

THE MANITOBA **BROKER**



VOLUME 18 NUMBER 1, MARCH 2010

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-(details inside)

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Our office has been using Policy Works since 2006 and for commercial submissions, whether big or small, it is an absolute godsend! As with any new product there's a learning curve but the more I used it, played with it, and asked questions, the quicker I flattened that curve. Now I am proud to tell people that I am our office's Policy Works Champion. I use Policy Works for virtually every commercial lines submission because it is so effective. Even for a small office package, I can enter the information once and upload via various portals - often receiving instant quotes in less time and with very little duplicate entry.

”

Thanks for making my job that much easier!

Gillian Van Kempen, FCIP, CRM, CAIB
Vice President - Risk Management
Best Buy Witty Insurance Brokers Inc.
Ajax, Ontario



Thanks for getting the word out, Gillian!

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The MANITOBA BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 205-530 Kenaston Blvd. Winnipeg, MB R3N 1Z4, (204) 488-1857, email: info@ibam.mb.ca

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Scott Andrew,
IBAM President

We have succeeded through strength, character and integrity

As we approach our Convention and Annual General Meeting, I am reflecting on the many issues that we have addressed together during my tenure as your President. A major challenge that we faced and tackled was of course the commencement of implementation of the operational restructuring and new compensation model negotiated and secured with Manitoba Public Insurance in 2008. I thank the IBAM membership for their involvement and support during the entire beginnings of this new process.

We again held firm this past year to our philosophy that much of what we have been and are to continually able to achieve in dealing with MPI, the Insurance Council of Manitoba and in other arenas of our endeavours is owed to our focus at all times on the insurance consumer in Manitoba (and Canada). What follows from all of this is that our local Broker Identity Program (BIP) is continuing to show signs of real success. We are out there, we are visible – and it is making a difference.

IBAM has been extremely active within the national Broker Identity Program (BIP) as well. This system of time and money investment allows us to distribute the branding campaign that relays the value insurance brokers bring their clients and their communities. Your IBAM repre-

sentatives have once again worked hard in developing the BIP, making annual visits to our Manitoba-based companies – Portage, Wawanesa, Red River and Grain. While we have had success in this area, we still have some hard work ahead of us. As a part of our efforts, we were pleased once again to assist IBAC in its Broker Identity Program through our Senior Insurance Executives Dinner (held annually with key national players representing their companies). IBAM executives also participated vigorously once again in the insurer CEO accountability sessions in Toronto this past January. We continue to build the BIP by educating and influencing legislators who for the most part now recognize the brand, the profession, and the value the profession provides to Canadians. We are truly intermediaries who serve the interests of insurance consumers in Manitoba and Canada.

At our 2010 AGM, I will be passing the torch to current President-Elect, **Pamela Gilroy-Rajotte**. I am confident that we will be extremely well represented throughout Pamela's term.

Pamela is already busy in her working life, having taken on new and many responsibilities at Horizon – and I can assure you that she will be an even busier individual this year

working hard for IBAM and its members. While we have accomplished much this year, there is so much more to do. During the coming year as your Immediate Past President & Board Chair, I will be there to help Pamela and the IBAM Executive, Board and membership whenever I am called upon. As your next IBAC Director, I will also ensure that your messages are heard at the national level.

During this past year, as a Board on your behalf we have again been operating with a specific and overriding motivation – being that IBAM exists for one main purpose, and that is to have a common and collective broker message voiced through one Association. Conveying, reinforcing and utilizing this message and tool is what our most diligent efforts have been all about over the course of the year. I wish to add that as a unified body we as a membership have succeeded through strength, character and integrity; the year has again been good for the Association and its members as a direct result of various challenges being engaged head on. We are pleased that we have also commenced much work with the Insurance Council of Manitoba so as to achieve positive change for brokers going forward. In fact, it is enlightening that we are continuing to achieve these kinds of results and to see opportunity and gain strength amidst the continuing issues we face as an industry. Finally, I am also pleased to say that in completing its work, the Board has again produced positive results by conducting itself as a team while simultaneously utilizing the skills of individual Directors. I wish to thank the IBAM Board Directors for the diligent service and partnership that they have engaged in throughout this past year. Members, while my service as President comes to an end, I look very much forward to continuing my work in the coming year as Past President and Chair of this terrific Association.

Thank you again and I will see you at the Fairmont. #



Scott Andrew with former Premier Gary Doer prior to 2009 President's Dinner



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business we value – we work hard to be their favourite insurance provider, offering competitive rates, the best coverage and the fastest, friendliest service. But our favourite thing is providing all of it in one perfect package.

In the media ...

THOMPSON'S Daily Insurance News Service January 18, 2010

Canadian insurance industry members quick to donate to Haitian relief: insured damage believed to be low

Two Canadian insurers and a group of claims management companies are among those who have been quick to donate to relief efforts in earthquake-stricken Haiti.

The Co-operators is providing up to \$150,000 to match employee donations to the Red Cross.

Intact has donated an initial \$50,000 to the Canadian Red Cross to support its work there.

Granite Global Solutions, made up of McLarens Canada, Sibley & Associates, Rochon Engineering, King-Reed Investigation Services and Henderson Structured Settlements, has donated \$20,000 to the Red Cross.

The federal government is earmarking up to \$50m to match Canadians' donations.

Co-operators President Kathy Bardswick said this means every dollar employees donate will translate into three dollars going to help those in Haiti "who so desperately need it."

Hannover Re, whose Bermuda unit specializes in property catastrophe protection, said the earthquake could cost it the equivalent of CAD\$29.6m.

A US report said the Caribbean Catastrophe Risk Insurance Facility, of which Canada is a founding member, may only pay out less than \$8m.

The BBC, quoting the Haitian envoy to the US, said the total cost could be in the billions.

Insurance information company Eqecat's latest estimate of economic damage is in the low single digit billions of dollars.

MANITOBA BUSINESS MAGAZINE In this journal's list of the 40 Fastest Growing Companies, MIG Insurance was 6th and HED Insurance and Risk Services was 26th. Well done!

6. MIG Insurance

26. HED Insurance and Risk Services

Rank	Company Name	2008 Revenue	2009 Revenue	% Change	Employees	Head Office	Primary Office	Product/Service
1	Armen Edge Plumbing Consulting	151,700	671,000	74%	20	Winnipeg	Winnipeg	Plumbing
2	Chadler Improvement Co. Ltd.	6,094,600	26,207,200	74%	100	Winnipeg	Winnipeg	Home Renovation
3	Anytime Fitness Inc.	11,140,000	13,600,000	50%	100	Winnipeg	Winnipeg	Gym
4	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
5	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
6	MIG Insurance	1,000,000	2,000,000	100%	100	Winnipeg	Winnipeg	Insurance
7	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
8	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
9	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
10	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
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13	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
14	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
15	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
16	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
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22	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
23	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
24	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
25	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
26	HED Insurance and Risk Services	1,000,000	2,000,000	100%	100	Winnipeg	Winnipeg	Insurance
27	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
28	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
29	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance
30	2010 Insurance Solutions Inc.	4,777,000	23,302,000	147%	30	Winnipeg	Winnipeg	Insurance

Political Action

Premier's Breakfast



CEO Dave Schioler representing brokers in discussions with Finance Minister Jim Flaherty in Ottawa

Lunch with Federal NDP Leader Jack Layton

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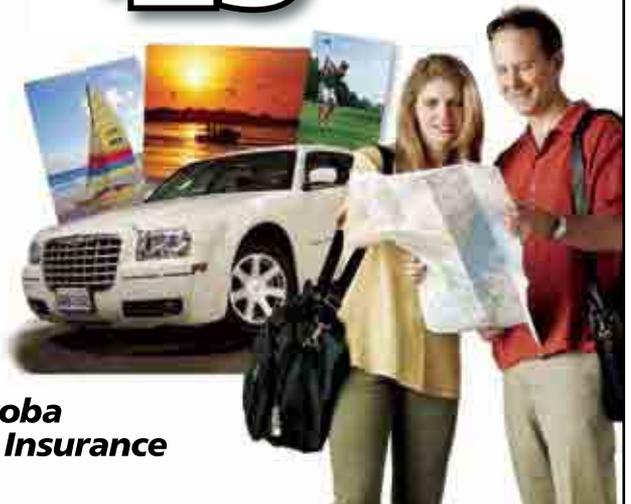
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Industry Events

Sr. Insurance Executive Dinner – February 25

This annual event strengthens the relationship IBAM has with insurance companies that do business in Manitoba.



IBAM Director Greg Barrows, Ken DeDecker (AXA), Kevin Briscoe (Intact), Kevin McNeil (Gore Mutual) and Dale Kein (AXA)



Portage Mutual's Doug Pedden & John Mitchell with Dave Schioler



(L-R) Kevin McNeil (Gore Mutual), Maurice Tulloch (AVIVA), and Portage Mutual's Wayne Wyborn & Doug Pedden



Dave Schioler with the Zurich team (Diane Cooper, Martin Lynch and Ken Santarossa)



Dave Schioler, John Mulvihill (Boiler Inspection & Insurance Co.), Kevin McNeil (Gore Mutual) and Chris Luby (Wawanesa)



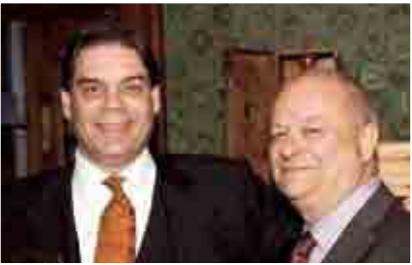
Gail Routh (Peace Hills), Pamela Gilroy-Rajotte (IBAM President-Elect) and Wade Garriock (IBAM Chair & Past President)



Gail Routh (Peace Hills) and IBAM Director Curtis Wyatt

Retirement Reception for Portage Mutual's Randy Clark, Winnipeg Squash Club (March 4, 2010)

IBAM CEO Dave Schioler spoke at the event for the outgoing (in more ways than one) CEO of Portage Mutual, wishing him well in his retirement.



IBAM CEO Dave Schioler and Jean Fontaine (Trans Canada Insurance)



IBAM Past President Tony Taronno and SGI's John Dobie



Edna Rossong (Wawanesa) and IBAM Director Keith Jordan



Laura Wiebe (SMI) and Wade Garriock (IBAM Chair & Past President)

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AN INTERVIEW WITH ...



Maurice Tulloch, President and CEO, Aviva Canada

MAURICE TULLOCH, THE RECENTLY APPOINTED CEO OF AVIVA CANADA, WAS IN WINNIPEG RECENTLY. PRIOR TO HEADING OFF TO SIT IN ON IBAM'S BOARD OF DIRECTORS MEETING, HE TOOK TIME FROM HIS BUSY SCHEDULE TO SIT DOWN WITH TMB TO DISCUSS THE INDUSTRY, HIS COMPANY AND THE ROLE OF BROKERS.

Q:
WHAT IS YOUR PROFESSIONAL BACKGROUND?

A:
I'm an accountant by trade and joined Aviva in 1992. I've held a variety of management positions including President of Aviva-owned Pilot Insurance Company and Executive VP for Aviva Traders, Aviva Elite and Aviva Scottish and York. I've also worked at the Aviva group centre in London, England. I was also Executive VP of Broker Distribution (Ontario) and Specialty Distribution for Aviva. I was appointed President and CEO of Aviva Canada at the close of 2009 and officially took on my new duties on January 1.

Q:
HAVING SERVED AS VP OF BROKER DISTRIBUTION IN ONTARIO, DOES THIS MEAN YOU ARE SENSITIVE TO AVIVA'S DEALINGS WITH BROKERS ACROSS CANADA?

A:
Absolutely! I know over 1,000 brokers personally and some of my best friends

are brokers. It's critical that I'm seen as being accessible to brokers as brokers are our company's life-blood.

I recently had breakfast with IBAC's CEO Dan Danyluk. Since I live in Ontario, I'm regularly in contact with IBAO and their representatives. It's so important to our staff and insurance partners that we have regular contact. I'm planning to attend IBAM's Conference in April and very much looking forward to it.

Q:
WHAT DOES THE FUTURE HOLD FOR AVIVA CANADA?

A:
Going forward, we have identified two strategies. The first strategy is our determination to be a great underwriting company in terms of both insurance lines and regions of the country. We must have a full understanding of the risks we take and that we set fair prices for these risks. We must then ensure that our broker partners and customers have a full understanding as well. By understanding the nature of our

products and working closely with brokers we can create exemplary service for our insurance clients.

The second strategy is Aviva's commitment to the broker channel. We must ensure that we provide the right product and technical support to brokers so that they can provide the amazing service Canadians are used to receiving from them.

This is and will be the focus for our 3,500 employees in Canada.

Q:
WHAT TRENDS DO YOU SEE TAKING PLACE IN THE INDUSTRY AND HOW WILL THEY AFFECT MANITOBA BROKERS AND THEIR CUSTOMERS?

A:
The biggest issue on our radar is the change in the global climate. The last few years has seen over double the payouts due to weather catastrophes. Northern Europe and the United Kingdom have recently experienced a pair of once-in-a-century storms. The industry can't respond by running



away. We have to face the reality and determine the right price for the risk. This will certainly have an effect on Manitoba brokers and their customers. It is predicted that 2010 will be an “El Nino year” – what does that entail and how will our industry respond?

Aviva Canada plans on being in the forefront to respond to these upheavals. That stance harkens back to our strategy of making sure our customers and brokers understand the situation that the industry is facing and what it means to all of us – companies, brokers and consumers. To enhance customers’ confidence, Aviva is committed to adding additional protection and guarantees. A prime example of that is our Claims Service. When customers call 1-866 My Aviva they can expect our claims service to deliver. We offer:

- Bilingual trained professionals who are available to help you, seven days a week, 24 hours a day anywhere in North America
- A single point of contact
- A higher level of quality services; highly responsive to your needs
- Hassle free service; no need for comparative estimates – we’ll take care of everything for you
- Guaranteed workmanship when using our Premiere Networks
- Our innovative program exclusive to Aviva, Premiere Healthcare, helping you get better faster, and,
- Claims Service Satisfaction Guarantee - We promise to deliver great claims service or we’ll cut you a cheque for the amount of your premium. That’s right. All of it. We like to say: At Aviva, happy customers are guaranteed!

Q:
WHAT CAN YOU TELL READERS ABOUT THE NEW AVIVA COMMUNITY FUND?

A:
We are so excited about this new initiative. We started it up last fall with the intent of improving communities across Canada through

positive, self-initiated change. We asked Canadians what improvements they would like to see in their neighbourhoods or nation – and the response was overwhelming. Over two million votes were cast for more than 2,000 innovative ideas. The deserving winners shared \$500,000.

We can’t wait for the second year of competition to begin in a few months. (Editor’s note: See sidebar for more information on the Aviva Community Fund.)

SEE MORE ON AVIVA CANADA ON PAGE 14



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AVIVA CANADA ANNOUNCES SENIOR LEADERSHIP CHANGES

On February 25 Maurice Tulloch, President and CEO of Aviva Canada Inc., announced senior leadership changes designed to support the company's business strategy, offer optimal service to their customers and brokers, and expand the company's reach and influence in the market.

James Russell has been appointed as Aviva Canada's Chief Underwriting Officer. Russell has been with Aviva since 2001 holding several executive roles in corporate actuarial, operational pricing and analysis and most recently as senior vice president, underwriting. He will be responsible for leading the company's underwriting and pricing strategy, customer propositions and product management.

Greg Dunn has been appointed to the newly created role of Chief Risk Officer. Dunn has held numerous senior roles at Aviva and has operational, actuarial and technical experience.

Esther Winter has been appointed to Senior Vice President, Human Resources for Aviva Canada. Winter brings over 20 years of experience in change management

and organization design, employee relations, reward, internal communications and culture embedding. She was most recently Human Resources Director for IT and Operations in Aviva's European operations.

"This is a dynamic and skilled team of leaders who will take Aviva forward as a dominant player in the Canadian Property and Casualty market," said Tulloch.

"James Russell, Greg Dunn and Esther Winter are joining an already strong team that includes Greg Somerville, Executive VP of Broker Distribution; Jim Falle, CFO; Jim Haskins, Executive VP of Claims and Procurement; and Robert Merizzi, Executive VP of Operations and Technology."

In addition to the above noted changes, Bob Fitzgerald, executive vice president and chief marketing & underwriting officer, will be leaving Aviva effective 1 March 2010. Tulloch recognized Fitzgerald for his many significant contributions to Aviva.

CANADIAN YOUTH BIG WINNERS IN THE AVIVA COMMUNITY FUND

From more than 2,000 ideas submitted across the nation, Aviva Canada Inc. recently announced the eight winning entries for the first ever Aviva Community Fund – a unique competition designed to lead, empower and support positive change in communities across the country.

Launched in October 2009, the heart of the Aviva Community Fund centred around an online portal – www.avivacommunityfund.org – where Canadians were asked to submit ideas and vote for things that they would like to change at a local or national level. After several rounds of voting, the Top 25 ideas were presented to an impartial panel of judges who decided which ideas would receive funding.

"The team at Aviva has been truly inspired by Canada's passion for positive change, with communities proposing over 2,000 ideas and casting more than two million votes for the competition," said Maurice Tulloch, President and CEO, Aviva Canada. "The success of this program reinforces our commitment to leading positive change in both the industry and in the communities where our customers, employees, brokers and partners live, work and play."

Aviva Canada congratulates the winners of the Aviva Community Fund:

- BIG IDEAS (C\$50,000 - C\$250,000)
 - Building a lodge for Camp Triumph: Malpeque, PEI – Camp Triumph is an adventure camp for kids from families living with chronic illness.
 - Make Our Dream A Reality: Burnaby, BC – A communal playground shared by several schools,

including the BC School for the Deaf, needs a makeover.

- "Prison Yard" Playground: Brantford, ON – King George School will rebuild playground structures, including an outdoor learning centre.
- Scouting's No One Left Behind: National – This program was established in 2007 to ensure that financial barriers were not an issue for Canadian children interested in scouting.
- MEDIUM IDEAS (C\$10,000 - C\$50,000)
- Joe's Place – Hungry for Hope: Moose Jaw, SK – The funding will help build a kitchen for Joe's Place as well as install equipment and update the youth centre's social areas.
- Noël vert pour tous: Montreal, PQ – Consortium Evolution plans to collect unused holiday toys from Quebec-based schools in an effort to conserve the valuable energy and resources that were consumed in their production.
- SMALL IDEAS (UP TO C\$10,000)
 - Charity Champs: Toronto, ON – Charity Champs will build a new online community for Canadians aged 13-25 that nurtures and develops socially responsible attitudes in youth through microphilanthropy.
 - Théâtre Multimédia: Montreal, PQ – This arts program will provide 50 low-income schools the opportunity to participate in local theatrical arts initiatives.

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New Appointment

Darren P. Borodenko, BA, CIP, CRM



Management is pleased to announce the appointment of Darren Borodenko to the position of Commercial Lines Business Development Manager.

Darren has over 21 years of experience in the property and casualty sector and has held various positions including those of Marketing Representative and Senior Commercial Lines Underwriter. Darren has developed multiple skill sets throughout his career that we look forward to deploying in the Business Development Department.

In his new role, Darren will be responsible for the profitable growth of our Commercial Lines book of business across Canada. Darren will also retain some of his current Marketing duties in the Winnipeg Region and will continue to operate out of our Winnipeg Office.

Darren holds a Bachelor of Arts from the University of Manitoba as well as CIP and CRM designations.

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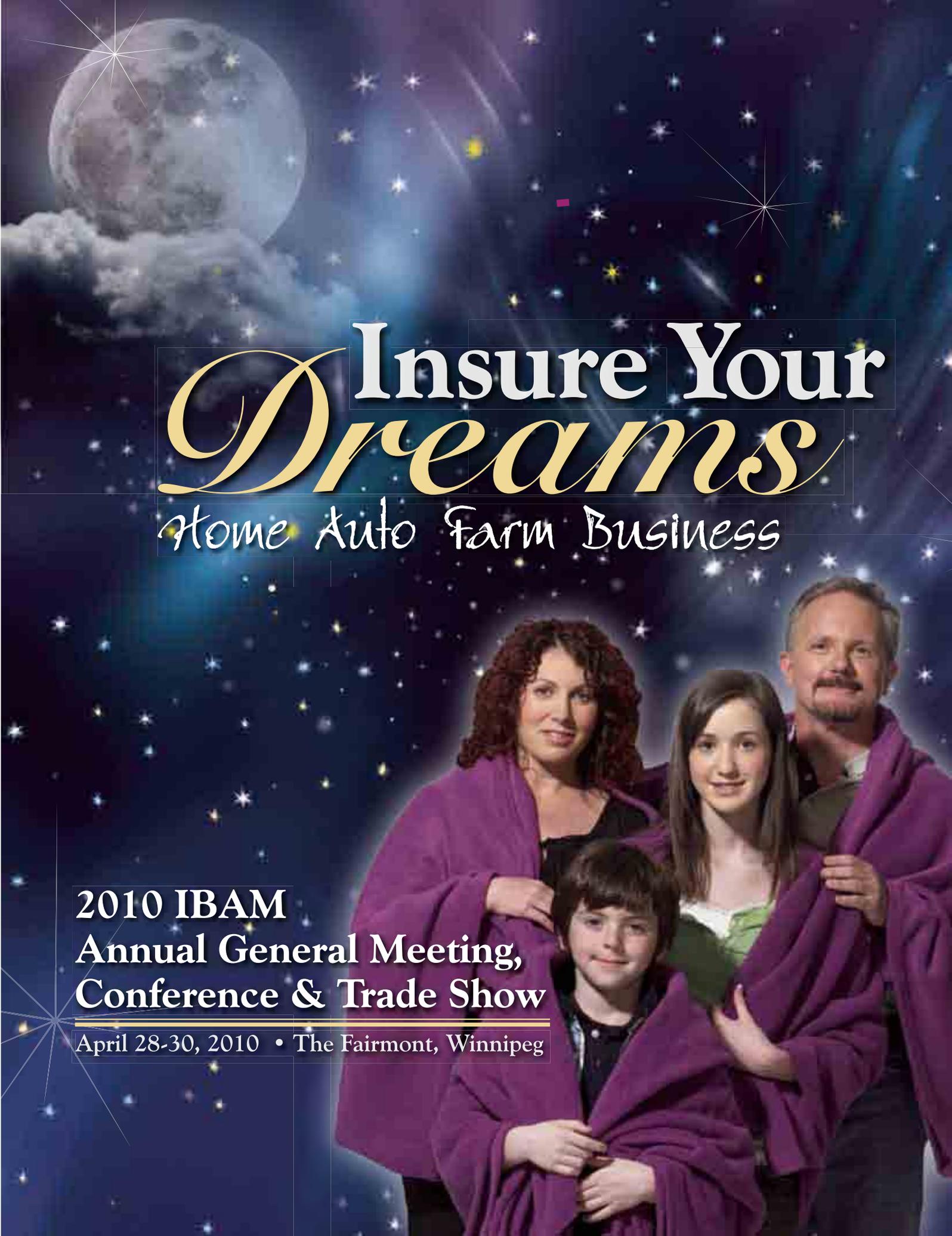


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**2010 IBAM
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April 28-30, 2010 • The Fairmont, Winnipeg

NOTICE

THE ANNUAL GENERAL MEETING of the Insurance Brokers Association of Manitoba

will be held at

9:00am

Thursday, April 29, 2010

Wellington Room
The Fairmont Winnipeg,
Two Lombard Place
Winnipeg, MB

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Dated at Winnipeg, the 22nd day of March, 2010
David Schioler, Chief Executive Officer



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Program—At-A-Glance

WEDNESDAY, APRIL 28, 2010

11:00 – 3:00	Exhibitor Set-up	Winnipeg Ballroom
4:30 – 8:00	Registration	Foyer 2nd Floor
4:30 – 8:00	Trade Show SPONSOR: PEACE HILLS INSURANCE	Winnipeg Ballroom
7:30 – 11:00	Hospitality Suites Open	Various

THURSDAY, APRIL 29, 2010

8:00 – 9:00	Registration & Continental Breakfast SPONSOR: WINNIPEG FURNITURE SERVICES/WINNPEG BUILDING	Foyer - Main Floor
9:00 – 11:30	Annual General Meeting (CECs: ICM-1 General or Life)	Wellington Ballroom
11:00 – 2:00	Exhibits Open - Networking Lunch & Exhibitor Draws SPONSOR: MANITOBA PUBLIC INSURANCE	Winnipeg Ballroom
2:00 – 4:00	Keynote Education Session: "Doing Business in 2010" (CECs: ICM-3, RIBO-TBA) SPONSOR: INTACT INSURANCE	Wellington Ballroom
6:00 – 7:00	Young Broker Hosted President's Reception SPONSOR: SGI CANADA	Foyer – 2nd Floor
7:00 – 1:00	President's Dinner & Dance SPONSOR: MANITOBA BLUE CROSS	Winnipeg Ballroom

FRIDAY, APRIL 30, 2010

9:00 – 10:00	Registration & Continental Breakfast SPONSOR: AXA PACIFIC INSURANCE CO. <i>Friday Education Sessions</i> SPONSOR: AVIVA	Foyer 2nd Floor
10:00 – 12:00	Seminar: Adjusting/ Restoration (CECs: ICM-2, RIBO -TBA)	West Ballroom
12:00 – 2:00	Annual Awards Luncheon SPONSOR: WAWANESA MUTUAL INSURANCE	Midway & East
2:00 – 4:00	Seminar: E&O (CECs: ICM-2 General or Life, RIBO-2 Management)	West Ballroom
5:00 – 8:00	IBAM Windup Reception SPONSOR: SWISS RE	IBAM Hospitality Suite, Gold Floor Lounge, 19th Floor



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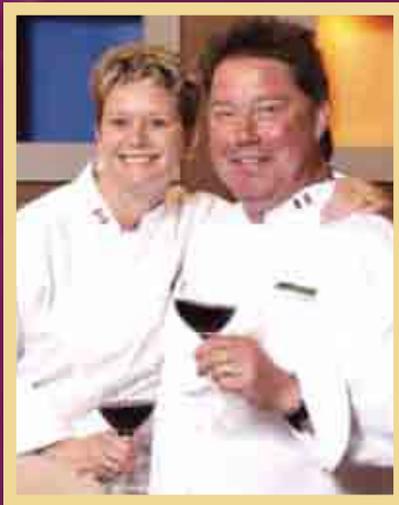


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- Prizes to be drawn at President's Dinner.
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Keynote Session – Doing Business in 2010 – CEO Perspectives Presentation (CECs: ICM-3, RIBO-TBA)

Join these insightful Manitoba CEOs to gain four different perspectives on how each of their companies is doing business in 2010 as Canada moves from global recession to a period of expected and relatively stable growth. Be careful as you listen though – some of you own stock in two of these companies and these guys may try to convince you to buy more, while the others may try to sell you tickets to something or somewhere!

EDWARD KENNEDY President & CEO, The North West Company



Edward Kennedy joined The North West Company in 1989. He has served in a number of senior management positions including Chief Operating Officer of North West and Chief Executive Officer of the Alaska Commercial Company, the Company's U.S. subsidiary located in Anchorage. Edward returned to Winnipeg from Alaska in 1997 and assumed his present position. He is also Chairman and Chief Executive Officer of The North West Company (International) Inc.

Edward was born and raised in the northern Manitoba community of The Pas and attended high school as a boarding student at St. John's-Ravenscourt in Winnipeg. He holds an Honours Degree in Business from the Ivey School at the University of Western Ontario and a Bachelor of Laws Degree from Osgoode Hall Law School. Prior to joining North West, Edward practiced law briefly in Toronto and then worked in investment banking.

Edward is a board member of The North West Company, Transport Nanuk Inc., Red River College, St. John's-Ravenscourt School, the Winnipeg Poverty Reduction Council, United Grocers Inc., the Advisory Board of the Richard Ivey School of Business (University of Western Ontario) and the Advisory Board of the University of Alberta School of Retailing. He is a member of the Young Presidents' Organization, the Associates of the Asper School of

Business (Faculty of Management, University of Manitoba), the Canadian Council of Chief Executives, as well as a member and past officer of the Business Council of Manitoba. Edward is a member of the 2010 Winnipeg United Way Campaign Team and is the Incoming Chair of the 2011 Campaign. Edward is a past director of Destination Winnipeg Inc., The Conference Board of Canada, Balmoral Hall School, Buhler Industries, and the Alaska Growth Fund.

In 1999, Edward was named a recipient of Canada's "Top 40 Under 40" award, an annual program that recognizes young leaders across the country. In 2000, he was awarded an Honorary CMA designation by CMA Canada and, in 2003, he was recognized as a finalist for the Lieutenant Governor's Community Citizenship Award. In June 2006, Edward was presented with the Retail Council of Canada's "Distinguished Canadian Retailer of the Year" award. In October 2007, he was presented with the University of Alberta School of Retailing's "Henry Singer Award" for exceptional leadership in the retail sector. In October 2009, Edward received the "Top Retail Executive" award from **Canadian Business** magazine.

Edward is a competitive athlete and his other interests include public policy and economic and social development. Edward and his wife Stella make their home in Winnipeg with their four children: Grace, 20; Teresa, 19; Simone, 17; and Daniel, 13.

BROCK BULBUCK President & CEO, The Boyd Group Inc.



Brock Bulbuck is the President & Chief Executive Officer as well as a Trustee of Boyd Group Income Fund.

Brock was born in the rural town of Russell, Manitoba in 1960.

Growing up on the family farm, Brock learned the discipline and value of good old fashioned hard work. During these years he also developed a passion for sport, particularly hockey and baseball.

After a brief junior hockey career, Brock attended the University of Manitoba, where he graduated with a B. Comm. (Honours) (Dean's Honour Role) in 1982.

Following graduation, Brock joined Touche Ross, Chartered Accountants, where he articulated and obtained his CA designation in 1985.

In 1988 Brock joined Federal Industries Ltd., a publicly traded Winnipeg-based management holding company, as Director, Corporate Development. From 1988 to 1992 Brock gained further experience in financial management, particularly in the area of acquisitions and other corporate development activities.

In January, 1993, Brock joined his long time friend, Terry Smith at Boyd Autobody to assist Terry in his pursuit of building a chain of upscale, retail oriented collision repair shops. Since joining Boyd in 1993, Mr. Bulbuck has served in many roles including Vice President Business Development & Chief Financial Officer (from 1993); Senior Vice President and Chief Financial Officer (from 1998); Senior Vice President and Chief Operating Officer (from 1999); President and Chief Operating Officer (from 2006); President and Chief Executive Officer (2010). In all of these roles, Brock has played a leading role in the development and expansion of the Boyd Group operations throughout North America.

Mr. Bulbuck has been a Board Member of the Winnipeg Blue Bombers since 2002 as well as a long standing member of the Winnipeg Steeler Hockey Club.

Brock is married (Sophie) with two daughters (Lauren – 21 and Jaclyn – 18). He and his family enjoy friends, sport and family vacations.

BARRY REMPEL,
President & CEO, Winnipeg Airports Authority Inc.



Barry Rempel was appointed President & CEO of Winnipeg Airports Authority Inc. (WAA) in April, 2002.

Barry's leadership has resulted in strong financial performance and a renewed commitment to customer and community service by the corporation. The Winnipeg James Armstrong Richardson International Airport is well-positioned for its airport redevelopment program, encompassing construction of a new airport terminal and future airport campus development.

A native of Carman, Manitoba, Barry has some 30 years distinguished years in the Canadian aviation industry. Prior to his appointment with Winnipeg Airports Authority, he was President & CEO of Tradeparks Development Corp., the land/business development subsidiary of the Calgary Airport Authority and served as Chief Executive for two of Canadian Airlines International operating divisions: Cargo and Canadian North.

Barry has a strong commitment to the community, serving as a Director and Vice Chair on the Board of Travel Manitoba, and as a director of The Associates of the Asper School of Business, Airports Council International, Canadian Airports Council and most recently, CentrePort Canada. Barry was elected Chair of the Canadian Airports Council in April,

2008 and also served as Chair of The Associates of the Asper School of Business at the University of Manitoba from November, 2006 to November, 2008. In March of 2009, Barry was appointed Chair of the University of Manitoba Transport Institute Advisory Board. He is Honorary Colonel of 17 Wing Winnipeg, and a member of the Manitoba International Gateway Council and the Business Council of Manitoba.

He was active with the Chambers of Commerce in Edmonton as well as Calgary and has the distinction of being the only elected Chairman of both organizations; Edmonton in 1994, and Calgary in 2001. Barry also served on the Board of Alberta Economic Development and was a two-term President of the Northern Air Transport Association.

A proponent of lifelong learning, Barry was recognized with the top student award while studying Business Administration (Marketing & Retailing) at the University of British Columbia. He is also a 1995 graduate of the Executive Program at Queen's University.

Whether in public or private roles, Barry has continually sought to serve the needs of customers, co-workers and stakeholders. This attention to the "triple bottom line" remains his focus.

Barry and Janice Rempel reside in Winnipeg. When not involved in community activities, they enjoy "top down" touring of the many magnificent communities of Manitoba.

JIM LUDLOW,
President & CEO, True North Sports & Entertainment Ltd.



Jim Ludlow serves as the President & Chief Executive Officer of True North Sports & Entertainment Limited. In that capacity, Jim provides strategic, management, and financial leadership to True North and its operating subsidiaries, MTS Centre, the Manitoba Moose and the new Mooseplex ice facility currently under development.

Jim was instrumental in directing True North through its challenging period of developing and building MTS Centre. Now in its fifth anniversary year of operation the MTS Centre has played host to over 5 million fans at over 800 events, including Manitoba Moose hockey, the 2005 Juno Awards, the 2006 AHL All Star Game, the 2007 IIHF World Women's Hockey Championships, the 2008 Canadian Country Music Awards, and various concerts, such as Justin Timberlake, Tim McGraw and Faith Hill, The Who, Elton John, The Eagles, Van Morrison, Cirque de Soleil, Eric Clapton, CSNY, Neil Young and Celine Dion, to name a few. MTS Centre has consistently been recognized by Pollstar Magazine as one of the Top 3 busiest venues in Canada and Top 15 in North America.

In 2009, True North received The Ticketmaster Platinum Award – for the third consecutive year; The Toronto Tourism Influence Award 2009 at the National Meetings Industry Conference; The Destination Winnipeg Award of Distinction;

and the 2009 Downtown Biz Achievement Award – Outstanding Contribution to Downtown Visits. True North also received a designation as one of Manitoba's Top 25 Employers – for the third consecutive year and was also a Corporate Partner of the Year Finalist – Tourism Industry Association of Canada National Awards for Tourism Excellence. In 2009, MTS Centre received the Major Facility of the Year Award at the Canadian Music and Broadcast Industry Awards and the Moose were the AHL's Western Conference Champions.

Prior to coming to True North, Jim was a partner with a senior Western Canadian law-firm, practicing in the areas of corporate finance, mergers, and acquisitions, and – previous to that – the Vice-President of Corporate Development and General Counsel to a leading Canadian venture-capital firm based in Calgary.

Born and raised in Winnipeg, Jim attended the University of Manitoba, earning a B.A., and Osgoode Hall Law School in Toronto, where he received his law degree.

Jim has four children – Cedric, Charlie, Fiona, and Amanda – and is actively involved in his children's school, music, skiing, and sailing interests. In the Winnipeg community, Jim serves as a member of the boards of the Royal Winnipeg Ballet, CentreVenture Development Corporation, Winnipeg's leading downtown development agency, where he is currently Chairman of the Board, and Alpine Canada, where he is also on the Lake Louise World Cup Committee.

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Hospitality Night - Wednesday, April 28, 7:30 pm



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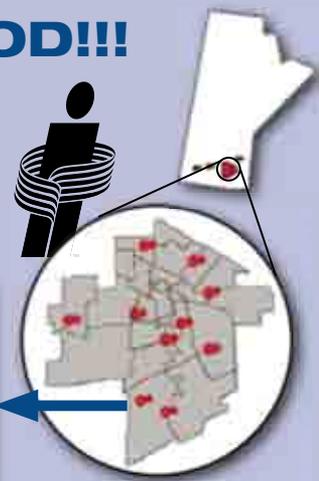
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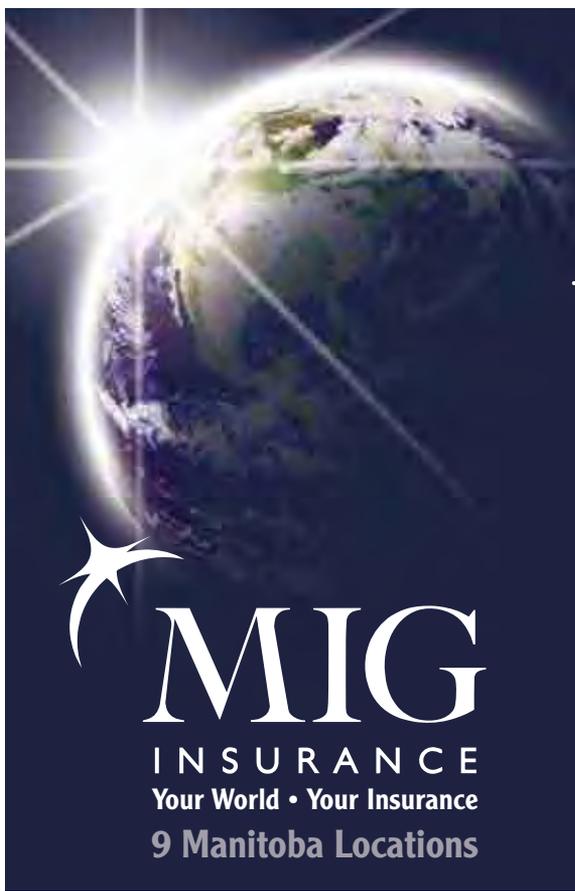
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President's Dinner & Dance

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At 6:00pm on Thursday, April 29, IBAM's Young Broker Network will host the **President's Reception**. Immediately following, Manitoba Blue Cross is pleased to sponsor the **President's Dinner** in honour of new IBAM President, **Pamela Gilroy-Rajotte** (Horizon Insurance).

Watch the next issue of **The MANITOBA BROKER** for a cover story on IBAM's incoming President!

Our smile is as wide as the HORIZON!



Horizon Insurance, Manitoba's largest, locally-owned insurance broker is thrilled to acknowledge the election of Pam Gilroy-Rajotte, as the new President of the Independent Brokers Association of Manitoba.

To guide the association of brokers, Pam will use the same qualities she brings to Horizon Insurance every day: over 20 years of experience in insurance management and sales leadership in a wide range of accounts.

Horizon Insurance is extremely proud as Pam takes on this new challenge. All members of IBAM are very lucky to have her as President. Soon they will understand what Pam's clients already know; she is an exceptionally knowledgeable and caring professional who brings her best every day.

Congratulations Pam!



Pam Gilroy-Rajotte, CAIB | pgilroy-rajotte@horizoninsurance.ca



Premier **Greg Selinger** has confirmed his attendance at the President's Dinner & Dance and other elected officials are also expected to be present.

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(CECS: ICM-2 GENERAL, RIBO-TBA)

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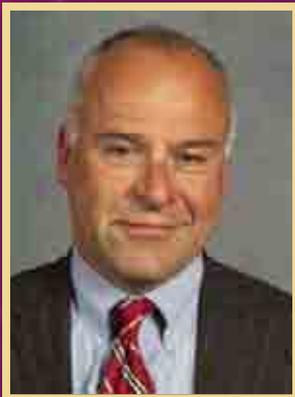
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Bob Sokalski has been involved in corporate/commercial, contract and product liability litigation for over 30 years, including litigation related to labour and employment matters, expedited injunctive relief, judicial review, professional discipline and professional negligence matters with specialized areas of practice including media law and sports law. He has been lead

counsel on a number of precedent cases relating to departing employee injunctions, complex corporate/commercial contract cases, expert evidence disclosures, publication ban oppositions, access to information, judicial reviews, malicious prosecution defences, and summary judgments, among others.

Bob is a member of the Canadian Bar Association Manitoba Branch (Life Council Member), a Community Service Award Recipient, Special Olympics Manitoba Past President and National Chairperson's Award Recipient. He is also a member of the Canadian Media Lawyers Association, Manitoba Club and Redboine Club.

As well, Bob is counsel to the Winnipeg Football Club and other sports and media organizations, and lecturer at Red River College.

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21 or more	3 *8	Any three of the following: Owner, office manager, producer or *eight customer service representative.

Prizes Galore!

Thanks to the generosity of sponsor Portage Mutual Insurance, a major prize will be given away each day of our three-day event.

WEDNESDAY, APRIL 28 • Discovery Point, a print by award-winning artist Collin Bogle

THURSDAY, APRIL 29 • Golf package: TaylorMade Burner Plus Combo golf clubs (3 & 4 rescue clubs plus irons – 5,6,7,8,9 and pitching wedge), golf bag and custom fitting by Caddy Shed

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- Encon Group Inc.
- First General Services (Winnipeg) Ltd.
- First on Site Restoration
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- IFS Financial Services
- IKON Office Solutions
- Insurance Brokers Association of Manitoba
- K & K Insurance Canada
- Keal Technology
- Macquarie Premium Funding
- Manitoba Blue Cross
- Modern Earth Web Design
- Morgex Hole in One
- P.I.U.S. Inc.
- Pacific Marine Underwriting Managers Ltd.
- PAL Insurance Brokers
- Powerland Computers
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- Red River Valley Mutual Insurance
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PREMIER MARINE



Brett McGregor,
Young Broker
Committee Chair

It promises to be an exciting year

Coming off the success of our recruitment dinner we held in November, the Young Broker Committee has been busy planning for the upcoming year.

Our activities are currently focused on gearing up for the Conference. Young Brokers will again be emceeing the events at the Conference this year, a good opportunity for us to practice our public speaking skills and contribute to the success of the event. We are also currently recruiting Young Brokers to help out with the President's Dinner as ushers. If you're interested, please contact me or the IBAM office. This is a great

way for Young Brokers to attend the President's Dinner as we celebrate Pamela Gilroy-Rajotte's installation as President. As a committee we are excited to see another of our former committee members move on through the ranks of the IBAM Board and take the reins as President.

By the time you read this, we will have participated in the Children's Wish Foundation Annual Media Lip-Sync Contest. Last year was a great second place finish and this year we're gunning for number one!

At our February meeting we were sad to have **Mario Reimer** move on from our committee. Mario is the last standing "founding" member

still on the Young Broker Committee and we will miss his leadership and experience.

On that note, we are looking to recruit committee members. If you or someone you know would be interested in being on the committee, please contact me at bmcgregor@guildinsurance.ca to discuss what is involved. You won't regret it!

We are currently organizing a charitable event to take place in conjunction with the Conference, probably the afternoon before the Trade Show. We want to bring together brokers and insurance company staff to put our efforts towards a valuable charitable organization. This is an idea we've borrowed from the conference of our American neighbours ("The Big I") that works very well and is very popular. Watch for more details on how you can get involved coming soon.

Make sure you get your registrations for the Conference in early as it's shaping up to be a great one. See you there! #



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By Jay Forte

THE *hunt* FOR OPPORTUNITIES

Our world is an unpredictable one. Many times, regardless of how well we plan, some things just fail. The dinner party that should have been great based on the planning, but the meal was a disaster. The meeting's presentation that was well prepared, but then the equipment failed. Or, a disciplined and diligent savings plan that lost nearly half of its value in the recession.

These challenging situations define our days. Some curse and yell; others see them for the opportunities they present. Poet Maya Angelou writes, "I've learned that you can tell a lot about a person by the way he or she handles these three things: a rainy day, lost luggage, and tangled Christmas tree lights." Failures, changes and unexpected events have the ability to either destroy or advance; it is in our outlook and response that allows us to turn these failures into opportunities.

Thomas Alva Edison experienced repeated failures. His true success was not his invention of the light bulb, but rather his tenacity and outlook that believed failures were a means to gain new information and new perspectives.

Our most successful employees are not those who land on their feet after every project or event; instead, they are those who have the persistence and optimism to learn from difficulty and use what they learn to re-imagine, recreate and re-experiment. They are the ones who have learned to be positive and to constantly hunt for opportunities.

Organizations that constantly hunt for opportunities, perform better, innovate more and succeed in tough times because they possess the following qualities:

1. THEY CREATE, SUPPORT AND LIVE A CULTURE THAT TEACHES, INSPIRES AND ENCOURAGES EMPLOYEES TO LOOK FOR THE OPPORTUNITY IN EVERY EVENT. Failures are unparalleled opportunities to reinvent success. These organizations "celebrate extraordinary failures and punish average successes." Effort, innovation and intent are celebrated; unusual, non-conventional and non-conformist perspectives are applauded. Occasional failures show that employees

are pushing performance to the edge. As Tom Peters states, "A day without a screw-up is a day without enough reach." These workplaces encourage employees to focus on the positive; they create a culture that is open, free thinking, and believes "Yes We Can."

- 2. THEY COMMIT THE TIME AND EFFORT TO HELP EMPLOYEES LEARN THEIR STRENGTHS AND USE THEM TO DEVELOP OPPORTUNITY-THINKING.** Each of us has the potential to be great at certain things; we each have intrinsic talents and strengths. Successful employees know their talents and understand that these talents help them to be naturally perceptive in certain areas; they commit to deliberative practice in develop these areas. They focus their hunt for opportunities in their talent and strengths areas, areas in which they have the greatest insight.
- 3. THEY FOCUS ON LEARNING AND ACTIVELY SOLICIT INPUT FROM EVERYONE.** Organizations

that hunt for opportunities are always learning, asking great questions and are exceptional listeners. They listen to new perspectives, facts, ideas and dreams. They listen to customers, employees, vendors and strangers. They read books, blogs, periodicals, and newspapers. They read and listen to topics that may appear to be unrelated. They regularly ask, “how about,” or, “what if.” They assess what they hear; they consider everything. They then share what they hear with their teams to expand their hunt for opportunities.

4. THEY FOCUS ON EXPONENTIAL, NOT INCREMENTAL, OPPORTUNITIES. All discussions of opportunities are directed to significant, not average, results. They use the information they glean about the market, customer, strengths, and trends to consider opportunities that have the potential to be significant. Successful organizations know nothing lasts forever and they must continually reinvent themselves – each time more significantly than the last. These organizations constantly review what they do; they focus on the exponential in their hunt for exponential opportunities.

5. THEY SHARE SUCCESS WITH EVERYONE. Today’s best ideas are not uniquely resident in management. Organizations that hunt for opportunities realize that opportunity-thinking must happen at every level. Therefore, all successes are openly shared and celebrated. Failures are communicated to inspire employees to rethink, redefine and reinvent. In an intellectual workplace, innovation, inventing and opportunity hunting must be core expectations of all employees; every employee must watch, listen and communicate more effectively to identify improvements and opportunities. The more successes are shared with everyone, and failures are seen as a way to improve, the more performance- and idea-risks employees will take – all in the hunt for opportunities.

In today’s uncertain recessionary period – where the regular, average or incremental approaches are not sufficient – successful organizations have mobilized their teams to be on the hunt for opportunities. It may be in a retail store that creates a new line of products that are

less expensive to match today’s reductions in consumer spending. It may be a restaurant that creates a mobile delivery van to appeal to a changed demographic. It may be a financial services firm that sponsors savings, investing and retirement education to create more savvy and loyal investors who better appreciate and value the firm’s conservative and pragmatic approach.

Some people are distracted or discouraged by failure and change. Others see these as opportunities for greater success. This perspective comes is encouraged and supported in a culture that is on a constant hunt for ways to be better and to make a greater differ-

ence. Not only can the hunt for opportunities increase your success, but it may help you invent the next product, service or idea the rest of us cannot live without. 🍀

ABOUT THE AUTHOR

*Jay Forte is a speaker, consultant and thought leader. He applies years of research, along with his training as a CPA, working with organizations that want to successfully activate and inspire exceptional employee performance. Renowned for producing results, Jay’s first book, *Fire Up Your Employees and Smoke Your Competition*, came out in February 2009.*

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Andrew Agencies backs the right horse **SKELETON**



In late 2008, Andrew Agencies' management team was discussing plans for a Grand Opening/Customer appreciation event for their newly acquired location in Russell (formerly Westpark Insurance owned by Bob and Karen Ross). With direct ties to Olympic athlete **Jon Montgomery**, whose mother is a real estate agent for Andrew Agencies affiliate Westpark Realty and a cousin to partner **Jacy Whyte's** wife **Joanne**, it was decided to incorporate a fundraising event for Jon into the Grand Opening/Customer appreciation event.

With community plans already in the works for a "Mission Montgomery" fundraiser celebration, Andrew Agencies became a major sponsor and scheduled our event in conjunction with this celebration. On June 11, 2009, the Andrew Agencies Grand Opening/Customer Appreciation day took place with Jon in attendance.

On March 14, 2010 the Montgomery Gold Committee hosted "Mission Accomplished" a town-wide celebration of Jon's gold medal win that included a parade and BBQ. The partners and their families had the opportunity to celebrate Jon's accomplishment with him at a luncheon prior to the parade. 🏆



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Manitoba brokers pride themselves on being professionals – and rightfully so. You work hard at updating your insurance knowledge and skills in order to serve Manitoba insurance consumers. Thanks to your own efforts and those of brokerage owners, companies and organizations within the P&C insurance industry, brokers in this province are as respected as those in any business profession.

A great deal of credit for broker professionalism, however, must go to the provincial regulating body – the Insurance Council of Manitoba or ICM. The organization exists to license and regulate general insurance brokers, life insurance agents and independent insurance adjusters. Each of these branches of insurance has its own Council under the ICM banner. ICM investigates complaints against brokers/agents/adjusters and, when necessary (if there has been a breach of any provisions of *The Insurance Act of Manitoba*, its Regulations, the Licensing Rules or the *Insurance Councils Code of Conduct*), disciplines the offenders. ICM also establishes educational training standards and qualifications for broker/agent/adjuster licensing and establishes ethical trade practices. ICM carries out all these duties in order to protect the public – and by doing so, promotes and helps maintain high standards of professionalism, competence and integrity of brokers, agents and adjusters.

ICM's Executive Director **Erin Pearson** says the organization carries out its mandate with a strong focus on its core values: integrity, accountability, cooperation, accessibility, respect, professionalism and education. ICM is committed to conducting itself according to these values both within the industry and in dealings with Manitoba's insurance consumers.

ICM works closely with a number of industry organizations including IBAM. According to Erin, "IBAM has been very cooperative in providing participation on our various committees. ICM has recently sought industry opinion on a variety of issues and we have appreciated IBAM's assistance by giving us a global view from its membership. Our two organizations

meet regularly as needs arise, and have an excellent relationship highlighted by open communication".

When it comes to complaints against general insurance brokers, Erin says a couple of issues have given ICM cause for concern recently. First, there have been some instances of individuals conducting unlicensed activities – including brokerage employees selling insurance without a valid license or licensed brokers working in an area of the industry in which their license is not valid. Erin stresses that the onus for these infractions falls on the brokerage owner, who must ensure that all employees have valid licenses and do not conduct business in areas in which they are not licensed to operate.

The second area for concern has been a lack of communication or miscommunication with consumers, especially surrounding renewal of policies. Sometimes assumptions are made or questions go unanswered during the renewal process; nevertheless it is the broker's duty to ensure that sufficient information is obtained to give adequate guidance and that relevant information is communicated to the consumer.

Erin states the ICM and its full-time investigator **Heather Winters** (formerly of IBAM) will be monitoring these areas and other trends in the coming months. She adds, "In a serious case, we are forced to discipline the offending party by means of a fine or even the revoking of a license. However, we much prefer the instances where we can use the occasion as a 'teachable moment' where the broker and the brokerage owner can see where they erred and how to prevent the incident from recurring."

ICM has many more plans in store for what promises to be a very busy year. These plans include:

- Increasing the organization's on-line activity including distributing the Council report by email rather than traditional mail;
- Continued enhancement of the on-line Continuing Education Credit reporting system which enables Manitoba brokers to track his/her up-to-date CECs;

- Undergo a major conversion of licensing management and complaint management systems;
 - Reviewing policies to ensure they are adequate and relevant for consumer protection
 - Raising ICM's profile among consumers;
 - Communicate Best Practices across the industry, thus 'raising the bar' for everyone; and
 - Continuing to work on harmonizing licensing and regulation trends with other Canadian jurisdictions.
- Expect to hear more from ICM in 2010 and beyond – and pay heed. After all, ICM is YOUR industry 'watchdog' and works hard to ensure YOUR professionalism and thus, YOUR success.



THE ICM TEAM: (L-R) SEATED – HEATHER WINTERS, ERIN PEARSON AND STACEY AUBREY; STANDING – SANDI SALUK, BRENDA KNIGHT, ANITA HORVAT AND APRIL BERGMAN.

MEET THE ICM TEAM

ERIN PEARSON, EXECUTIVE DIRECTOR

Erin was born in The Pas and grew up in Pinawa. Post-secondary studies brought her to Winnipeg where she obtained a B.A. (Psychology major) from the University of Winnipeg.

Erin's career in the insurance industry began with a major life insurance company, where she held a variety of positions of increasing responsibility, primarily in the area of Life and Disability Underwriting. Erin has attained a number of professional designations throughout her career including the Fellow, Life Management Institute (FLMI); Associate, Academy of Life Underwriting (AALU); and Fellow, Academy of Life Underwriting (FALU).

In 1996, Erin joined ICM in the position of investigator and, until 2007, was responsible for all aspects of the investigative function within the Insurance Council. In 2002, she became the organization's Assistant General Manager and was appointed to her current position as the Executive Director of ICM in February 2008. In this role, she continues to oversee the investigative and licensing function of the Insurance Council of Manitoba, and is responsible for the overall operation and administration of the Councils.

Erin has been married to husband Murray for 17 years, and together they enjoy traveling, theatre, community events, and spending time with their friends and family.

HEATHER WINTERS, INVESTIGATOR

With an MBA behind her and industry designations such as FCIP (Cam Mitchinson Award winner), CRM, CAIB (Honours) and CCIB under her belt, Heather is well qualified to serve as ICM's investigator.

Heather has held both Life and General insurance agent licenses. She has served as an Executive Director (IBANS), Education Manager (IBAO), Director of Operations (IBAM), Chief Operating Officer (CPBA), as an examiner with IIC, as well as a consultant and author.

Heather has been involved in the writing of education programs for the IIC, IBAC and IBAM; and co-authored the *Auto Broker Technical Course*. She is a Past President of the IIO Speakers Club.

STACEY AUBREY, LICENSING & ADMINISTRATION OFFICER

This Warren native started her career at ICM 11 years ago as a receptionist. She then was promoted to Administrative Assistant, Licensing and Investigations before assuming the position of Executive Assistant. Then, her husband Phil's career necessitated a move to Alberta where she worked in Human Resources at Lakeland College and in the Faculty of Law, Health Law Institute at the University of Alberta (U of A).

After three years, the homesick duo returned to Manitoba and ICM was happy to take Stacey back into the fold in her current position as Licensing & Administration Officer.

Continuing education is a priority with Stacey. She recently completed her C11 course with the Insurance Institute of Manitoba. She also has certificates in Management and Justice & Public Safety, and is one course away from her Human Resources Management certificate from the U of A.

Stacey has a passion for fitness – this includes hockey, golf, jogging and squash. She is certified with the Manitoba Fitness Council and runs a boot camp three-days-a-week in the country. Still, Stacey finds time for husband Phil, other

family members and friends. When time allows, she loves camping or just spending quality time in beautiful rural Manitoba.

SANDI SALUK, LICENSING & CONTINUING EDUCATION OFFICER

Born, raised and educated in Winnipeg, Sandi completed various computer and customer service related courses at Red River College. She then found employment as a customer service/office supervisor before joining ICM in 2001.

Some of her current duties include managing and maintaining continuing education accredited course providers and providing support to brokers regarding continuing education; electronically marking exams and compiling examination statistics; reviewing and preparing applications for licensing; issuing licenses; and assisting in preparing compliance files.

Sandi enjoys the communication with brokers and other industry associates as well as absorbing the continuous insurance knowledge she gains from her position.

In her spare time, Sandi enjoys spending time with family and friends, watching movies and attending concerts.

BRENDA KNIGHT, ADMINISTRATIVE ASSISTANT

Brenda joined the Insurance Council in October 2009 bringing with her more than 10 years experience working for one of the largest privately-owned brokerage firms in Canada (with seven years experience as a Commodity Compliance

Officer). Her previous employment also includes over 11 years working for a reputable financial consulting agency as a Sales and Marketing assistant, and is also the Managing Director of a national non-profit organization.

Married with two sons, Brenda enjoys traveling and spending time with her family and friends.

APRIL BERGMAN, LICENSING CLERK

After graduating from an Administrative Assistant course with honours in 2006, April began her career path. First up was a position as a claims processor for a retail store. This was followed by various office positions with a travel agency and then a television/film company. Currently, April serves as a Licensing Clerk with ICM.

In her spare time, April is an avid baker who thrives in learning new recipes and techniques. She also enjoys spending time with her family, camping and traveling whenever and wherever possible.

ANITA HORVAT, RECEPTIONIST

In 2001, Anita received her Administrative diploma and, since then, has enjoyed a wide variety of office experiences including working for one of the largest insurance companies in Canada as its payment processor. Anita has also worked for the publisher of an agricultural newsletter. She has been with the Insurance Council since August 2009 in the role of receptionist. #

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By John Knotek,
BMO Bank of Montreal®

What goes down...

Interest rates will go up. With this bold prognostication I have a 100% chance of being right. This isn't due to my shrewd abilities, but rather my omission of a timeline or amount of the interest rate increase.

Higher interest rates would be welcome news to savers, seniors and others looking for a safe source of income. However, for brokerages or individuals that are currently borrowing near all-time low rates, a rate increase would not be the best news. For those that unprepared for an increase, such a change could prove to be dramatic. Case in point, on a \$250,000 loan amortized over 25 years and paid monthly, an interest rate increase from 3.25% to 5.25% would translate into approximately an extra

\$3,390 in annual payments. Even the Bank of Canada has publicly stated that with increasing interest rates on the horizon, household debt is the biggest risk to the financial system.

Obviously if you have only nominal debts a rate increase will not be of great concern or risk. But for those that have recently taken on substantial debts to acquire assets at higher values, such as brokerages or homes, planning now for higher rates is a valuable exercise. This includes 'stress testing' your business or personal budget.

Stress testing involves taking the debts you have now and applying a higher rate of interest to the amount currently outstanding. This helps determine how big of an increase your budget

could absorb and at what level would higher rates start to require material adjustments to your business or personal finances.

There are some ways to help offset the potential for rate increases. A most common one is choosing a fixed interest rate, which defines your interest rate for a period of time. But this doesn't mean you can ignore the potential for any future rate increases. Consider the loan example cited above. Even after five years of payments at a fixed interest rate of 5.25% there would still be approximately \$222,000 outstanding. At renewal time then if rates went up, there is still a high proportion of the original loan outstanding, which could push payments up substantially.

"planning now for higher rates
is a valuable exercise."



If you prefer a floating interest rate, you can still reduce the risk associated with increasing interest rates. This includes establishing higher payments to reduce the loan faster or making lump sum payments as available. This way when rates go up, you will have reduced the loan amount that would be subject to the higher interest rates.

While everyone's situation is unique, here are some additional tips to consider in planning for higher interest rates:

- Bi-weekly versus monthly payments can reduce your interest expense and pay down loans faster;
- Consider contributing more cash and borrowing less against a purchase;
- Keep total monthly housing costs (including mortgage payments, heating costs, property taxes and condominium fees (if applicable)) below one-third of gross monthly income; and

- Carefully weigh fixed versus floating interest rate options.

If you are a borrower and are not concerned about higher interest rates I suggest you speak with someone who had a loan in the early '80s. At that time many will recall that a 10% interest rate represented a bargain price – a rate which happens to be double that of many today. #



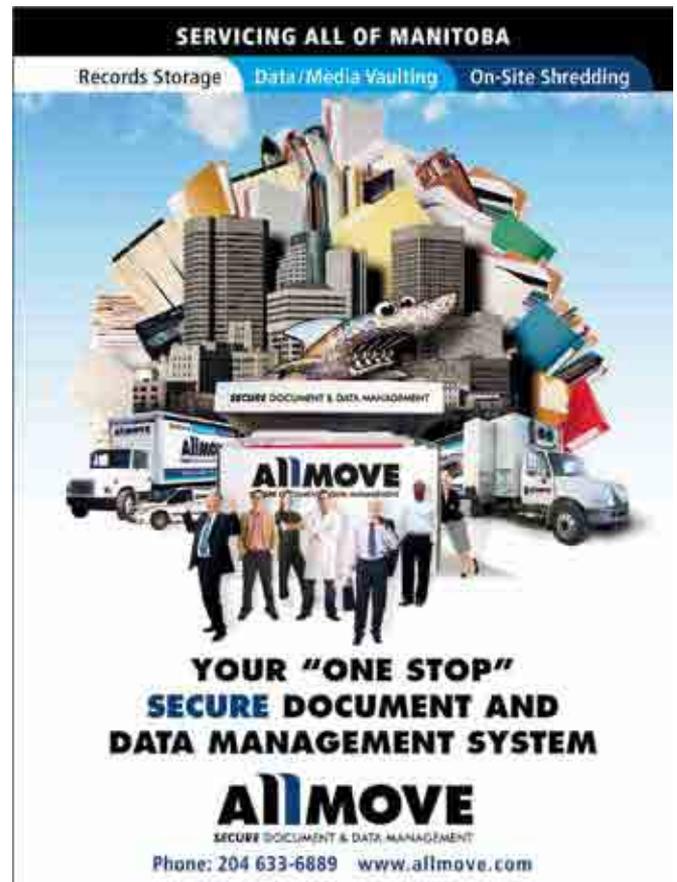
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 Thom Proch, HED Insurance Brokerage Inc.
 Somesh Madaan, Grain Insurance and Guarantee
 Ryan Campbell, Intact Insurance Company
 Irmgard Rempel, Red River Valley Mutual Insurance

Joanne Neufeld, Manitoba Public Insurance
 Krista Kunz, Aviva Canada Inc.
 Chris Wren, AON Reed Stenhouse Inc.
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About the Author:

Eric Adler is a trainer and mastercoach in the fields of communication, motivation and mental training. He is an Austrian-based, best-selling author who developed a unique method for measurable and verifiable personality development. A public study that consisted of 800 adults and teens documented that Eric's unique form of personal development training had a very effective impact. His know-how is widespread in the licensing system in Europe, and he now issues licenses to trainers, speakers, coaches and consultants in the U.S., as well. For more information, visit www.asc12.com or e-mail adler@asc12.com.

By Eric Adler, Mastercoach
*Translated by Anja Strejcek.

Break out of your comfort zone

Many people ask themselves why their lives don't get better. They go along, day in and day out, just waiting and hoping to become happier, more successful and more satisfied with their lives. The answer is simple: *Their lives don't get better because **they** don't get better.*

Have you ever thought about what your life would be like if you could turn back time by 10 years? If you could redo some of your actions or avoid saying some of the things you said, how would your life be different? Or, what if you had forced yourself to do something you once didn't have the heart to do? How would your life look today?

The truth is, all in all, everything would be the same as it is today!

Naturally you would correct some of the actions you now regret, but you would still have to deal with unfavourable situations. Of course you wouldn't make the same mistakes you made then, but you would make different ones. And then 10 years later (today) you would feel as satisfied or unsatisfied or as successful or unsuccessful as you are today.

Consider this formula: Who you are and how well you do today is the result of your present personality. If you want

to feel more satisfied in your private domain or if you want to be more successful in your current job, the best (and only) way to do it is by advancing your personality. However, this isn't necessarily an easy feat. If you decide to take the next step, it will be challenging – but you will be greatly rewarded.

The comfort zone

Everything you know is your comfort zone. You can divide this zone into four parts: geographical, mental, activity-related, and personal.

Let's say you are at home in your living room; this means you are within your geographical comfort zone. If you're in a place where you have never been before, you are outside of your geographical comfort zone. If friends surround you, you are within your personal comfort zone, and if strangers surround you, you are outside of your personal comfort zone. If you do something you have been doing your whole life, like a card game you grew up with, this is within your activity-related comfort zone, and if you do something brand new, you are outside of your activity-related comfort zone. If you think about

something you are familiar with, like job tasks you do on a daily basis, you are within your mental comfort zone, but if you think like you have never done before, you are outside of your mental comfort zone.

Now comes the critical question, so make sure to answer honestly: Where do you prefer to be – within your comfort zone, or outside of it? Ninety-five percent of people feel more comfortable within their comfort zone, and you probably fall into that category; this is absolutely fine!

Why do most people feel better within their comfort zone? The explanation is simple, yet frightening: Humans are born with an innate, primary instinct that continues to control our lives, yet it is no longer necessary to our survival.

A very long time ago, humans were only able to survive as gregarious animals, and therefore, Mother Nature gave us the appropriate herd instinct: Never leave your comfort zone, because that's your safe place. Danger impends when you leave your comfort zone.

This is why most people spend their entire lives within their comfort zones,

desiring more of the same and occasionally wishing for better. You already know everything within your comfort zone, but unfortunately personality development is only possible if you step outside of it.

Now you know what needs to be done; how can you step outside your comfort zone?

Let's take another look at the four parts of the comfort zone: geographical, mental, activity-related, and personal. First, you should never leave all of the parts at the same time; at least one part should remain familiar to you. You either need to be familiar with the action, the people you are with, the content, or the place you are in. Staying familiar with one part of your comfort zone will provide you with support and security to develop yourself in the other areas.

Take small steps

It's important to consider the size of the steps you take in this process. Some experts advise big steps, but unfortunately this has been proven counter-productive. Here's why: Imagine your comfort zone as point 'A.' Any time you move more than three feet off point 'A,' you encounter a padded wall that completely surrounds you. If you try to break out of the padded wall all at once, you will bounce back to where you started. After a couple more unpleasant and non-productive attempts, you will eventually give up.

Unfortunately, the "breaking out of your comfort zone" method is taught and practiced frequently. You get highly motivated and very enthusiastic, but after a short time the motivation turns into frustration and resignation – *I can't do anything about it, I have tried it but it just isn't working out.* Nobody pays attention to the padded wall.

The only way to be successful in this transition is to take small steps. It's important for you to make the new activity, new place, new people, or new way of thinking your habit – these things will now belong to your comfort zone. Then, you will make the next small step out of your already-growing comfort zone. Development takes time.

Consistency

Once you have taken a small step outside a certain area of your comfort zone,

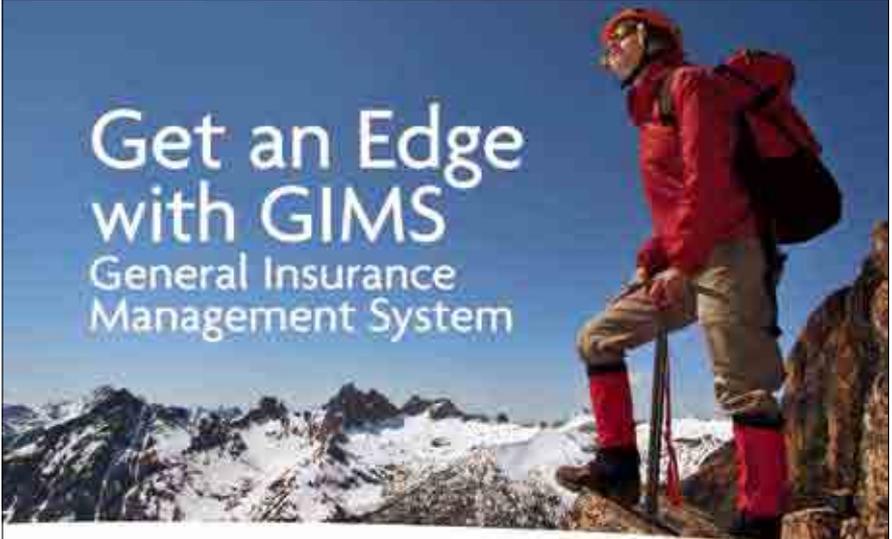
it's important you never go back into your old one. Stay consistent, no matter how unnatural you feel; you have to follow this rule until you know and feel comfortable with everything.

Start now

Here is an easy exercise to help start you on the road to success: From now on, try to smile anytime and every time. Smile when you answer the phone, when you pass people on the street, when you read your e-mails, when

you're exercising! Initially, you might feel a bit insecure. Your smile may seem cramped and fake, but you have stay out of your comfort zone. One day, your smile will become a habit, and you won't even notice it anymore. As an added benefit, you will notice a lot of people smiling back!

Follow these steps and your personality will continue to grow and develop as your comfort zone does – your success and satisfaction will grow, as well. 📌



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The liquor liability insurance game WHAT COVERAGE DO YOU REALLY HAVE?

Courtesy of CULE Insurance

Many insurance companies are abandoning the liquor liability market, while others have seriously limited the coverage if liquor-to-food ratios are greater than 70% to 30%. If the liquor is greater than 50%, some insurers have ceased offering coverage altogether. Few companies remain that offer adequate coverage. When coverage is offered it is drastically limited such that an establishment may not be insured for serious incidents. It is often obscured in an endorsement titled “liquor liability endorsement” or similar wordings. The broker should ensure that the establishment has the necessary coverage or is made aware of the restrictions.

These endorsements put the broker and brokerage at risk for negligence by providing inadequate coverage.

Samples of coverage restrictions recited verbatim from insurance company endorsements are as follows:

- “Any liability arising out of selling any Alcoholic beverages that is in contravention of the *Liquor License Act of Ontario*” or similar legislation in other provinces. This applies to most situations where liquor is served. If someone leaves the establishment and is involved in an automobile accident either the location did not over serve and no liability is likely to attach or there was over service which is a contravention of the Liquor License Act and coverage will likely be an issue.
- “While **any** license required by law, is suspended or after such license expires, is cancelled or revoked.” This may extend to other licenses such as not having a proper business license.

- “The selling or serving of Alcoholic beverages with your knowledge to a Minor.” The treatment of this at the liquor board seems to almost be one of strict liability wherein the insured will be held responsible if a patron was underage which may impute knowledge of service to a minor.
- “Any claim or “action” in any way connected with or related, or alleged to be connected with or related to, the ejection of any person from the premises, including car parking facilities, of the insured, by or on behalf of any insured.”
- “Assault or battery caused by, or at the direction of, or omission by the insured and or employees of the insured”. Many clubs retain third party security companies that are bonded and insured. However the club may still be vicariously liable. These security companies may have minimal assets and inadequate insurance to cover any liability imposed on them or judgment obtained. Their insurance often does not cover assault and battery, use of unreasonable force and incidents in parking lots and outside the premises which coverage is necessary. The typical policy has coverage for \$1,000,000 per occurrence and \$1,000,000 aggregate which is inadequate since this will not cover all the clubs they have contracts with. Most are claims made policies which will not respond to a claim made outside the policy period. The club should not rely on these third party policies for coverage.
- “All age events or similar events that specifically include persons who have not reached the legal drinking age.”

The main question... is your client’s coverage effective when they need it or is the insurance company going to deny coverage especially for the larger claims?

- Many establishments improperly represent that their food sales are greater than liquor (even without kitchen facilities).
- Some incorporate a new company in order to represent that there have been no claims (in some cases even though they maintain the liquor license in the old company).
- Policies are being issued in many cases as a 5812 code (no live entertainment, no dancing) and with specific indication that liquor sales are less than a certain amount such as 30%.

Any of these occurrences may give the insurance company grounds to deny coverage. The broker and brokerage may have an E&O claim. #

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was no wizard at customer service

BY KEVIN BAKER

In *The Wizard of Oz*, the title character is beloved and revered by all the people in that magical land over the rainbow. Yet when you look at it from a small insurance brokerage/customer service perspective it's really hard to understand why.

In fact, the Great and Powerful Oz is probably one of the best examples of what *not* to do if you want to grow your insurance business. Let's take a look at some of his mistakes, and see how an alternative strategy might suit your business better.

- **BE DIFFICULT TO REACH.** In order to seek an audience with the Wizard, Dorothy and her friends must first navigate a strange and unfamiliar landscape with confusing twists and turns. It's a little more difficult than the simple advice to follow the yellow brick road. How tough are you to reach? Is your contact information (phone number and/or email) clearly spelled out on your Web site, or do you hide behind a contact form? Clients and prospects don't like filling out forms. They

want to speak to a real person. Make it easy for them. Actually publish your phone and email information in the 'Contact Us' section. Even better, add a "Call us" button on the site that automatically makes the call for the customer.

- **HIDE BEHIND A GATEKEEPER.** When Dorothy and friends finally get to Oz, they think they're going to make an appointment and see the Wizard. Instead, the gatekeeper says Oz never sees anyone. (The gatekeeper is the same actor who plays the Wizard, but I've never been sure if it's the Wizard in disguise or the movie production company saving a salary.) When clients or prospects call your insurance business, can they get through to the person they're calling? You want to make sure your phone system makes it easy to get to the right person. A virtual phone system helps with that, because its virtual receptionist can direct callers to the right extension – even if they're not sure what that

THE GREAT AND POWERFUL OZ IS PROBABLY ONE OF THE BEST EXAMPLES OF WHAT NOT TO DO IF YOU WANT TO GROW YOUR INSURANCE BUSINESS.

extension is. It also provides options to forward office phones to home, mobile or other phones, making you and your employees reachable even when you're out of the office.

- **WORK IN AN IVORY TOWER.** Or in this case in Emerald City. The Wizard only knows his own perspective because he never sees or talks to the regular people. He thinks it makes him mysterious, which is true. But it also means he has difficulty relating to the people who need his help. It's important to maintain regular contact with clients, prospects, business partners and others so you can seek out their perspectives and points of view, and understand better what motivates them so you can deliver what they want.
- **GO BACK ON YOUR WORD.** The Wizard tells Dorothy if she and her friends want him to grant their requests, they must first bring back the broomstick of the Wicked Witch of the West – a daunting task. When they return after fulfilling their end of the bargain, though, the Wizard starts to backtrack because he knows he can't actually do what he promised. As a small insurance business you have to know what your capabilities are, then A) be sure not to promise things you can't deliver, and B) deliver on the things you do promise.

Despite his mistakes, the one thing the Wizard got right was creating that larger-than-life image. Today, small insurance brokerages have the opportunity to make themselves look larger and more professional by using tools and technologies that provide the same capabilities as those enjoyed by large enterprises.

A simple example is making your main business line a toll-free phone number. Unless you have a compelling reason that your number must remain local, having a toll-free number gives the impression you do business on a national (or at least regional) basis. It's not exactly balls of fire and floating heads, but it is impressive on a business level.

Speaking of phones, moving from employees using personal phone numbers to a virtual phone service for small insurance business adds a lot of features and capabilities, such as voicemail, smart call forwarding, delivery of voice-

mail to email, recorded greetings and messages and the previously mentioned virtual receptionist, that make the business look and sound more professional. These services are available for a very small monthly cost, yet they can have a huge payoff in your ability to serve customers and prospects more effectively.

Oz may have been great and powerful, but when it came to customer service, he left a lot to be desired. Learn from his mistakes and you'll have more happy clients saying there's no place like your insurance brokerage. #

Kevin Baker is my1voice Product Marketing Manager for Protus, provider of Software-as-a-Service (SaaS) communication tools for small-to-medium businesses (SMB) and enterprise organizations, including my1voice (www.my1voice.com), the cost-effective, feature-rich virtual phone service that travels with the user from phone to web, award-winning MyFax, the fastest growing Internet fax service and Campaigner, an e-mail marketing solution with advanced automation features. Kevin can be reached at kbaker@protus.com

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New rating program from MPI

Manitoba Public Insurance (MPI) has launched a new rating program intended to increase merits that drivers can earn for driving safely, thereby decreasing drivers' premiums by a projected total of almost \$1 million.

The driver Safety Rating (DSR) came into effect on March 1, 2010. Incentives under the DSR include:

- Instead of the current five-merit limit, Manitobans will be able to earn up to 15 merits for safe driving;
- Those with a safe driving record will earn one merit for every year of driving with no at-fault collisions or traffic convictions (the former system took two years of safe driving to earn one merit);
- With more merit levels, it will be possible for a driver to have more than one at-fault crash and still receive a discount. Subject to Public Utilities Board approval, very safe drivers could earn better discounts after reaching the highest point on the scale.

Over the next year, all customers will move to the DSR, depending on the driver's anniversary day (four months after birth date). All customers will be on the new system by February 28, 2011.

According to MPI's President and CEO **Marilyn McLaren**, under the new program, drivers will receive the same, or even a larger discount, on their Autopac premium as they had under the old system. Where you're placed on the new scale will depend on how many merits you have, combined with your accumulated years of claims-free driving."



Manitoba Public Insurance

IBC re-brands to reflect renewed commitment

The Insurance Bureau of Canada (IBC), the voice of Canada's home, auto and business insurers for over 45 years, recently unveiled new corporate branding. The transformation symbolizes IBC's renewed commitment to focus on relationships with governments and key stakeholders, foster goodwill with consumers and position IBC with Canadians as the trusted voice of the P&C insurance industry.

The new logo was designed to represent IBC's core values, culture and purpose. Its visual elements reflect the essence of what IBC does and creates a positive, memorable identity. The maple leaf figures prominently and identifies IBC as a national trade organization and as Canada's trusted voice in insurance.

The three rays within the maple leaf represent Canada's private home, car and business insurers and IBC's commitment to issues that matter to the industry and to consumers.



Crawford launches Contractor Connection in Canada

Crawford & Company (Canada) Inc. has made *Contractor Connection*, which provides insurers with an efficient, high-quality managed repair vendor network for residential and commercial property claims programs, available to the Canadian insurance marketplace.

A Crawford & company service for more than 10 years in the US, Contractor Connection offers a complete and seamless solution for property damage – from claim response to finished repairs.

"Contractor recruitment, estimate reviews, assignment monitoring, re-inspections, issue resolution and contract administration are all handled by *Contractor Connection* to increase efficiency and reduce customer indemnity costs," explained **Pat Van Bakel**, Senior Vice-President, Claims Operations, Crawford & Company (Canada) Inc.

To learn more about the program, visit www.contractorconnection.com.

Wrap+ policies from Travelers Canada

To help protect companies and organizations from liability claims associated with increased network and information security threats, Travelers Canada Financial and Professional Services is now offering Network and Information Security Offence coverage endorsements on its *Wrap+* policies.

The new Network and Information Security Offence coverages apply to claims for failure to prevent access to confidential information regardless of whether the information is accessed due to hacking, lost mobile e-mail devices and laptops, or "dumpster diving" and "phishing" schemes. The endorsements are available for policyholders of Travelers *Wrap+* Directors and Officers (D&O), Miscellaneous Professional Liability (MPL), and Employment Practices Liability (EPL) coverages in eligible industry classes.

For more information on these programs, visit www.travelerscanada.ca.

Chubb Insurance one of Canada's 50 Best Employers – again

The Globe & Mail's Report on Business Magazine has named Chubb Insurance one of Canada's 50 Best Employers for the 10th consecutive year, an accomplishment matched by only one other company.

In this study conducted by Hewitt Associates, companies are rated based on an employee survey that measures engagement along with corporate management's alignment with employee perceptions.

Chubb Insurance Company of Canada CEO **Ellen Moore** said, "What better validation is there for the quality of our organization as a business and an employer? We view this as an imperative and are extremely pleased that the employee feedback confirms we are doing the right things and addressing issues that matter to them.

Visit Chubb at www.chubbinsurance.com.

CSSI connects with Portage Mutual

Portage la Prairie Mutual has entered a connectivity agreement with **Custom Software Solutions** of Virden, Man., for New Business Upload from CSSI's *The Broker's Workstation* and its stand-alone rating and underwriting tool, *Intelliquote*. The project connects them with Portage Mutual's new business upload web service. Portage Mutual's information technology director Ken Metcalfe said the system, still in its test stage, enables the mutual to exchange information with brokers on new policies immediately and policy changes somewhere down the road.

(Source: *THOMPSON'S Daily Insurance News Service*, March 18, 2010)

Forensic Investigations acquires Oliver, Yaskiw & Associates

Forensic Investigations Canada (FIC), a division of SCM Insurance Services, has acquired Winnipeg-based Oliver, Yaskiw & Associates Inc. (OYA).

OYA, the first firm in Canada to use video surveillance, specializes in investigation and security consulting and services in Manitoba, Saskatchewan and Northwest Ontario.

FIC President **Corey Smith** said the acquisition adds to his firm's existing national coverage, "providing its insurance, corporate and government clients with access to a wide range of investigative services and litigation support. It also expands FIC's offerings through OYA's extensive experience in investigative support for labour disruptions and emergency site-service."

OYA principals **David Yaskiw** and **Gordon Oliver** will continue to hold management positions within FIC's operations.

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TIC Travel Insurance adds to leadership team



TIC Travel Insurance Coordinators Ltd., one of the largest travel insurers in Canada, has appointed **Gino Riola** to the position of Vice President of Business Development and Marketing.

Riola has been instrumental in the success of various initiatives at TIC including the launch of the brand; the implementation of the corporate Mission, Vision and Values; the incorporation of new media into TIC's suite of marketing tools; and most recently the realignment of the company's sales structure and strategic priorities.

Prior to joining TIC, Riola contributed to the growth of the Allianz Group in Europe and Asia Pacific. After migrating to Canada in 2005, he worked at ING for two years before eventually joining The Co-operators family.

Have you ever heard such a claim?

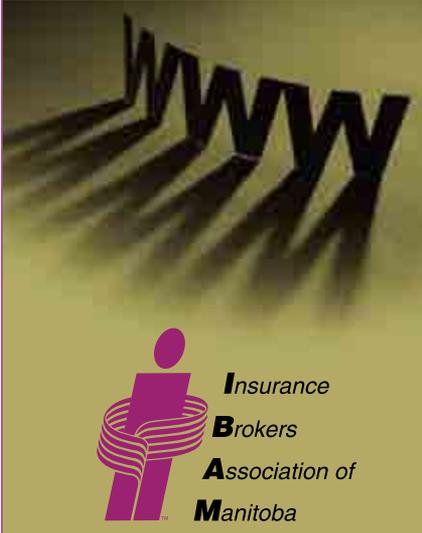
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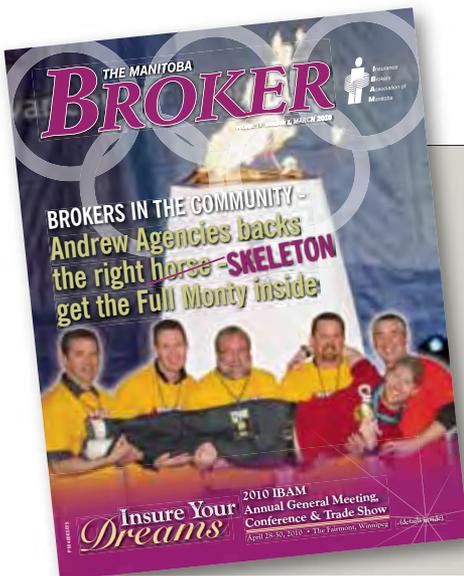
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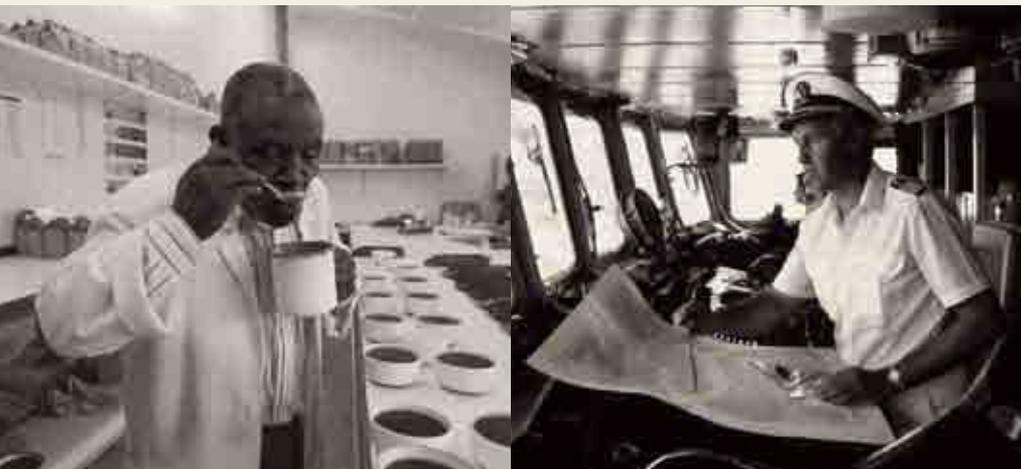
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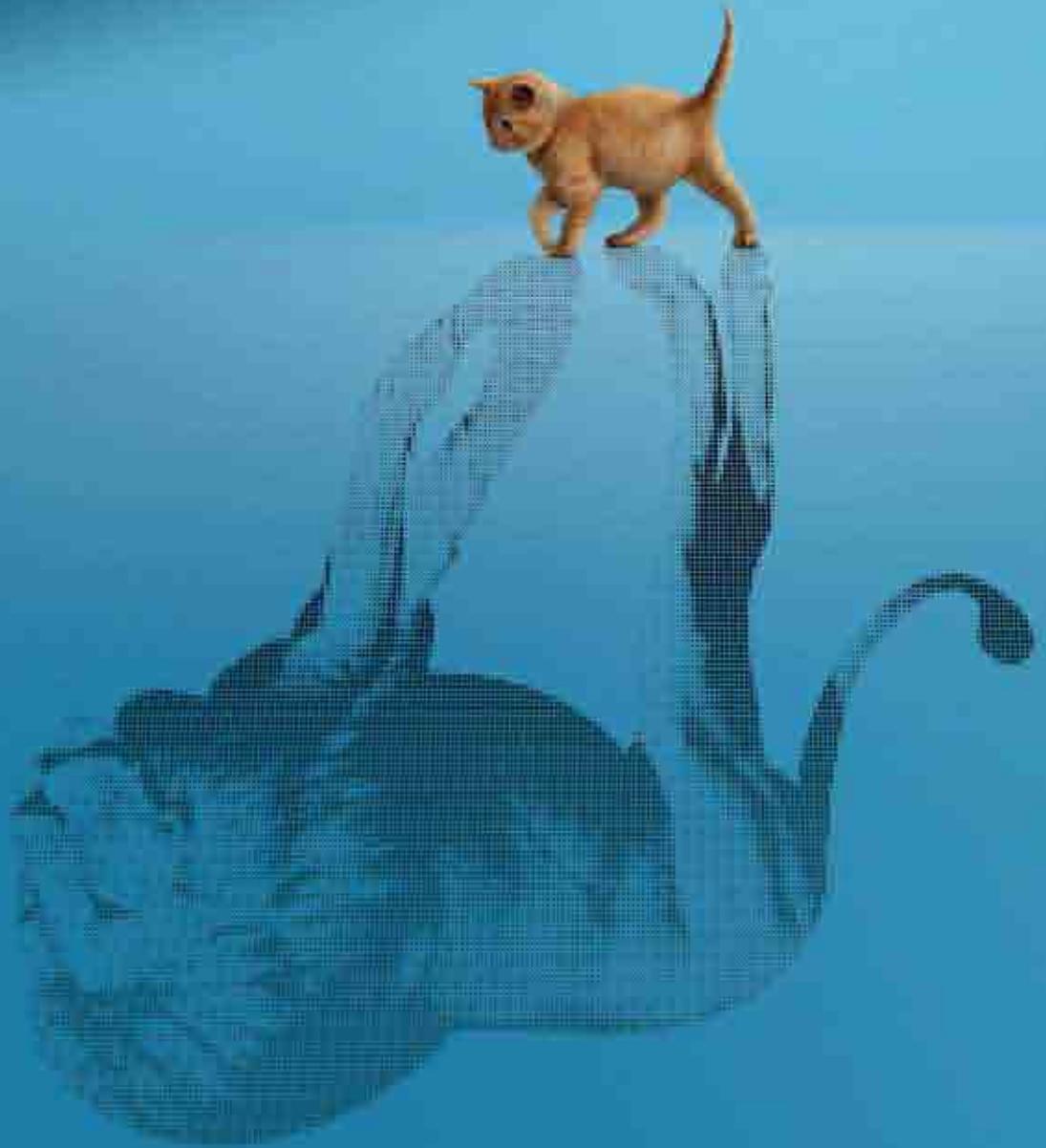
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