

# MANITOBA INSURANCE *BROKER*



VOLUME 19 NUMBER 1, MARCH 2011

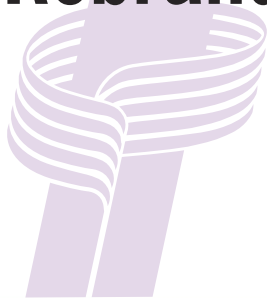
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April 18-20 • The Fairmont, Winnipeg



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Pamela Gilroy-Rajotte,  
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David Schioler,  
IBAM CEO

# Working with MPI:

Currently, the IBAM Board of Directors on your behalf is working with the MPI executive and management teams in attempts to ensure that the essential terms of the 2008 Accord on Broker Compensation are effectively maintained and hopefully in some areas and ways enhanced. In some aspects, it appears that the terms of the Accord are working properly and effectively. In other areas, such as distribution of the Enhanced Identity Cards and broker compensation related to same have failed miserably. Furthermore and with an even more dramatic effect, it appears that a drop in annual premiums received by MPI – somewhat due to success with its auto theft and other initiatives - will negatively affect broker compensation from basic auto % commissions paid to brokers. So, we are working with MPI in attempts to keep aggregate broker compensation at appropriate levels. Thus far, we have been successful to a point – but we need to do more. We are also working with MPI to secure enhancements for our members in these areas.

1. IBAM is working with the MPI executive and management teams in attempts to ensure that the following 'laundry list' of items will be introduced or amended in order to enhance broker compensation and service delivery. (Our early indications in this regard are that we will be effective in achieving success with respect to these items.)

- a) Assurance from MPI to brokers and eventual payment to brokers with respect to the delay on the commencement of 2008 compensation accord (i.e., broker commissions delayed from NOV2010 to MARCH 2011).
- b) Broker distribution of other products such as taxi, luxury & PSV plates?
- c) Improvements to Extended income Coverage (AOL – Autopac On-Line)
- d) Expiry / Renewal Date to appear in system window with an improved customer data base and the ability to run reports
- e) Municipality fleet vehicle licensing expiry: school buses – rotating yearly for brokers in area – how will this work under a 5-year renewal?
- f) On picking up new car / arranging renewal - can there be customer ability to select the broker by transacting via electronic service such as email & faxing etc?
- g) Short Term Policies – monthly pay at broker – can we eliminate late payment & late payment penalties? How can brokers be fairly compensated?
- h) Improved technology including back-up systems
- i) Operating Standards
- j) Standards board
- k) Short term policy commission
- l) Auto Broker course – improvements – potential merger with Fundamentals

So, it is clear to us that we need not only to elaborate on these issues and developments so that you all understand precisely where we are, but that we also need your input and feedback in terms of where to go from here. In light of this, we are scheduling two alternative afternoons of meetings in Winnipeg in May 2011. It is likely that we will host a meeting or two in rural Manitoba as well. We are hopeful that every one of you will be able to make one afternoon or another. We absolutely need and want your involvement. We will advise of the meeting dates in the near future. We do expect to give you updates at our April 19, 2011 AGM, but we will not have the necessary time to devote to and properly address these issues during the AGM. Furthermore and perhaps more importantly, we hope and expect to have much more meaningful information to provide in May as opposed to mid-April, as we have just recently commenced with MPI extremely focused efforts on these matters.

Thank you for your patience and support. As you know, your Board of Directors is made up of brokers who understand your concerns – and who share your interests and passions. We are and will be working extremely hard to get things done on your behalf. 📧

# Our smile is as wide as the HORIZON!



Horizon Insurance, Manitoba's largest, locally-owned insurance broker thanks the out-going President of the Insurance Brokers Association of Manitoba, Pam Gilroy-Rajotte.

For the past year, Pam guided the association using the same qualities she brings to Horizon Insurance every day. As a knowledgeable, caring professional with over 20 years of experience in insurance management and sales leadership, Pam was truly dedicated to the betterment of the insurance industry through her role as President of IBAM.

Everyone at Horizon Insurance is very proud of Pam and her work and we truly believe all IBAM members are lucky to have had her as their President.

**Congratulations on a job well done Pam!**



Pam Gilroy-Rajotte, CAIB | [pgilroy-rajotte@horizoninsurance.ca](mailto:pgilroy-rajotte@horizoninsurance.ca)

## New Opportunity on the Horizon Horizon Insurance is looking for Account Executives.



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Fraser Lyle, President,  
Insurance Brokers  
Association of Canada

## Seeking a solid foundation for BMS

The proliferation of new electronic gadgetry and software in our industry is extremely evident and the variety of choices makes purchasing decisions difficult. We face similar challenges in updating and upgrading our own broker's management systems (BMS) keeping in mind the associated costs of doing so. The

long-term system fit and efficacy must have long-term value for brokers. A solid foundational approach is needed, which brings me to the subject of this column.

The technology committee at IBAC and its quiet progress can be forgotten when compared to the higher profile Broker Identity Program (BIP) and political action activities. Although the committee members change every year, our champions, **Brenda Rose** and **Sheldon Wasylenko**, continue on as stewards in moving technology ahead to achieving real time data exchange between brokers' management systems and insurers' proprietary software.

The agenda for our January Board of Directors meeting included a white paper on IBAC's definition of real time data exchange. Briefly, it means there should be no intermediate 'translating' of the data as it is sent between a broker's BMS and an insurer's system. This is the foundation that I referred to earlier and is based on the strict use of ACORD CSIO standards.

Early tests using ACORD CSIO XML standards and protocols between BMS vendors and insurers have been very encouraging. Midterm change endorsement requests were used in the testing because these changes are the most common of all broker transactions, are often the most complicated, and often are revenue neutral.

Using technology to improve the way we transact business with our insurer partners will not only improve our own broker-driven service delivery model but it will strengthen our competitive position as well. Testing and verification continue and the number of vendors and insurers who can achieve this exchange is growing.

While BMS and insurer systems can always improve internally, it is important to understand the longer term ramifications of the work the technology committee continues to do. If we can achieve our goals of seamless interfacing with insurers then we are in a much stronger position in maintaining the freedom for a broker to choose not only a BMS vendor but also an insurer partner. 📱

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*Donna McNeill, CIP, Business Insurance Customer Service, Cooke Insurance*

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SGI CANADA is just one of nine insurers Policy Works has partnered with to provide real-time solutions for commercial-lines. Policy Works customers are currently exchanging data with Intact, Gore Mutual, Aviva, RSA, Economical, Missisquoi, L'Unique, SGI CANADA, Coachman, The Insurance Company of Prince Edward Island, AXA and L'Union Canadienne. Each and every Policy Works integration uses CSIO coded data.

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# In the Media




## DALE'S NEW DIGS

Dale Rempel (inset) is right on top of his battle with cancer. The co-owner of Rempel Insurance in Morris, Man. was diagnosed with a cancerous brain tumour a couple of years ago and finished his last round of chemotherapy in August. "I'm feeling great and my energy level is good. The chemo never really set me back at all."

Rempel also feels good about the agency's new 5,800-square-foot office. The former location, just down the street, was a much smaller 1,400 square feet. "Our new place has two stories with a very high, open foyer and curved, high, glass windows," says Rempel. "It's also equipped with geothermal heating." iw

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

## Manitoba's TOP Employers 2011

### Team culture pays dividends at Western Financial

'We don't look at this as a place to work, we see ourselves as a family'

By Todd Lawry - Photo by Gerry Felling

For over 21 years, Western Financial Insurance Company has been Canada's only licensed insurance company that focuses on pet health insurance.

As a niche service provider, you don't last for over two decades unless you're doing something right.

Western Financial's President & CEO, Randy Valpy, says a surprisingly simple fundamental has laid the foundation for the success of the company, one of Manitoba's Top 25 Employers for 2011. "First and foremost, we try to select the right employees," he says. "We give people the opportunity to learn about us. Then, we see if their attitudes make them someone who is fit within the dynamics of the company."

"It's very much a team culture here as we really want to make sure we choose people who will be a good fit for that culture and equally important, that for perspective employees we are a company that they want to work for."

One of the many companies with new employees to the front lines with a minimum of training, Western Financial isn't one of them. In Mr. Valpy's mind, taking the time to provide employees with the tools they need to succeed is well worth it.

All of our employees go through extensive training which takes four to six weeks to complete. That way, since they're not their boss, they're not confused. They know about the company and what we expect them to deliver to our customers. The training prepares them to engage our customers with confidence and a high level of product knowledge."

As thorough as the training program is at Western Financial, there are inevitable going to be times when an employee has a question that only a manager can answer. Consequently, the manager at Western Financial go out of their way to make themselves accessible.

"We make a point of having each employee meet every manager and executive," Mr. Valpy explains, adding that all managers keep their doors open to encourage dialogue. "They also take the time to give a presentation about their roles so our employees know exactly who they should go to if they have a question."

At the same time, our managers and executives convey the message that our employees have an important role in the company -- that we couldn't succeed without them."

That commitment to communication doesn't stop there, he adds. "In my opinion, you can't communicate enough or show your appreciation to your employees enough. With that in mind, we hold a state of the company address every quarter. We go over finances, as well as our successes and challenges," Mr. Valpy says.

"I think this is essential because our employees need to see where our management team is coming from. I'm proud to say about 75 per cent of our employees take the time to come to these quarterly addresses."

More than anything, Western Financial's management team wants its employees to know more about business skills when they leave than when they started.

"Our goal is to educate our employees, so we invest heavily in them," Mr. Valpy says. "I've spent 30 years in business and have really come to appreciate the employees who taught me something that I could take forward with me to my next job or just in daily life. That's what we try to do for our employees."

Although training plays a central role in the success of any company, the atmosphere that permeates a company determines how well its people perform at their jobs.

Mr. Valpy says you have to know when to take your foot off the gas pedal. His focus as he sits on his throne, he also believes in having fun. Work can be stressful, so we provide our employees with a break room that has computers where they can access the internet, as well as a TV they can watch to disconnect a bit and refresh themselves," he says.

"Our new building, which we hope to feature shortly (with up to 80,000 square feet of space), is even going to be outfitted with a fitness facility."

To encourage a family atmosphere in a company of 107 employees, various events are held on a regular basis to foster a cohesive environment.

"We hold barbecues at the summer and putbacks in the winter, and have events like 'bring your pet to work for the day' to lighten things up," Mr. Valpy says. "And we also encourage our employees to volunteer for the Winnipeg Humane Society whenever possible."

"We don't look at this as a place to work, we see ourselves as a family. It's all about mutual respect, with everyone getting along and no one above another. We want our employees involved, so we try to recognize our employees and show that we appreciate their efforts."

From left, Western Financial's Glenn Williams, VP Operations, Fred Norbury VP Finance and CFO and Randy Valpy, President and CEO.

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## Lucky golfer finally collects

LAURE MUSTARD in Winnipeg

OK, this isn't the biggest news in the city, but it's No. 1 on my list today because it's about something that happened in the summer. It involves someone winning money, and it'll take you to your happy place for just a few seconds, which is what Mr. Winnipeg is all about.

Just in from the Blue Hills at Wyndham Golf Insurance: their presentation, last week, of the \$25,000 golfer Carle Lounsbury's earned with a hole-in-one at the Friends of Sherry Oliver Tournament on Sept. 22 at La Salle Golf Course.

Take a while for the claim process, of course, but the cheque is now in his grateful hands.

Lounsbury's shot was a lovely 162-yard drive on Hole 5. Fair pump!

Now everybody call him (at Brennan Development) and tell him what you want for Christmas!

## What Are Your Insurance Goals?



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## THOMPSON's Daily Insurance News Service

February 15, 2011

### Restricting online retailing by banks gets predictable reaction

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The posting of federal regulations restricting online retailing of insurance by banks (*Thompson's daily news service*, Feb. 14) drew swift and predictable reaction. The national brokers' group liked it. The bankers' group didn't.

"Our position has always been that consumers benefit when there is choice and competition in the insurance market and we do not believe that restrictions should be placed on that choice and competition," said Canadian Bankers Association president and CEO Nancy Hughes Anthony in a prepared statement.

"We live in the Internet age where consumers are doing their research and shopping around online for a wide variety of products and services, including financial products."

Insurance Brokers Association of Canada CEO Dan Danyluk called the changes "sane and reasonable" and a natural extension of existing restrictions on insurance retailing in bank branches. "And let's face it, online (sales and promotion) really is another branch of the bank," Mr. Danyluk told *Thompson's*.

"It is an operation of the bank and recognizing that it should function as a branch makes good sense."

He said the proposed regulations show that federal Finance Minister Jim Flaherty and his department are staying true to his promises on keeping a distance between banking and insurance. "Even the big banks ought to have to follow rules."

## THOMPSON's Daily Insurance News Service

March 3, 2011

### 'Very high interest' in university/IBAC developed program

*(Copyright Thompson's World Insurance News. Not to be redistributed by individual recipients.)*

Interest in Laurentian University's new master of business administration program, developed in partnership with the Insurance Brokers Association of Canada, is very high, said Julie Henri.

The faculty of management business development and administration senior manager said it is receiving several calls and email inquiries daily regarding the application process, curriculum and delivery. Applications have been coming in since early February.

The same partnership applies to the honours bachelor of commerce degree program.

Ms. Henri said also: "We are working on several other initiatives including the development of post-graduate certificate programs, hybrid programs and will continue to work with industry to develop responsive and flexible management degree programs."

Ms. Henri said the programs offer students a great deal in terms of their careers and brokerages can realize significant benefits in terms of business performance and continuity.

"Many employers recognize and value an MBA as an indication of one's business management and leadership abilities at a senior level.

"For the insurance industry in particular, perpetuation of the broker profession and succession planning are real issues which is why there continues to be tremendous interest in and support of the program from brokerages and prospective students.



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### CANADIAN UNDERWRITER

Feb 14, 2011

#### Manitoba case puts host liability front-and-centre before the courts

The death of a Manitoba teen on her way home from a friend's birthday party is bringing the issue of host liability back to the courts.

A 15-year-old girl, Tamara Aller, died on her way home from a friend's 18th birthday party on Feb. 14, 2009. The party was held at the house of the friend's parents,

Mary-Anne and Allan Kostur, in Dauphin, Manitoba. Allan Kostur dropped Aller off about two blocks from her home after the party. She allegedly was not wearing a coat and the temperature that evening dipped to minus-37 degrees Celsius, according to a report by CTV.ca.

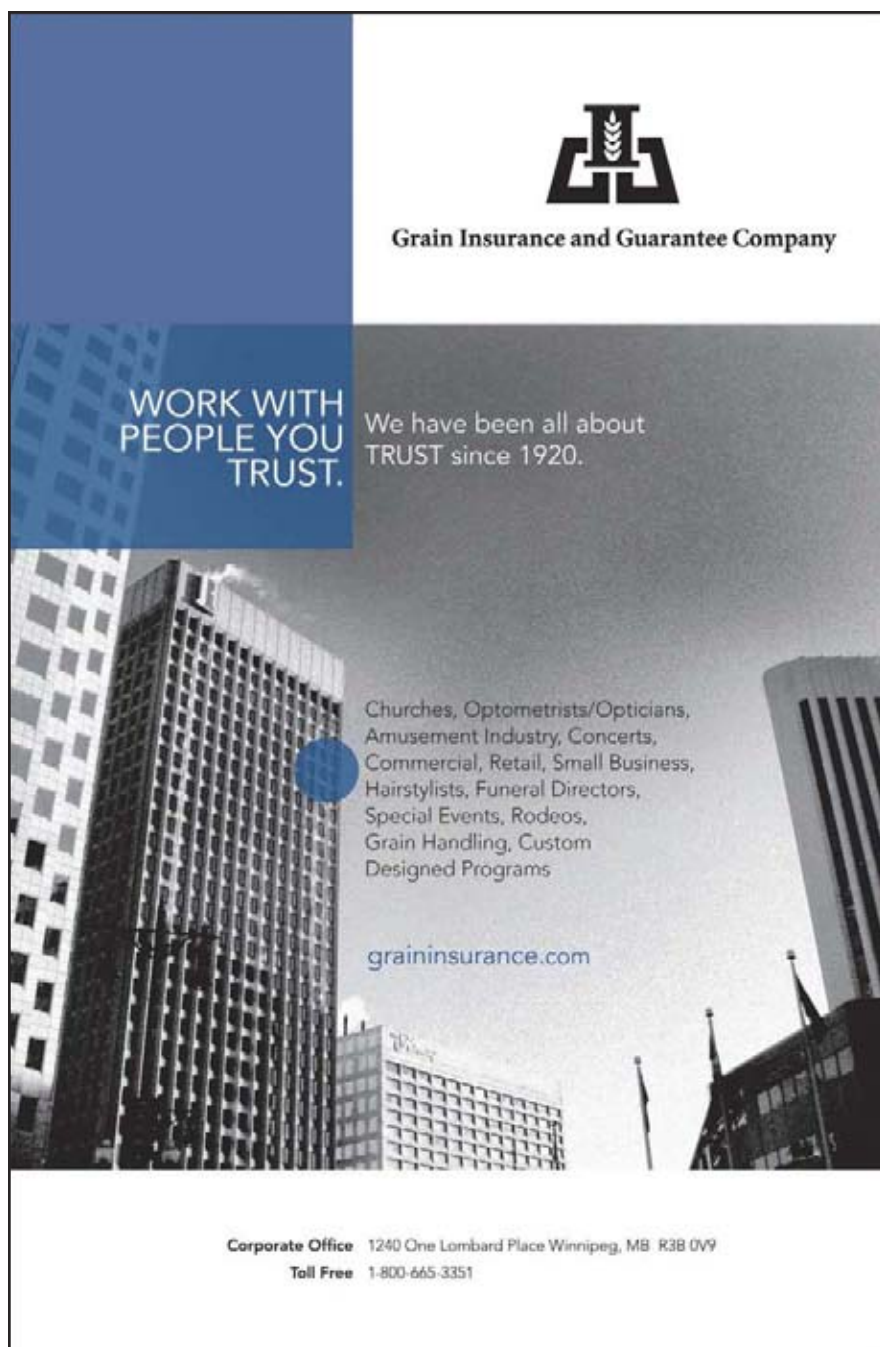
Aller's mother is suing the Kostur family for \$15,500 for funeral expenses, as well as other damages, according to CTV.ca. Citing a statement of claim, CTV reported Aller's mother says the family knowingly over-served alcohol to a minor and failed to see to it that Tamara got home safely.

None of the allegations have been proven in a court. Bob Sokalski, a lawyer, told CTV.ca this case of host liability differs from the 2006 Supreme Court case, *Childs v. Desormeaux*. In *Childs*, a woman hit by a drunk driver and rendered a paraplegic sued the driver and the hosts of the New Year's Eve party she had attended just prior to the accident. The Supreme Court threw out the case.

In its ruling, the Supreme Court said: "A social host at a party where alcohol is served is not under a duty of care to members of the public who may be injured by a guest's actions, unless the host's conduct implicates him or her in the creation or exacerbation of the risk. Short of active implication, a host is entitled to respect the autonomy of a guest."

Sokalski suggested to CTV.ca the Aller case may turn on whether the court finds Allan Kostur created the risk that led to Tamara's death by driving her home and failing to see she made it into her house safely.

"The case would have less likelihood of success had the parties not undertaken to drive the individual home in the cold weather, as that was an additional element of risk," Sokalski said to CTV.



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# Events

## 2nd ANNUAL IBAM RECRUITMENT DINNER

St. Charles Country Club

January 27, 2011

The 2<sup>nd</sup> annual IBAM Recruitment Dinner was a fabulous evening. This event is quickly becoming one of the P&C insurance industry's yearly highlights.

Students and faculty members from the following post-secondary institutions attended this year's event:

Assiniboine Community College

Booth University College

Brandon University

Hertzing College

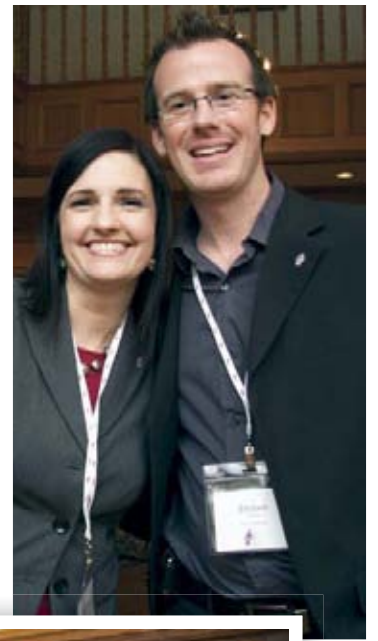
Red River College

University of Manitoba

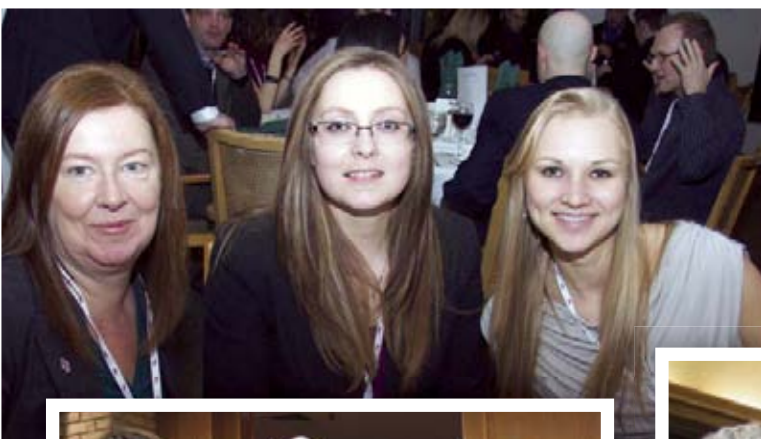
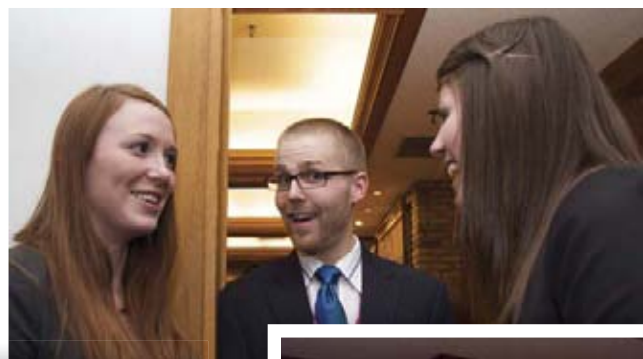
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## YBN Hosted Education Day & IBAM Recruitment Evening

January 27, 2011

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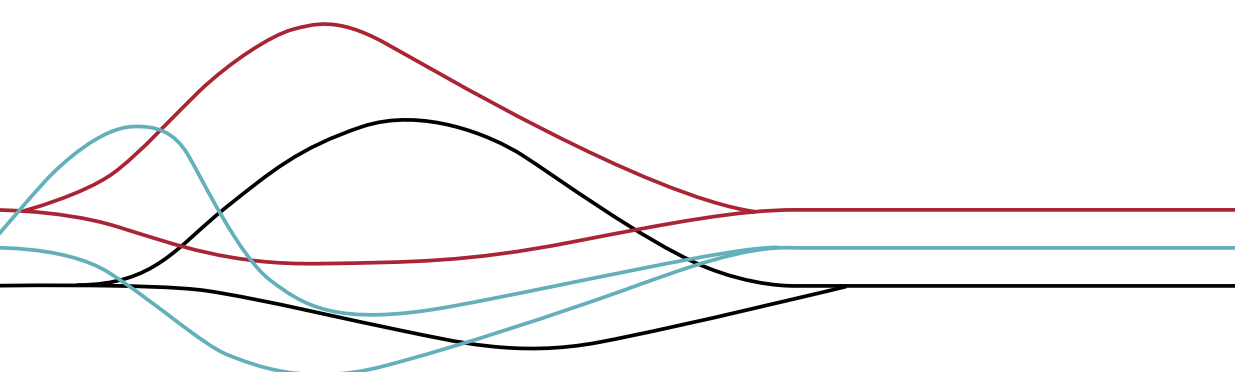
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# 2011 IBAM

## Annual General Meeting, Conference & Trade Show

April 18-20 • The Fairmont, Winnipeg



# The Untouchables

"Brokers provide service and professionalism that is second to none and untouchable by others!"

### Organization 'Bosses' Panel Group 1 (1:45-3:00)



**John Mitchell**  
President & CEO  
Portage Mutual



**Diane Brickner**  
President & CEO  
Peace Hills Insurance



**Maurice Tulloch**  
President & CEO  
Aviva Canada



**Marilyn McLaren**  
President & CEO  
MPI

### Moderator



**Amanda Lang**  
Gemini Award Winning Journalist &  
Senior Business Correspondent,  
CBC News

### Organization 'Bosses' Panel Group 2 (3:15-4:30)



**Brian Esau**  
President & CEO  
Red River Mutual



**Ken McCrea**  
President & CEO  
Wawanesa Mutual



**Andrew R. Cartmell**  
President & CEO  
SGI



**Derek Iles**  
Sr. VP, Western Canada  
Intact Insurance

(2 CECs - ICM General)

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Value \$4,500

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# NOTICE

## THE ANNUAL GENERAL MEETING of the Insurance Brokers Association of Manitoba

will be held at  
9:00am  
Tuesday, April 19, 2011

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

For The Purposes Of Transacting Such  
Business As May Be Placed Before It

Dated at Winnipeg, the 7<sup>th</sup> day of March, 2011  
David Schioler, Chief Executive Officer





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## 'The Informer' (Program at a Glance)

### Monday, April 18, 2011

11:00 - 3:00	Exhibitor Set-up	Winnipeg Ballroom
4:30 - 8:00	Registration	Foyer 2nd Floor
4:30 - 8:00	Trade Show ( <b>Sponsor: Peace Hills</b> )	Winnipeg Ballroom
7:30 - 11:00	Hospitality Suites Open	Various

### Tuesday, April 19, 2011

8:00 - 9:00	Registration & Continental Breakfast	Foyer – Main Floor
9:00 - 11:30	Annual General Meeting ( <b>2 CECs</b> )	Wellington Ballroom
11:00 - 1:30	Exhibits Open - Networking Lunch & Exhibitor Draws	Winnipeg Ballroom
1:45 - 3:00	Keynote Session: "Sr. Management Panel" ( <b>Group 1</b> ) ( <b>2 CECs</b> )	Wellington Ballroom
3:00 - 3:15	Break	
3:15 - 4:30	Keynote Session: "Sr. Management Panel" ( <b>Group 2</b> )	Wellington Ballroom
6:00 - 7:00	Young Broker Hosted President's Reception ( <b>Sponsor: SGI Canada</b> )	Foyer – 2nd Floor
7:00 - 1:00	President's Dinner & Dance ( <b>Sponsor: Manitoba Blue Cross</b> )	Winnipeg Ballroom

### Wednesday, April 20, 2011

9:00 - 10:00	Registration & Continental Breakfast ( <b>Sponsor: AXA Pacific</b> )	Foyer 2nd Floor
	<i>Friday Education Sessions</i> ( <b>Sponsor: Aviva</b> )	
10:00 - 12:00	Seminar: DeMystifying Social Media ( <b>2 CECs</b> )	Wellington Ballroom
12:00 - 2:00	Annual Awards Luncheon ( <b>Sponsor: Wawanesa Mutual</b> )	Winnipeg Ballroom
2:00 - 4:00	Seminar: E & O Mock Trial ( <b>2 CECs</b> )	Wellington Ballroom
5:00 - 8:00	IBAM Windup Reception ( <b>Sponsor: Swiss Re</b> )	IBAM Hospitality Suite - Royal Alexandra - 20th Floor



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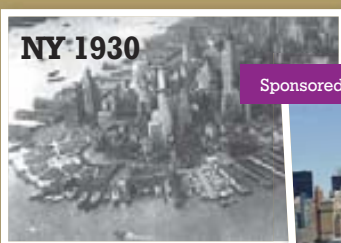
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- Compu-Quote
- Creechurch International Underwriters
- Custom Software Solutions
- Elliott Special Risks LP
- Encon
- First General Services (Wpg) Ltd.
- Firstonsite Restoration
- Frank Cowan Company
- General Insurance Ombud Service
- Group Medical Services
- Guardian Risk Managers
- IFS Financial Services
- K & K Insurance Group Canada
- Keal Technology
- Manitoba Blue Cross
- Modern Earth Web Design
- Morgex Hole in One
- National Brokerage Services Inc.
- P.A.L. Insurance Brokers
- Pacific Marine Underwriting Managers Ltd.
- Paul Davis Systems
- Pinnacle
- PI.U.S Inc.
- Portage Mutual
- Premier Marine Insurance
- Priority Restoration
- Red River Mutual Insurance
- SCM Insurance Services
- ServiceMaster of Canada
- Shippam & Associates Inc.
- SPECS Limited/Risk Inspects Analysis
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ONLY fully registered delegates in attendance at President's Dinner are eligible to win these prizes – Prizes to be drawn at commencement of President's Dinner



## Organization 'Bosses' Panel



### MODERATOR - Amanda Lang, Senior Business Correspondent, CBC News

Gemini-award winning business journalist Amanda Lang is CBC's senior business correspondent, reporting for its flagship nightly news program, *The National*. She is also co-host of *The Lang & O'Leary Exchange*, a daily business program airing on CBC News Network. She also occasionally anchors *The National*.

Lang studied Architecture at the University of Manitoba, before becoming a journalist. Her first job in journalism was for the *Globe and Mail*, and subsequently Lang joined the *Financial Post* newspaper, where she became the paper's New York correspondent. In New York she made the leap to television, where she first was part of the team that launched BNN (in 1999) and before long wound up at CNN as a reporter and anchor. She returned to Canada in 2002 to re-join BNN and CTV. She is married and has two children.

## Organization 'Bosses' Panel Group 1



### John Mitchell, President and CEO, Portage Mutual Insurance

John Mitchell has been with Portage Mutual Insurance since 1983. He has expertise in the areas of computers, marketing and business development. John attained his Fellow Insurance Institute of Canada in 1999, the same year he was made Corporate Marketing Analyst for Portage Mutual. In 2000, he was named Corporate Marketing Manager, and then moved to Manager of Corporate Business Strategies in 2003. John was promoted to Vice-President in 2006 and was named President and CEO of Portage Mutual in 2010.

John has been married to Maureen for 27 years and they have three grown daughters: Andrea (26), Kayla (23) and Deanna (20). He has made his mark in amateur sports, coaching seven provincial champions in two sports and coaching a national championship team in softball.

When he isn't working, spending time with his family or coaching, John enjoys searching for golf balls in the bushes, generally to the right side of the fairway.



### Diane Brickner, President and CEO, Peace Hills Insurance Company

Joining Peace Hills Insurance at its inception in 1981, Diane was appointed President and CEO in 1990. She has successfully overseen the company expand to all provinces and territories west of Manitoba, reach annual sales of \$175 million, and grow to approximately 190 employees. Offices are located in Vancouver, Calgary, Edmonton and Brandon.

Diane is an accomplished speaker and a leader in the insurance industry. In addition to being the President and CEO of Peace Hills Insurance, she sits on the Boards for the P&C Insurance Compensation Corporation (PACICC) Western Financial Group, NAIT, the Edmonton Eskimos Football Club and recently as a member of the International Women's Forum.

Both the business community and the insurance industry have recognized Diane by honouring her with the Award of Merit from the Insurance Institute of Canada (2008); Dr. Charles Allard Chair of Business from MacEwan School of Business (2008); Woman of Distinction in Business from the Edmonton YWCA (1995); and the Insurance Woman of the Year from the Canadian Association of Insurance Women (1990).

Diane's accreditation in the insurance industry and business community is attested to by frequent requests to present at insurance conferences, and other venues such as the Edmonton Chamber of Commerce and the University of Alberta's Executive MBA program.



### **Maurice Tulloch, President and CEO, Aviva Canada Inc.**

Maurice Tulloch is President and CEO of Aviva Canada, representing the P&C business for Aviva in North America. He is also a Board member of the Insurance Bureau of Canada (IBC), the P&C Insurance Compensation of Canada (PACICC), the General Insurance Statistical Agency (GISA), and the Insurance Institute of Canada (IIC).

Prior to his appointment as CEO in November 2009, he held the role of EVP and COO, Aviva Ontario and Specialty Distribution. In that role, Maurice had overall accountability for developing and executing Aviva's commercial lines and retail personal lines strategies in Ontario.

Since joining Aviva in 1992, Maurice has held several increasingly senior management positions, including an international role as Business Manager to the Group CEO of Aviva plc in London, UK. Upon returning to Canada, he built Aviva Traders' growth strategy, assumed responsibility for Aviva's national lifestyle and leisure insurance business (Aviva Elite) as well as its national affinity/group business (Aviva Traders). Maurice was instrumental in developing and leading Aviva Canada's claims customer care strategy.

Maurice is a Certified Management Accountant (CMA), and holds a Masters in Business Administration (MBA).

He enjoys golf, skiing, travel and spending time with his young family. He is also an active supporter of the United Way and the Markham Stouffville Hospital.



### **Marilyn McLaren, President and CEO, Manitoba Public Insurance**

Marilyn McLaren assumed her current position as President and CEO of Manitoba's public auto insurance company on October 1, 2004. MPI is a non-profit Crown Corporation that has provided basic automobile coverage since 1971. The staff of about 1,700 is dedicated to working with Manitobans to reduce risk on the road and keeping vehicle insurance rates low.

Since she became President, MPI has led the successful fight against auto theft, saving Autopac rate payers approximately \$20 million a year and decreasing Winnipeg theft rates by over 65%. Initiatives like this have been key to providing Manitobans with the most stable and amongst the lowest auto insurance rates in the country. Early last year, Manitobans began to benefit from a new safe driver discount program (the Driver Safety Rating system) and an improved Autopac renewal system, which will save time and money for everyone.

MPI has also improved service and value to drivers with a new driver's licence system, including a new, high tech one-piece driver's licence and extended service network. Driver and vehicle licensing services are available at more than 300 Autopac brokers around the province. Manitoba was one of the first provinces to offer enhanced identification (travel documents) to enter the US by land or water. This was an important initiative as most Manitobans travel to the US by car and are less likely to have passports. This new ID is less than one-third of the cost of passports.

Marilyn holds a B.A. degree and a Masters degree in Public Administration from the Universities of Manitoba and Winnipeg. She is also a Certified Director of The Institute of Corporate Directors, since June 2006. A number of years ago Marilyn served as a member of the YM/YWCA of Winnipeg Board of Governors and several other local community boards.

## Organization 'Bosses' Panel Group 2



### Brian Esau, President and CEO, Red River Mutual

As the CEO of Red River Mutual since 2008, Brian has led a movement to become a highly efficient and customer-centric organization. Recent milestones in this work have included:

- Emphasis on broker relations;
- Rebranding of the company; and
- The launch of a re-engineering project to improve claims and policy services.

Prior to joining Red River Mutual, Brian was the Chief Risk Officer at the Steinbach Credit Union. In addition to his role as CEO, he also serves as a Western Canada Director on the Canadian Association of Mutual Insurance Companies.



### Kenneth E. (Ken) McCrea, President & CEO, The Wawanesa Mutual Insurance Co.

Ken McCrea was appointed President & CEO of The Wawanesa Mutual Insurance Company in May 2007. He joined Wawanesa in 1980 as its first internal auditor. After a couple of years, he came to focus on life insurance and held positions of increasing responsibility in Wawanesa Life (a subsidiary of Wawanesa Mutual) including Comptroller, Treasurer and Vice President & Chief Operating Officer. In 2004, he returned to Wawanesa Mutual as Vice President & CFO.

Ken graduated from the University of Manitoba in 1977 with a B.Comm. (Hons.) degree. He then achieved his Chartered Accountant (CA) designation and later obtained Fellowship in the Life Management Institute (FLMI).

Ken is a member of the Board of Directors of the Insurance Bureau of Canada and serves on a number of IBC committees including the Committee on Restoring Consumer Confidence and as chair of the National Auto Insurance Committee. He also serves on the board of the General Insurance Statistical Agency.

He and wife Charlene are life-long residents of Winnipeg. They have two adult children, a son and daughter (both married).



### Andrew R. Cartmell, President and CEO, Saskatchewan Government Insurance (SGI)

Andrew Cartmell was appointed President and CEO of Saskatchewan Government Insurance (SGI) on August 4, 2009. Chosen following an extensive national search, Andrew brings a wealth of insurance experience, leadership and innovative thinking to SGI. One of the main factors that contributed to his successful career is learning the insurance business from the ground up. A graduate of the University of Waterloo, he joined The Co-operators in 1989 as an Actuary and worked his way up to Regional VP for Central Ontario.

Andrew is very active in the industry. He has lent his expertise to various high-profile actuarial, insurance and government committees and boards. He is a proponent of ongoing learning and continuing education as the cornerstone of all individual and corporate success.

Andrew has been married to his wife Karen for 26 years, and they have two sons who are currently in university.



### Derek Iles, Sr. VP, Western Canada Intact Insurance

Before assuming his current position in December 2008, Derek Iles had served as President of ING Insurance beginning in January 2007, and as Executive VP in charge of the company's operations in Ontario and in the Western provinces, beginning in May 2004. Derek was President of ING Halifax from 2001, and previously was President and COO of ING Western Union Insurance Company, located in Calgary. He has over 25 years of experience in the P&C insurance industry. He earned his FCII through the Chartered Insurance Institute in Great Britain and completed the University of Calgary Executive Program in 1987. Derek has completed the Advanced Executive Education Program from the Wharton School of Business.

Derek was Chair of the Board of Governors for The Insurance Institute of Canada and he has also served as the Chairman of the University of Calgary Insurance and Risk Management Advisory Board, and Director for QBE Mercantile Mutual Limited, Australia.

He coordinates the activities of Intact's operations across the country and is responsible for the management and growth of Intact's Western Division. Derek works closely with brokers associations and continually strives to strengthen broker relationships.



## 'Hardly Prohibition' Hospitality Night

**Host Companies:** Aviva, Intact, Peace Hills, Wawanesa

Network, socialize and relax in the luxurious settings of our Insurance Company Hospitality Suites.

Enjoy the finest of food, wine and of course – hospitality!

### Locations:

Aviva Insurance Company of Canada	Cambridge Room
Intact Insurance Company	Lombard Room
Peace Hills Insurance Company	Harrow/Essex/Canterbury
Wawanesa Mutual Insurance	York Room



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## President's Dinner & Dance

### *Sponsor: Manitoba Blue Cross*

At 6:00 pm on Tuesday, April 19, IBAM's Young Broker Network will host the President's Reception (*Sponsored by SGI Canada*). Immediately following, Manitoba Blue Cross is pleased to sponsor the President's Dinner & Dance in honour of new IBAM President Peter Tessier (Waggoner Insurance).

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Watch the next issue of *Manitoba Insurance Broker* for a cover story on IBAM's incoming President!



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## Seminar

## DeMystifying Social Media (Wednesday, April 20, 10:00am - noon)

How do Twitter, Facebook, LinkedIn – fit in a professional marketing strategy for a brokerage? Are these social media platforms just for kids, or are they a viable marketing option to reach adult buyers? The demographics of current social media adopters may surprise you!

Get introduced to Twitter, Facebook, LinkedIn and discuss who uses them and why. Explore marketing strategy for each of these platforms, how they can work together, and how to use them to reach your clients where they are – online.

This session is suitable for anyone who is interested in how to use social media effectively in promoting a brokerage. People unfamiliar with social media will learn functional basics; more experienced users will gain insight and strategic tips in marketing theory for Social Media.

## Presenter: Dan Belhassen



Dan Belhassen founded Modern Earth Inc. in 1999 with a staff of one and a vision for growing a dynamic web services company that would help businesses

succeed online. In 2005, he won the *Smart Partners Award for Entrepreneurship* and was the Manitoba Recipient of the BDC *Young Entrepreneur of the Year* award in 2007, the same year that Dan and 'the Earthlings' moved into the Modern Earth Business Centre, their own building located five minutes from downtown Winnipeg.

Now, in 2011, Dan and the over 20 Earthlings celebrate the 12th year of Modern Earth by providing web design, custom programming, online marketing and e-learning services to over 600 clients on five continents.

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## Seminar

### E&O Prohibition Mock Trial (Wednesday, April 20, 2:00pm – 4:00pm)

There are numerous opportunities for Errors & Omissions around the issue of 'prohibition.' Enjoy and learn as two respected members of Manitoba's legal community take attendees through this E&O minefield. Members who are insured through IBAM's E&O program, and who meet the requirements for presentation, will earn a 10% credit on their total annual premium if they attend this seminar and remain loss free.

#### Presenters: Rod Stephenson and Ted Bock – Aikins

Rod Stephenson and Ted Bock are partners with Aikins, MacAulay, & Thorvaldson LLP. Both are graduates of the University of Manitoba, and both have earned a place on the list of The Best Lawyers in Canada, specializing in Insurance Law.



Ted Bock



Rod Stephenson

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

Brokerage Staff Size	Number Required	Position in Brokerage
1 - 7	1 *3	Any one owner, office manager or producer or *three customer service representatives.
8 -20	2 *4	Any two of the following: Owner, office manager, producer or *four customer service representatives.
21 or more	3 *8	Any three of the following: Owner, office manager, producer or *eight customer service representatives.

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## We're 'Guilty' of 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.

### Monday, April 18

- *A Golden Moment*: a print by award-winning artist Collin Bogle

### Tuesday, April 19

- Golf package: Callaway Diablo Combo Steel Iron set with Callaway GFR 14 Cart Bag

### Wednesday, April 20

- 46" Panasonic Plasma 1080P TV (at Awards Luncheon)

- **IBAM Wind-up Prize** - Recycle your name tag and be eligible to win a great prize

- **AGM** – Attend IBAM's Annual General Meeting for a chance to win an IPAD (two will be given away)!

## 'Jail Bird' Draw!



Register before March 15, 2011 and be eligible for the Early Bird Draws:

- 3 nights stay in a Fairmont Gold King Room for the duration of the Conference (April 18-20). Live like Al Capone - before he went to prison. *Courtesy of Portage Mutual Insurance*
- A case of unbelievable wine (value: \$500) Back then, they wanted prohibition – we don't! *Courtesy of SGI Canada*

Conference  
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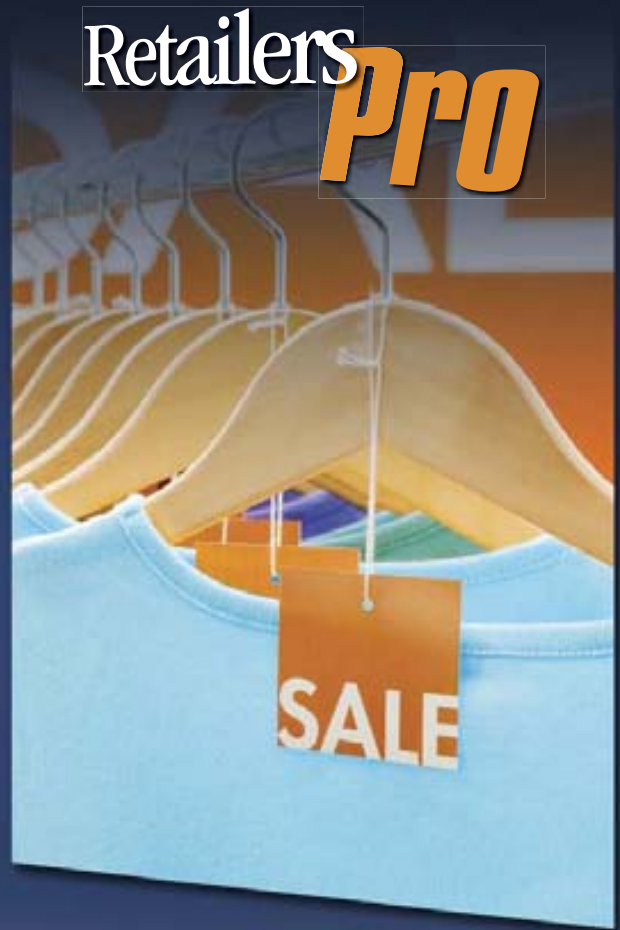
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Young Broker Committee Chair

## Young Brokers staying involved

Our Committee was busy these past months planning the YBN Education Day and 2nd Annual IBAM Recruitment Evening on January 27. In the afternoon an Education Day was held with Workplace Education Manitoba presenting on *Best Practices for Communicating Confidence and Credibility*. The Recruitment Reception & Dinner was once again held at the prestigious St. Charles Country Club. The event was full to capacity with 168 in attendance including 73 students/faculty and 23 company reps. Once again this event was a huge success and seems to be gaining more momentum each year.

On behalf of the Young Broker Committee (YBC) I'd like to thank Tammy, Margaret, and Sarah from the IBAM office for all their hard work. We'd also like to thank the companies that

sponsored the event. It was great to have you there, and we hope you can continue to be a big part of helping the Young Brokers grow.

This past Christmas season the YBC was part of the Salvation Army's 2010 online iKettle in which 173 online kettles raised \$158,030. A big 'thank you' to all those who helped by donating to the YBN Kettle, which I'm proud to say raised \$900.

Another event involving YBC was the Media Lip-Sync Contest in support of the Children's Wish Foundation that took place March 11 at the Travelodge in Winnipeg. We entered a group and sponsored a table for this great cause. Watch E-news for more on this fun night.

IBAM's AGM, Conference & Trade Show is coming up April 18-20 and the YBC will again be helping in full force.

We have the pleasure of introducing the speakers and the honour of hosting a reception prior to the President's Dinner & Dance. To assist the Committee at this event, the YBC is asking its members to volunteer to help usher guests to their tables during the reception. If you would like a complimentary ticket by volunteering in this capacity, contact me at [dheppner@miginsurance.ca](mailto:dheppner@miginsurance.ca) or Tammy Shpak at [tammyshpak@ibam.mb.ca](mailto:tammyshpak@ibam.mb.ca). The YBC is also organizing a charity event to kick off the Conference on April 18. Watch for more information, and don't be afraid to get involved it's a great experience.

The YBC welcomes **Andru Valpy** of Western Financial Insurance to our committee. If you are interested in joining the committee please contact any member of the YBC or myself for more information [dheppner@miginsurance.ca](mailto:dheppner@miginsurance.ca).



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# Sports-Can's Mark Woodall: "Every risk is a partnership"



Mark Woodall, President  
Sports-Can Insurance Consultants Ltd.

"When I see mainstream companies vacating an area, I see opportunity for Sports-Can. I don't like to close my mind to any situation that may result in new business."

Sports-Can Insurance Consultants Ltd. is a managing general agent (MGA) specializing in sports, leisure and entertainment. The company is known for being an innovator when it comes to preparing risk management programs for clients who feel they have no one to turn to when it comes to their insurance needs.

Behind that innovation is Sports-Can's President, **Mark Woodall**. Mark has a rich history in the insurance industry, and this experience provides the sound foundation behind Sports-Can's unique insurance products.

## In the beginning

A native of Saskatoon, Mark moved to Toronto as a teenager when his father, a Chartered Accountant by trade and the Chief Financial Officer for Co-Op stores on the Prairies, decided to seek new challenges back East. His father's professional training influenced the household, instilling in Mark and his four siblings the importance of planning and organizational skills. Mark has never forgotten those lessons.

In 1978, Mark graduated from York University with a B.A. majoring in Economics and Accounting. He then signed on with Allstate Insurance Co. of Canada as a commercial underwriter. He soon realized that underwriting wasn't for him at that point in his new career and found a position as a field adjuster with Safeco Insurance Consultants. He'd found his niche and Mark was soon promoted to Canadian Property Supervisor.

Two years later, Mark accepted a position with Fireman's Fund (today known as Wellington Insurance Co.) as the Property Claims Manager for Canada. Seven years later, Mark left Fireman's Fund and his position then as Branch Manager and VP of Western Operations to assume the post of Assistant Vice-President of ISRM Ltd., an independent adjusting firm. Eventually he progressed to Senior Vice-President and Chief Operating Officer, handling the general claims division.

The urge to run his own company had always been strong within Mark and in 1994, he signed on with friend Vince Pritchard's company, Pritchard & Associates, as a partner. Soon after, the company was renamed Pritchard Woodall & Associates. In 1998, Mark became a partner with Sports-Can Insurance Consultants while still overseeing operations at Pritchard Woodall. After Pritchard Woodall was purchased by SCM in October 2006, Mark made the move to underwriting with the purchase of Sports-Can – and he hasn't looked back. It is no wonder that he was named 2009 Insurance Person of the Year in British Columbia.

## Keeping eyes, ears and mind open

Since its inception, Sports-Can has steadily expanded into new markets. Asked how it determines which new markets to enter, Mark replied, "We work 100% with the independent broker network. They are our eyes and ears in the industry. They will come to us on behalf of clients with hard-to-place insurance needs. My great team at Sports-Can then explores the situation to see if we have an existing product fit. If not, and if it can be made to work for everyone concerned, we can sometimes create a new product area."

"I also keep a close watch on the industry. When I see mainstream companies vacating an area, I see opportunity for Sports-Can. I don't like to close my mind to any situation that may result in new business. Two examples of this have occurred in British Columbia, where traditional insurance companies got out of insuring vacant homes and offering earthquake insurance. In BC, we now insure vacant homes and will offer 'earthquake-only' insurance on top of a homeowner's regular home insurance plan."

Mark continued, "Sometimes, in the case of amateur sports associations or professional sports teams and leagues, our reputation precedes us and these



organizations approach us directly. We'll then get one of our independent brokers involved and develop a business plan that best suits the client. Every risk is a partnership involving the client, the broker, Sports-Can and our insurance companies. Any insurance requirement that fits into sports, leisure and entertainment, we can do – and our products offer world-wide coverage.”

To underscore just how specialized and creative Sports-Can can be, it has nine separate agreements with one supplier, Lloyds Underwriting. Some of these agreements cover the following unique situations:

BC Place is currently renovating its roof and Sports-Can is partnering with the facility to ensure the safety of the riggers who are doing the work.

Sports-Can works closely with the Canadian Football League and its individual teams to ensure fans and employees enjoy their football experience in the safest possible environment – an environment that serves alcohol and can include inclement weather and deteriorating facilities.

Wall climbing has become a fitness fad. Sports-Can was on the ground floor in providing coverage for gyms and participants.

Triathlons certainly aren't for the faint of heart – and neither is providing insurance for these events. Sports-Can, though, has a rich history of working with organizers, competitors, and municipalities to ensure the events go off without the proverbial hitch.

Depending on when the count takes place, somewhere between 300 and 500 civilians are in Afghanistan supporting Canada's troops. Their provincial health insurance doesn't cover them in that locale. Through Sports-Can's sister company, Special Risk International Insurance Consultants, a special program providing medical insurance is made available to these people (they can get treatment for major problems in nearby India, thus saving the Government of Canada – and taxpayers – thousands of dollars every month).


## Around the world with Sports-Can

A few days after this interview, Mark was to set off on a tour around the world, touting Sports-Can's products, looking for

new opportunities and speaking to audiences on risk management.

According to Mark, “I enjoy teaching organizations how to be safe and what signs to look for in order to reduce risk. In the coming years, Canada will be doing more and more business with

China and other Asian nations. We must learn about and understand these different cultures before we can expect them to take us on as business partners.”

For more information on Sports-Can Insurance Consultants Ltd., visit [www.sports-can.ca](http://www.sports-can.ca). 

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## Red River leads insurance team at Scotties

The 2011 Scotties Tournament of Hearts was held in Altona from January 26-30, 2011.

As the largest curling event ever hosted in Altona (population 3,800), it required a tremendous effort by the community and Red River Mutual rose to the occasion.

Red River Mutual was a major Diamond sponsor of the event and 13 Red River employees volunteered their time as part of the 300+ army of volunteers that made the tournament a success.

When asked about the event **Brian Esau**, Red River Mutual CEO, said, "We see ourselves as the modern mutual and a major part of that distinction is a commitment to give back to the community. Most companies come to the table with dollars...but we encourage both a financial investment and a volunteer investment from our staff in the projects we get involved with. We are very pleased to have supported the Scotties with both a major financial sponsorship and with a large group of Red River Mutual volunteers."

The event also received support from both local brokers; Prairie



*Red River Mutual Volunteers – (L-R) Teresa Hamm (claims supervisor), Chris Nickel (Sr. Underwriter), Chad Friesen (VP Sales/Marketing), Lyndon Friesen (VP Operations), Kim Klassen (U/W Support), Michelle Heinrichs (Underwriter), Wanda Klassen (Residential Supervisor), Audrey Froese (Accounting), Ken Sawatzky (Underwriter), Imy Rempel (CEO's Assistant), Viv Enns (Commercial Supervisor), Ken Pappel (Claims Specialist), Corey Abrams (Commercial Underwriter)*



*Chad Friesen (Red River Mutual) and Brad Derksen (Prairie Insurance) with the 2011 Manitoba Scotties champions –Cathy Overton-Clapham, Karen Fallis, Leslie Wilson, Raunora Westcott and Cathy Gauthier.*

Insurance and BSI Insurance.

**Brad Derksen** of Prairie Insurance logged well over 120 volunteer hours as the co-chair of two different committees (sponsorship and social).

Following the event, Brad said, "From our perspective, the Scotties were a tremendous success; we are pleased to support the community in this way"

The Cathy Overton-Clapham team defeated the Chelsea Carey rink to win the 2011 MB Scotties, returning Cathy to the National Scotties Tournament of Hearts for the 12th time. 🏆

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# Keeping it a family affair

Garriock Insurance reaches outside of city to purchase Russin Insurance

Well-known Winnipeg brokerage Garriock Insurance has recently grown through a unique acquisition. What makes the move unique is that Garriock's new fifth and sixth locations are outside of the Perimeter Highway – more precisely in Gimli and Winnipeg Beach – homes to **Laurie Russin's** Russin Insurance.

Garriock Insurance's co-owner and IBAM Past President **Wade Garriock** told *Manitoba Insurance Broker* that the deal was a long time in the making. "Ryan (Wade's brother and partner) and I had been talking with Laurie for a couple of years," he said. "This past fall, discussions turned serious and the acquisition became official on February 1, 2011."

"It was a good fit," continued Wade. "Russin Insurance was always a solid, successful, professionally-run business that was committed to community involvement. On the personal side, our mother's family were of Icelandic descent and many lived in the Gimli and Riverton areas; so we are very familiar with that part of Manitoba."

Laurie Russin has been a licensed broker since 1970 and turns 64 this August. He always hoped his son or daughter would take over the business, but both decided to do other things in the business world in Winnipeg and Toronto respectively. In an interview with *MIB* Laurie said, "Even though we have two offices and a handful of employees, I was basically a 'one-man show' when it came to managing the business. Overseeing the finances, marketing, technology, employee training, and so on was taking up so much of my time that I was noticing missed opportunities in the area of new business acquisition. The district is growing so quickly and I was becoming frustrated at not being able to take advantage of that growth."

After deciding that something had to be done, Laurie analyzed his options. He said, "I could have expanded my portfolio of markets (which I didn't have the



Garriock Insurance's new leadership: (L-R) Richard McKenzie, Ryan Garriock and Wade Garriock

time to pursue), find a partner or sell.

"When it came to selling, I could go with a financial institution or one of a number of offers from established brokerage owners. All my life, I'd been committed to the independent broker concept. I pride myself on being a man of my word and couldn't see myself turning my back on my life-long belief system and selling to a credit union."

He continued, "I have known the Garriock family for most of my career. I knew Dave Garriock (Wade and Ryan's dad and former IBAM President) and then watched the boys literally grow up in the industry. I worked with Wade on the IBAM Board and we worked well together. I was very impressed with the boys' level of involvement while so youthful, especially their hard work in the Young Broker Network. The idea of selling my family business to another dedicated family enterprise appealed to me, especially when they assured me my employees and customers would be well cared for."

While he has sold his business, Laurie isn't going anywhere for the time being.

He will remain with the brokerage for an undetermined period of time as a producer. Wade and Ryan have brought in **Richard McKenzie** as a managing partner overseeing the rural brokerages. According to Laurie, "It hasn't even been a month yet, and I'm happy as can be. I'm finally doing what I always wanted to do – working on my business not in it."

Russin Insurance customers can expect to see little change in their insurance business dealings. The Gimli and Winnipeg Beach brokerages are now identified as Garriock-Russin Insurance (although the business is trading as 'Garriock Insurance'). Customers will still enjoy the same friendly, helpful service they've experienced over the years.

Is there more growth in the offing for Garriock Insurance? "We hope so," stated Wade. "This recent deal was an excellent fit and the timing was perfect – we were looking to grow and at the same time Laurie was looking to sell. If we come across a similar situation in the future we will certainly look at it favourably." 📌

## Resourceful

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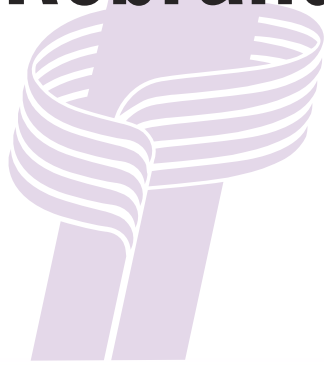
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# Special Report: Rebranding



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## Special Report: **Rebranding**

# What's in a name?

## Brokers and insurers reshape their public images via rebranding

By Mike Stimpson

Rebranding is what businesses do when there's something about their public image that they want to change. It can involve the creation of a new name, advertising slogan, logo ... anything that makes people think differently about a company or its products.

Consumers are quite familiar with rebranding, even if they seldom use the term itself. They've seen Wrigley revamp the image of an old brand of chewing gum (Juicy Fruit) into something hip and youthful, and McDonald's persuades people that it really is a place to get a good cup of coffee – to cite just two stellar examples.

Often rebranding is done to signal a fundamental change in a company or product. Other times it's the hub of a strategy to overcome negative perceptions or get the masses buzzing again about a product that had slipped from consumer consciousness.

Public awareness and perceptions are no less important to the insurance industry, so it's no surprise to see brokers and insurers engage in rebranding. Here are four recent rebranding success stories.

### One Insurance



**Dale McMillan's** father opened an insurance office in Selkirk in 1953. Over the years, especially in the 1990s, that business expanded and purchased agencies in nearby communities to the point where it had 10 locations from Teulon to Winnipeg.

The acquired businesses kept their old names, and the parent firm's prosperity continued. But management at McMillan Insurance realized that running 10 offices under a multiplicity of names presented, in the words of General Manager and COO **Reid Henderson**, "a marketing challenge."

How does one advertise over a sizable region without a single name? How do you develop a brand identity when there are so many brand names?

A lot of people didn't know that the insurance office in, say, Birds Hill was the same brokerage as the one they always did business with in Stonewall. Clients were making 20-minute drives to visit the place where they had always bought and renewed policies when a five-minute drive would have sufficed.

Management decided a new name was needed, and Dale McMillan reckoned he had a winner: One.

"I didn't like it at first," Henderson recalls. "I thought about it, and mentioned it to my wife. Twelve hours later, I was sold on the name."

That's One as in "Number One" or "the One place to be." The name suggests singularity and quality. And, Henderson adds, "it's easy to remember."

On June 1, 2010, One Insurance Group was launched. A blue logo, designed by Henderson's brother Kelvin, was part of the rebranding. New signage was in place at all 10 locations within two days.

The shortcomings of lacking a single brand were underscored soon after the rebranding, Henderson remarks. "We had people from insurance companies say 'Oh, I didn't realize that you guys had so many offices.'"

### Intact Insurance



ING Insurance had been doing business in Canada for about 200 years (beginning as Halifax Fire Insurance) when, in 2009,

it rebranded as Intact Insurance.

The Toronto-headquartered company explained in the March 2009 issue of *The Manitoba Broker* that the new name was chosen "to represent the benefit a customer desires most – to be made whole again, to get back to normal after an accident or unforeseen event."

The name change became necessary when, after the stock-market meltdown of 2008, the Netherlands-based ING Group decided to raise capital for itself by selling all of its shares in the Canadian insurance company. With the ING bank still operating, a different name was needed to ensure that people didn't confuse the bank with the insurance company.

"There were a number of criteria that we used when we went about choosing our name," says **Kevin Briscoe**, Intact's Regional Vice-President for Manitoba.

"We wanted a name that would make a strong statement about our customer focus. That meant choosing a name customers would understand in both official languages. We also wanted a name that would express confidence and skill, and inspire trust."

Additionally, it was important that the name express the corporate focus on helping policy holders "get back on track" after a setback, he says.

Intact's logo has a simple, straightforward design – the company name encased

by square brackets. The brackets are meant to symbolize protection. They're red partly because it's a bold colour that suggests action, and partly to reflect the company's Canadian roots.

Most of the work of rebranding was done in-house, though a Toronto agency was contracted to assist.

"We conducted focus groups across the country with thousands of consumers, in both languages, to test the name," Briscoe remarks. "Overwhelmingly, they felt the name was strong and would make a positive statement to customers."

Public response to the rebranding has been very positive, he adds.

## Red River Mutual



Red River Valley Mutual Insurance was founded in 1875. More than 130 years later, the Altona-based insurer decided to change its name and redefine itself.

The rebranding was necessary for a few reasons, Sales and Marketing Vice-President **Chad Friesen** explains.

"For one thing," he says, "we had a long name. Everybody was abbreviating it already.

"The other side of it was that we felt that we had gained a reputation as maybe a sleepy little insurance company – really successful, but maybe not a mover-in-the-market type of player," he continues.

"We really wanted to send a message that there was a new direction and we were advancing on a number of different fronts. We wanted to give our brokers and our policyholders a definitive message that Red River was on the move and was changing."

"Red River" was kept as part of the new name because it's a vital part of the

corporate identity. Stakeholders, when they referred to the company, always used those two words.

"Mutual," evoking the company's community heritage as a grassroots insurer, was similarly important as a pillar of differentiation. So it was that Red River Mutual was settled upon as the new name.

To create a fresh logo, Red River Mutual partnered with Relish Design. The small Winnipeg firm, in consultation with Friesen and others, created a logo that is both elegant and flush with meaning.

The red-and-black symbol represents two arms crossed in what Red River Mutual describes as "a caring position." Above the crossed arms is a roof shape to convey a message of shelter and protection. Further, the logo has three squares to represent Red River Mutual, its policyholders and its brokers.

The tagline "Make it your own" was adopted as an invitation to brokers, customers and staff to join in the Red River Mutual mission.

The response has been "fantastic" since the rebranding's launch in April 2010, says Friesen. "Certainly our brokers have given us some very positive feedback to it."

## Wyatt Dowling



On May 1, 2009, two established Winnipeg insurance brokerages merged into one. Wyatt Insurance joined forces with Dowling Insurance to operate as one business with 11 offices across the city.

The merger had its roots in the formation of a still-existing brokers' alliance, the Premier Insurance Group, some 20 years earlier. **Reg Wyatt** and

**Charlie Dowling** were founding members of the group.

Charlie Dowling and wife Rose were, in more recent years, looking to retire but wanted to do so in a way that would ensure continuity for their business, customers and employees. Merging their decades-old brokerage (founded in 1939 by **Blair M. Dowling**) with Wyatt Insurance seemed like the right approach.

"Over the years, there was some camaraderie formed among the brokers in the Premier Insurance Group," says Wyatt Dowling President and CEO **Curtis Wyatt**, Reg's son. "For Charlie and Rose, it was just a good fit to team up with our family."

Curtis says "considerable thought" was given to what should be the business's new name and logo. "In the end we felt very strongly that keeping the family names was important."

So it came to be that the new moniker announced to the public in January 2010 had a familiar ring to it: Wyatt Dowling Insurance Brokers.

The straightforward name sends a reassuring message to customers that they're "still dealing with a family-owned brokerage," Curtis explains. The new logo, consisting of red and black lettering, was kept simple to maintain a focus on the family names.

"Our industry is seeing consolidation," he remarks.

"Our insurance companies are consolidating, not just the brokers.

"Through that consolidation (of Wyatt and Dowling brokerages), we are able to provide a deeper product base so that, over the long run, our clients will get better coverage, better rates and better service."

He said Wyatt Dowling would consider adding to its network of 11 locations if another broker were interested in joining the team.



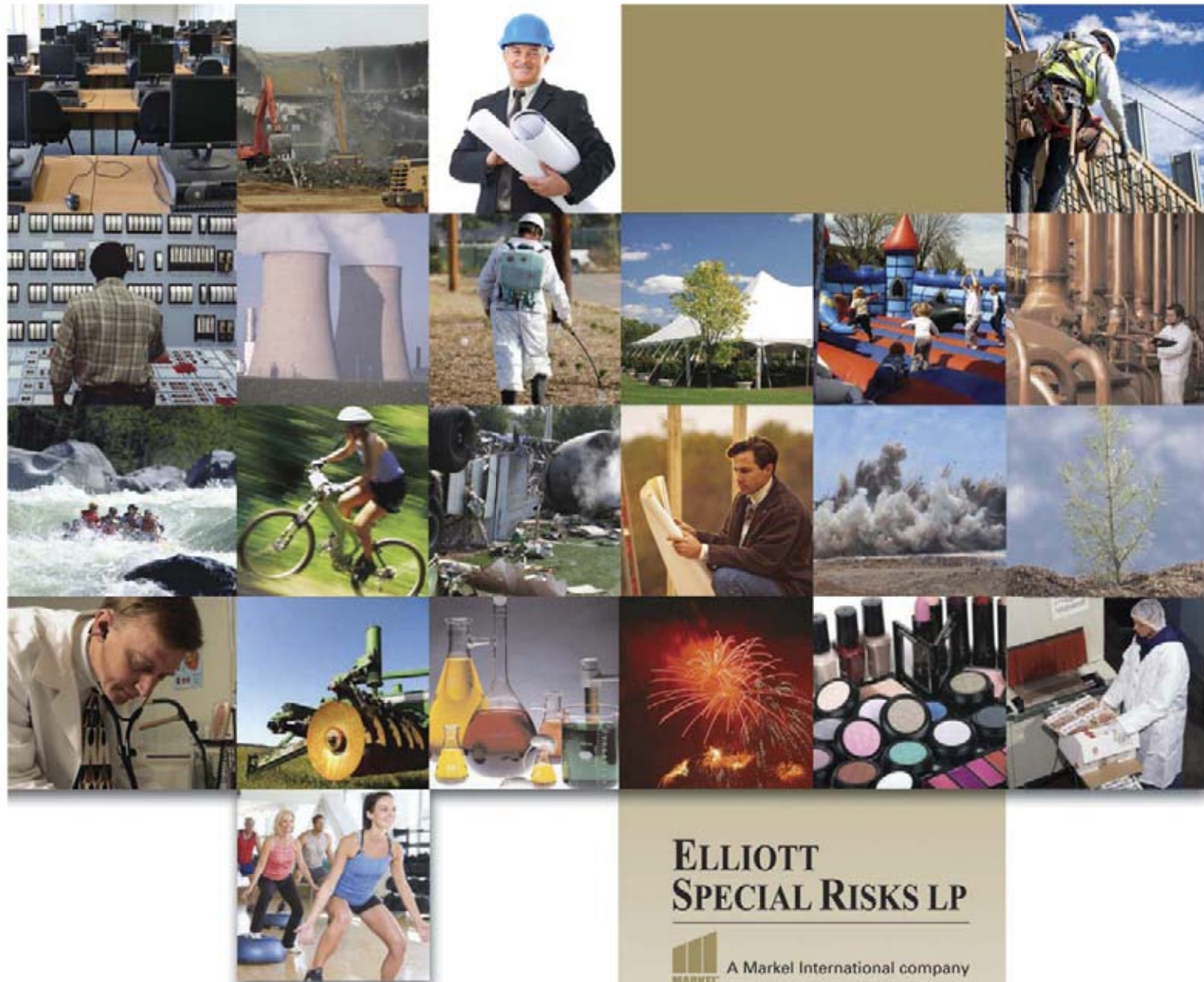
A close-up photograph of a black mobile phone. The screen is a solid light blue color and displays a warning message in bold, sans-serif capital letters. The text is arranged in five lines: 'TEXTING', 'WHILE', 'DRIVING MAY', 'ONLY TAKE', and 'A SECOND,' in blue, followed by 'OR A LIFE.' in white. Below the screen, the phone's physical controls are visible, including a green call button on the left, a central circular navigation pad, a red end-call button on the right, and a portion of a numeric keypad at the bottom showing the numbers 1, 2, and 3.

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## Special Report: **Rebranding**

# Rebrand your company to boost your bottom line

By Phillip Davis

When asked, most business owners will admit that their companies have changed, adapted and evolved over time, to better serve their clients needs. These natural course corrections will often lead to entirely new products and services, yet the original corporate identity often remains in place. This old, static image can be confusing at best and costly at worst.

- Only a tiny fraction of Radio Shack's sales comes from radio sales
- Southwest Airlines flies all over the U.S.
- Burlington Coat Factory sells more than just coats (and has used a good deal of marketing budget to drive that message home)
- CompUSA (Computers in the United States?) filed for bankruptcy while Best Buy continues on.

One sure sign that you may need to rebrand is if you find yourself continually explaining what your company really does.  
Minnesota

"One sure sign that you may need to rebrand is if you find yourself continually explaining what your company really does."

Mining & Manufacturing had to rebrand to 3M to accommodate their growth into other areas. Kentucky Fried Chicken rebadged to KFC, allowing them to expand their menu and avoid the negative connotations of 'fried' foods.

Another way to look at the issue is to think in terms of a drag co-efficient. If your company brand is outdated, inaccurate or misleading, estimate how much more advertising is required to explain (and clarify) the message – 20%, 30%, more? And what about lost opportunity costs of potential clients who simply don't consider your company when it comes to buying your products and services.

Would most consumers know that The Company Store sells

bedding, bath accessories and sleepwear?

One solution is to make the shift from a product-identified name to a metaphor type name. For example, rather than having a name such as Muffler City, which keeps you locked into one category, consider the example of Midas Muffler, which plays off King Midas's golden touch to convey excellence in workmanship. When Midas expanded from mufflers to brakes and shocks, they didn't need to change their name. In fact, they simplified it to Midas.

Apple also chose wisely, which allowed them to officially drop the word "Computers" from their name and expand into music. Amazon used the image of rich diversity and abundance, and their product line expanded to fit the image. Books-A-Million, a product-identified brand name, works hard to let consumers know they also sell kids toys and coffee mugs.

Another alternative when rebranding a company is to go with a key attribute name. These timeless names work well even when your products and services change. They focus on the benefit behind your company and not the goods it currently offers. Examples include the previously mentioned Best Buy, as well as Sir Speedy, Priceline, Service Masters, TruValue, Comfort Inn, etc. By aligning with your core benefit, you can continually modify your service offerings without having to change your company name.

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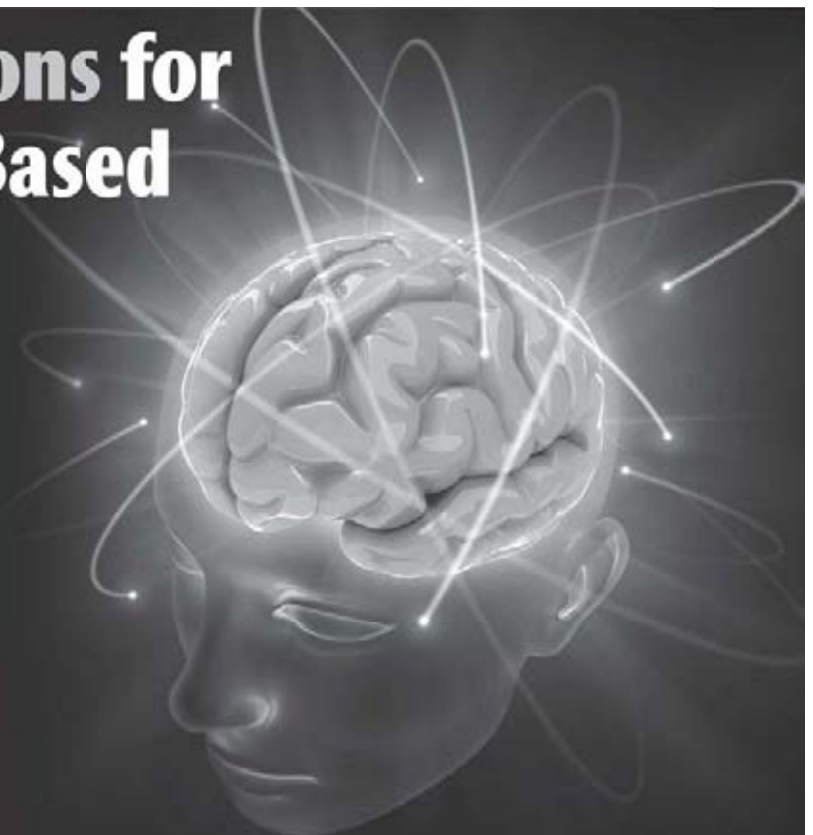
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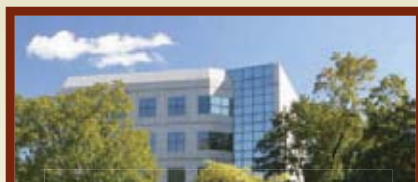
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## **COMMERCIAL**



## **RESIDENTIAL**







## Special Report: **Rebranding**

# YOU and your company – the corporate brand/personal brand connection

By Brenda Bence

You may already know that defining and communicating your unique personal brand on the job is a powerful way to further your career. But have you ever thought about the connection between your personal brand and your *company's* brand? What role does that 'connection' – or lack of a connection – play in your career success? And how do you determine if your personal brand is out of sync with your company's brand?

Whether we're talking about personal brands or corporate brands, here's a secret that the best marketers know: Great brands don't get to be great by accident! In fact, there is a tried-and-true formula for building great brands, and it starts with defining six core elements. These elements fit together like puzzle pieces to define your personal brand or your company's brand, and they reflect what you want your firm – or 'YOU' – to stand for. How does your personal brand line up with your company's brand in terms of these six elements?

**Target Market/Audience.** Who does your company target as existing or potential customers for its products or services? BMW targets wealthier customers than Toyota, for example. Cuervo targets younger customers than Smirnoff. Just as your company focuses on who it wants as its customers, your personal brand should also be focused on the people at work who can most impact your career and future. They make up your personal brand's 'audience.'

**Needs.** Your company meets the needs of its customers through its products or services. It's no different with your personal brand. Think about it: What does your personal brand audience need from *you*, and how well are you meeting those needs?

**Competition/comparison.** Corporate branders need to know their competitors well in order to understand why a customer would choose their brand over another. Similarly, personal branders must know something about the other people that their audience will compare them to. Is there someone else who can better fill your personal brand audience's needs? That's your personal brand 'comparison.'

**Benefits/unique strengths.** A corporate brand must offer specific benefits to its target market, just like your personal brand needs to communicate the unique strengths that set you apart from others.

**Reasons why.** A big name brand must have 'reasons why' – reasons that convince a company's target market that the brand can deliver the benefits it offers. Your personal brand has reasons why, too – reasons your personal brand audience will believe *you* can deliver the unique strengths you promise. What credibility do you have, and why?

**Brand character.** Every brand – corporate or personal – has a personality or 'character' that makes it different from any other brand. Think about the difference between Pepsi and Coke. The products contain

almost the same ingredients, but each brand has a unique character that has been carefully created by marketers. And that character is what helps you choose one soda over the other. Your personal brand character does the same for 'YOU.'

### Comparing your personal brand with your company's brand

If you apply the above framework to both your company's brand and your personal brand, do they connect well with one another? Is your company's target market of interest to you, and are they the kind of people you enjoy pleasing? Are you passionate about working to fill the needs of that market?

Everyone who works for a company is a *marketer* for that company. You represent the firm whether or not you deal directly with customers or perform direct sales as a part of your job. The bottom line? To be successful on the job, you need to have a *connection* with the company's brand, character, and mission. Your personal brand definition needs to 'fit' like a glove with the corporate brand definition.

Let's take Anna as an example. She had worked for 15 years as a corporate executive for a multinational airline, a job which had given her opportunities to travel and live all around the world. She had been very happy there until a few years ago when she began to feel uncomfortable in her job. She realized she was no longer content and passionate about the company, and she couldn't figure out why.

When Anna sat down and defined both her personal brand and the airline's corporate brand, she discovered that the two brands were out of sync. Her personal brand character hadn't changed over

# COMPANYNAME

COMPANYNAME



the years, but the *company's* brand character had changed as a result of 9/11. Before those fateful events, the company had been a friendly place to work. But after September 11, 2001, the company had implemented many new policies and changes that resulted in a less friendly work environment.

After evaluating her own personal brand character and the changed brand character of the airline, Anna realized that there was a disconnect now where there wasn't before. This helped her make better sense of her existing situation and helped her develop a plan of action for better short-term and long-term career success.

### Side-by-side comparison

When you sit back and look at the six elements of both your company's brand and your personal brand side-by-side, what do you find? How strong is the connection? If it's strong, you probably feel great about your job and enjoy your work. If the connection is less than strong, what elements are disjointed? What could you do to make a stronger bond between your own individual brand and the company's brand?

The bottom line is: Your short-term and long-term career success, as well as your overall job satisfaction, depend on having a strong corporate brand/personal brand connection. Do YOU?

#### About the Author:

Brenda Bence, branding expert and certified executive coach, is the author of *How YOU™ Are Like Shampoo*, the only start-to-finish book for defining, communicating, and taking control of your personal brand at work. After graduating from Harvard Business School, Brenda developed mega brands for Procter & Gamble and Bristol-Myers Squibb. She now travels the world speaking, training and coaching on corporate and personal brand development. For more information, visit: [www.BrendaBence.com](http://www.BrendaBence.com).

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**THINK GREEN**

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By John Knotek,  
BMO Bank of Montreal®

# Spring into a first home

At this point we have persevered through most of winter and while it may not feel like it quite yet, spring is not far away. With spring comes new life and new beginnings throughout nature. Coincidentally, for many people, spring also marks a new period in many people's lives through buying a first home.

As any homeowner can attest, buying a home is a big decision, both from a lifestyle and financial perspective. Prioritizing what is important to you in terms of your lifestyle needs, type of house and location should form the basis for your decision to buy. After all you will be living in the house, so you want to ensure that it is a good match with your needs.

From a financial perspective, matching your needs with how much you can afford for total shelter costs is critical. While there are numerous tools available online to help determine how much mortgage financing you can access only you can truly determine how much you can afford. In this, you need to under-

stand what your current debt obligations, non-shelter related living expenses and saving needs are. Then whatever money is left over is how much you have available to cover mortgage payments plus all the extra costs associated with home ownership. These extras can add up to substantial amounts once you consider taxes, insurance, utilities, maintenance, and improvement costs. In my opinion as these costs tend to increase each year, so over estimating these expenses will help keep your home ownership budget realistic. After having an idea of how much free cash is available from your budget, consulting with a financial advisor and a mortgage specialist can help determine what level of a mortgage you would qualify for.

How much you would qualify for depends on your gross income, your existing credit arrangements, and your credit history. Depending upon these factors and based on current interest rates, a maximum typical mortgage would be approximately three times your gross annual salary. Said another

way, most lenders do not want your shelter costs (mortgage payments, taxes, condo maintenance fees, and heating costs) to represent more than 32% of your monthly gross income. Additionally, most lenders will limit your total shelter costs plus payments on other credit obligations to 40% of your gross monthly income. (While this is a typical maximum, limiting your debt and shelter costs to 30% of your gross income typically will give you much more budgeting flexibility.)

Once you know the maximum mortgage you can access, then you need to consider what level of down payment you have (or need) plus your anticipated closing costs. Any down payment of less than 20% of the purchase price puts you into a non-conventional mortgage that then requires you to obtain mortgage insurance. The premiums for this insurance generally range from 0.5% to 3.0% of the total mortgage, with the lower the down payment as percentage of the purchase price the higher the premium charged. Generally, funds for this



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insurance can be borrowed as part of the mortgage and thus repaid over time. Conversely, closing costs typically need to be covered from your own resources. When considering legal fees, title insurance, and inspection fees, closing costs for buyers can amount to between 2% and 3% of the house price. Most lenders require buyers to show evidence of their ability to cover closing costs and the down payment as part of the mortgage approval process.

Saving for the down payment and closing costs can be challenging in your younger years, but saving any amount early and regularly can be of great benefit. While the minimum down payment for a mortgage is 5%, at today's rates each dollar of a down payment saves almost a dollar of interest expense over the course of a 25-year mortgage. To help you save, most financial institutions can set up a continuous savings plan whereby regular deductions can be made from your banking account into some savings instrument. Even funds in a RRSP can be used towards a down payment or closing costs for qualifying first time buyers. Provided certain parameters are met, a first time buyer can withdraw up to \$20,000 and a couple, if both withdrawing their maximum, could withdraw \$40,000. While these funds do have to be repaid back into the RRSP within 15 years commencing two years after the withdrawal, no interest has to be paid on these funds.

I have only touched on a few aspects of buying your first home and there is much more to learn. For starters you can listen to a series of podcasts on the subject at [bmo.com/podcast](http://bmo.com/podcast) and ultimately you should consult with a financial planner and mortgage expert to see how home ownership might look for you this spring. 🏠



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## RSA Canada finalizes acquisition of GCAN Insurance

RSA Canada has received the final regulatory approval to complete its acquisition of GCAN Insurance, the second-biggest insurance transaction of the past decade in Canada.

"We are delighted to enter the New Year having completed this key strategic move," RSA President and CEO **Rowan Saunders** said. "This acquisition instantly positions us as Canada's fourth-biggest general insurer and one of Canada's leading Commercial insurance providers."

RSA announced last October it had agreed to acquire GCAN (a leading Canadian mid-market, large risks, and specialty commercial insurer with gross written premiums in 2009 of \$255 million) pending regulatory approval. That approval has now been received. RSA purchased GCAN Insurance Company and its parent company, Glenstone Capital Incorporated, for \$420 million from the Ontario Teachers' Pension Plan Board. As GCAN has an estimated surplus capital of about \$110 million, the deal is immediately accretive.

"This is an exciting time for us," Saunders said, "because it represents the union of two key players in Canadian insurance with a combined skill set and distribution reach that creates a formidable presence in the Canadian insurance marketplace. And it comes at a time when these internal strengths will be necessary to compete and thrive in Canada's changing insurance landscape."

## Ed Stelfox passes

We lost a respected veteran of our industry on February 22 with the passing of Ed Stelfox. Ed started in the industry with Norwich Union Group in 1960, training as a property underwriter. In 1962, he moved to Co-operative Insurance as a commercial property underwriter. In 1968 he joined the Royal Insurance Group and in 1974 went to work for the Canadian Federation of Insurance Brokers Association (Toronto). 1978-81 saw Ed join Tomlinson Saunders Whitehead Ltd. as branch manager for Winnipeg and Saskatoon. In 1981, he moved to Thomson Olsen Sherban (Parklane/Northern) which became Ranger Insurance). In 1983 he became part-owner and marketing manager for Ranger Insurance. Ed moved to Johnson & Higgings in 1990 and then to Lowndes Lambert in 1995. Dowling Insurance recruited Ed in 2000 and from 2006 to 2008 he was located at the Dowling Westport site.

Ed was inducted as Life Member of the Blue Goose in 2008. He served on many boards over the years and educated many.

He is survived by wife Christine, his parents (Edward and Ruth Stelfox), daughters Elizabeth (Tony) Cesario, Shelli (Jay) Paquette and grandchildren Tyler, Cody, Maria and Sarah.

## MPI selects Mitchell International Inc.'s TechAdvisor for real-time repair data

MPI has chosen Mitchell International Inc.'s TechAdvisor as its source of real-time collision repair reference data for all its service centres. Mitchell's online portal offers MPI estimators access to OEM repair procedures as well as the latest parts, prices and labor times – and all from a single source.

**Ted Hlynsky**, MPI's VP of Claims Control and Safety Operations, said, "The solution enables our estimators to quickly and accurately access real-time repair reference information on late model vehicles. This is extremely important given complex designs that can pose unique estimating and repair challenges."

## Crawford's CMS Property **ADVANTAGE**

Crawford & Company (Canada) Inc. is proud to have launched CMS Property **ADVANTAGE**, Crawford's new claims handling system. Using tablet and wireless technology, **ADVANTAGE** allows adjusters to complete their first site visit and subsequent reports right at the claim scene. This helps to reduce cycle times, manage indemnity and leakage, and reduce claims handling costs.

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### Totten Insurance Group acquires Cule Insurance

Hub International Limited (Hub) has announced that Totten Insurance Group Inc. (Totten), one of Hub's wholesale insurance brokerage operations with offices across Canada, has acquired the assets of Cule Insurance (Cule), effective January 31, 2011. Terms of the acquisition were not disclosed. The Cule operations will become part of Totten's Toronto office and **Ken Rayner**, President of Cule, will be joining the senior leadership team of Totten, reporting to **H. Ross Totten** FCIP, CCIB, President & CEO, Totten Insurance Group.

Cule (Canadian Underwriters for Licensed Establishments) is an insurance brokerage wholesaler located in Toronto that works with over 100 brokers in Ontario, Manitoba and Atlantic Canada. Formed two years ago, with a specific expertise in hospitality and hard to place property accounts, they have grown rapidly in their specialty niches. Their commitment to serving retail brokers within the entertainment, hospitality and surplus lines property industries will now be expanded to offer the full range of products offered by Totten, including Professional Liability, Environmental, Specialty Personal lines, Protective Services, and larger limits in both Property and Casualty.

"We are very excited about this expansion of our Hospitality business and welcome Ken Rayner to our management team," said H. Ross Totten. "This acquisition will enable Totten Group to further solidify its position as the preeminent writer of this class of business across Canada. CULE has built outstanding relationships with many brokers, and we look forward to building on these relationships to expand our capabilities across the country."

### New CFO for Swiss Re in Canada

**Jonathan Turner** has been appointed Chief Financial Officer of Swiss Re's Canadian operations effective November 22, 2010. Jonathan joins Swiss Re from Ernst & Young where he specialized in both the P&C and Life & Health insurance sectors.

## CNA Canada launches *oneworld*

CNA Canada, a P&C insurer with roots spanning more than 100 years, recently announced the launch of its improved and updated *oneworld* Global Master Policy.

This worldwide policy provides coverage for Canadian-based business leaders who operate domestically or internationally. *Oneworld* offers broadened property coverage, enhanced casualty wordings/endorsements and industry-specific casualty endorsements, upgraded Inland Marine coverage and segment specific wordings/endorsements.

*Oneworld* was designed to offer customized coverages to customers within CNA Canada's core industry groups, including: construction, manufacturing, cyber risk, advanced medical technology, food processing, wineries and renewable energy.

Benefits of *oneworld* include:

- Broadened property coverage, including the introduction of CNA's Eco-Care® Property Endorsement;
- Enhanced casualty wordings/endorsements and industry-specific casualty endorsements;
- Upgraded Inland Marine coverage for Contractor's Equipment Floater and Motor Truck Cargo; and
- Launch of segment specific wordings and endorsements for Food Processors, Wineries and Oil & Gas.

*Oneworld* is available across Canada through CNA offices located in Toronto, Montreal, Vancouver, Calgary and Winnipeg. All coverages are backed by CNA's industry leading risk control resources and claim service. For more information on *oneworld*, visit [www.cnacanada.ca](http://www.cnacanada.ca).

## Crawford McMillan passes

It is our sad duty to report the passing of **John Crawford McMillan**, founder of McMillan Insurance, on January 13, 2011. Crawford began his insurance career in 1950. He was widely respected and is owed a great deal of gratitude and thanks for his entrepreneurial outlook and the opportunity he afforded future generations. Crawford McMillan will be fondly remembered by his family, friends and staff.

McMillan Insurance was rebranded to ONE Insurance in June 2010.

## Water contamination insurance from Aon

Aon has announced its launch of water resilience insurance for water utilities across the globe. The program provides compensation in the event of malicious water tampering, accidental contamination and extortion. It also deals with costs involved when a 'boil notice' or 'avoid consumption notice' is issued.

The coverage also addresses losses involved with goodwill payments and alternative mass distribution, including providing bottled water.

Coverage is also provided for normal elements of contamination insurance, including costs for forensic analyses, cleaning and flushing of the water system, transportation costs and employee overtime.



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