance.”

Lowey Insurance’s team of bright, energetic, educated brokers is prepared for its next 20 years because it puts customers ahead of everything else. As Kim states on the brokerage’s website: “Insurance is unique because it is intangible and our clients only find out how good their insurance is when something bad happens. As a result, insurance is bought and sold on the basis of trust. Our vision is to live up to the trust that our clients place in us, by putting them first!” 🙌



**CONGRATULATIONS TO
LOWEY INSURANCE**

On Your 20 Year Anniversary

Lowey Insurance is a pillar of their community dedicating themselves to providing excellent customer service going above and beyond for their clients. SMI proudly congratulates Kim Lowey & her Staff on their 20th Anniversary, wishing her and her team much success in the years ahead.




www.saskmutual.com

Auto 🚗 **Commercial** 🚚 **Habitational** 🏠 **Farm** 🚜

**Congratulations to Winnipeg's
very own Lowey Insurance on
20 years of success!**



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



THE COLOUR OF CARING®



©The Blue Cross symbol and name and Colour of Caring are registered marks of the Canadian Association of Blue Cross Plans, independently licensed by Manitoba Blue Cross. *Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association.



First General

Property Restoration Specialists

We're First General and help has arrived.



• **24 Hour Emergency Service**

- Content Removal & Cleaning/Restoration Service
- Residential and Commercial Restoration Projects
- State-of-the-Art Dehumidification & Deodorization Equipment
- Applied Structural Drying Specialists
- Mould Remediation Specialists
- Trailer Mounted Emergency Drying & Heating System
- SMT - Remote Structure Monitoring Technology
- Fireline Systems
- Esporta Wash System
- IICRC Certified
- Member of RIA (formerly ASCR)
- Member of the Better Business Bureau (A+ Rating)



**First in Service, First in Response,
First in Education, First in Technology,
First General Services...
Your First call to make.**

We use environmentally friendly products demonstrating our
commitment to a cleaner and greener sustainable future.

125 Fennell Street, Winnipeg, MB R3T 0M6

Tel: (204) 477-0560 (24 hours) Fax: (204) 477-0561

Toll Free: 1-866-455-0560 Email: fgswpg@mts.net Website: www.fgswpg.ca



In the Community

Lewis & Jones at 70 years

Lewis & Jones Group Ltd. of Killarney celebrated 70 years in business with a luncheon that attracted over 250 attendees, many of whom walked away with door prizes. The brokerage collected \$1,207 in donations for the lunch, along with \$50 from one of its suppliers (Butler Byers Insurance). Lewis & Jones Group rounded up the donation to \$1,500, which went towards the purchase of an individual breathing apparatus for the local volunteer fire department. Local Member of Parliament Larry Maguire presented a certificate that read "As a Member of Parliament representing Brandon-Souris, I wish to extend my congratulations on your 70th anniversary of providing service to your community. Your dedication is a testament to your business"



Red River Mutual Golf Tourney

IBAM was present at the 28th annual Red River Mutual Golf Tournament in June in support of the Fire Fighter's Burn Fund.



(L-R) Riley Kielich (Crossroads Insurance), IBAM's Olivia Doerksen, Kristen Balcain (SERVPRO), and Derek Norton (Crossroads Insurance).

Special Risk celebrates 1st anniversary

The Special Risk Insurance Managers (SRIM) team recently celebrated its 1-year anniversary at its new Winnipeg location. Congratulations to all!



(L-R) Brinda Andrade, Sherri Scheer, Gary Dyson, Miranda Matheson, Mark Woodall

Everyone (including ONE Insurance) loves a parade

ONE Insurance and the Bipper were excited participants at the 2016 Annual Fair & Rodeo Parade in Selkirk on July 16.





Rempel Insurance really gets involved

Morris Stampede

The Morris and Area Chamber of Commerce hosted the Morris Stampede Kick-off on July 20. Rempel Insurance held free draws for adults and children as well as free ice cream floats and a spinning wheel for children's prizes. The Bipper made his rounds greeting visitors and befriending the other mascots in attendance.



Customer Appreciation BBQ and Family Fun Day



Brendan Heppner

(L-R) Cheryl Gemmell and Lynn Rempel

Crossroads helping students

Crossroads Insurance hosted a BBQ Fundraiser on August 2 to raise funds for 'Tools for Schools' – a program that provides important school supplies to families in need.



Keep your customers on the road with Extension Loss of Use.

Extension Loss of Use insurance covers the cost of alternate transportation, including rental vehicles. It reduces the hassle when there's a collision and applies regardless of fault.

Make sure your customers know about **Extension Loss of Use**.

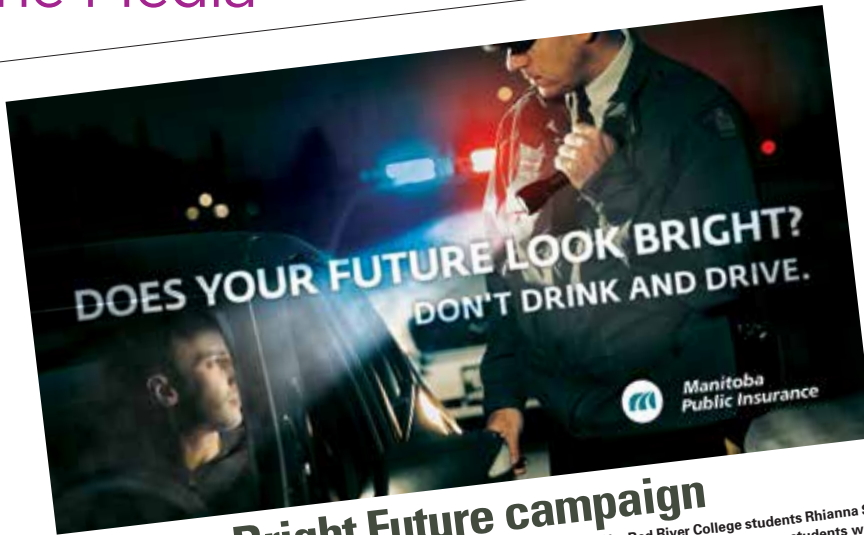


**Manitoba
Public Insurance**



In the Media

Insurance People,
July 2016



Bright Future campaign

Manitoba Public Insurance recently launched the "Bright Future" campaign, created by Red River College students Rhianna Saj and Shannay Smith, to bring awareness to the dangers of impaired driving. As part of their advertising class, students were asked to submit road safety messaging ideas for evaluation by their instructor and the MPI staff. Saj and Smith's campaign, by intertwining a young person's bright future with the bright lights of arrest and incarceration, was so impressive that MPI decided it should be developed into the corporation's next campaign. "This campaign is about young people engaging their peers to change attitudes about impaired driving," said Ward Keith, vp, business development and communications and chief product officer, MPI. "The campaign is intended to change the conversation among young drivers, with young people talking to other young people about keeping their futures bright by avoiding the dangers and consequences of drunk driving." ■

personal injury and commercial matters. Rehman is qualified as an expert in damage quantification in the Ontario Superior Court and the Federal Court of Canada. Grogan was recently promoted to partner and is the Forensic Practice leader for the Southwestern Ontario region, based in the Waterloo office.



Grogan

She has more than 20 years of experience in employee and corporate fraud investigations, preparing expert reports for the purposes of fidelity insurance claims as well as civil, criminal and employment.

Loomer re- as a partner and Litigation Canada region of experie nsenic inves and disput expert bef and Feder insurance

New IBAM pres
Tara Chammartin recently became the new president of the Insurance Brokers Association of Manitoba. She is the operations manager of La Salle Insurance, a brokerage with offices in Winnipeg and La Salle, Man. With experience in the industry going back to 1992, Chammartin has been associated with IBAM for more than 20 years and is an original member of the Young Brokers Network of Manitoba.



Chammartin

Intact special team
Intact Insurance is creating a new national team that will be its



top provider of specialty insurance products and expertise," said **Jean-François Blais**, president of Intact. The company plans to hire about 150 professionals across Canada over the next few years to support its growth in that sector.



Blais

ClaimsPro realignment
Fred Plant will be moving into the newly created national role of senior vp of London Open Markets at ClaimsPro. After last year's acquisition of Plant Hope Adjusters by ClaimsPro, he was acting as the company's senior vp, Atlantic Region. In the new role, he will



Plant

COVER STORY: YOUNG GUNS

KELLY BELISLE
Associate Broker
Age 38, 10 years in business
In the short time Kelly Belisle has been with Charlotte Insurance Group, she has made a name for herself as a professional and a person. Belisle, who is also a mother of two, has been with the company for over 10 years. She is currently the Associate Broker for the company's Commercial Division. Belisle is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

REGINALD TURNBULL
Associate Broker
Age 38, 10 years in business
Reginald Turnbull is the Associate Broker for the company's Commercial Division. He is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

ASHLEY MISURKA
Associate Broker
Age 38, 10 years in business
Ashley Misurka is the Associate Broker for the company's Commercial Division. She is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

RAZAL ASHRAF
Associate Broker
Age 38, 10 years in business
Razal Ashraf is the Associate Broker for the company's Commercial Division. He is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

COVER STORY: YOUNG GUNS

STEPHEN BILLYARD
Associate Broker
Age 38, 10 years in business
Stephen Billyard is the Associate Broker for the company's Commercial Division. He is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

NICK WONG
Associate Broker
Age 38, 10 years in business
Nick Wong is the Associate Broker for the company's Commercial Division. He is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

CHARLES A. BECKLEY
Associate Broker
Age 38, 10 years in business
Charles A. Beckley is the Associate Broker for the company's Commercial Division. He is a member of the Young Brokers Network of Manitoba and is a past president of the Young Brokers Network of Manitoba.

Insurance Business Canada,
July/August 2016

INTRODUCING CYBER INSURANCE

With today's heavy reliance on computer and data technology, businesses face heightened exposure to both data breach and cyber-attack risks.

Our two distinct product offerings — *Data Compromise* and *CyberOne*® — now provide a comprehensive cyber risk solution for commercial businesses across Canada.

Learn more at wawanesa.com/cyberinsurance



Wawanesa
Insurance



AUTO



HOME



BUSINESS



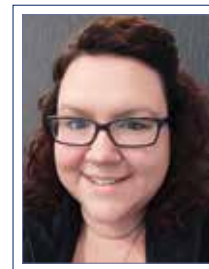
FARM



LIFE AND GROUP

wawanesa.com

Miranda Matheson, Special Risk Insurance Managers Ltd.,
Young Broker Committee Chair



Comings and goings in the Young Broker Network

Wow! What a whirlwind year it has been as Co-Chair of the Young Broker Committee. I am thrilled to be moving into the position of Chair with such a wonderful group of Young Brokers alongside me. My first and foremost thanks go to our Past-Chair, **Brandi White**, for her leadership and utter dedication to the YBN. Without her efforts, our committee would not have seen the resurgence of popularity it has. I'd also like to extend my thanks to **Jason Searcy**, former Past-Chair, for his years of dedication to the YBC. Together, they are a 'dream team' and the YBC is very fortunate to have them guiding and mentoring us in the upcoming year.

I am truly looking forward to working closely with our newly elected Co-Chair, **Vanessa Vokey**. Vanessa brings years of Committee experience and a passion for insurance to the table. She is also our Membership Coordinator and has been introducing databases and initiatives to track our membership and growth. We are gearing up for a busy and exciting year together.

At the time of writing, we are looking forward to the 4th Annual Dale Rempel Memorial Golf Tournament on August 24 at both Pine Ridge Golf Club and the Elmhurst Golf and Country Club. This event keeps gaining momentum and is a highly anticipated sell-out event each year. It's a wonderful time to let loose &

enjoy the gorgeous weather with your industry peers. The proceeds from this event shall again be donated to Cancer Care Manitoba in Dale's name.

The YBN hosted the face-painting booth at the 18th Annual Picnic in the Park on August 13, 2016 hosted by the North End Community Revitalization Corp (NECRC). This was a free afternoon event for families boasting over 4,000 participants with events such as basketball tournaments, free lunch, musical acts and so much more.

Brandi and I are becoming anxious to attend the Independent Insurance Agent 'Big I' Young Agents Leadership Conference in Chicago in early September with both Canadian and American young broker delegates. We are anticipating a busy week of both seminars and the exchanging of new ideas between the attendees.

We were so pleased to have seen our own **Charles Beckley** and **Reg Turnbull** recognized as Canada's 'Young Guns' in *Insurance Business Canada Magazine*. Congratulations to both!

We'd like to take a moment to wish Charles Beckley and **Malory Cassie** the fondest of farewells as they exit the committee this year. Charles has been part of the YBC for over six years and leaves an indelible mark on the YBN. Malory leaves us to concentrate on her growing family and her role in her company. Both will be truly missed.

Keep an eye out for information on our upcoming Brush-Up Winnipeg Paint Day, YBN Professional Development Day, Christmas Hamper Delivery & more events from the YBN!

There are so many opportunities within the YBN for Young Brokers to socialize, learn, and grow. If you are interested in volunteering or coming out to an event, please contact us at ybn@ibam.mb.ca or give me a call at 1.866.391.2925 for more information.

Please follow us on Instagram & Twitter @YBNMB or 'Like' us on Facebook! 📱



SMI offers a full range of auto extension insurance. Policies can be tailored for each client's insurance needs that include competitive coverages and affordable premiums. Clients have a choice so why not choose SMI?



Auto  Commercial  Habitational  Farm 

279 3rd Avenue N
Saskatoon, SK
www.saskmutual.com



We are Markel.

Commercial general liability
Cyber risks insurance
Directors and officers liability
Environmental impairment liability
Life sciences
Professional liability
Property and inland marine
Security and protection industry
Umbrella and excess liability

**Helping brokers with effective
insurance solutions since 1966**

Calgary
Montreal
Toronto
Vancouver

www.markelinternational.ca





BRADY FRIESEN

Lakeview Insurance

Q - Where were you born and raised?

A - I was born and raised in Niverville, MB, and moved to Winnipeg in 2013.

Q - What were your career goals as a child?

A - I always wanted to be a professional athlete. Growing up I was enrolled in a lot of sports. I wasn't necessarily the tallest or strongest kid, but I gave it an honest shot.

Q - Which high school did you attend?

A - I attended Niverville Collegiate Institute (NCI), which was a Grade 7-12 school. I didn't pursue any post-secondary education. You might say I was relieved to be done studying for a while, and I decided to jump right into the workforce. I worked numerous jobs in the construction industry and farm retail business for about 10 years, but never found a place where I felt I was a good fit.

Q - When did you start in the insurance industry and how did you get involved?

A - I started in the industry in August 2014. I'd decided it was time to get serious about what I wanted to do with myself. Being the son of an insurance broker, I had dismissed that option for many years, never considering the opportunity it could present. I signed up for my Fundamentals of Insurance and was immediately approached by Lakeview Insurance Brokers (where my father **Tim Friesen** is an owner/partner). They 'took me under their wing' and I have never looked back.

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

A - My first day of work was nervous and stressful, but a very exciting time. Since my dad is one of the brokerage owners, I'd grown up knowing of some of the people who worked here; however, I came in knowing that as a son of an owner, there would be much expected of me, and I expected a lot of myself. My very first impressions of the industry are that it's full of VERY hard working people that do everything they can to take care of their clients. If you don't have your clients' best interests at heart, you're not likely to succeed.

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

A - The most enjoyable part of the job for me would be the feeling I get when I have a satisfied client. Getting a good customer response, and being able to help a client with a tough situation, is very rewarding. The odd golf tournament is OK, too (I can't lie).

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

A - It has to be the fact that it seems to be a changing industry from week to week – changes in coverages from company to company, new products on the market, etc. It's not necessarily a bad thing, but certainly the most challenging for me.

Q - Who have been your mentors in the industry?

A - Coming into the Insurance Business completely 'green,' I would have to consider my mentors as everyone here

at Lakeview Insurance who have helped me grow into who I am today as a broker. My dad would certainly be one of them, but everyone from senior management at our office like **Mario Reimer** and **Anthony Reimer** to my supervisor, **Robin Vande Vyvere**, have done a really great job helping me along the way.

Q - Have you considered joining the Young Broker Network?

A - To be honest, I haven't thought about it very much to this point. It's certainly something I'd like to consider (if I'm still considered young).

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

A - I'm in the process of working towards my CAIB designation. I'll be enrolled for CAIB 3 in the fall.

Q - What are your future career goals?

A - It's hard to say where I'd like to be down the road. I'm very happy with how my career has been progressing so far, and I feel like I'm in a great position to keep working hard and learning more every chance I get. Where the road leads I'm not sure, but I'm more than happy to be on the right path.

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

A - I like to spend time outside with my wife and new baby girl. There are so many things we enjoy. A few would include golfing, going to the beach/lake, and going to Goldeyes games. Simply put, making the most of our short summer is our family's goal. 🏡

From **CATASTROPHE** to **COMFORT.**



Fire/Flood Restoration | Wind/Hail damage | Sewer back-up | Mould Remediation | Asbestos Abatement | Document Recovery | Content Restoration | Reconstruction



225 McPhillips Street
Winnipeg, Manitoba R3E 2K3
(204) 786-1198

Manitoba Owned and Operated



24/7 EMERGENCY NUMBER
(204) 786-1198

mxrestorations.ca

The Aviva Community Fund is back – eight years and counting!



**We're donating another
\$1 million dollars.**

Visit avivacommunityfund.org for competition tips
and how to make a difference in your community.

Get involved today!

Submit. Promote. Vote.

avivacommunityfund.org



Insurance – Home | Auto | Leisure & Lifestyle | Business | Surety

Aviva and the Aviva logo are trademarks used under licence by the licensor.



Community
Fund



YOUR SPECIALTY MGA

PAL thanks our valued Manitoba Brokers!

HOSPITALITY PROGRAMS

Host Liquor & Special Event Liability
Weddinguard
Server Liability
Performer Liability
Event Planners
Caterer Liability
Exhibitor/Vendor & Kiosk Liability

CONTINGENCY PROGRAMS

Event Cancellation/Non-appearance
Prize Indemnity

UNIQUE PROPERTY COVERAGES

Contents in Storage
ATM, VLT & Vending Machines
Miscellaneous Property

**Automatic Rates and Instant Policy
Issuance available for most PAL
products online!**



www.palcanada.com



IBAM *Loves* LACROSSE

BLIZZARD HOT IN PLAYOFFS

Cole Wasnie and **Tanner Singleton** play lacrosse for the Manitoba Blizzard, a Junior B team in the Rocky Mountain Lacrosse League. This season, the Blizzard finished with its best record ever, at 15-5. They played against the Saskatchewan Swat in the playoff round to determine the East Division Championship and won a three game sweep, capturing the East Division title.

The next weekend, the Blizzard was in Calgary for the League Championship Final Four. The Blizzard first played the Red Deer Rampage, winning 12-11, then won their second match against the Calgary Shamrocks, 11-8. The Blizzard lost its next game against the Calgary Mountaineers, 9-6, then won the semi-final against the Rampage (9-6), advancing to the championship game. This game was a close affair against the Calgary Mountaineers and ended 8-6 for the Blizzard, giving the team its first championship since entering the league.

Cole is the youngest son of **Russell Wasnie** of ONE Insurance Group (and former President of IBAM). Tanner is Cole's cousin and a former employee of ONE Insurance Group.

Cole, a rookie, plays the left side crease position on offence and Tanner, a senior in his final year, plays the right side crease. Their job is to work into openings in front of the net to create

scoring opportunities, and create confusion along the sides of the net, creating open lanes for others to shoot on the net. Tanner also plays on the power play, while Cole kills penalties as a 'ragger.' The ragger's takes the ball into the opponent's end while burning off penalty time.

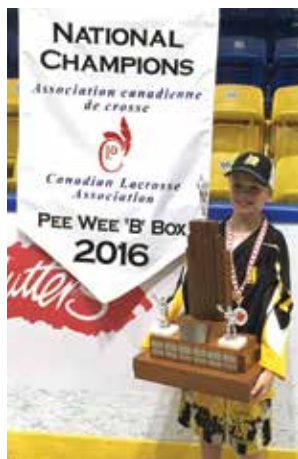
Cole traveled with the team to Orangeville, Ontario, in August for the Founder's Cup, the National Championship for Junior B. The Blizzard were edged 12-9 in the Tier II Championship game by Coquitlam Adanacs.

Congratulations guys on a great season!



(L-R) Tanner Singleton and Cole Wasnie, lacrosse champs.

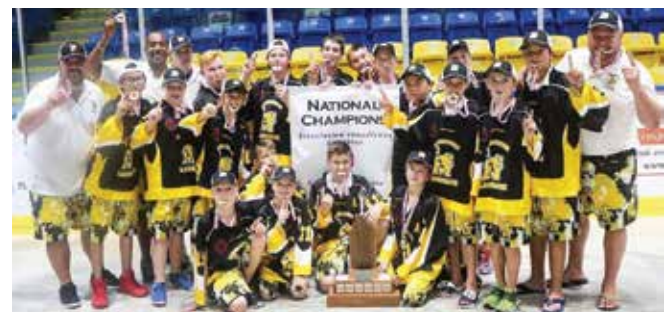
MANITOBA PEEWEES BEST IN CANADA



Manitoba's Provincial Pee wee (11 and 12-year-olds) lacrosse team competed in the Canadian Championships this August in Whitby, Ontario. Not only did the team compete, it won the national crown, defeating Nova-Scotia 6-1 in the championship final!

One of the team leaders was 11-year-old assistant-captain **Kai Garriock**, son of former IBAM President **Wade Garriock**.

Wade, also one of the team's assistant coaches, said, "This wasn't an easy road for



the players. Along with practicing 8-12 hours every week, they had to raise almost \$5,000 per player to cover the cost of the trip.

Kai said none of this would have been possible without those he had supporting him. He specifically wanted to thank the insurance industry for the great support. 🙏

Any IBAM members wanting to announce special accomplishments by family and close friends should contact Margaret Hudson at margarethudson@ibam.mb.ca.

TARGETING THE RIGHT INSURANCE POLICY TAKES A LOT OF SKILL



GET SOME HELP FROM A PRO AND SCORE YOUR INSURANCE GOALS™

Insurance brokers offer a wide range of insurance products from many companies. Your broker can coach you on customizing a policy that fits your needs. And if you need to file a claim, your professional broker will bring objective advice and support to the bench.

Your broker can always provide you with convenient service whether at home or on the road. Talk to your local insurance broker and make sure that you have the right player in your corner.

Your best insurance is an insurance broker

HOME | AUTO | BUSINESS | FARM



IBAM is a proud supporter of the Western Hockey League and the Manitoba Junior Hockey League

BROKERS PROVIDE CHOICE



EXPERTS YOU CAN RELY ON



PuroClean is a full service restoration service handling emergency remediation and rebuilds. We are the residential and commercial property restoration experts, proficient in all property estimating systems, with dedicated teams for large and catastrophic loss.

32 Locations Nationwide and Growing

FREE initial property loss assessment

FREE Continuing Education Training Sessions

(ICM Accredited)

**ONSITE FOR EMERGENCY CALLS
IN 90 MINUTES ANYWHERE IN WINNIPEG**



**Emergency Response
24-Hours a Day, 7 Days a Week**

Each PuroClean office is independently owned and operated. Some services may not be available in all offices.

(204) 777.7876 | (877) 261.7876

PuroClean.ca/WinnipegEast

**PuroClean of Winnipeg East
Unit 7 - 885 Redonda Street
Winnipeg, MB R3C 2Z2**



Water

Fire

Mould

Biohazard



Continuing Education Seminars

2016/2017 IBAM EDUCATION

SYLLABUS & COURSE CALENDAR



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 23, 2016
Winnipeg – November 24, 2016
Brandon – November 25, 2016

Time

10:30am – 3:00pm

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



Online Webinars

We are continually developing new webinars that touch on relevant and timely topics industry-wide. Learn from the comfort of your own office environment.

If you are looking for something specific or an offering that had been available previously, we can tailor webinars to your brokerage needs. Let us know what you are looking for.

C.O.P.E.-ING WITH COMMERCIAL BUILDING CONSTRUCTION WEBINAR

Are you responsible for marketing, writing and / or renewing commercial property policies? Your commercial underwriters will ask a lot of questions including:

- What is the building construction?
- What is the occupancy by the applicant and by other businesses in the same building.
- What type of fire and crime protection have been employed?
- And what is the exposure to loss presented by neighboring businesses?

Gathering this information requires a basic knowledge of commercial building construction and a keen eye for detail.

Objectives

Brokers who complete this webinar will discover the essentials of commercial building construction and property protection systems

by following the commonly used insurance acronym, C.O.P.E., or, Construction, Occupancy, Protection and Exposures. Participants will also gain and understanding of Insurance to Value Concerns and how to raise this.

Recommended for

Sales and Service Brokers who are new to Commercial Lines, Marketing Brokers, Experienced Brokers wanting a refresher

Date

May 11, 2017

Time

2:00pm – 4:15pm

Cost

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

Facilitator

Jo Anne Mitchell, CIP, Effective Training Communications Plus

Accreditation

2 General ICM CECs

CRIME INSURANCE

This webinar will assist anyone looking to attain information on the use, needs and coverage available for commercial crime insurance. This is designated to provide understandable descriptions of the standard coverages and the options available.

We will discuss scenarios for when these options are recommended and the reasons for recommending this coverage as well as any limitations involved.

We will examine reasons for choosing from the various types of crime insurance and how this affects the broker's discussion with their client.

Objectives

Webinar participants will:

- Look at the types of crimes that can cause financial loss
- How to help the client reduce and prevent crime
- A review of crime policies and coverage available
- Provide an understanding of the limitations and exclusions to various crime policies including: Damage to Building, Robbery, Office and Store Burglary & Robbery, Stock Burglary
- Provide information on some endorsements attached to crime policies
- Specifically discuss and review the 3D policy and its endorsements
- A discussion of the underwriting of crime coverage

Recommended for

Any broker who deals with commercial clients

Date

September 20, 2016

Time

9:30am – 11:45am

Cost

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

Facilitator

Monica Cain, CIP, Insured Success

Accreditation

2 General ICM CECs



CYBER LIABILITY - SECURITY AND PRIVACY EXPOSURES WEBINAR

This program will provide guidance to ensure brokers are properly identifying foreseeable insurable cyber liability risks in both personal lines and commercial lines.

In light of recent changes to the Canadian private sector privacy law, including mandatory privacy breach notification requirements, it is imperative that brokers understand the various coverage options.

Participants will

- Learn how to conduct a cyber-liability risk assessment
- Identify cyber liability risk exposures in personal lines and commercial lines from a first party and third party perspective
- Understand the current scope and limitations of commercial liability and cyber liability coverage
- Undertake a comparative review of coverage options to address the emerging, mandatory privacy breach notification requirements

Recommended for

Producers / Customer Sales-Service Representatives / Brokerage Owners / Managers

Date

October 20, 2016

Time

9:00am – 11:00am

Cost

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

Facilitator

Mario Fiorino, B.A, LL.B, M.ED
Accreditation
2 General ICM CECs

INSURANCE NEEDS FOR HOME BASED BUSINESS OWNERS WEBINAR

The types of businesses operated from the home are as diverse as the reasons the owners have for starting them. This means the insurance needs of home based businesses also vary.

Some home based businesses require only minor amendments to the personal lines residential policy. For others, full-scale commercial lines policies are necessary.

Objectives

Participants in this webinar will learn about the growing home based business trend and the insurance implications and needs including:

- Identifying the exposures to property and liability losses that are presented by the operation of a business in the residence to the insured and to the insurance company
- Analyzing the basic coverage for business property and third party liability provided by the residential package policy
- Discussing the use of a survey to assess the risks associated with and the coverage needed for Home Based Business
- Examining the methods of insuring Home Based Businesses

Recommended for

Personal Lines Sales and Service Brokers, In-House Underwriters, Personal lines managers and team leaders

Date

February 23, 2017

Time

2:00pm – 4:15pm

Cost

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

Facilitator

Jo Anne Mitchell, CIP, Effective Training Communications Plus

Accreditation

2 General ICM CECs Introduction to

COMMERCIAL RISK ASSESSMENT WEBINAR

Did you know that a broker must sell a commercial risk twice? It's true! You must first sell the underwriter on the merits of the risk before you can sell the insurance to a prospective client!

The ability to identify exposures to financial loss faced by business owners is critical for all brokers involved in the commercial lines side of the business. This skill enables the broker to successfully market the risk and at the same time, make appropriate loss control and insurance coverage recommendations to business clients.

Participants who complete this two-part webinar will gain a working knowledge of how to assess and analyze commercial risks, request quotations from insurers and complete the CSIO commercial lines application form.

Objectives

Topics covered during this two part webinar series include:

- Introduction to Risk Management
- Assessing Commercial Property Exposures
- Methods of Risk Assessment and Analysis
- Using the CSIO Commercial Application Form
- Assessing Commercial Liability Exposures
- Risk Assessment Case Studies

Recommended for

Sales and Service Brokers new to Commercial Lines property. It is also an excellent refresher for more experienced brokers.

Date

Module 1: December 15, 2016
Module 2: January 12, 2017

NOTE: attendance in both parts of this webinar is mandatory for full ICM accreditation

Time

9:30 am – 11:45 am

Cost

\$225 per member
\$275 per non-member

Facilitator

Jo Anne Mitchell, CIP, Effective Training Communications Plus

Accreditation

4 General ICM CECs

RATEMAKING FOR THE REST OF US WEBINAR

Although pricing seems to be the unique domain of actuaries, brokers and underwriters need to have a basic understanding of this science to best counsel clients.

Participants who complete this webinar will gain an excellent understanding of how insurance is priced and will be able to assist clients to best place themselves in the best pricing section. Clients will be able to adjust lifestyle or physical elements to take advantage of the best pricing available to them.

Objectives

- Review the Pricing Insurance Overview
- Learn the Elements of Pricing
- Hear about the Actuarial Science
- Understand the Government Impact
- Understand the role of the Broker and Underwriter

Recommended for

Sales and Service Brokers who are looking for a broader understanding of pricing and product

Date

April 4, 2017

Time

9:30am – 11:45am

Cost

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

Facilitator

Monica Cain, CIP, Insured Success

Accreditation

2 General ICM CECs

Online Webinars
Continued

2016-2017
EDUCATION CALENDAR

SOLID FUEL HEATING APPLIANCES - AN INSURANCE PERSPECTIVE WEBINAR

Whether for ambiance or for heating, solid fuel burning appliances are a common addition to Manitoba homes. If not properly installed and maintained, they can be a major cause of residential fires. Solid fuel-burning appliances in all their variations require extra care and handling by insurance brokers and their clients.

Brokers that complete this webinar will discover the many types of solid-fuel heating appliances including wood, pellet and biomass units. Participants will also gain an understanding of the operation, maintenance and insurance concerns for solid fuel appliances.

Objectives

- Develop an understanding of solid fuel heating appliances
- Assist participants to effectively perform front-line underwriting duties
- Equip participants to explain company underwriting concerns and issues to policyholders

Recommended for

Sales and Service Brokers

Date

November 29, 2016

Time

9:30am – 11:45am

Cost

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

Facilitator

Jo Anne Mitchell, CIP, Effective Training Communications Plus

Accreditation

2 General ICM CECs

THE SLIPPERY SLOPE WEBINAR - INTRODUCTION TO RESIDENTIAL ROOFING

This 2 hour webinar will equip participants with the knowledge needed to perform underwriting duties and to confidently explain insurance concerns to clients when it comes to roof covering.

The chief purpose of a roof system is to provide a barrier to the intrusion of water into the home. The roof covering must resist nature's worst elements: hail, fire, wind, sunlight, snow, ice and temperature extremes. It must also battle damage from the formation of ice dams during the freeze/thaw cycles so prevalent in the winter months for certain areas of the province.

Objectives

Webinar participants will learn about:

- Residential roof styles
- Roof coverings
- Ice Dams – what are they and how to prevent them

Recommended for

Sales and Service Brokers

Date

March 16, 2017

Time

2:00pm – 4:15pm

Cost

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

Facilitator

Jo Anne Mitchell, CIP, Effective Training Communications Plus

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.

2016-2017
EDUCATION CALENDAR



Fundamentals of Insurance Program

Fundamentals of Insurance is an approved pre-licensing 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.

2016/2017 SEMESTER SCHEDULE

Fundamentals with IWS Immersion

Dates:

Phase 1 – August 29–September 2, 2016
Phase 3 – September 21-23, 2016

Phase 1 – October 24–28, 2016
Phase 3 – November 16-18, 2016

Phase 1 – December 5-9, 2016
Phase 3 – January 4-6, 2017

Phase 1 – January 30–February 3, 2017
Phase 3 – February 15-17, 2017

Phase 1 – March 6-10, 2017
Phase 3 – March 29-31, 2017

Phase 1 – May 1-5, 2017
Phase 3 – May 24-26, 2017

Phase 1 – June 5-9, 2017
Phase 3 – June 21-23, 2017

Phase 1 – July 17-21, 2017
Phase 3 – August 9-11, 2017

Time

8:30am – 4:30pm

Cost

Full Program: \$840.00
Phase 1 Only: \$620.00
Phase 3 Only: \$310.00

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*:

September 12, 2016
October 17, 2016
November 14, 2016
December 12, 2016
January 9, 2017
February 13, 2017
March 13, 2017
April 10, 2017
May 8, 2017
June 12, 2017
July 10, 2017
August 14, 2017

Cost

\$305.00

**Students may also register for rewrites on any of the prescribed exam dates at a cost of \$119.00 per attempt. Exams cannot be attempted more than 3 times in a 6 month period.*

Looking for
additional assistance
studying for the
Fundamentals of
Insurance Exam?

Visit the IBAM
website for
information
about our new
Supplemental Study
Guide available for
purchase.



2016-2017
EDUCATION CALENDAR

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 4-month period consisting of a 1 full day session for each module. Recommended for individuals who benefit from peer-to-peer interaction and prefer learning in a group environment.

Date

Module 1 – December 1, 2016
Module 2 – January 11, 2017
Module 3 – February 21, 2017
Module 4 – March 23, 2017

Time

8:30am – 12:00pm

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

Benefits in attaining your CAIB designation:

- Provides you with formal fundamental insurance knowledge
- Earn confidence from clients
- Encourages you to develop specialized skills
- Offers career advancement opportunities
- Achieve personal goals

2016-2017
EDUCATION CALENDAR

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.

2016/2017 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 9:00am – 12:30pm.

CAIB 2

September 26 - 30 (exam October 1)
January 16 – 20 (exam January 21)

CAIB 3

October 3 – 7 (exam October 8)
January 23 – 27 (exam January 28)

CAIB 4

October 31 – November 4
(exam November 5)
February 6 – 10 (exam February 11)

Time

8:30am – 4:30pm

Cost

\$887 members
\$1297 non-members

Facilitators

Wayne Vokey (CAIB 2 & 3) /
Morris Subtelny (CAIB 4)

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 7. Winter Semester classes run from February until May, exam May 10. Exact start dates TBA

CAIB 1

Tuesday Evenings

CAIB 2

Thursday Evenings

CAIB 3

Monday Evenings

CAIB 4

Wednesday Evenings

Time

6:30pm – 8:30pm

Cost

\$619 members
\$887 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

December 7, 2016
February 8, 2017
May 10, 2017
July 5, 2017
(for registration deadlines, please refer to the IBAM website)

Cost

\$619 members
\$887 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.

Open minds. Understand Risk.

"Delivering innovative solutions for our broker partners and enhancing their ability to meet client needs is an important component of Sovereign's vision. I believe when looking at risks we must be agile and flexible in our thinking in order to drive innovative solutions. In doing so we promote an environment where talented people thrive to be proactive, intentional, and empowered to make decisions in order to create successful solutions. With this winning combination for all stakeholders, why not join us and challenge the status quo?"

sovereigngeneral.com  



Brian Croitor, CIP
Underwriting Manager, Winnipeg
Direct 204-982-1267
brian.croitor@sovgen.com



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

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

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

2016-2017
EDUCATION CALENDAR

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

December 7, 2016
May 10, 2017

February 8, 2017
July 5, 2017

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

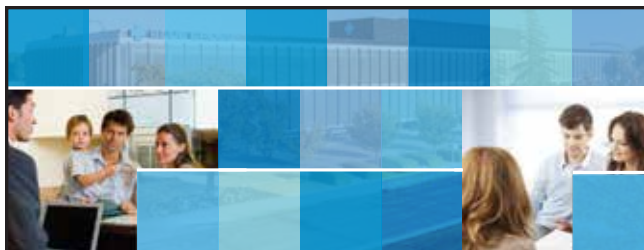
TSW
MANAGEMENT SERVICES INC.



**Complex
Commercial Risk and
Broker's E&O
SPECIALISTS**

Dave Weinberg CIP
Western Regional Manager
Direct: 604-678-5405
dweinberg@tsw-management.ca

www.tsw-management.ca
Toll-free: 1-866-904-8146 • Fax: 604-678-6882
200-1177 W Hastings St, Vancouver BC V6E 2K3



Look for the colour of caring
when choosing the right plan
to fit your clients' needs.

Health • Dental • Travel • Drugs • Ambulance • Hospital

Visit us online at mb.bluecross.ca

 **MANITOBA
BLUE CROSS®**
THE COLOUR OF CARING®



©The Blue Cross symbol and name and Colour of Caring are registered marks of the Canadian Association of Blue Cross Plans, independently licensed by Manitoba Blue Cross. *Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association.

WINNIPEG BUILDING
WBD
& DECORATING LTD.
GENERAL CONTRACTORS

WINNIPEG FURNITURE
WFS
SERVICES LTD.
RESTORERS OF FIRE AND FLOOD DAMAGE

**Three Generations &
Over 60 Years of
Quality & Service**

**We offer the widest range of restoration, construction
and emergency services in the market.**

Our regular services include:

- Complete building restorations for all sizes and types of buildings, homes and businesses
- Design / Build services
- Tenant improvement work
- Specialty construction serving the needs of the pharmaceutical, food services and health industry
- Project management
- Complete millwork shop

Our 24/7 emergency services include:

- Board up and secure premises
- Emergency electrical
- Emergency plumbing and heating
- Emergency glazing
- Water extraction and dehumidification
- Temporary heat
- Temporary roofs
- Temporary shoring
- Content removal / protection
- Certified mold remediation

1586 Wall Street
Winnipeg, Manitoba
R3E 2S4
204.942.6121
www.wbdwfs.com



CONNIE VAN DIXHOORN

Way-Mor Agencies, Rivers, MB



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

A - I'll be celebrating my 12th year anniversary in the industry this October. I was working in the kitchen of a local restaurant flipping burgers and realized I needed a change. A co-worker noticed a job opening at Way-Mor Agencies here in Rivers and suggested I "go for it" – 12 years later, here I am.

Q - Can you briefly describe your role at Way-Mor Agencies?

A - I'm predominantly dealing with Autopac and homeowner/tenant insurance.

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

A - Without a doubt, the people you deal with on a daily basis (customers, co-workers, insurers) are the best thing about the industry. While I knew a lot of people in Rivers and surrounding area prior to my career change, I met even more as an insurance broker, since

ours is the only brokerage in town. Getting to know all these people has given me an even greater love for our town and surrounding area.

The biggest challenge is keeping up with the constant changes that come about. We work with many insurance companies and each has their own way of doing things and each system is constantly changing.

Q - How did you obtain your CAIB accreditation? How long did it take you? Was it challenging? What aspect of your CAIB journey did you enjoy the most?

A - I took Levels 1 and I in-class and Levels III and IV in self-study. In-Class was great because of the instructor – any questions were answered immediately. The self-study was challenging, but that was a good thing, because I really learned and retained the material.

It took me 10 years to achieve my accreditation (LAUGHS). After the first two levels, I took a break and another break after Level III. The process was

challenging, but proved to me that you really can 'teach an old dog new tricks' (LAUGHS). I'd been out of school for years, so it was tough to get back into studying mode. Everything worked out in the end, though. The moment I enjoyed most was, at each level of CAIB, walking out of the exam room knowing it was over and that I'd done my best – it was such a feeling of relief!

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

A - Oh absolutely! We use things we learned in our CAIB studies every day. And facilitator Wayne Vokey's little 'truisms' are always popping into my mind.

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

A - At this time, I'm not contemplating any further courses of study, but I've also learned never to say "Never."

Q - Would you recommend the CAIB study to other brokers who do not have the designation?

A - For sure! You learn so much obtaining your CAIB designation. I still have my binders and refer to my old notes quite often. CAIB has certainly been a boost to my career.

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

A - My husband and I are 'empty nesters' as our adult son and daughter have moved out on their own, so we enjoy those times the family is together again. I also like gardening, cooking and reading. 🌱

Setting New Standards in the Restoration Industry

Helping you prepare prior to a disaster, and in restoring order afterward.

FirstOnSite has been providing superior disaster restoration services to commercial and residential property owners across Canada for more than 30 years.

Winnipeg, Manitoba | P | 1.204.783.9086  





We believe actions speak louder than words. Our customers agree.

Our knowledgeable and caring claims professionals are some of the best in the business, consistently earning kudos from 9 out of 10 customers in post-claim surveys.

Don't just take our word for it. See what our customers have to say.

economicalinsurance.com/stories

PROPERTY | AUTO | BUSINESS

● ● ●
economical
INSURANCE®

The Economical brand includes the following property and casualty insurance companies: Economical Mutual Insurance Company, Perth Insurance Company, Waterloo Insurance Company, The Missisquoi Insurance Company. ©2016 Economical Insurance. All rights reserved. All Economical intellectual property, including but not limited to Economical® and related trademarks, names and logos are the property of Economical Mutual Insurance Company and/or its subsidiaries and/or affiliates and are registered and/or used in Canada. All other intellectual property is the property of their respective owners.

Make your name stand out.

RESUMÉ
Lee K. Martin, CIP
CHARTERED INSURANCE PROFESSIONAL

The Chartered Insurance Professional (CIP) designation is recognized as the hallmark of professionalism in the property and casualty insurance industry. Employers across Canada know that a CIP has completed several years of rigorous study, adheres to a strict code of conduct and has the experience to offer clients fully qualified professional service.

If you want to be assured employers will take note of your resumé—earn your CIP.



Insurance Institute

Learn more at www.insuranceinstitute.ca/CIP
1-866-362-8585

Follow the Insurance Institute [Twitter](#) [LinkedIn](#)

CIP
CHARTERED
INSURANCE
PROFESSIONAL
Be assured.

Trans Canada Insurance Marketing Inc.

tcim.ca



807-177 Lombard Ave., Winnipeg, Manitoba R3B 0W5
204-925-8276 Fx: 204-925-8279

PROFESCAU
ASSURANCE SPÉCIALISÉE
FIRM IN DAMAGE INSURANCE



Gille LeBlanc
514-583-9604
gleblanc@profescau.com



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



Mario Campeau
514-594-1917
mcampeau@tcim.ca



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



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



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



Shelley Tanchak
204-806-8142
stanchak@tcim.ca



Linda Cyrenne
204-806-8074
lcyrerne@tcim.ca



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



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



Deanna Daigneault
204-925-8834
ddaigneault@tcim.ca



Leigh Rhymer
204-925-8273
lrhymer@tcim.ca



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



Cortney Partaker
204-925-8836
cpartaker@tcim.ca



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



Lise Hamel-Landry
204-925-8837
lhamellandry@tcim.ca



Miranda Morden
204-925-8277
mmorden@tcim.ca



Charlie Perkins
204-795-7480
cperkins@tcim.ca



Christie Kumar
604-584-9494
ckumar@tcim.ca



Jim Crighton
613-599-5672
jcrighton@tcim.ca



Derrick MacLeod
204-390-0991
dmacleod@tcim.ca



Mashood Ali
778-372-8246
mali@tcim.ca



Cheryl Fortier
604-534-3280
cfortier@tcim.ca



Jenny Di Tomaso
204-799-4048
jditomaso@tcim.ca



Michael Hirsch
204-795-5253
mhirsch@tcim.ca



Randy Buschmann
403-982-0082
rbuschmann@tcim.ca



Donna Morrison
403-982-0082
dmorrison@tcim.ca



Nicolas Pouliot
450-629-3949
npouliot@tcim.ca

IBAM – MJHL SCHOLARSHIP AWARD WINNERS

Daniel Taillefer >
Steinbach Pistons 2015-2016

PREVIOUS WINNERS

Dasan Sydora
Dauphin Kings 2014-2015

Mitch Van Teeling
Dauphin Kings 2013-2014

Brendan Mitchell
Selkirk Steelers 2012-2013



What are **your**
insurance goals?™

PROUD SPONSOR OF THE MJHL!

Your best insurance is an Insurance Broker

HOME | AUTO | FARM | BUSINESS

ibam.mb.ca



Meet 2016 IBAM-MJHL Scholarship winner

DANIEL TAILLEFER



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

A - I am very honoured to be named the IBAM-MJHL scholarship recipient. There were many quality candidates, therefore I'm excited to receive the scholarship.

Q - Can you sum up your minor hockey background and MJHL career?

A - I played my minor hockey with the LaBroquerie Habs until bantam. That's when I started playing at a higher level and went to play in Steinbach. I spent all my junior career playing with the Steinbach Pistons.

Q - Do you have a connection to the insurance industry?

A - No, I don't have any connection with the insurance industry, which makes me even more appreciative of this scholarship.

Q - What are your plans for the fall? Where and what will you be studying?

A - This fall I will be attending the University of Manitoba. I will be taking courses to prepare me for entry into the Asper School of Business.

Q - What can you tell us about the university's hockey team/program?

A - They have a young team – I know a few of the team members. However, I will not be playing with them, as I want to focus on school.

Q - What are your career plans?

A - I would like to find a successful job in business, although as I'm not sure specifically in what area.

Q - What are your plans for the summer?

A - This summer I am working carpentry with my uncle and my cousin.

Q - When do you 'hit the books'?

A - School starts at the beginning of September.

Q - What is your favourite NHL team?

A - I've always liked the Montreal Canadiens, but I also like the Winnipeg Jets.

Good luck in university, Daniel! 🍀

Past scholarship winners

2012 – Dylan Hyde, #24



DEFENCE
*University of Toronto
Varsity Blues
(Toronto, ON)*

Program: Employment Relations

2015-16 Season: 34 Games, 2 Goals, 12 Assists, 14 Points, and 44 Penalty Minutes. The 8th place Varsity Blues upset 1st place York University Lions in the quarter finals, then lost 2 games to 1 to the Western University Mustangs 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

2015-16 Season: 22 Games, 0 Goals, 4 Assists, 4 Points, and 14 Penalty Minutes. The Lakers finished 6th in the East Division and lost in two straight games to Carlton University in the playoffs.

MJHL Team: Selkirk Steelers

2014 – Mitch Van Teeling, #23



FORWARD
*York University Lions
(Toronto, ON)*

Program: Kinesiology & Health Science

2015-16 Season: 30 Games, 7 Goals, 10 Assists, 17 Points, 14 Penalty Minutes. The Lions finished 1st in the OUA West Division, but lost in the playoffs 2 games to 1 to Toronto Varsity Blues.

2015 – Dasan Sydora, #34



GOAL – University of Manitoba Bisons (Winnipeg, MB)

2015-16 Season: Dasan was the Bison's third goaltender and did not get into any league games. He was one of the Bisons who received the Mike Ridley Annual Award, based on exhibited superior athletic ability coupled with good academic standing and high level of leadership as a full-time student.



The time has
come to restore,
not replace.

The unexpected happens. Get your life back, fast.

At Priority Restoration, we have joined the contents revolution by adopting top-of-the-line Esporta™ and Fireline technology. We are reducing landfill waste and restoring items that were previously considered to be non-restorable. We can prove it to you; come visit us for a building tour. We are happy to share what we do with who we do it for.



25
YEARS

24-hour emergency service
for your property, contents
and document restoration.

Contact us at connectwithus@priorityrestoration.com
or 204.786.3344



SPECIAL RISK INSURANCE MANAGERS

Special Risk Insurance Managers Ltd. (SRIM) is an independently owned and operated Canadian MGA that has been operating since the early '90s. Mark Woodall, President & CEO along with his partner Tom Willie, Director and Chief Underwriting Office, are always looking at innovative ways to make doing business more efficient while maintaining a high service standard. SRIM provides insurance markets for specialty products to support the retail broker network. Special Risk has a product menu that includes sports, leisure, entertainment, logging, trucking, aviation, marine and much more. We respond to brokers needs Canada wide with offices in four provinces and in excess of 60 staff.

SRIM prides itself on a solid team of expert underwriters. Our underwriters have nearly 500 years of combined specialty insurance experience with the first two employees still working for the company. SRIM staff members are committed to providing customized

insurance products and programs that are unique within the marketplace. Mark Woodall and Tom Willie have always instilled a strong work ethic amongst their employees to provide loyal and excellent customer service to the brokerage community whether it be the receptionist answering the phone on the first ring, processors offering to stay that extra five minutes to get a certificate of insurance out, or underwriters responding to inquiries same day. Brokers know that they can depend on SRIM whether they have a weekend sporting tournament, fly-in fishing resort, hot application roofer or a firearms dealer.

As an MGA, Special Risk has entered into contracts with a number of the world's largest insurers such as Lloyd's of London to act on its behalf. With a number of in-house binders SRIM has the ability to act with full autonomy to quote, bind, and issue policies quickly.

SRIM is also unique in that it has an in-house claims division, Royal

Claims Services Ltd., that work solely on SRIM claims. Royal Claims will work with local adjusters and has the authority to manage, negotiate, settle, and issue checks in office. Notably Royal Claims acted quickly during the June 2013 High River flood by working with a top local adjuster to get the SRIM claims investigated and remediated quickly and efficiently, allowing Royal Claims to settle losses by the first week of September. The same service was provided during the recent 2016 Fort McMurray forest fires. Royal Claims staff identified all risks within the area while the fire was still uncontained, contacted top local adjusters so they were ready to get on scene as soon as the evacuation was lifted, and contacted the brokerages whose files were affected to let them know who to contact when a claim did come in. SRIM's efficient service, claims handling, knowledgeable staff and competitive products sets them apart from the competitors. 🙌



SERVICE MATTERS!

Team up with SRIM on your next account:

- Contractors
- Vacancies
- Property
- Hard to Place Liability
- International & Medical Benefits
- Marine
- Aviation
- Sports & Entertainment
- AND MORE!



SRIM IS YOUR LOCAL MANITOBA MGA:

"Thank you so much for all your hard work. This has been amazing — really unexpected for such a quick response."
Winnipeg, MB

"WOW! That is what I call service."
Steinbach, MB

"Thanks, I already have the policy. You guys are absolutely amazing!"
Brandon, MB

Special Risk Insurance Managers
#2 – 242 Goulet Street, Winnipeg, MB

1.866.391.2925
submissions@srim.ca

www.srim.ca

Manitoba INSURANCE BROKER

IN OUR
NEXT ISSUE:

- 2016 IBAM/YBN Dale Rempel Memorial Golf Tournament
- *Special Report:* TECHNOLOGY
- Lewis & Jones Celebrating 70 Years in Business



**James
Dubé
Spraggs**
ADJUSTERS LTD.

Dave Dubé, Manager

207 - 675 Pembina Hwy.
Winnipeg, MB R3M 2L6
Phone: (204) 985-1200
Fax: (204) 475-0221
E-mail: jdsadj@mts.net

Gary Pilloud, Manager

7A - 2010 Currie Blvd.
Brandon, MB R7B 4E7
Phone: (204) 728-6126
Fax: (204) 728-6044
E-mail: jdsbdn@mts.net

www.jdsadj.ca

2016
now available!

Canadian Cost Estimating Guides

These comprehensive
manuals are a **MUST**
for estimating
replacement costs!

Residential Costing Guide



BROKERS
ADJUSTERS
UNDERWRITERS!

ESTIMATE REPLACEMENT COST
OF SINGLE FAMILY DWELLINGS

- 1 Storey • 1¼ Storey • Raised Ranch
- 2 Storey • Tri-Level • 2½ Storey
- High Valued Dwellings

DOUGLAS
COST GUIDES INC

Agricultural Costing Guide



ESTIMATE REPLACEMENT COST OF
AGRICULTURAL USE BUILDINGS

- ✓ Dairy ✓ Poultry ✓ Swine
- ✓ Produce Storage ✓ Horses ✓ Beef
- ✓ Feed Storage ✓ Machinery Storage

DOUGLAS
COST GUIDES INC

**ONLINE VERSIONS
AVAILABLE**

PLEASE CALL, FAX or EMAIL
FOR DETAILS

Toll Free: 877-284-0028

Fax: 519-238-6214

www.douglascostguide.com
karldouglas@hay.net

10341 Pinetree Drive, Grand Bend, ON N0M 1T0

www.douglascostguide.com

Canada's Anti-Spam Law - Two Years Later

Judy Payne and Niall Nazarko, Pitblado Law

INTRODUCTION

It has been just over two years since Canada implemented its anti-spam law, commonly referred to as "CASL." Prior to July 1, 2014, Canada was the only G8 country without specific anti-spam legislation in force. Now, Canada is home to what some consider the strictest anti-spam legislation in the world.

COMMERCIAL ELECTRONIC MESSAGES

CASL's most significant effect is a general prohibition against sending a commercial electronic message. Commercial electronic messages, or "CEMs," are messages whose purpose is to encourage participation in a commercial activity. Examples of messages that fall within the scope of a CEM include: (1) offers to purchase or sell products, goods, or services; (2) offers to provide a business, investment or gaming opportunity; (3) messages that advertise or promote either of the above; and (4) messages that promote an individual as being an individual who does any of the above.

If your insurance brokerage sends any kind of electronic message that advertises or promotes your services (for example, a monthly e-newsletter) those communications are likely to fall within the scope of CASL. The legislation is very broad, and not limited only to messages of a promotional nature. To fall within the prohibitions in CASL, the 'commercial' aspect of the message need not be the sole, or even dominant purpose of the communication. Your communications may be captured by CASL if they contain any sort of commercial aspect, having regard to the content of the message, the contact information contained in the message, or hyperlinks to content on a website. That is, even if a message contains no commercial content, it may still be deemed to be a CEM. A hyperlink to a website which contains commercial content contained in your email is sufficient to deem your email a CEM.

CASL creates three general requirements for CEMs: the requirement to obtain the recipient's consent, the requirement to include certain identification information, and the requirement to provide the recipient with an unsubscribe mechanism.

CONSENT TO SEND CEMS

Consent can be given expressly by the recipient, or it can be implied. CASL's requirement to obtain express consent cannot be satisfied by opt-out consent – the individual must take affirmative action to agree to receive a CEM (such as ticking a box or clicking a button). In addition, the individual must be given the option to agree to the general terms of service for the product or service she or he is being offered, separate and apart from the consent to receive CEMs. In other words, an individual cannot be required to agree to receive CEMs, as a condition of receiving the product or service in question.

Implied consent does not require any positive action from the sender before sending a CEM, so it is important to understand the circumstances under which implied consent may exist. For insurance brokers, the most relevant



circumstance where consent can be implied is where an "existing business relationship" exists between the sender and the recipient. An existing business relationship arises where the sender has:

- Sold goods or services to the recipient within the two years before the message was sent;
- Provided a business opportunity that was accepted by the recipient within the preceding two years;
- Entered into a written contract with the recipient, and the contract is either active or expired within the preceding two years; or
- Received an inquiry from the recipient within the previous six months.

There are also some exemptions to the consent requirements. For example, CASL does not require consent to send messages that:

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

In addition to the consent exemptions, there are some full exemptions from CASL. For example, communications sent in response to a request, inquiry or complaint or otherwise solicited by the recipient are exempt from CASL.

OTHER REQUIREMENTS

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

mechanism, which enables the person to indicate, at no cost to them, the wish to no longer receive CEMs. Effect must then be given to the unsubscribe request within 10 days. The identification information and unsubscribe mechanism must be set out clearly and prominently.

PENALTIES

During the first few days after CASL came into force, more than 1,000 complaints were filed with the CRTC. As of January 2015, the CRTC reported that approximately 210,000 complaints had been made.

CASL contains an administrative penalty regime, which can result in fines up to \$1 million for individuals and \$10 million for organizations. Directors and officers of organizations can be held personally liable if they authorized or acquiesced in the violation of CASL, and can be held vicariously liable for actions of their employees and agents. Since July 2014, the CRTC has handed out several large fines to organizations. The first major notice of violation issued by the CRTC included a penalty of \$1.1 million against Compu Finder. In June 2015, Porter Airlines agreed to pay \$150,000 as part of an undertaking for alleged CASL violations.

ON THE HORIZON

Until July 1, 2017, organizations may rely on implied consent with individuals whom they had an existing business relationship with on the date that CASL came into force. On July 1, 2017, those implied consents will expire and organizations will only be able to rely on implied consent in a situation where they have an existing business relationship that has arisen in the last two years.

Also beginning on July 1, 2017, a “private right of action” under CASL will come into force. This means that individuals who receive a CEM in violation of CASL will not be limited only to making a complaint to the CRTC; individuals will also have recourse through the courts, being able to sue the organization and individuals who violated CASL for damages.

COMPLIANCE

CASL is one of the most comprehensive and complex laws of its type in the world. Insurance brokers should study its application to their activities to determine whether their electronic communications are subject to the legislation, what type of consents are required, and whether any exemptions are applicable. Organizations that send CEMs should consider an appropriate strategy for ensuring compliance, including opt-in consent programs, a system for overseeing and managing those consents, an unsubscribe mechanism, and appropriate internal policies related to compliance with CASL. Consultations with your legal counsel will help you determine and implement appropriate compliance strategies, and minimize your potential risk under CASL.

The information in this Legal Update is general in nature and does not constitute legal advice. This Legal Update is provided to you by Judy Payne (Partner) and Niall Nazarko (Associate), at Pitblado Law. Should you have any questions regarding how CASL will affect your business practices, we hope that you will contact Judy (204-956-3525, payne@pitblado.com), Niall (204-956-3524, nazarko@pitblado.com) or another member of the Pitblado team (204.956.0560, www.pitblado.com). #

THE AUTHORS:



Judy Payne is a Partner at Pitblado Law. Judy has vast experience in many areas of law, including pension, health, privacy, telemarketing, anti-spam, corporate/commercial and litigation.
payne@pitblado.com
204-956-3525



Niall Nazarko is an Associate at Pitblado Law. Niall is presently building a practice that focuses primarily on Corporate and Commercial law, including asset and share transactions, financing and corporate governance.
nazarko@pitblado.com
204-956-3524

Pitblado^{LAW}

At Pitblado Law, we deal with the business of insurance. We advise and represent insurers, brokers, businesses, professionals, and regulatory bodies. Whether resolution is through negotiation, mediation, arbitration or litigation, we recognize that our insurance clients want cost-effective and timely results. Let us help you – visit pitblado.com for more.

OWN A BROKERAGE? WE CAN HELP

- Preparation for sale or succession
- Acquisition of another brokerage or book of business
- Day to day matters such as leases and employment agreements

LET'S TALK

Benjamin Hecht, Managing Partner
hecht@pitblado.com

Pitblado^{LAW}

SIX rewarding ways to recognize employees

Thanking your staff is good business

Derek Schroeder,
Commercial Account Manager,
Commercial Banking,
BMO Bank of Montreal,
Winnipeg



There's a good reason 81% of companies currently have a recognition program or plan to implement one – it can have a big payoff.

According to the 2015 Employee Recognition Report from SHRM®* and Globoforce, 90% of organizations surveyed said their program, when aligned with company values, positively affected employee engagement.

What's more, 68% of organizations said it helped fuel retention. Employee engagement is good business that doesn't need a big budget to be effective.

Consider establishing or adding one (or more) of these six rewards to your recognition program – and thank your employees for a job well done:

1. More time off: Providing additional vacation days don't directly cost your company anything, this move may help prevent absenteeism. Thirty-eight per cent of employees have called in sick when they're actually feeling well, according to a 2015 CareerBuilder study; while 27% said they just didn't feel like going to work, 26% wanted to relax and 21% felt they needed to catch up on sleep.

2. Flex schedules and working remotely:

Most employees would greatly appreciate having the flexibility to arrive a bit late or leave a little early to take kids to appointments or take care of other personal matters. In addition, many would enjoy the flexibility of being able to work from home occasionally.

In fact, 64% of companies said telecommuting had a positive impact on morale and the ability to attract and retain talented employees, according to a BMO Bank of Montreal poll of Canadian business owners.

Furthermore, 24% of women polled in BMO's third annual International Women's Day study said flexible time could help them balance their lives more effectively. Other notable requests included better benefits, family emergency days and additional vacation time.

3. Time and resources for employees' philanthropic interests:

According to Statistics Canada's Volunteering in Canada report, 67% of Canadians said lack of time was the biggest obstacle

to volunteering. Employers can help by providing volunteer opportunities and resources – which can boost employee satisfaction. Volunteer Canada suggests that corporate volunteering is a win-win: employees can develop new skills and get to know their coworkers (80% of employer-supported volunteers say volunteering together helps strengthen their relationships with colleagues), while companies may be able to expand their profile and network in the local community. For more tips, visit www.volunteer.ca/esv.

4. Employee Training: Consider building employee training into your budget each year, which will allow you to set up team workshops, bring in experts for lunch and learns, and offer to subsidize relevant courses and conferences, for example. Offering developmental training can be a draw for new hires, and it can help remind employees that you believe in their abilities and want to help them grow.

5. A simple thank-you: According to SHRM/Globoforce's 2013 employee recognition report, 71% of companies said appreciation expressed by a direct supervisor had the most positive effect on employee engagement at their organization. Now, what better reason to thank your employees for a job well done?

6. Fulfilling projects: When an employee goes above and beyond, the first step is to let them know. You can then show your appreciation by giving them greater autonomy and more interesting assignments. Promote good work with more good work – and employees will feel energized and ready to tackle tasks that come their way.

For more tips on boosting your business, visit bmo.com/life.

®*Registered trademark of the Society for Human Resource Management





We heard *'it's fine'* once
... and we knew it wasn't.



That's why SGI CANADA's **Prestige home insurance** includes a full replacement feature for your customer's siding, roof, flooring or vehicle entry doors.

With Prestige, *'fine'* is never good enough.

Call SGI CANADA Broker Partnership
at 204-925-9200 to find out about
Prestige today!

sgicanada.ca

Detail

24/7 SERVICE AND COMMITMENT TO YOUR CUSTOMERS



- 24/7 emergency response for home break-ins
- We will call your customer within 10 mins of your call
- We will attend within 2 hrs
- Will provide pictures/estimate by next day to either the insurance broker, insurance company or restoration company (assigned adjuster)
- Member of MIAA
- Provides window, door and overhead services to the insurance industry since 1997.

24/7 EMERGENCY PHONE: 204-772-9890



Your bottom
line is **top**
of mind.

At BMO Bank of Montreal, we're here to help your brokerage succeed. Our comprehensive Insurance Broker Program has the tools you need to achieve your goals.

- Specialized lending¹
- Innovative cash management services
- Tailored deposit solutions, such as BMO DepositEdge™ cheque scanning technology
- Financing solutions for succession planning, and more

To learn how the BMO® Insurance Broker Program can help your bottom line, contact National Industry Programs at **1-877-629-6262** or by email at **National.IndustryPrograms@bmo.com**.

BMO  **Bank of Montreal**

We're here to help.™

¹ Subject to meeting Bank of Montreal's usual credit granting criteria.
™/® Trademarks of Bank of Montreal.



1 team

making a
difference

How can we help?

We're both experts in our fields, and together we make a great team in sending travellers off safely.

Our commitment is to your success, and it is our pleasure to support you with:

- Personalized service from some of the best people in the industry
- Dynamic and engaging training programs
- Effective sales tools

Find out today how we can help you grow your business with travel insurance.

Call 1-800-465-4279.

Global Assistance

Allianz 

Visit us today at www.allianz-assistance.ca

Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Cyberbullying insurance for homeowners from Chubb

Chubb has added cyberbullying coverage to its Canadian Masterpiece® Family ProtectionSM policy to help cover clients and their families from the expenses associated with a cyberbullying incident.

“Technology is an integral part of our daily lives. It connects us and facilitates communication,” said **Paul Johnstone**, Sr. VP, Chubb Personal Risk Services Canada.

“But technology can also be a gateway to risk. Cyberbullying, including online threats and harassment, can create reputational damage and cause financial loss and emotional harm. Chubb’s new cyberbullying coverage can help protect the people who are most important to you.”

Cyberbullying coverage provides up to \$60,000 in compensation to clients and family members for expenses related to harassment and intimidation committed via personal computers, telephones or mobile devices. Clients may recover costs incurred when cyberbullying results in wrongful termination, false arrest, wrongful discipline in an educational institution, or diagnosed debilitating shock, mental anguish or mental injury leading to the inability of the client or a family member to attend school or work for more than a week.

The coverage provides compensation for psychiatric services, rest and

recuperation expenses, lost salary, temporary relocation services, education expenses, professional public relations services, and cyber security consultants. Cyberbullying coverage is available to all Canadian Masterpiece® homeowners customers who purchase a Family Protection policy.

Chubb’s Masterpiece® Family ProtectionSM policy includes an array of coverages to help families

recover and protect themselves from perils including stalking threats, carjacking, home invasion, air rage, hijacking and child abduction. Coverage is subject to the language of the policies as issued.

See more at: <http://news.chubb.com/2016-06-02-Cyberbullying-Insurance-Now-Available-to-Chubbs-Canadian-Homeowners-Customers#sthash.pGVoe5jn.dpuf>.



Insurance *With*
Integrity.
Since 1884.

Homeowners Package improvements launching *this fall!*

- New Claims Free Protection Endorsement
- Increased Special Limits

...and much more

Contact your marketing representative for more details.



1-800-567-7721

www.portagemutual.com





Ironshore International introduces political risk coverage for film producers

Ironshore International is introducing a specialty insurance product designed to address the risk exposure of film production companies shooting in at-risk locations worldwide. Ironshore's Political Risk program is underwritten to protect film producers against loss and/or damage of equipment and property caused by acts of foreign governments while filming on location. Policy coverage includes equipment, props, wardrobe and other production materials for loss due to abandonment, deprivation, expropriation and license cancellation. The film

production product will be offered within Ironshore's War and Terrorism platform to provide film producers with comprehensive coverage of loss related to confiscation and various political violence perils. Risk coverage can include property damage and time element losses as a result of war, terrorism and political acts when filming in at-risk locations worldwide.

"Film production is an industry that reaches into every corner of the world, thus exposing companies to the potential for significant loss from acts of foreign governments," stated **James Dover**,

Sr. VP, War & Sabotage. "Ironshore's specialty product for this complex industry risk combines political risk with war and terrorism coverage to protect producers filming in territories with a history of uncertainty and turmoil."

Ironshore's Political Risk program offers structured, international policy protection for in-country or cross-border exposure to government actions and political risk events. Ironshore International underwrites the film production product through its Pembroke Lloyd's Syndicate 4000 in London.

RSA Canada announces departure of President & CEO

RSA Canada announces that **Rowan Saunders**, its President & CEO since 2003, will be leaving the business to take up a new position as President & CEO of Economical Insurance. This is a great opportunity for Rowan to lead the company through its demutualization and subsequent life as a public company.

Martin Thompson, currently SVP Commercial Insurance & Global Specialty Lines, will replace Saunders and become President and Acting CEO of RSA Canada effective immediately. In these capacities Martin will join the Board of RSA Canada and the Executive Committee of RSA Group reporting to its CEO **Stephen Hester**.

Hester says, "Rowan has been an outstanding leader for RSA, serving the firm in Canada for 29 years, 13 as CEO. He leaves with our sincere thanks and good wishes. I am delighted that in Martin we have fine succession. He is well known across RSA to our staff and our key brokers having worked in all of our major regions. With his colleagues on our Canadian Executive team we are in good shape to continue to build the strong and successful business we have in Canada."

Saunders commented: "I am proud to have worked at RSA and with my team built a market leading Canadian insurer with an excellent track record. I leave the business with high confidence in its

future and I am excited to take up my new role at Economical, which is truly a unique opportunity. I wish Martin, my colleagues and RSA continued success."

RSA Canada is one of the oldest insurance companies in the country with roots dating back to 1833. The RSA Canada group of companies includes Roin's Financial Services Limited, Royal & Sun Alliance Insurance Company of Canada, Quebec Assurance Company, Johnson Inc., Unifund Assurance Company, Western Assurance Company, Ascentus Insurance Ltd., Canadian Northern Shield Insurance Company and RSA Travel Insurance Inc. (collectively, "RSA Canada") and is part of RSA Insurance Group Plc.



River City

RESTORATION LTD

FIRE AND FLOOD RESTORATION

COMMERCIAL AND RESIDENTIAL PROPERTY RESTORATION

(204) 275-8183

RIVERCITYRESTORATION.CA

EMERGENCY
SERVICE 24/7

Allianz Global Corporate & Specialty appoints new Underwriting Manager for Entertainment in Canada


Allianz Group's specialist corporate insurer Allianz Global Corporate & Specialty® (AGCS) recently announced that **Maggie Beattie** has been named underwriting manager for entertainment, Canada, effective July 11. In this role, Beattie will report directly to **Ulrich Kadow**, chief agent for Canada, with a matrix reporting line to **Susan McGuirl**, head of entertainment, North America. Based in Toronto, she will be responsible for leading the region's dedicated entertainment underwriting team and will have ownership of key accounts as well as general oversight of broker and client relationships.

"Our priority is to continue to build strong Entertainment divisions to support our local markets throughout North America, as well as globally," said McGuirl. "We're excited to welcome an accomplished professional such as Maggie who possesses the knowledge, experience and dedication needed to expand our visibility and share within this key region."

Beattie, who has more than a decade of experience in the commercial insurance industry, joined Allianz in 2014 as an underwriting specialist where she was responsible for portfolio development of multiple business lines throughout the Canadian market. She was also the strategic underwriting and service contact for distribution partners throughout the zone. Prior to this, Beattie was a trading underwriter for RSA Canada, where she was the key account manager for top national brokers as well as a mentor and coach to junior underwriting staff. Beattie also held several roles at GCAN Insurance and began her insurance career at AIG.

A graduate of York University in Toronto, Beattie also completed accelerated development programs in property training with The RSA Technical Academy in London.

"We're pleased to appoint Maggie from within the Allianz family to this strategic position in Canada," added Kadow. "Her comprehensive

and customer-based approach is a direct reflection of our organizational values and she will hit the ground running." 



Our Expertise. Your Advantage.

We are the perfect fit if you...

Are a **self-starter** willing to invest time and energy to learn the technical aspects of our business.

Believe in **integrity** and building success by developing **relationships** with others.

Have an **entrepreneurial spirit** and are challenged by the opportunity to build your career.

Seek **challenges** and seize **opportunities**.

Have a **desire to help others** protect their future.

HUB wants you...

Robin Steel, Chief Human Resources Officer
Ph: 204-988-1195



Apply **online** today.

www.hubinternational.com



The *Manitoba Insurance Broker* would not be possible without the advertising support of these companies and organizations. Please think of them when you require a product or service. We have endeavoured to make it easier for you to contact these suppliers by including their telephone number and, where applicable, their websites. You can also go to the electronic version of the *Manitoba Insurance Broker* at www.broker.ca and access direct links to any of these companies.

COMPANY	PAGE	PHONE	WEBSITE
Allianz Global Assistance	56	866-520-8823	www.allianz-assistance.ca
AVIVA Canada	25	204-942-0424	www.avivacanada.com
BMO Bank of Montreal	55	416-927-5973	www.bmo.com
Can-Sure Underwriting Ltd.	7	877-685-6533	www.can-sure.com
Detail Services	55	204-772-9890	
Douglas Cost Guides Inc.	51	877-284-0028	www.douglascostguide.com
Economical Insurance	45	800-265-9996	www.economicalinsurance.com
First General Services (Winnipeg) Ltd.	17	204-477-0560	www.fgswpg.ca
Firstonsite	44	877-778-6731	www.firstonsite.ca
Hagerty Insurance Agency, Inc.	12	800-922-4050	www.hagerty.com
HUB International	59	204-988-4789	www.hubinternational.com
Insurance Institute of Canada	46	866-362-8585	www.insuranceinstitute.ca
Intact Financial Corporation	14, 63	204-942-8402	www.intactfc.com



COMPANY	PAGE	PHONE	WEBSITE
James Dube Spraggs Adjusters Ltd.	51	204-985-1200	www.jdsadj.ca
Lowey Insurance	13	204-831-0093	www.loweyinsurance.com
Manitoba Blue Cross	16, 43	204-775-0161	www.mb.bluecross.ca
Manitoba Public Insurance	19	204-945-8097	www.mpi.mb.ca
Markel	23	800-223-8858	www.markelinternational.ca
Mr. Electric	4	204-949-9299	winnipeg.mrelectric.com
Mutual Fire Insurance Company of BC	2	866-417-2272	www.mutualfirebc.com
MX Restorations Ltd.	25	204-786-1198	www.mxrestorations.ca
ONE Insurance Group	10	800-617-7420	www.oneinsurancegroup.ca
Pal Insurance Brokers	26	800-265-8098	www.palcanada.com
Peace Hills Insurance	15	800-272-5614	www.peacehillsinsurance.com
Pitblado Law	53	204-956-0560	www.pitblado.com
Portage Mutual Insurance	57	800-567-7721	www.portagemutual.com
Priority Restoration	49	204-786-3344	www.priorityrestoration.com
PuroClean	29	204-471-5597	www.puroclean.ca
Red River Mutual	3	800-370-2888	www.redrivermutual.com
River City Restoration Ltd.	58	204-275-8183	www.rivercityrestoration.ca
Saskatchewan Mutual Insurance Co.	16, 22	306-653-4232	www.saskmutual.com
SERVPRO	62	204-779-1720	www.servprowinnipegsoutheast.com
SGI Canada	55	306-751-1674	www.sgicanada.ca
Sovereign General Insurance	40	204-982-1287	www.sovereigngeneral.com
Special Risk Insurance Managers	50	800-993-6388	www.srim.ca
Trans Canada Insurance Marketing Inc.	46	204-925-8276	www.tcim.ca
TSW Management Services	43	866-904-8146	www.tsw-management.ca
Wawanesa Insurance	21	204-824-2132	www.wawanesa.com
WINMAR	60	866-494-6627	www.winmar.ca
Winnipeg Furniture Services Ltd.	43	204-942-6121	www.wpgbldg.com
Wyatt Dowling Insurance Brokers	64	204-949-2600	www.wyattdowling.ca



To reserve your advertising space, contact
Marketing Manager Kris Fillion.

Tel: 204-985-9798

Toll Free: 866-985-9798

E-mail: kfillion@kelman.ca

FIRE & WATER DAMAGE

- Commercial and Residential
- Trained, Uniformed Professionals
- Real Time Electronic Reporting
- Tablet and Mobile Based Operating Systems
- Largest Restoration Company in North America

SERVPRO® of Winnipeg

204-779-1720

83 Kate Street, Winnipeg, MB.

office@servprowinnipeg.com

Independently Owned and Operated



Fire & Water - Cleanup & Restoration™

24 Hour Emergency Service.

Over 1,600 Franchises in North America.

SERVPRO® Franchise System Serving Since 1967.



Like it never even happened.®

SERVPRO® SYSTEM SERVICES

Restoration:

- Fire, Smoke and Soot
- Water Removal & Dehumidification
- Mold Mitigation & Remediation
- Catastrophic Storm Response
- Move Outs and Contents Restoration
- Electronics and Equipment
- Document Drying
- Contents Claim Inventory Service

Cleaning:

- Air Ducts & HVAC
- Biohazard, Crime Scene & Vandalism
- Carpet, Upholstery, Drapes & Blinds
- Ceilings, Walls and Hard Floors
- Deodorization

**Services vary by location*



Stolen laptop. Malicious Code. Hacked network.

The types of privacy breaches are evolving. Your business insurance should too.

Intact Insurance Company's enhanced cyber coverage provides first-party coverage for privacy breaches.

In the event of a breach, we provide resources, access to tools and support to help you get back.

- Increased policy limit of \$25,000, \$50,000, \$75,000 and \$100,000* to spend on related remediation costs
- Cyber legal expenses coverage to help with legal fees in the event of a covered breach
- No questionnaire or form is required
- Remediation, business interruption and legal expense coverage for \$96/yr introductory price
- Access to information and services provided by IDT911, an independent service provider

At Intact Insurance, we make protecting your business our priority.
Contact your Broker for more information about Cyber coverage.



*Per claim and in the aggregate. Certain conditions, limitations and exclusions apply. The information that appears on this advertisement is provided to you for information purposes only. Your insurance contract prevails at all times. Please consult it for a complete description of coverage and exclusions. Non-insurance services are provided by IDT911, Inc., an independent third party. These services provided do not constitute legal advice. If you require legal advice, please consult a lawyer. Intact Financial Corporation and its affiliates assume no responsibility for making the services available to you or for your use of the services. The IBP logo is a registered trademark of the Insurance Brokers Association of Canada (IBAC). All other trademarks are property of Intact Financial Corporation used under license. © 2015, Intact Insurance Company.

Wyatt Dowling is doing it different.

Our business is growing. As it grows we need your help. After all, doing it different requires a strong team.

As Manitoba's largest family run brokerage, we are always in the market for top quality team players.

Wyatt Dowling is changing the face of how brokerages operate in this province. If you want to be part of something exciting, leading-edge and long-term, **we want you.**



New Bridgwater Location Opening November '16



Wyatt Dowling
INSURANCE BROKERS

Call 204 949 2600

or visit wyattdowling.ca |   