

MANITOBA INSURANCE **BROKER**



VOLUME 20 NUMBER 1, APRIL 2012



2012 IBAM

ANNUAL GENERAL MEETING,
CONFERENCE & TRADE SHOW

April 25-27 • The Fairmont, Winnipeg

INSURANCE GOALS

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PETER TESSIER BUSY IN THE COMMUNITY - SET TO TAKE REINS AS CHAIR

CURTIS WYATT READY FOR NEW ROLE AS PRESIDENT

SEE INSIDE

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A photograph of a climbing rope and carabiner attached to a rock overhang. The rope is multi-colored (purple, green, red) and the carabiner is orange and silver. The background is a clear blue sky with some light clouds.

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Conference

Curtis Wyatt

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Pamela Gilroy-Rajotte

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Tara Chammartin

Young Broker Committee

Lindsey Jordan

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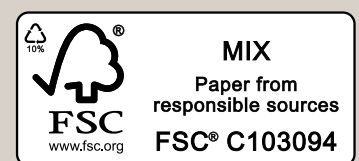
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7TH ANNUAL INSURANCE EXECUTIVES DINNER



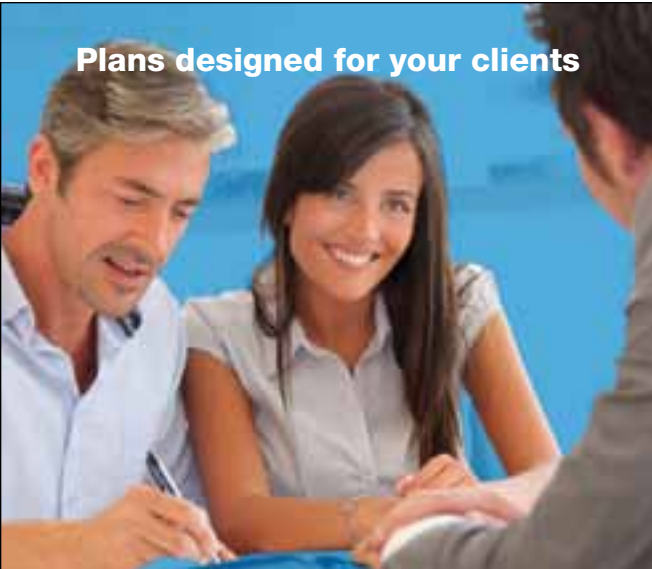
(L-R) Tom Reid, Aviva Insurance; IBAM Board Directors Darren Peters and T.J. McRedmond and IBAM President Peter Tessier

SEE MORE ON THIS EXCITING EVENT ON PAGES 50 - 52

BREAKING NEWS

OldField Kirby Esau Inc., in partnership with The Standard Insurance Brokers Ltd., has purchased Milnco Insurance. Watch for more on this exciting story development in the next issue of *Manitoba Insurance Broker!*

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**Darren Peters,
President & COO**
Oldfield Kirby Esau
Insurance Brokers
Winnipeg,
Manitoba





Dale Rempel, President,
Insurance Brokers
Association of Canada

Canadian voice strong on the world stage

Sometimes as Canadians we don't realize how much we know, or how effective or noticed our voice is on the world stage. As President of IBAC I am often amazed and impressed on how much influence we have on the world stage, as Canadians and as insurance brokers. Let me give you a few examples of what I am alluding to.

As the Canadian federation of insurance brokers, IBAC is also a member of the World Federation of Insurance Intermediaries (WFII) – the IBAC of the world. As a member of WFII, IBAC participates in international advocacy with governmental and regulatory organizations in the area of insurance. IBAC also participates as an observer at the International Association of Insurance Supervisors (IAIS). This body is a grouping of insurance supervisors from over 100 countries. The organization meets and works together in order to discuss arising issues and propose regulatory changes in order to deal with these issues. The Canadian regulators, from the Office of the Superintendent of Financial Institutions (OSFI) and the Québec regulators, l'Autorité des marchés financiers (AMF) are members of IAIS and have a lot influence in the decisions and position that organization takes.

As a result of many discussions with IAIS members, IBAC was invited by the Spanish brokers association to address their members on the issue of banks and insurance. They had heard that Canada has a fairly robust regime of separating the two industries. The issue the Span-

ish association has in their marketplace is that a very high percentage of insurance policies written are sold by banks. They wanted to understand the history of this issue in Canada, the current regime, and what role IBAC played, and continues to play in this debate.

IBAC's Manager of Public Affairs, **Steve Masnyk**, was dispatched to make a presentation to their annual conference in Madrid last November. He spoke about the history of the debate in Canada, the creation of the broker federation in 1921 as a response to the banking demands to be able to retail insurance, and of the creation of a broker "brand" to easily identify the profession to politicians as it was difficult to speak on an issue without being readily recognized. He spoke of the grassroots political activities insurance brokers have been involved in over many decades. He spoke of the advocacy activities IBAC organizes yearly in Ottawa. He also centered his remarks on the incredible job we do as defending consumer rights and their interests!

In attendance at the conference were representatives of the French, Dutch and German brokers associations. The audience was quite impressed to hear the effectiveness of Canadian brokers in communicating and advocating on behalf of consumers to federal legislators. In comparison, most European countries have a massive bank presence in the insurance marketplace. There is no separation between the two in most EU countries. Canada is an anomaly on the world

stage in this regard. It is for this reason that they were interested in hearing the Canadian experience. I am very proud that every contact we have with our MPs brings about tangible positive change.

We have heard over decades both from within Canada and from abroad, that these two pillars will inevitably merge. In discussions with regulators from around the world, and at the Spanish conference, IBAC has managed to plant a seed that the Canadian regime is alive and well, consumers are protected, and both sectors thrive and are healthy. This seed is also beneficial as Canadian federal legislators will start hearing from their counterparts abroad that the Canadian experience is something to be looked up to.

As a result of IBAC's message, the Spanish broker association was so impressed with the Canadian branding program 'BIP,' that they have embarked on creating a "brand" for their brokers to rally behind. In addition several other EU brokers associations are also working on developing their own brand to represent their members. Steve managed to speak with several Spanish government officials and regulators afterwards and they shared with him that the Canadian model was indeed very interesting to them.

It brings about a lot of pride to be a member of IBAC as well as its President. We should collectively be proud of the job we do with our legislators. Canada, thanks in large part to IBAC, has a banking-insurance model that is unique in the world. Consumers are well protected, both sectors haven't gone through a major crisis like other countries, and the broker distribution channel is envied by others. I am proud that IBAC has started to 'export' some of the achievements and success we have achieved here at home. As Canadians, and especially as insurance brokers, we should all be proud. 🇨🇦

"We should collectively be proud of the job we do with our legislators."



New Appointments

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C. W. (Wayne) Wyborn, FCIP, CRM

The Board is pleased to announce the appointment of Wayne Wyborn to the position of Vice-President & Chief Operating Officer effective January 1st 2012. Wayne began his insurance career with the Portage Mutual Insurance Company in 1986. Since that time he has held various positions including Underwriter, Marketing Representative, and Branch Manager. He was appointed Vice President Underwriting in 2007.



Jason Hannah, MBA, CGA

The Board is pleased to announce the appointment of Jason Hannah to the position of Chief Risk Officer and Director of Strategic Planning. Jason started his insurance career as Internal Auditor for Portage Mutual Insurance Company in 2002. In 2006 Jason was promoted to Controller and Director of Internal Audit. Jason, a Certified General Accountant, has an undergraduate degree from Brandon University (BBA) and holds a Masters of Business Administration from Laurentian University.



Cara M. Low, FCAS, FCIA, CIP, CRM

Management is pleased to announce the appointment of Cara Low to the position of Corporate Actuary effective September 6th 2011. Cara has over twenty years of experience in the property and casualty insurance industry. Cara holds a Bachelor of Science (Honours) from the University of Manitoba as well as the FCAS and FCIA designations. Cara will be the first in-house actuary at Portage Mutual and will be working in the Winnipeg Office.

The Portage la Prairie Mutual Insurance Company is a 100% Canadian-owned Company which has been operating since 1884. Partnering with close to 600 independent insurance brokers in nine provinces, Portage Mutual distributes \$200,000,000 worth of insurance products to over 180,000 policyholders.

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Lindsey Jordan, HUB International Horizon Insurance
Young Broker Committee Chair

Our Committee was busy these past months planning the YBN Education Day and the Young Broker Pub Night. The Young Broker Education Day was held on November 18, 2011 at Canad Inns Polo Park in Winnipeg. It was a successful day, full of education and networking.

The YBC would like to thank all the company representatives who took time out of their busy schedules to attend the Meet Your Company Representative Reception. Thanks also go out to the presenters and generous sponsors that helped make the day possible.

Young Broker Pub Night was held on January 27 at Shannon’s Irish Pub in support of Kids Help Phone. The night was full of great entertainment, food, and prizes; and raised over \$500. A big “thank you” goes out to all who attended, as well as the generous sponsors that helped make the event a success.

By the time this report goes to print, we will have already participated in the Children’s Wish Foundation Media Lip-Sync Contest. The event took place March 9 at the Travelodge in Winnipeg. We sponsored a table and set our pride aside by entering a lip-sync group. This is the last year the event will be held, so we hope to go out with a bang! Watch for future E-News for pictures of this fun night.

IBAM’s Annual AGM, Conference & Trade Show is coming up April 25-27 and the YBC will be out in full force. Again we have the pleasure of introducing the speakers and hosting a reception prior to the Presidents Dinner & Dance. The YBC is seeking members to volunteer to help usher guests to their tables during the reception. If you are interested in receiving a complimentary ticket by volunteering in this capacity please contact me at ljordan@horizoninsurance.ca or **Tammy Shpak** at tammymshpak@ibam.mb.ca. The YBC is also organizing a charitable event to take place in conjunction with the Conference on April 25. We are working with Siloam Mission to arrange for brokers and company reps to sort clothes the afternoon before the Trade Show. Watch for more information shortly.

With spring here, it’s time to think about dusting off those golf clubs. The YBN Tournament will be held August 30 at the Winkler Golf Club. Stay tuned for more details.

The YBC is pleased to announce that **Kevin Swidnicki** of Western Financial Group, **Charles Beckley** of One Insurance, and **Tony Smith** of Guild Insurance have joined our committee. If you want to become more involved in the industry or would like more information regarding the Young Broker Committee, please contact me at ljordan@horizoninsurance.ca or 204-856-2426. 📞

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Events

WINNIPEG JETS GAME

At the November 17 Jets game against the Washington Capitals, IBAM CEO Dave Schioler and President Pete Tessier announced on the scoreboard screen that Winnipeg Jets license plates would be available

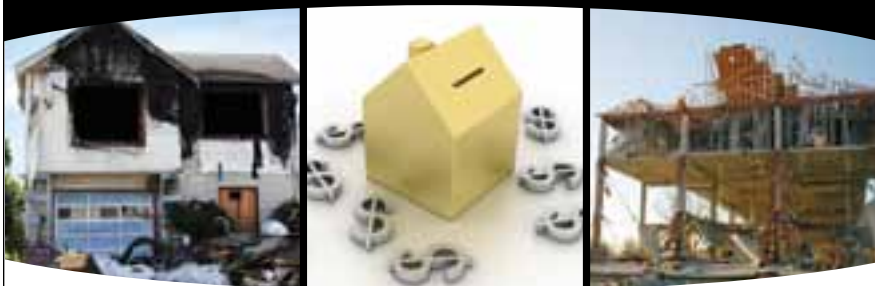
through Manitoba brokers.

The Jets won 4-1 and IBAM was front-and-centre with MPI in making this exciting announcement – a good night for all!



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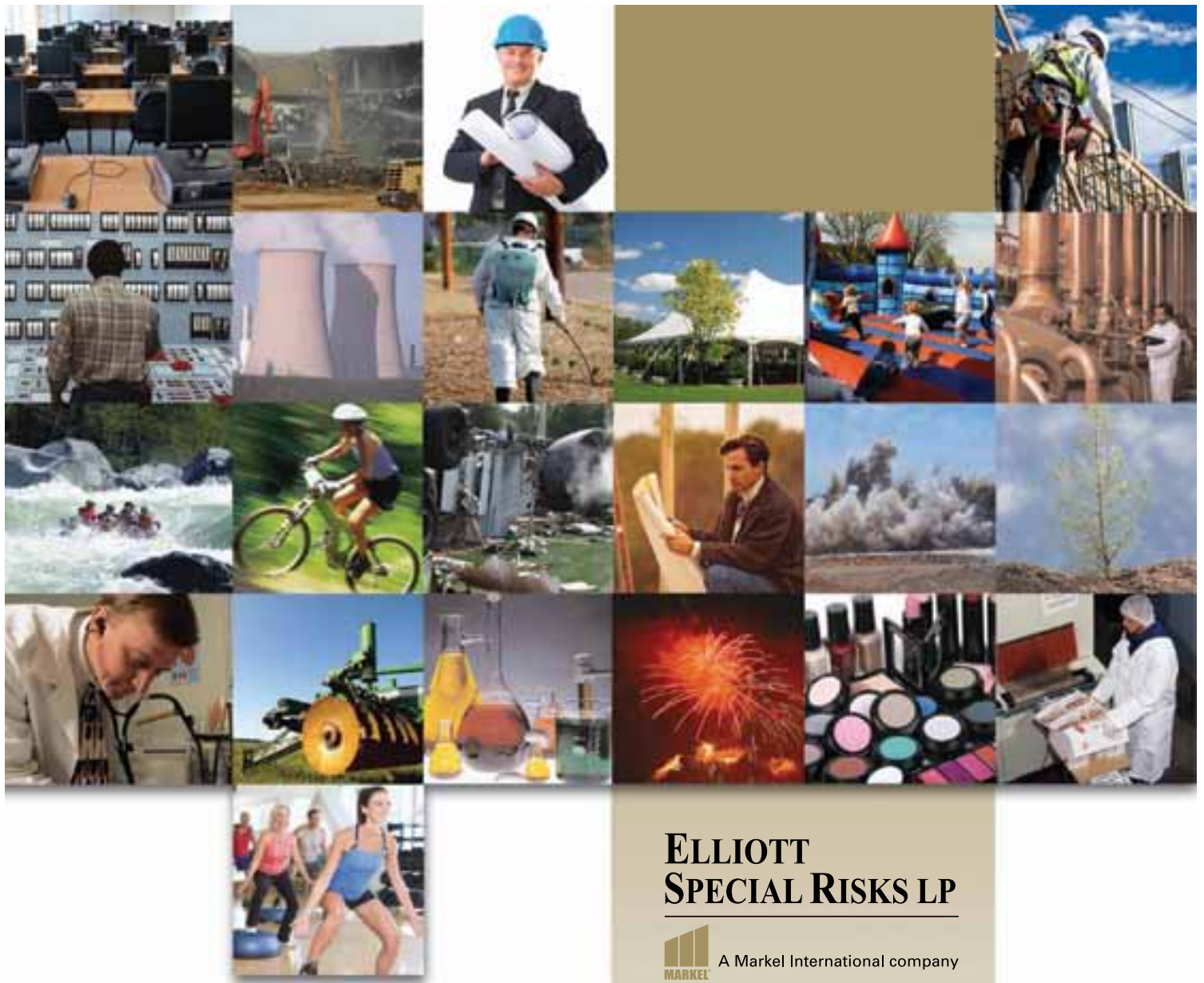
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THOMPSON'S DAILY INSURANCE NEWS SERVICE

December 15, 2011

Special Winnipeg Jets licence plates went on sale at MPI brokers on Monday, December 12 and were all but impossible to find in the hockey-mad province by Wednesday, said IBAM President **Peter Tessier**. His two Waggoner Insurance locations ran out of plates Tuesday.

Brokers have gone through a first series of 10,000 pairs and about 6,000 of a second batch of 10,000. Plates cost \$70 a pair, of which \$30 goes to a children's charity, \$30 to MPI and \$10 to the province.



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In the Media

Canadian Insurance Top Broker



REGION: Manitoba
CLAIMS ISSUE: Long-haul trucking
BROKER SPECIALIST: Rempel Insurance

One of the biggest drivers of loss activity in Morris, Manitoba, located just 60 kilometres south of Winnipeg, is not flooding, as one might assume. This is because the community has a ring dike that protects it from overland flooding, and a solid sewer backup system.

"It is a big misunderstanding that [flooding] causes a lot of property damage in our area," says Dale Rempel, president of Rempel Insurance and Insurance Brokers Association of Canada (IBAC) president. "Even with the high waters, we do not see any increase in sewer backup claims."

Rempel adds his brokerage has not had to handle a single flood claim over the last year. The province has implemented certain risk management procedures, including specific building codes and evacuation methods, to protect residents. Additionally, the government covers most flood claims—another reason why the brokerage has experienced so few claims in this area.

Instead, it's long-haul trucking that is one of the biggest drivers of claims in the region, which is home to about 40 long-haul trucking companies and is located about 45 kilometres from the US border, according to Rempel.

The Morris-based brokerage specializes in this niche, and 70% of its business is commercial lines with the remaining 30% personal lines.

"We've become known as experts in trucking business in our area and much of our business comes in through referrals," he says.

There are two main types of losses for truckers: physical damage to trucks, trailers, and cargo where claims can be as high as \$200,000 - \$250,000 and liability, according to Rempel. For the latter, he suggests his clients carry a minimum \$2 million in coverage if they are driving across the Canada-US border, and many clients carry between \$5 million and \$10 million.

"In the US there are certain states that can make a

trucking company responsible for the entire claim if they are found partially at fault," says Rempel. "Further, in the US, residents carry minimal limits on insurance and in some cases the general public is driving without insurance."

He adds that if there is an accident, it often results in high litigation costs to defend the claim. There have been several cases where "some of our truckers weren't at fault but they tend to be held liable and this is why they have to carry higher liability limits." This is also a reason why liability

"In the US there are certain states that can make a trucking company responsible for the entire claim if they are found partially at fault."

— Dale Rempel, Rempel Insurance

insurance costs are substantially higher when operating in the US, as compared to operating in Canada only.

The brokerage aims to educate trucking clients in the importance of risk management.

"We make sure they're choosing their drivers wisely, reviewing the drivers and doing test drives with them," he says. "Drivers tend to say they have all this experience but you don't really know unless you [test drive] with them."

Premiums have been stable in this area of business, according to Rempel, unless a trucking company has had severe loss ratios. In these instances, the client's premiums can go up substantially.

One of Rempel Insurance's main insurer partners in Manitoba Public Insurance (MPI), which insures a majority of truckers in the province, notes Rempel.

"MPI has improved their product to be comprehensive, along with competitive premiums," he says.



HOCKEY HELPS

It's not often a page of praise in a trade magazine inquires a hockey game, but here, this is Canada, and the publication in question is the one you're reading through.

It seems the staff at *Red River Mutual*, based in Altona, Man., was pleased with the article *InsuranceWest* Prairie's editor Ron Skorovoyce wrote about the company for our annual *Helping Hands* supplement. They also appreciated the \$1,000 donation magazine publisher Bill Earle made to RRMR's charity drive, his way of thanking contributors for participating in the popular industry feature.

The insurer's social committee decided to come up with a scheme that would match our donation as well as raise an additional \$2,000, for a total of \$3,000, all of which would be earmarked for those in need. Since many of the company's 76 employees, both men and women, played hockey, a charity game seemed like a deft way to have fun and do some good. So the hockey-playing staffers divided themselves into two squads (picked), the *Paragon Park* and *Five Minutes for Fighting*, and the puck, as they say, was dropped.

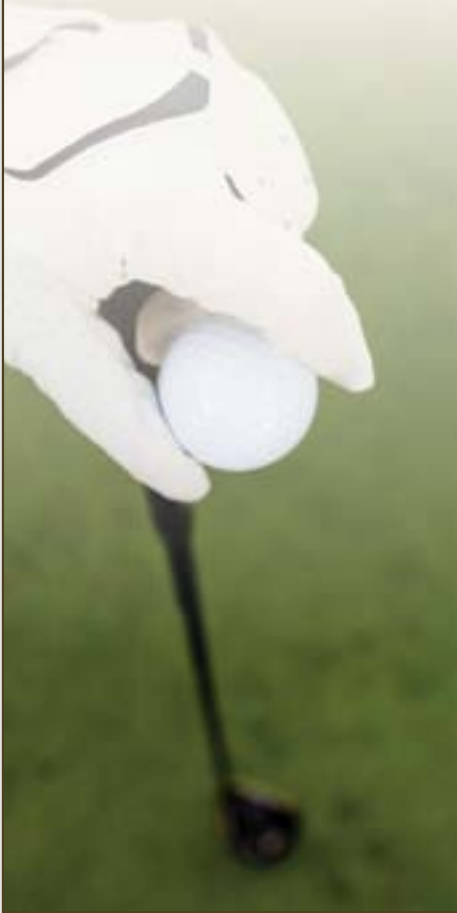
When the final buzzer sounded, *Five Minutes for Fighting* was ahead 12-0, and not a single serious head injury was reported. More importantly, a total of \$4,510 had been raised, which was shared by the local food bank and The Empty Stocking Fund. There's already talk of another game next year.

The article that started it all, which explains the many ways in which *Red River Mutual* gives back to its community, appeared on pages 28 and 29 of our September 2011 issue. It's worth another read at www.insurancewest.ca.

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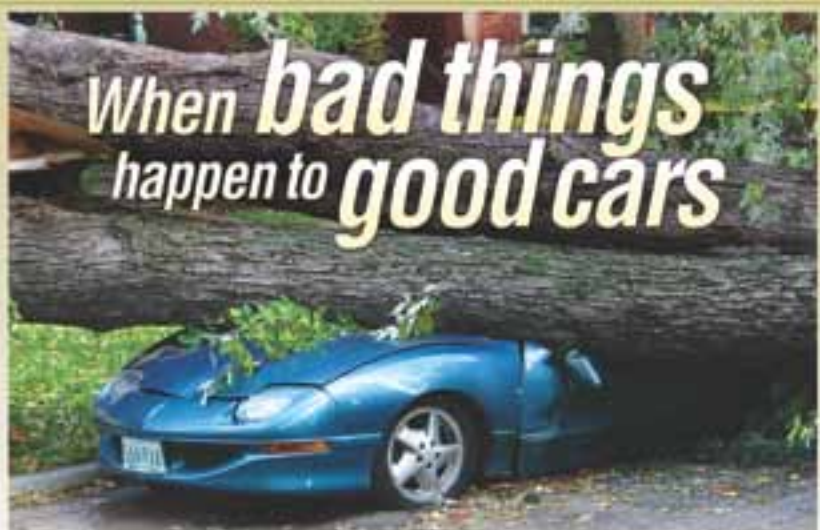


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2012 IBAM

**ANNUAL GENERAL MEETING,
CONFERENCE & TRADE SHOW**

April 25-27 • The Fairmont, Winnipeg

INSURANCE GOALS

Score and Assist clients with insurance Wins

INSURANCE EXECUTIVES PANEL

THURSDAY, APRIL 26, 1:45 PM TO 4:15 PM



Brian Esau
President & CEO
Red River Mutual



Jean-Francois Blais
President
Intact Insurance



Ken McCrea
President & CEO
Wawanesa Mutual

MODERATOR



Evan Solomon
Gemini Award winning journalist,
author and host of CBC's *Power
and Politics with Evan Solomon*



Gregory Somerville
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Diane Brickner
President & CEO
Peace Hills Insurance



John Mitchell
President & CEO
Portage Mutual

HAT TRICK OF PRIZES:

Everyone who is registered for and in attendance at the President's Dinner is eligible to win these prizes

NHL TRIP TO BOSTON

Jet off to Boston with tickets for 2 to see a Jets vs. Bruins game during the 2012-2013 season. Includes airfare, 4 nights stay at the fabulous Fairmont Battery Wharf Hotel on Boston Harbor and \$1,000 in spending money (value \$5,000).

\$4,000 CASH PRIZE



"Why sing the Blues when you can win \$4,000 cash?"

PRIVATE BOX

Win a Private Box to a Jets game during the regular 2012-2013 season. Imagine watching a game with up to 19 of your favourite people! Also included is \$1,000 toward catering for the evening. Game to be determined in co-operation with the winner (value: \$5,000).

NOTICE

THE ANNUAL GENERAL MEETING OF THE INSURANCE BROKERS ASSOCIATION OF MANITOBA

WILL BE HELD AT 9:00AM
THURSDAY, APRIL 26, 2012

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David Schioler, Chief Executive Officer*



ROSTER (PROGRAM)-AT-A-GLANCE

WEDNESDAY, APRIL 25, 2012

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

THURSDAY, APRIL 26, 2012

- 8:00 - 9:00 Registration & Continental Breakfast - Foyer - Main Floor
- 9:00 - 11:30 Annual General Meeting - Wellington Ballroom (2 CECs)
- 11:00 - 1:30 Exhibits Open - Networking Lunch & Exhibitor Draws - Winnipeg Ballroom
- 1:45 - 4:15 Keynote Session: "Insurance Executives Panel" - Wellington Ballroom (2 CECs)
- 6:00 - 7:00 Young Broker Hosted President's Reception - Foyer - 2nd Floor
- 7:00 - 1:00 President's Dinner & Dance - Winnipeg Ballroom

FRIDAY, APRIL 27, 2012

- 9:00 - 9:45 Registration & Continental Breakfast - Foyer 2nd Floor
- Friday Education Sessions**
- 9:45 - 12:00 Seminar Combo: (9:45-10:45) Speaking with Relevance - Wellington Ballroom
(11:00-12:00) Attitude Matters (2 CECs for combo)
- 12:00 - 2:00 Annual Awards Luncheon Winnipeg Ballroom
- 2:00 - 4:00 Seminar: E & O Mock Trial Wellington Ballroom (2 CECs)
- 4:00 - 8:00 IBAM Hospitality Suite - Royal Alexandra 20th Floor
Come spend time with Dave Schioler in the Penalty Box



HOSPITALITY NIGHT IN CANADA

- AVIVA** - Lombard Room, Lower Level
- INTACT** - Wellington Room, Main Floor
- OPTIMUM** - Cambridge Room, 2nd Floor
- PEACE HILLS** - Harrow/Essex/Canterbury Rooms, 2nd Floor
- WAWANESA** - York Room, 2nd Floor

PRESIDENT'S DINNER & DANCE



At 6:00 pm on Thursday, April 26, IBAM's Young Broker Network will drop the puck and host the **President's Reception**. Immediately following will be the **President's Dinner** in honour of new **IBAM President, Curtis Wyatt** (Wyatt Dowling Insurance).

AGM

Attend IBAM's Annual General Meeting for a chance to win one of two \$500 Visa Gift Cards

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PLUS: Renowned Canadian band **Spirit of the West** featuring Winnipeg-born lead singer John Mann will perform at the President's Dinner.



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The communities we serve are important to us; many of our team members can be found volunteering on boards, at local community clubs and working with various charities.

Wyatt Dowling Insurance is proud to have both Reg Wyatt and Melody Terin as past presidents of the Insurance Brokers Association of Manitoba. Curtis Wyatt looks forward to his upcoming term as President of IBAM and representing the best interests of all the brokers in our province.



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INSURANCE EXECUTIVES PANEL

THURSDAY, APRIL 26, 1:45 PM TO 4:15 PM



Brian Esau
President & CEO
Red River Mutual

Brian was appointed President and CEO of Red River Mutual in April 2008. In this capacity he has led the organization in the strategic planning process and developed an organizational culture focused on 'Ease of Doing Business.'

Prior to joining Red River Mutual he held various senior executive positions with the Steinbach Credit Union, most recently as Chief Risk Officer and COO.

Brian received his Certified Management Accounting (CMA) designation in 1986 and practiced accounting in the construction and building materials industry prior to joining the Steinbach Credit Union.

He has served on a number of Boards including Red River Mutual's Board and currently serves as a Western Director for the Canadian Association of Mutual Insurance Companies (CAMIC) and the CMA Foundation.



Jean-Francois Blais
President
Intact Insurance

Jean-Francois Blais was named President of Intact Insurance in September 2011 after leading all aspects of AXA's operations in Canada for seven years as President, CEO and Director.

Jean-Francois has been in the insurance business for more than 20 years, starting in 1988 as an Actuary with AXA Canada. In 1996, he was appointed VP, Underwriting and Personal Lines and, in 2000 Executive VP of AXA Assurances in Quebec. In 2004 he became President and CEO of AXA Canada and was also named to the Board. He held these positions until his appointment as President of Intact Insurance. He also sat on the Board of Directors of the Insurance Bureau of Canada from 2004 to 2011.

Jean-François holds a bachelor's degree in actuarial science from Laval University. He is also a Fellow of the Casualty Actuarial Society and the Canadian Institute of Actuaries.



Kenneth E. (Ken) McCrea
President & CEO
Wawanesa Mutual

Ken McCrea was appointed President and CEO of The Wawanesa Mutual Insurance Company in May 2007. He joined Wawanesa in 1980 as its first internal auditor. He then focused on life insurance and held positions of increasing responsibility in Wawanesa Life (subsidiary of Wawanesa Mutual) including Comptroller, Treasurer, and VP and COO. In 2004, he returned to Wawanesa Mutual as VP & Chief Financial Officer until becoming President and CEO in 2007.

Ken graduated from the University of Manitoba in 1977 with a Bachelor of Commerce (Honours) 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 sits on a number of IBC committees including chair of the National Auto Insurance Committee. He also serves on the Board of Directors of the General Insurance Statistical Agency.



Gregory Somerville
Executive Vice President
Broker Distribution
(Sales & Marketing) Aviva Canada

Greg is responsible for delivering the strategies and business plans of the Aviva Broker Distribution business in Canada. In addition, he has responsibility for Aviva's Surety operations.

Prior to this position, Greg was Executive VP, Claims and Reinsurance with Aviva Canada Inc., a position he held since 2004. He was responsible for the technical and strategic direction of Aviva Canada's national claims and reinsurance operations. Greg joined Aviva in 1997 and has held several senior management positions with the company. He was appointed Executive VP, Claims in June 2003 and assumed the additional responsibility for the reinsurance division in November 2004. He has also served as both Senior VP and VP of Claims during his tenure. He has extensive experience in the P&C insurance industry and has always specialized in the claims management side of the business.

Greg is a graduate of the University of Waterloo, where he earned a Bachelor of Arts (History).



Diane Brickner
President & CEO
Peace Hills Insurance

In addition to being the President and CEO of Peace Hills Insurance, Diane currently sits on the boards for Insurance Bureau of Canada, N.A.I.T., Edmonton Eskimos Football Team, Property and Casualty Insurance Compensation Corporation (PACICC), and recently as a member of the International Women's Forum.

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 dollars, and grow to approximately 190 employees. Offices are located in Vancouver, Calgary, Edmonton and Brandon.

Diane has been honoured with the Award of Merit from the Insurance Institute of Canada (2008); the Dr. Charles Allard Chair of Business from MacEwan School of Business (2008); the 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).



John Mitchell
President & CEO
Portage Mutual

Originally a computer programmer, John obtained his FII (Fellow Insurance Institute of Canada) in 1999, the same year he earned a Diploma from Canada Risk Management. In 2010, he was named President and CEO of Portage Mutual, moving up from Vice-President, a position he held since 2006.

John has been married to Maureen for 27 years and the couple boasts three daughters: Andrea (26), Kayla (23) and Deanna (20). He has spent much of his adult life coaching amateur sports, including a national championship in softball.

In his spare time, John likes to search for golf balls in the bushes, generally to the right side of whatever fairway he is playing.

MODERATOR



Evan Solomon
CBC Television Broadcaster,
Journalist & Author

Two-time Gemini award winning broadcaster and journalist, Evan Solomon is the host of CBC News Network's *Power and Politics with Evan Solomon*, which sees him interview the key politicians and powerbrokers that affect your life.

Evan was the co-host of the Gemini award winning programs *CBC News: Sunday* and *CBC News: Sunday Night*, the weekly current affairs news magazine shows. He covered events all over the world, from the recent elections in Iran, the navy's battle against piracy in the Persian Gulf to the immediate aftermath of the Tsunami in Indonesia.

Evan has also hosted the CBC shows *Hot Type* and the Gemini award-winning CBC show *Futureworld*. He produced and hosted a series called *The Change Makers*, and a series for PBS in America, called *Masters of Technology*.

He was the co-founder and for eight years the editor-in-chief of *Shift* magazine, an award-winning international magazine about technology and culture.

A published author, his books include the best-selling *Fueling the Future: How the Battle Over Energy Is Changing Everything*, which was nominated for the National Business Book Award and the National Science Book of the Year, and *Feeding the Future: From Fat to Famine: How to Solve the World's Food Crisis*. Both books were recently re-released as *Food and Fuel*. He is also the author of the best-selling novel *Crossing the Distance* and two children's books published by Penguin Books.

Solomon has worked as a journalist in North America and Asia, giving him a global perspective on the topics he addresses, from how technology will shape the way we are headed to the role politics plays in shaping our present and future.

For more information visit www.speakers.ca/solomon_evan.aspx.



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24-HOUR EMERGENCY RESPONSE

SEMINARS

SPEAKING WITH RELEVANCE SEMINAR: 9:45 AM - 10:45 AM

In seeking to be better communicators, you may have heard, "Tell them what you're going to say, say it, and then summarize what you have just said." Don't you wonder, "Why stay after the first part? Once you've told me what you're going to say, aren't you done?"

This seminar explores how to optimize your material, capture people's attention, and communicate with crystal clarity. While geared to the art of public speaking, we will also consider how the principles may be applied in the business world.



Presenter: Mason Peters earned a B.Sc. at the U. of Winnipeg in 1992. Following two years in agricultural retail, he earned a Masters Degree at Providence Theological Seminary in 2000. Since then, Mason and his family have lived in Pembina, North Dakota where he is pastor of the Pembina Evangelical Free Church. In 2005, he joined the coaching staff of Dynamic Communicators Workshop, a seminar started by noted communicator and comedian Ken Davis that is devoted to the art of communication in business, church, and entertainment.

ATTITUDE MATTERS SEMINAR: 11:00 AM - 12:00 NOON

Attitude is key to personal and business success. Everyone has attitudes, but most don't understand how their attitudes affect those around them.

This presentation studies attitudes and how they are perceived by others. Most importantly it will discuss how a positive attitude is critical to success.



Presenter: Wayne Kehl is a 40-year veteran of the insurance industry, most recently as a VP of Operations for HUB International in BC. He is currently President and Chief Communications Officer for Dynamic Leadership Inc., a leadership and personal development firm specializing in executive and management team-building.

E&O SEMINAR: THE CASE OF THE MISSING JETS JERSEYS: 2:00 PM - 4:00 PM

How does an E&O claim happen? The simple answer is that a claim could be lurking in every file in your office brought by any one of your clients when things do not go right. Even the return of the Jets could result in a claim. See how the trial process works in The Case of the Missing Jets Jerseys.



Presenters:

Bill Gange – A partner with Gange Goodman & French, Bill has represented Swiss Reinsurance in providing defence coverage to brokers since 1986. He has been a frequent contributor to IBAM's E&O seminars and represented IBAM in giving advice to the Province during the review of The Insurance Act.



Jackie Collins – Jackie is a partner with Gange Goodman & French. One of her main areas of practice is providing legal advice to brokers. She has appeared before the Manitoba Court of Appeal, the Court of Queen's Bench and various regulatory boards; and has frequently participated in IBAM seminars.



Len French – Len is a partner with Gange Goodman & French and has been providing advice to insurance companies, brokers and individuals since 1982. He has participated in every phase of insurance litigation throughout his career.

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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PRESIDENT'S DINNER:

- \$4,000 cash prize
- NHL Trip to Boston: airfare, 4 nights stay at the Fairmont Battery Wharf & \$1,000 spending money
- Private Box for a Jets game during the 2012-13 season plus \$1,000 towards catering

AWARDS LUNCH:

- Draw for a Dell Laptop

IBAM WIND-UP PRIZE

- Kobo Reader

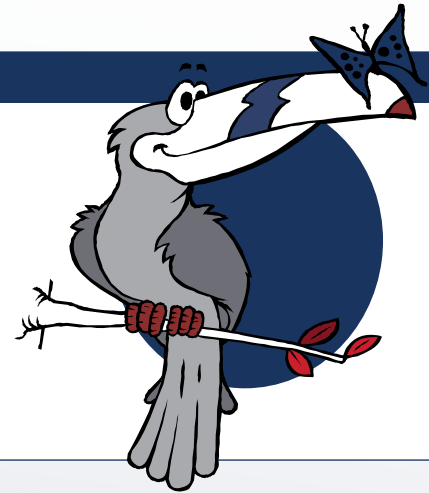


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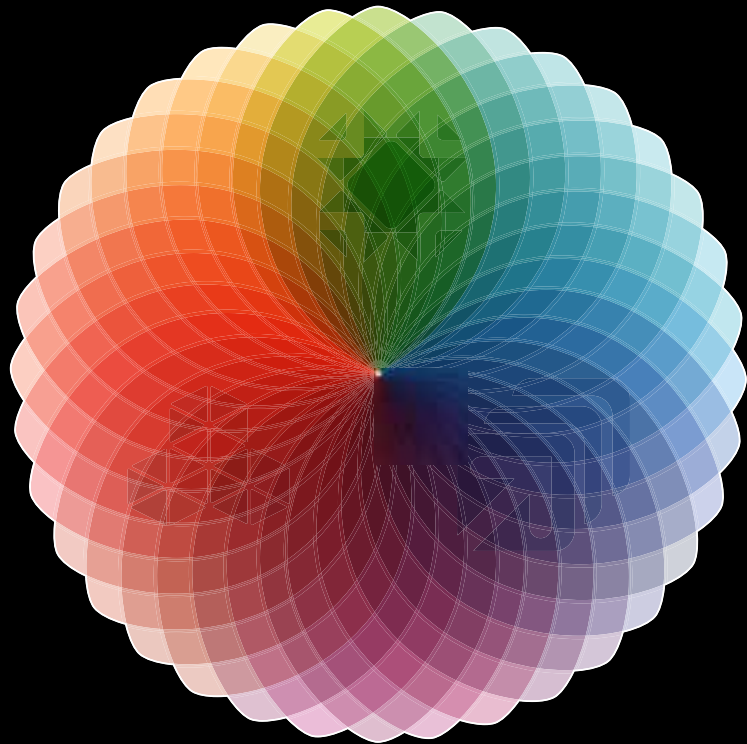
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Political advocacy

Breakfast with the Premier

On February 28, representatives from IBAM enjoyed the annual Breakfast with the Premier. Association members are looking forward to seeing the Premier, once again, at IBAM's President's Dinner & Dance on April 26.



Premier Selinger addressing the crowd



(L to R) Pamela Gilroy-Rajotte of HUB Horizon Insurance, IBAM Past President and Chair; NDP leader Premier Greg Selinger; Curtis Wyatt of Wyatt Dowling Insurance, IBAM President-Elect; and Wendy Harrison of HUB Horizon Insurance

Cooking with Rod



IBAM's President-Elect Curtis Wyatt and CEO Dave Schioler with MPs Rod Bruinooge and Lawrence Toet at 'Cooking with Rod' event held March 21 at De Luca's Restaurant & Event Centre

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Insurance Institute

Congratulations to the class of 2011.



General Insurance Essentials Recipients (GIE)

(Standing Left to Right)

- Lonny Peters Loewen**, Red River Mutual
- Helene Reimche**, Red River Mutual
- Deb Klassen**, Red River Mutual
- Connie Dueck**, Red River Mutual
- Calvin Turko**, Portage La Prairie Mutual Ins
- Jennifer Fortescue**, Wawanesa Mutual Insurance
- Babylyn Dhingra**, Wawanesa Mutual Insurance
- Rachel Friesen**, Red River Mutual

(Missing)

- Rosalyn Cole**, Portage La Prairie Mutual Ins.
- Helen Friesen**, Red River Mutual
- Mavis Milroy**, Manitoba Public Insurance
- Steve Monita**, Manitoba Public Insurance
- Joline Chanel**, Wawanesa Mutual Insurance
- Leanne Simmons**, Federated Insurance



Fellow Chartered Insurance Professional Graduates (FCIP)

(Left to Right)

- Kenneth Bolt**, Wawanesa Mutual Insurance
- Carmel Cullen**, Manitoba Public Insurance
- Penny Sanders**, Wawanesa Mutual Insurance
- Darlene Carleton**, Wyatt Dowling Insurance
- Lonny Ladouceur**, One Insurance
- Martin Piec**, Manitoba Public Insurance



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Chartered Insurance Professional Graduates (CIP)

(Left to Right Front Row)

Trinda Kostal, Wyatt Dowling Insurance
Rhonda Kachurowski, Cox Morris Insurance Brokers
Christy Smith, Portage La Prairie Mutual Ins.
Kristen Brown, Wawanesa Mutual Insurance
Brandi Alcock, Wawanesa Mutual Insurance
Natasha Schofield, James Dubé Spraggs Adjusters Ltd.
Richard Hernandez, Wawanesa Mutual Insurance
Lisa-Marie Rusinowicz, Aviva Canada Inc.

(Left to Right Back Row)

Leticia Verrier, Coughlin Insurance Brokers
Monica Anderson, Manitoba Public Insurance
Robin Long, Manitoba Public Insurance
Daniel Stupich, ClaimsPro
Patrick Lien, Western Financial Group Insurance Solutions
Lesley Paton, Intact Insurance Company

(Missing)

Kyle Downie, Manitoba Public Insurance
Greg Starr, Wawanesa Mutual Insurance
Gillian Huppe, Milinco Insurance
Mohammed Garba

Chartered Insurance Professionals (CIP) and Fellow Chartered Insurance Professionals (FCIP) are dedicated experts who have completed a rigorous qualification process requiring several years of study, strict adherence to a code of conduct and years of insurance experience. The Insurance Institute salutes the class of 2011 for their commitment to education, dedication to ethics, and achievement of this professional standard.

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BSI Insurance gives back with “Because We Care” campaigns

BSI Insurance is proud to be embedded amongst 15 vibrant communities and their surrounding areas in Manitoba. Along with many of its staff's involvement in their individual communities on sport, school, church or town committees, BSI Insurance Brokers Ltd. has partnered with Red River Mutual to make a commitment to contribute to charitable organizations selected by the staff in its 15 branches. This commitment has become such an important part of BSI's core that the company has developed a program especially for these donations and called it the “Because We Care” Campaigns.

Asked what precipitated the formalization of the brokerage's policy of giving back to the communities in which it operates, principal **Richard Barnabe** said, “There were two reasons. First we wanted to fairly and directly support worthwhile donation ideas in all the communities that we serve. By driving the ‘program’ we could be assured that all communities qualified and got their fair share. This is as opposed to reacting to donation requests only and supporting requests only.

“Secondly, we wanted to project an image of BSI as a company that cared and put something back into the communities. We feel that donations

and like activity have more impact than advertising and would result in more loyalty from our customers.”

Some of the recent BSI/Red River Mutual donations under the “Because We Care” banner include:

“Because We Care” about Our Kids, BSI will be donating up to \$14,000 in support to our community's 60 schools in our branch area. The donations are going towards a specific need for the school that would be beneficial to all.

“Because We Care” about Healthy Living, BSI has contributed to our local seniors homes and medical facilities in our area. Numerous donations are made to our sports facilities in support of a healthy lifestyle.

“Because We Care” about those less fortunate than us, BSI supports various growing projects such as Canadian Food Grains Bank and C.O.O.L. (Community Offering Others Life). We are also proud supporters of Farmers with Disabilities.

“Because We Care” about safety, BSI has donated a 5 lb. fire extinguisher to our local arenas and curling rinks to compliment the existing fire code requirements. Our intent is to provide extra protection to insure the safety of the community.

“Because We Care” about Our Community, the caring employees of BSI Insurance, hold a fund raising raffle at our annual BSI Christmas gathering. The funds are donated to a local charity chosen by the employees. The local Christmas Cheer Boards or MS Society groups have been frequent recipients of this fund raising.

Richard Barnabe concluded, “Community living, community participation and community support is an integral part of the BSI philosophy, all ‘Because We Care.’”



BWC Winkler Bethel Park received \$3,000. Pictured are Lee Braden of BSI-Winkler and Bill Siemens, Bethel Heritage Park project chair.



(L-R) Richard Barnabe, Lise Cianflone and Chad Hublin of the BWC Letellier Hall Project



BWC Carman Arena Project received \$2,000.



BWC Morden Community Skate Park

Portage Mutual's fun-filled Movember



Front row (L-R): Randy Owens, John Penner (Captain) and Brian Mooney. Middle row: Kurtis Craik, Dave Smith, Wayne Harris and Chris Pleasants. Back row: Calvin Turko, Sean McKinley, Kevin Wallis, Colin Hourie and Gerry Currie. Missing: Matt Boschman

As one of many initiatives Portage Mutual supports to help benefit communities and charities in Canada, a group of committed individuals at Portage Mutual's head office recently got together and raised approximately \$4,500 for 'Movember.'

On the last day of Movember, staff member **Andrea Mitchell** put together a *Mini Movember* competition where participants had to perform various competitions in front of staff in a last ditch effort to squeeze more donations. 'Movemberers' had to make their moustaches dance to music, dunk the 'staches into whipping cream to see who could hold the most, and fun-filled other events. Everyone had a great time while raising funds for an important cause.

Team Captain, John Penner spearheaded the effort. 🦋

About Movember

During November each year, Movember is responsible for the sprouting of moustaches on thousands of men's faces, in Canada and around the world. With their moustaches these men raise vital funds and awareness for men's health, specifically prostate cancer. The funds raised in Canada support the number one male cancer, prostate cancer. The funds raised are directed to programs run directly by Movember and health partner Prostate Cancer Canada. Together, the two channels work together to ensure that Movember funds are supporting a broad range of innovative, world-class programs in line with the strategic goals in the areas of awareness and education, survivorship and research. 🦋

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Jennifer MacInnis, (left) E&O/D&O Liability Underwriter
Dave Alexander, National Professional Liability Manager



Guild's Community Action Plan

The team at Guild Insurance Brokers in Brandon believes that volunteering manpower and time is just as important as a monetary donation. The brokerage encourages and supports staff to get out and volunteer or participate in these events.

Each year Guild develops a Community Action Plan, which

places money aside for local non-profit organizations, community events and charitable activities.

Throughout the year, Guild employees will be visible at charity golf tournaments, in sporting programs, at Brandon's major agricultural fairs, walk and runs, you name it – you can usually spot the 'G' on the scene. #



Guild Insurance Brokers hosted the 2011 United Way kick-off BBQ



Christmas Tree Auction where employees bought and trimmed trees and purchased gifts for needy families in the Westman area.

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Peter Tessier: Busy in the community - set to take reins as chair

For the last year, outgoing President **Pete Tessier** of Waggoner Insurance has been the face of independent brokers in the media and at public events. Now, he will be turning over the presidency to his successor and assuming the role of Chairman of the Board (maybe he'll treat us to a Frank Sinatra song or two).

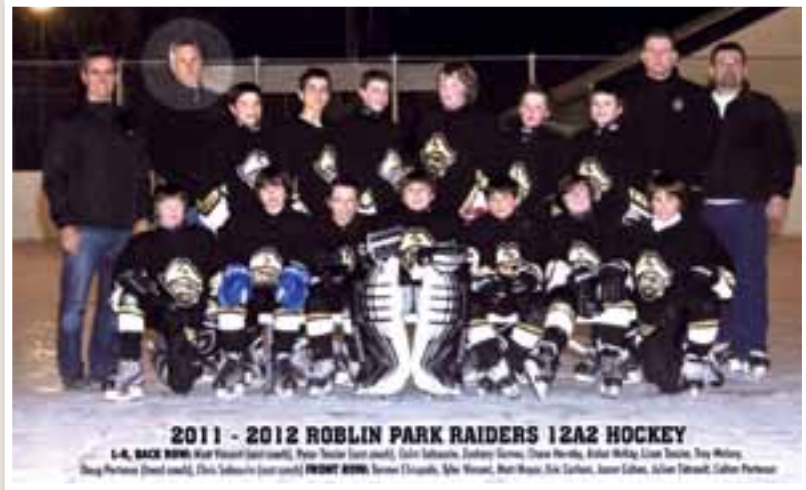
"If I had to sum up my year as President, I'd say it was challenging, with a number of peaks and valleys," he says. "At the top of the peaks was the success we had in the area of political advocacy. Without a doubt, the provincial government has taken notice of the importance brokers play in not only the economy of Manitoba, but also in the social fabric of this great province. Brokers are everywhere – as leaders, supporters and volunteers – giving back to the communities in which they do business."

Pete notes that discussions with insurance companies over issues like technology, consumers, behaviour and so on have been heavy. "Each company has its own agenda and at times it's difficult to convey brokers' wishes (and, as we see it, the wishes of consumers) to match those different agendas."

According to Pete, a hard-working and talented Board of Directors aided him greatly during his presidency. He says, "Our Board and Executive Committee are made up of diverse personalities with various interests, which ensures there is lively debate and all issues are discussed in depth. I have the utmost respect for these individuals."

Pete reserves special 'kudos' for his successor, **Curtis Wyatt** (Wyatt DOWLING Insurance Brokers): "I'm handing off the presidency to a great person in Curtis. One of the many benefits of being involved in the Association is meeting new industry people and making friends like Curtis. Members can rest assured that he will work hard on their behalf."

As Chair, Pete's duties will differ from those of President. "I'll be less involved in the decisions of the Board and more involved in the functioning of the Board," he says. "In September, I will also be joining the Board of the Insur-



ance Brokers Association of Canada (IBAC) and I'm looking forward to immersing myself in national issues."

Pete discovered in recent months that serving as President of an industry association can be a juggling act with presidential commitments colliding with his duties at Waggoner Insurance; those of a father (and hockey coach) of two young boys, ages 12 and 7; and a self-confessed "hockey nut and blogger."

"It can't be done alone," states Pete. "Marni and the rest of the family were very supportive of this venture and never complained about my time away from them. I'm on the coaching

staffs of both my sons' hockey teams and the other coaches have been great about filling in for me during games and practices. The staff at Waggoner was great at filling in during my many absences on IBAM business. And IBAM CEO **Dave Schioler** filled in for me at a number of functions where I couldn't be in two places at the same time."

When it comes to his hockey blog, Pete is not just any blogger. He is an official blogger of the Winnipeg Jets and actually sits in a booth at all the Jets games. His blog at www.hockeybuzz.com/blog/Peter-Tessier is fascinating. Be sure to visit it and see Pete in action! #

SPECIAL REPORT:

WHAT'S NEW FROM ADJUSTERS

Insurance adjusters are an integral part of the general insurance industry in Canada. It is the responsibility of adjusters to investigate insurance claims, negotiate with the parties involved, and determine the amount of loss or damages covered by insurance policies.

In recent years, the number of insurance adjusters and claims examiners has grown sharply. This increase is attributable to the growth of the damage insurance market. In the future, we should continue to see a sharp upward trend in the number of insurance adjusters. (Source: *Service Canada*)

About an Independent Adjuster

The following appears on the website of the Canadian Independent Adjusters' Association (CIAA) and gives a brief overview on the position and what type of individual it requires.

Make a Difference

The general insurance industry in Canada employs 115,000 people. The jobs and careers in the industry are varied and diverse. Independent adjusters make a difference in peoples' lives. An independent adjuster is a qualified, independent businessperson who investigates, quantifies, negotiates and resolves the amount of loss in an insurance claim. The adjuster completes these tasks on behalf of insurance companies and government insurers who require the expertise of a licensed, experienced adjuster for personal contact with their insured.

Qualifications

To work in this field, one must have a sound educational background indicating a desire and ability to learn. On the job training and special courses help individuals progress to becoming licensed.

Attributes

Since individuals working in this area mostly deal with the general public, they must possess or acquire an understanding personality. A basic knowledge of automobiles, residential and commercial construction and elements of law are needed. One must have the ability to organize and maintain records of activities. In time, this ability spills over into the organization of investigations. Oral and written communications skills are also important.

Typical Day

A bonus of the profession is the variety in the daily routine that ranges from the examination and photographing of an accident scene and vehicles and securing witness statements on an auto loss to the investigation of a fire scene and the

review of findings of police and fire officials. Discussions with insureds regarding the amount of their loss, the contractors and garages regarding damages, the detailed review of documents, prepares one for report writing in which the findings are communicated to the insurance company.

Licensing Requirements

All independent adjusters must be licensed. Licensing requirements vary by province, however normally it is necessary to complete eight specified courses through The Insurance Institute of Canada, and in some areas to pass an oral exam.

Licensing qualifications are obtained while the candidate is employed by an independent adjusting firm. You may begin and even complete the required courses prior to being hired by an independent adjusting firm, however, there will still be a training period. Courses are taught at the Insurance Institutes, Community Colleges and can be taken by correspondence. For further information, contact your local Insurance Institute.

Professional Rewards

Professional recognition comes to those who are diligent in their study and acquire experience and qualifications and, the remuneration is directly related to those efforts. Personal satisfaction is achieved when dealing with the public resolution of complicated and sometimes tragic situations. #

(Source: www.ciaa-adjusters.ca/content/careermak.asp)

Event: CIAA 28th Annual General Meeting and Conference

Date: August 23-26 2012

City: Yellowknife, Northwest Territories

Venue: Explorer Hotel

Contact: Pat Battle

Tel: 416-621-6222

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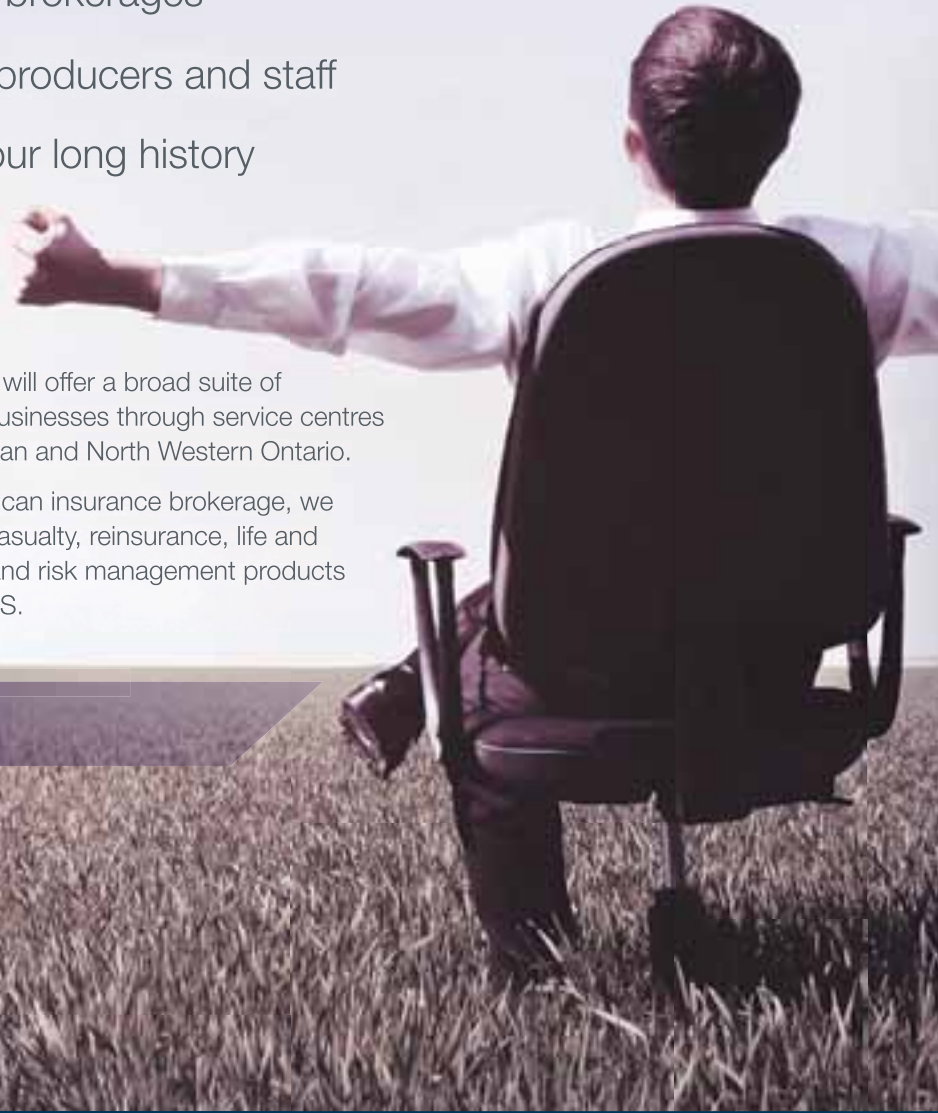
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RMS launches highly anticipated iClarify Commercial

iClarify Commercial provides real-time, accurate data to commercial brokers and underwriters.

SCM Risk Management Services (RMS) has recently launched the commercial version of iClarify, its revolutionary desktop insurance tool. With iClarify Commercial, brokers and underwriters have access to an unprecedented amount of real-time, insurance-relevant data on commercial properties across Canada. Never before has this breadth and depth of data been available in one place to the commercial insurance industry.

When it was first released in 2010, iClarify was a solution to the industry's insurance-to-value (ITV) challenge on the residential side—a challenge that was determined by the industry to be costing in excess of 11 billion dollars. The tool, which provides brokers and underwriters with instant access to property underwriting information such as inspections, property images, valuation information, claims histories, and demographic information, in a complete underwriting report or on an à-la-carte basis, received immediate funding, partnership, and endorsement from broker associations across the country, including the IBAO, IBABC, RCCAQ, and also the Economical Insurance Group. The success of iClarify Residential exposed an immediate need for accurate, accessible information pertaining to commercial properties.

Now with iClarify Commercial, insurance professionals can access claims reports, photos, occupant information, Fire Underwriters Survey information, and nearly a century's worth of environmental site maps—all at the click of a button. That's millions of records available on nearly three quarters of a million commercial properties across Canada.

Brokers already using the tool confirm that iClarify Commercial provides increased data accuracy, increased confidence in submissions, and a heightened ability to impress current and prospective clients with comprehensive information. More importantly, it also helps eliminate a broker's dependence on a variety of sometimes unreliable information sources.

Underwriters look forward to the increased data accuracy and increased confidence in their submissions. This added knowledge, they feel, eliminates processing inefficiencies and accelerates the process from submission to bind. Time and money are huge motivators in this industry, and with iClarify Commercial, industry professionals will save both while increasing their knowledge about clients and prospects.

RMS has been able to create and develop this tool because it enjoys a unique position in the market, holding more information on property construction features and replacement cost data than any other vendor in Canada. With the greatest amount of total loss data in the country, RMS serves as the top distributor for property inspections and valuations to insurance companies. iClarify Commercial is the ideal combination of information (field data and known reconstruction values) and qualified expertise (RMS experts who develop and generate replacement cost figures), making it a truly game changing tool.



Like iClarify Residential, iClarify Commercial will undoubtedly provide ongoing support to brokers and underwriters across Canada in their efforts to maintain proper ITV levels throughout the property renewal process for years to come.

Learn more about iClarify Commercial and watch a video demonstrating its capabilities at www.iclarify.ca. #

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Crawford's adjusters well prepared to meet challenges

Manitoba is a province that presents many unique challenges to the insurance process. It is comprised of many diverse and distinct industries, such as the agro chemical industry, hog and poultry operations, seed plant operations, logging, fresh water fisheries, the aerospace industry, mid-sized manufacturing and fabrication plants mining and oil, just to name a few. The province also has its fair share of catastrophes, such as the overland flooding it experienced last spring and summer. Add to this Manitoba's vast size and growing population and you can see why it is becoming increasingly vital to have access to a team of flexible and mobile adjusters that have the ability to attend a risk in the far reaches of the province at a moment's notice.

According to **Jules Giasson**, Crawford & Company (Canada) Inc.'s new Provincial Manager of Manitoba and

Saskatchewan, a truly national company such as Crawford is perfectly suited to undertaking the challenges and opportunities that Manitoba has to offer.

"We have multiple locations all across Canada and our ability to pull resources from virtually any part of the country to assist us with the needs of the Manitoba market is what sets us apart from our competition," said Giasson.

"Our Adjusters have the technological capabilities and specialized knowledge to attend these losses and understand the complexity of them – wherever they may be. This enhances the claims experience and allows us to continually exceed our clients' expectations. We are at the cutting edge and have the training in place to enable our adjusters to succeed in their professional careers and to rise up and meet the challenges before them." 📱



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It's Here! Understanding Serious Injury: Adjusters' Training & Education Program



Especially for junior and intermediate Adjusters, The Insurance Institute of Ontario and the Ontario Insurance Adjusters' Association have developed a training and education program on the subject of managing the recovery of an injured person.

The program, **Understanding Serious Injury: Adjusters' Training & Education**, will consist of five modules over eight days in segments that cover the progression of adjusting a serious injury under new guidelines and measures. The final module

uses a case study that will ensure comprehension of the learning and develop skills that are applicable to the daily work of adjusting a serious injury claim.

Due to an overwhelming reception of a pilot program run last November, the launch of this exciting program has been moved ahead to April 2012.

For more information, visit www.insuranceinstitute.ca/insuranceeducation/Default.aspx?DN=554466.



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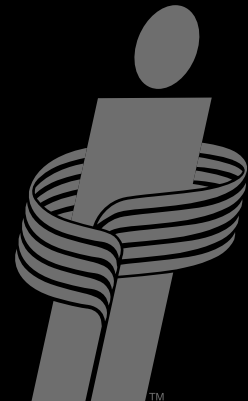
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(L-R) IBAM Board Director Tara Chammartin, IBAM CEO Dave Schioler and Stephen Ritter, Swiss Re



CEO Dave Schioler addresses the crowd



Right to Left: IBAC President Dale Rempel, Rempel Insurance; John Mulvihill, Boiler Inspection & Insurance; Tara Chammartin; Herb Cline, Sovereign General; Ken McCrea, Wawanesa; & IBAM President Peter Tessier



Superintendent of Insurance Jim Scalena, IBAM Board Director Greg Barrows, Stephen Ritter & Pamela Gilroy-Rajotte



Intact Insurance's Jennie Moushos, IBAM Vice-President Lori King & Pamela Gilroy-Rajotte



Cheryl Madden, Grain Insurance; John Mitchell, Portage Mutual; IBAM Board Director Darren Peters; Jean Fontaine, Trans Canada Insurance; Robert Gow, Economical Insurance Group; and IBAM President-Elect Curtis Wyatt



John Dobie, SGI Canada; Wayne Wyborn, Portage Mutual; Lori King; Marilyn McLaren, MPI



A night of networking



Curtis Wyatt, Robert Gow, Wayne Wyborn



Aviva's Tom Reid and Edna Rossong



IBAM Board Director Darren Peters



Peter Tessier addresses the crowd



IBAM Past President Scott Andrew, Greg Barrows, Pamela Gilroy-Rajotte & Wawanesa's Chris Luby



*Robert Gow; T.J. McRedmond, IBAM Board Director;
Dave Schioler & Wawanesa's Edna Rossong*



*IBAM Past President & Chair Pamela Gilroy-Rajotte
and Karl Jaikaransingh, Sovereign General*

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Premium financing – should your brokerage offer this option?



By John Knotek,
BMO Bank of Montreal®



Over the past few years, the premium financing market has experienced a number of changes, including the departure of a major third-party premium financing company and the entry of others. In this continually changing space, your clients likely continue to look to you for options and advice on how to best pay for their premiums. Of course a number of typical options exist including: increasing their lines of credit with their bank, using excess funds to pay their premiums or considering the payment plans that many insurance companies offer. However, there is another potential alternative that is a little closer to home: your brokerage.

While some brokerages may informally extend payment terms to their clients, most have realized that this

"In some cases, the establishment of a formal in-house premium financing program may prove to be beneficial to the brokerage and a viable payment solution for the insured."

approach is fraught with downside and shy away from doing so. Brokerages do, however, have a vested interest in ensuring that their clients can pay their premiums. In some cases, the establishment of a formal in-house premium financing program may prove to be beneficial to the brokerage and a viable payment solution for the insured.

This arrangement involves the insured entering into a financing con-

tract with the brokerage (or related entity) in which the insured agrees to a financing fee, provides a down payment of their premium and the brokerage finances the rest. In return the insured agrees to monthly repayments of premium over a period of 8 to 10 months. Such a contract also typically provides the brokerage the right to cancel the insured's policy upon non-payment and receive the unearned premiums back

"Of course it is important to weigh all the risks and rewards and seek professional advice before setting up a premium financing program."


from the insurance company to satisfy any unpaid financing.

Keep in mind, starting up a premium financing program in your brokerage needs to be treated like a new business. That is, it will require resources (e.g., management, capital, and people) to establish and maintain this service, as it doesn't simply run itself. There are a number of players in the marketplace that can make in-house premium financing easier to start up and may be something to consider. But ultimately the support of the brokerage is going to be the biggest driver of success, not the least of which is ensuring clients are aware of premium financing options.

Some additional key considerations for a brokerage interested in setting up an in-house premium financing program include:

- Generally a brokerage should have a minimum of \$12 million in premiums with over 30% in commercial;
- The need to establish and adhere to strict operating procedures, including the separation of sales and financing responsibilities;
- Establishing maximum levels for financing each policy and having a plan on how to deal with larger requests; and
- The availability of capital from a brokerage's resources or borrowed funds.

Of course it is important to weigh all the risks and rewards and seek professional advice before setting up a premium financing program. When done right, an in-house program can not only become a profit centre but also contribute positively to client relationships.

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CGI launches fraud detection solution powered by SAS

CGI Group Inc. has announced a new, state-of-the-art, comprehensive service to assist Canadian P&C insurers in their fight against insurance fraud. CGI's fraud detection solution, powered by SAS, responds to this growing challenge.

"There is no question that auto insurance fraud is an increasingly sophisticated crime," said **Doug McCuaig**, President, Canada, CGI. "Together with SAS, CGI is supporting the insurance industry in its effort to stay well ahead of fraud by providing insurance companies with access to comprehensive, timely and reliable data."

"It is truly staggering the extent to which crime rings are at the heart of auto insurance fraud in Canada," said **Carl Farrell**, Executive Vice-President, SAS Americas. "This alliance will combine cutting-edge technology with rich historical data to give Canada's insurers a more accurate picture of fraud and the crime rings they are up against."

The fraud detection solution will provide participating insurers with access to a service that leverages policy and claim data hosted and managed by CGI and employs proven SAS fraud detection technology, including social network analysis, predictive modeling and anomaly detection. This combination of existing data from participating insurers and an advanced software framework will produce a composite fraud score that can be used fully and consistently across the insurance value chain – from policy inception to claim.

"Insurance fraud affects every single Canadian with an insurance policy," said **Maurice Tulloch**, President and CEO of Aviva Canada. "As one of the largest P&C insurance providers in the country, we are committed to working across the industry to protect consumers and reduce the costs of abuse. We all need to focus on shutting down the fraudsters, and one of the most powerful things we can do is collaborate more closely to identify criminal individuals, practitioners and gangs."

CGI's new fraud detection service will tie in with insurers' existing data infrastructures and integrate into the claims and underwriting processes, while providing hands-on visual tools, such as fraud risk scores, dashboards, network link analysis and automatic archiving of data-relationship rules.

McLaren and Moore named to prestigious list

On December 1, 2011, the Women's Executive Network (WXN) announced the recipients of 2011 Canada's Most Powerful Women: Top 100 Awards, celebrating the professional achievements of women across the country.

Co-presented by Scotiabank and KPMG, Canada's Most Powerful Women: Top 100 Awards has become one of Canada's most recognizable honours and is bestowed on Canada's highest achieving female leaders in the private, public and not-for-profit sectors.

Among those honoured were **Marilyn McLaren**, President and CEO of MPI, who received the Norton Rose LLP Public Sector Leaders Award; and **Ellen Moore**, Chair, President and CEO of Chubb Insurance Company of Canada, who took home the Scotiabank Corporate Executives Award.

Congratulations to both Marilyn and Ellen!



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SCM enters medical evaluation market

SCM Insurance Services has announced that it has acquired Riverfront Medical Services, an industry-leading provider of independent medical evaluations (IME). This acquisition aligns with SCM's long-term plan for strategic growth; more importantly, it signals SCM's entrance into a product and market segment that is complementary to the continuum of insurance and risk management services it currently offers its clients.

Driven to growing its core services in such a way that ultimately benefits its clients, SCM identified the IME market as a natural extension to its existing core services. "As a company that is well known for its high level of service and quality medical reports tailored to the insurance market, Riverfront is an industry leader, and as such, a natural fit with SCM," shared **Larry Shumka**, CEO of SCM. "We are very happy that the professionals at this esteemed company are joining us here at SCM." Riverfront and SCM are also culturally compatible, as both share a strong commitment to the development and use of industry-leading proprietary technology.

This alliance provides Riverfront with the resources and support required to position it for continued national growth. As part of the SCM group of companies, Riverfront will operate as a distinct entity, remaining committed to the unique medical-driven model that has characterized its operations since its inception; namely, Riverfront will continue to be a medical service, driven by medical professionals.

Ultimately, SCM's entrance into the IME market exemplifies its commitment to providing clients with a sophisticated continuum of insurance and related services.

Aviva Canada launches corporate social media presence

Building on the strength of a vibrant social media presence for the Aviva Community Fund, Aviva Canada has launched a corporate social media presence. With over 34,000 Facebook likes and 3,600 Twitter followers on the Aviva Community Fund pages, the company has engaged social media users since 2009 with messages about the community improvement competition.

Aviva Canada will now also use social media to share information such as tips for property protection, safety advice, community investment, catastrophe/emergency contact info, career postings, product updates and customer interaction stories. Corporate pages for the company have been established on leading sites Twitter, Facebook and LinkedIn. Aviva Canada has also launched a blog on the homepage of AvivaCanada.com.

"Social media is an increasingly important way for consumers to get information about things that matter to them personally," said **Debra Ambrose**, Senior VP of Marketing & Sales with Aviva Canada. "We want to lead by example and support our broker partners by providing helpful and timely information they can also share with their customers."

Aviva Canada social media sites:

Blog - <http://blog.avivacanada.com/>, Twitter - <http://twitter.com/avivacanada>, Facebook page - www.facebook.com/AvivaCanada, LinkedIn - www.linkedin.com/company/aviva-canada.

WFG acquires Roblin brokerage

Western Financial Group has acquired Roblin Insurance Travel and Realty Agencies Ltd. in Roblin, Manitoba. The Roblin brokerage, which has been serving the community since 1976, will now operate as a Western Financial Group office.

"Roblin is another superb addition to our Network of offices across western Canada," said **Scott Tannas**, President and CEO of Western Financial Group. "We will be bringing a wider range of products to and offering more choices for our customers in Roblin and the entire Parkland area."

"This demonstrates Western Financial Group's commitment to west central Manitoba," continued Tannas. "We are excited to be a part of this province's vibrant growth and renewed energy. Roblin is a thriving hub for outdoor enthusiasts and the town is poised for growth, with new businesses opening, and new residents arriving. We're proud to be a part of this great story."

Western Financial Group will be building upon Roblin Insurance Travel and Realty Agencies years of success. Existing and future customers will benefit from Western's larger scale and breadth. **Terry Hawryluk** will manage the Roblin office.

"Terry has been at this location and actively involved in his community for more than 30 years. He has the same values, cares and interests as the people he serves. Terry and his team's strong values, commitment to customer service, and loyalty to the Roblin community are a great example of what Western is all about," concluded Tannas. The Western office will remain at 206 Main Street in the town centre of Roblin.

CNA promotes Rick DeBruyn

CNA Canada has appointed **Rick DeBruyn** as Assistant Vice-President and Winnipeg Branch Manager. DeBruyn joined the company in 2006 as a senior underwriter after 11 years with ING.

Gary Owcar, CNA's President and COO, said, "Over the past six years, Rick has developed an excellent reputation with regional brokers and has been a positive contributor to the success and growth of our Winnipeg branch. I'm confident he will succeed in his new role and continue to support the Manitoba marketplace with local representation, developing strong broker relationships, and focusing on business and territory development."

Quartet of Crawford appointments

Pat Van Bakel has been appointed to the position of Chief Operating Officer, Crawford & Company (Canada) Inc., effective March 1. Van Bakel has been with the company for over 20 years and most recently served as Senior VP, Operations, Insurer Markets. Starting his career as an adjuster, Van Bakel has moved through a number of management and special assignments with increasing responsibilities that have positioned him well to take on this new role.

Crawford & Company (Canada) Inc. has also appointed three highly experienced insurance professionals to lead several regional claims and Global Technical Services (GTSSM) operations in the country.

Jules Giasson has assumed the position of branch manager for the Winnipeg, Brandon, Regina and Saskatoon offices. Giasson joined Crawford last year from a management role with TEIG in Calgary and has been working closely on management, customer and employee recruitment initiatives.

Randy LaBrash has assumed a new position as Director, GTS in Western Canada. LaBrash will focus primarily on commercial large loss file handling within the region, as well as assume responsibility for growing the GTS product line in Western Canada, both in terms of claims and personnel recruitment and advancement.

Shelley Upton-Landry has joined the company as Director of operations for the Atlantic region. Upton-Landry has held various roles such as team lead and director of claims.

Glenn Williams new head of WFIC

Western Financial Group (WFG) President and CEO **Scott Tannas** recently announced that **Glenn Williams** has been appointed President and CEO of Western Financial Insurance Company (WFIC), a wholly owned subsidiary of WFG and Canada's oldest and largest provider of pet insurance under the Petsecure brand. The appointment became effective on January 20, 2012.

Williams has served WFIC since March 2010 as VP of Operations and, since May 2011, as Chief Operating Officer. He replaces **Randy Valpy**, who is leaving the company to pursue other opportunities.

"Glenn brings focus, depth and operational expertise to Petsecure. In his new role, he builds upon a successful foundation of leadership and change management both here at Western and throughout his career," said Tannas. "Glenn's experience in shepherding WFIC through a time of rapid change while energizing and motivating his team has been impressive. WFIC and the Petsecure brand are well positioned for rapid growth, and Glenn's skills and leadership will help accelerate this progress."

A lifelong Winnipegger, Mr. Williams will continue to be based at the WFIC Winnipeg head office. In late 2011 Western announced that the company will be moving into a new building near Winnipeg's Polo Park centre, where WFIC will be headquartered alongside Western's other Winnipeg-based operations.

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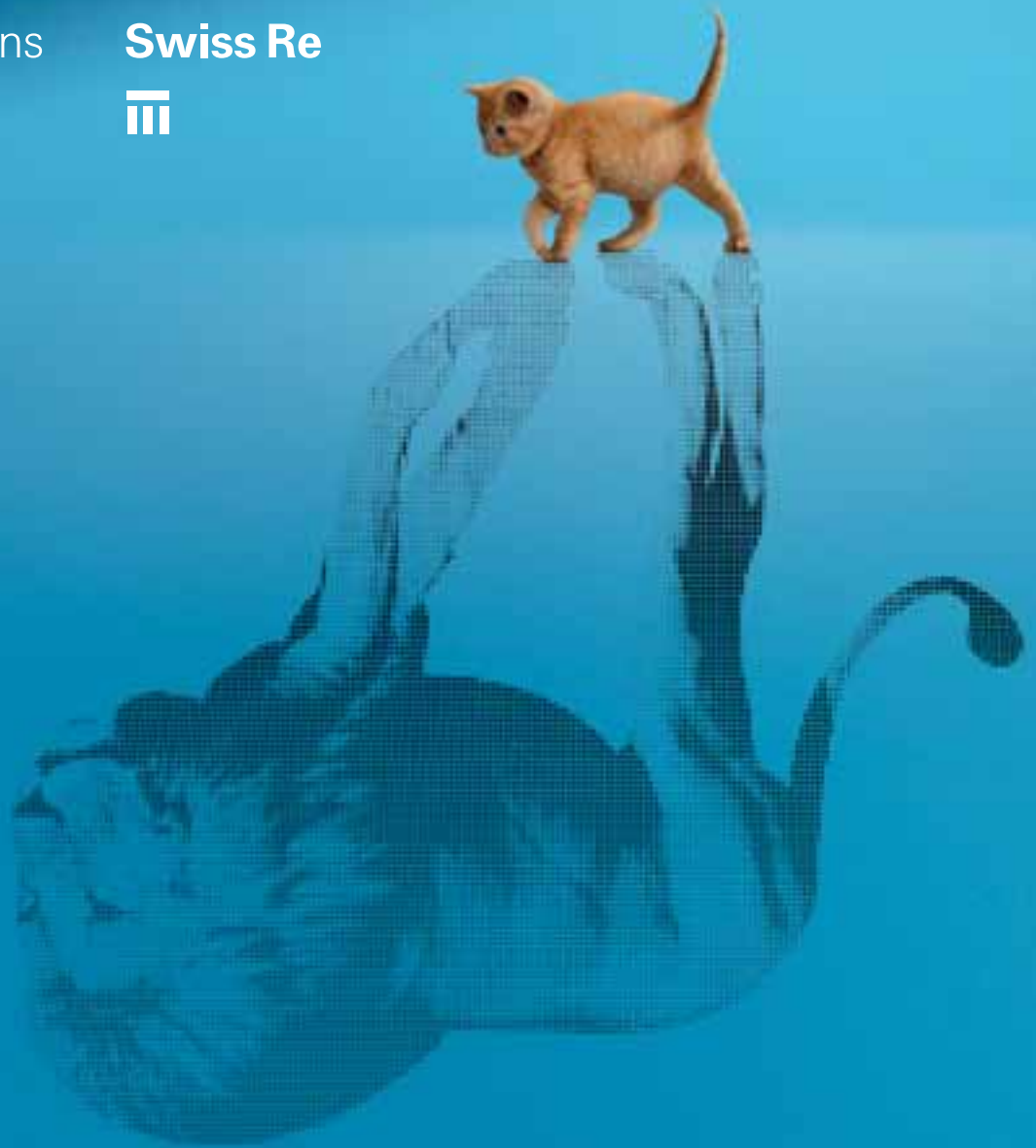
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