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Inside: Ranger celebrates 30 years

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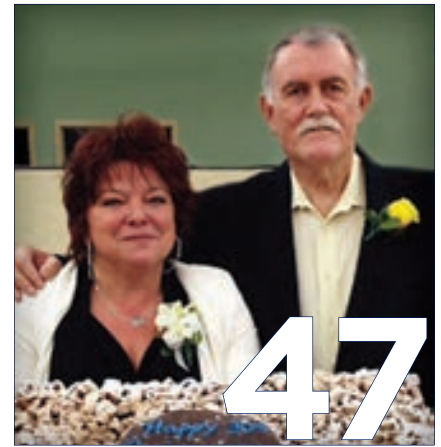


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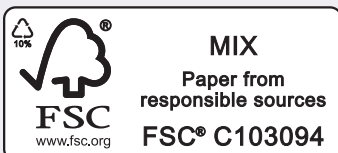
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Curtis Wyatt, IBAM President



## Wyatt Final Chapter

**A**fter 12 months my term as President is coming to an end. The past year has gone quickly, with many ups and downs along the way. I can tell you that being IBAM President is a very rewarding challenge. When asked three years ago to take on this position I had a number of things I felt I could accomplish as President. At this point, I can say that I was successful in many ways but also unsuccessful in others. I say this because, unlike in your own business, the role you play at IBAM is for a very short time. Great accomplishments take time, like all good things. That being said, I do feel we

**This is what makes our industry so amazing, the ever changing marketplace and the reward for meeting those challenges.**

accomplished many of our objectives, but it is a team effort – both past and soon-to-be presidents all play a role in the current President’s success.

Fortunately for me I was blessed like others before me with a great board and executive. This support along with the support of the IBAM team – David, Tammy, Margaret, Olivia and Katrina

– has been tremendous. As brokers, we work very hard on and in our business often without knowing who’s behind the scenes doing their best to help us succeed. This is what your IBAM team does and they do it extremely well.

As I move to Past President, my role will change, but my vigor will still be as strong. My hope will be to see that future Presidents experience the same sense of satisfaction that I experienced. **Lori King** and **Keith Jordan** will continue to challenge the issues important to brokers. These issues will continue to change as the customer evolves in today’s economy. This is what makes our industry so amazing, the ever changing marketplace and the reward for meeting those challenges. IBAM will continue to allow brokers like myself to play a part in making a difference, each one of us putting down a brick, building the foundation for what Manitobans have grown to trust for the past century. We are a professional service that more than ever needs to be promoted to Manitobans as the best insurance solution possible. As a service, customers will not miss brokers until they don’t have them. This is something IBAM and brokers like you and I will not sit by and let happen. Manitobans deserve the best, and with brokers in place helping them with their insurance needs, they will get the best.

Deb and I would like to thank our team, our insurance company partners, the IBAM office and our fellow brokers for their support over the past 12 months.



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A portrait of Deb Rogers, a woman with short, layered brown hair, smiling warmly. She is wearing a light-colored, possibly white, jacket. The background is a bright, out-of-focus window with vertical blinds.

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## New hire an excited, familiar face

# Katrina Hueging moves to IBAM

Many of you in the industry thought she already worked for IBAM as she was always seen scurrying around helping run Association events. Well, now it's a fact. Katrina Hueging started at IBAM on March 1 in the area of education and training.

Katrina said leaving HUB International Horizon Insurance – a place she has called “home” for 14 years – “was the toughest decision I’ve ever had to make. In this new position with IBAM, though, I think I can do more for the industry.”

Katrina was born and raised in Warren, Manitoba. She is proud to say she is “a farm-girl with a farm-girl’s work ethic” instilled in her by her father. She began working at HUB (then Leipsic Insurance) on a part-time basis while still in high school, commuting to the Grant Avenue brokerage from the farm outside of Warren. She continued working part-time and summers right through college. Upon graduation, unlike many of her contemporaries, there was no confusion as to which career to pursue – Katrina was going to become a full-time general insurance broker!

### ALWAYS INVOLVED

No one could accuse Katrina of being a ‘wallflower.’ Right from the start she introduced herself to everyone she met and immersed herself in the industry and her industry’s provincial association – IBAM. She joined the Young Broker Network and quickly moved onto the YB Committee. Always learning and always involved, Katrina rose up the ranks to become Committee chair in 2008-2009. She, along with others on the YB Committee, worked long and hard to grow the Young Broker Network into a respected arm of IBAM. Members are now used to seeing Katrina and her YBN team hosting the annual President’s Reception prior to the President’s Banquet and then ushering attendees to their tables for the

main event.

These days, the Young Broker Network is also a force when it comes to fundraising – and Katrina is always front-and-centre in these endeavours.

### THE DECISION

Katrina always enjoyed working with the volunteers and staff from IBAM. She says, “The staff in the office and I had a lot of fun at the various events – we get along so well. And, of course, the broker volunteers and I have always been on the same page in trying to do what is best for brokers in Manitoba.”

It was IBAM’s CEO **Dave Schioler**, however, who probably had the biggest influence on Katrina and her subsequent decision to join the Association’s staff. “Dave and I had countless discussions concerning education and training,” recounts Katrina. “Obviously, with his list of university degrees (MBA, J.D; B.Ed; B.A. [Hons.]), Dave is a huge proponent of education. Over the years, the two of us, along with members of the Professional Development Committee, would come up with great ideas for courses and seminars, but there was no one available to deliver them.

“I guess these concepts kept percolating in Dave’s mind and recently he made me an offer to join IBAM and bring these ideas into reality. I’m simply thrilled to take on the task.”

Leaving HUB International Horizon, however, wasn’t easy. “It was hardest to leave the people I’d started my career with and my boss, **Robin Steel** – she had been so good to me. She taught and encouraged me to think ‘outside the box,’ and for that I’ll always be grateful. HUB International Horizon was family and it was difficult to part ways. Fortunately, though, I’m still in insurance and will see them all at various industry events.”

The fallout when the news became public was immediate. While Katrina’s phone didn’t ‘ring off the hook,’ it did vibrate along the seminar room table

with messages as she was leading a course. “I had dozens of messages to return,” she recalls. “Michael Leipsic, who hired me all those years ago, called from down south and asked me if I was sure about my decision. I said I was and we set up a coffee date for when he returns to Winnipeg so I can tell him all about it.”

Even Katrina’s friends from outside the industry were shocked. “I gathered a group of my cronies together at my place for a glass of wine and broke the news. There was nothing but stunned silence. HUB International Horizon seemed like it had always been a part of me. They were all supportive, though, and that helped.

“I know also that not withstanding the fact that HUB did not want to lose me, CEO Keith Jordan was extremely gracious in the process.” Dave Schioler emphasizes that Jordan – a member of the IBAM Executive – also knew intuitively what Hueging would bring to IBAM.

### THE FUTURE

Get Katrina talking about her new job with IBAM and she gets pretty fired up. She is so excited about all the possibilities and bringing her myriad of ideas to fruition. “We have some wonderful concepts for new seminars and new courses. We need people to lead these new programs and we have plans to ‘train the trainers.’

“As well, we are going to help brokerage owner get their staff licensed. This may not be a big issue for the larger brokerages that have a HR or Licensing Department, but smaller brokerages don’t have the staff or the time to devote to this important part of the industry. I’ll be the Association’s ‘go-to’ person for cutting through the licensing red-tape.”

Watch for more from Katrina in future issues of *Manitoba Insurance Broker*. She has much to share with members! #





**PAMELA GILROY-RAJOTTE**

Gail Routh, Branch Manager, is pleased to welcome Pamela Gilroy-Rajotte as the new Business Development Advisor for the Manitoba, Saskatchewan, NWT, Nunavut, and Yukon regions.

Pam has been in insurance for many years in Winnipeg and comes to us with a wealth of broker experience in all business lines. She is past President of IBAM (2010-2011) and subsequently served on IBAC from 2011-2012.

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(L-R) Morris MLA Mavis Taillieu, PC Leader Brian Pallister and Lynne Rempel



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Our sister association, IBABC, worked with our primary online learning provider, Captus Press, to update the content of the existing online CAIB multimedia modules to match all recent textbook updates. In addition to the multimedia lecture modules that have been offered for some time, the new and improved features of the Online CAIB Exam Preparation Course sites include a study tasks plan, which students may follow in sequence or, at their choosing, in any order they like.

Also provided on the course sites are short study-tip videos to help students identify and understand the most important or complex topics. Other features include a diagnostic self-test, full practice exam and access to an approved moderator and fellow students via a discussion forum (access to the course moderator/tutor via email is also provided). Students may elect to rely on as much or as little of these learning and study support resources as they like.

CAIB students may register at any time for access to the new Online CAIB Exam Preparation Course sites corresponding to the textbooks they have purchased through IBAM. The fee is just \$49.00 (plus tax) per online course access, which is granted for 12 weeks. Beyond the first 12 weeks, access can be renewed for additional 12-week blocks, as often as required and for \$49.00 (plus tax) each time. 📧



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# Cold winter brings out warm hearts

Maggie Matsalla,  
HUB International  
Horizon Insurance,  
Young Broker  
Committee Co-Chair



I wish I could say that it's nice winter is coming to an end, but at the time of writing it is very cold outside and we just endured another snowstorm (lol). Fortunately, the cold has not slowed us down at all.

On November 27, we had our first (of many) annual Rumor's Comedy Night in Honour of Dale Rempel. We are proud to say we raised \$4,033, which was donated to Cancer Care Manitoba in Dale's name. This event was a wonderful night with lots of laughs, raising money for an amazing cause, in the name of an amazing person. Thank you to all of you who donated and/or attended this event, with a special 'thank you' to Wyatt Dowling for donating a very generous \$2,000.

As another annual tradition a group of us gathered again this year to deliver Christmas hampers for the Christmas Cheer Board. This was followed by a quick get-together to share all the warm stories of helping a family in need.



YB Committee Co-Chair Katrina Hueging, Kate Gameiro (Special Events Manager, Cancer Care Foundation) and YB Committee Co-Chair Maggie Matsella

As I write this article we are planning a mixer for the YBN – just a relaxing gathering for us to be able to get together, socialize, and watch some good ol' hockey. GO JETS GO!!!

We are also in the process of re-



Once again, our Young Brokers helped out the Christmas Cheer Board.

launching our partnership with Canadian Blood Services. Please look for the What's your Type booth at Conference this year where you will be able to find out your blood type as well as sign up as a 'Partner for Life.' There is even talk of brokers challenging insurers – but that is still being discussed.

You don't need to wait for Conference, however, to sign up as a 'Partner for Life;' just mention IBAM/YBN when you donate blood and you will be signed up too.

If you are not receiving our emails on events, please send your name to [Maggie.Matsalla@hubinternational.com](mailto:Maggie.Matsalla@hubinternational.com) and we will make sure you are added to the list.



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## Brokers named to trucking board executive

A pair of brokers, **Michelle Magdic** of Winnipeg's BFL Canada Insurance Services Inc. and **Shawn Graydon** of Rempel Insurance in Morris, was named to the Executive of the Associated Trades Division (ATD) of the Manitoba Trucking Association (MTA) at the ATD's Annual General Meeting on February 26.

The Associated Trades Division represents companies that provide goods and services to the trucking industry in the province. The ATS is the fund-raising arm of the association. Its efforts result in annual scholarships to deserving students and apprentices, as well as filling other areas of financial need, such as recent upgrades to the MTA office.

Michelle recently joined BFL Canada with over 18 years experience in the industry, having worked for both the underwriter and brokerage segments. She has serviced a variety of industries, specializing in the transportation sector. Michelle tells MIB, "Joining the ATD board enables me to give back to the transportation industry. I'm looking forward to establishing new relationships during my term."

Outside of work, Michelle enjoys activities involving her husband and two children. She specifically relishes getting together with family and friends at the cabin and "attending a good quad derby or two when I can find the time."

Shawn Graydon began his broker career in 1999 and is currently the Business Development Manager at Rempel Insurance Brokers Ltd. Shawn achieved his CAIB designation in 2004. In 2010, in order to facilitate his position as the long-haul trucking insurance specialist and commercial



insurance producer, he completed the Elite Forces Best Practices Producer Academy and achieved the Associate in Insurance Production Canada (AIPC) designation. Shawn continues to specialize in service and sales of commercial transportation accounts. In 2011, Pembina Valley Development Corporation awarded Shawn the Employee of the Year.

Shawn sits on the Manitoba Public Insurance SRE/IBAM Committee, the Manitoba Trucking Association/MPI Commercial Vehicles Committee and the Southern Manitoba Convention Centre Board of Directors. In his free time, he enjoys golfing, trips out to the cottage and spending time with family and friends. 🏡

## BSI and Red River Mutual team up once again

BSI Insurance Brokers and Red River Mutual make quite a team! The brokerage and insurance company got together and donated \$5,000 to the Niverville Heritage Centre toward the purchase of equipment and furnishings in the new personal care home. **Ray Dowse**, Marketing Manager at BSI presented the \$5,000 cheque to **Steven Neufeld**, NHC's Chief Operating Officer.

Moving west, BSI Insurance Brokers and Red River Mutual teamed up to donate \$2,000 to the Ecole Somerset for the purchase of a new score clock in the school gymnasium.

**Gerald Rondeau**, Business Development Manager at BSI's Somerset Branch presented a cheque to the

school's principal, **Gregory Lee** as well, the brokerage and insurance company then donated \$2,000 to Carman Collegiate for its Theatre Restoration project. **Faye Harms**, Business development Manager at BSI's Carman branch, presented the cheque to Vice-Principal **Garth Shindle** (L) and Principal **Jack Phillips**.

And if that isn't making enough of an impact, BSI and Red River Mutual have donated \$2,000 to Pembina Valley Child Care for upgrades to its outdoor playground.

The donations were part of BSI's *Because We Care* program that allows BSI's 15 brokerages in southern Manitoba to contribute to local community initiatives.





Ray Dowse of BSI Niverville presents the \$5,000 cheque to Steven Neufeld, Niverville Heritage Centre's CEO.



Gerald Rondeau of BSI Somerset Branch presents the cheque to Gregory Lee, principal of Ecole Somerset.



Faye Harms of BSI Carman branch presents cheque to Carman Collegiate's Vice Principal Garth Shindle (L) and principal Jack Phillips.



BSI & Red River Mutual donated \$2,000 to Pembina Valley Child Care.

## Breakfast with the Premier

IBAM's Olivia Doerksen, VP Keith Jordan, President Curtis Wyatt and Debbie Wyatt attended the Breakfast with the Premier on March 5, 2013 at the Fort Garry Hotel.



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# WFG helps out the West with \$70,000 in grants

Western Financial Group (Western) is proud to announce it is distributing 14 infrastructure grants totaling \$70,000 to the communities it serves across Western Canada. Made through its charitable arm—the Western Communities Foundation—the \$5,000 grants will support community projects identified by Western staff.

“The Western Communities Foundation has made a deep impact in dozens of the communities we serve,” said Scott Tannas, President and CEO of

WFG. “The projects supported by our infrastructure grants are selected by Western employees who see worthwhile endeavours in their communities.”

The Manitoba grant went to Gilbert Plains for improvements to the Gilbert Plains Community Centre

In its 12-year history, the Western Communities Foundation has distributed approximately 60 infrastructure grants to communities across the West and 357 bursaries to deserving students. The Foundation has also distributed

more than \$35,000 in matching money, helping to double the impact of fund-raisers put on by Western employees in their communities. To date, the Western Communities Foundation has supported seven Habitat for Humanity builds at \$15,000 per home and has donated \$23,000 to Canadian Vision Care to help them provide eye care to those less fortunate overseas. Including the 2013 infrastructure grants, the Western Communities Foundation has distributed more than \$900,000 since 2002. #

## In the Media...

Winnipeg Free Press



**Charity curling bonspiel**  
The 2nd annual Manitoba Music Rocks Charity Curling Bonspiel of the Granite Curling Club was in support of the Western Development Fund, which provides counseling, emergency relief, and benefit programs for those in the Canadian music community who face personal or professional challenges.  
**ABOVE (L-R):** The Manitoba Glacial team — Adam Kitcher, Ian Makita, Amy Wood, Bruce Berne — poses with Curling of Winnipeg team: Kelly Berezhka, Kevin Berg, Amy Brak, [unclear].  
**RIGHT (L-R):** The Dirty Curling team — Matt Warden, James Fiedler, Sandy Tannas, James Tannas — poses with Sara Stasich (executive director, Manitoba Music).



Gateway Recreation Centre general manager Denis Van Laeken (left) and president Andrew Skogen (right) accept a \$5,000 donation from Michele Piezia Edwards and Keith Piezia of Piezia Insurance Brokers. Submitted photo



Winnipeg Free Press

Herald



## Brokers in the Community

By Olivia Doerksen, Sales & Marketing Coordinator, IBAM

**Ashern Insurance**, located in the heart of Manitoba's Northwest Interlake and 100 miles north of Winnipeg, serves the town 700 people and the surrounding area. Ashern is continually involved with the local annual rodeo, Lundar Agriculture Society, Ashern Snowmobile Club, Ashern Chamber of Commerce, Whitetail and Walleye, Ashern Horse Association, The 4H Club, Ashern Fire Department, and various other various silent auctions and fundraisers in Ashern.

**Ducharme Agencies Ltd.** is a family-owned brokerage, located in St. Vital that has been serving the surrounding community for the past 54 years. Ducharme's annual contributions include, but are not limited to, Live Out Loud Fundraiser, Commissioner of Oath Fees to Jocelyn House, St. Boniface Rotary Club, MS Bike Tours, and St. Vital Curling Club.

**Hilton Insurance** is located in and serves the city of Winnipeg. Hilton supports many local events, charities and causes; for example, a local church that reaches out to the community for children & youths activities and will shortly be providing daycare for the local community. Every June, the brokerage participates in a sidewalk sale where funds raised always go to a local charity. They are also involved in a charity that supports education in Naivasha, Kenya – by fundraising and going to Kenya and volunteering to work at the primary school in the community that reaches out to disabled children. One-fifth of the children attending this school are disabled.

**Reno Insurance**, located near the University of Manitoba, makes donations to many local community events and causes. These include organizations such as The Waverley Heights Community Centre, United Way, Movember, Cancercare of Manitoba, Juvenile Diabetes Research Foundation and the Christmas Cheer Board – just to name a few. 🙌

### Attention Members:

Send your “Brokers in the Community” announcements to Olivia Doerksen at IBAM: [oliviadoerksen@ibam.mb.ca](mailto:oliviadoerksen@ibam.mb.ca)

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# 2013 IBAM

Annual General Meeting, Conference & Trade Show

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\* Everyone who is registered for and in attendance at the President's Feast is eligible to win these prizes.

# NOTICE

## THE ANNUAL GENERAL MEETING OF THE INSURANCE BROKERS ASSOCIATION OF MANITOBA

Will be held at 9:00am  
Thursday, April 25, 2013



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 18<sup>th</sup> day of March

*David Schioler, Chief Executive Officer*

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## PROGRAM-AT-A-REGAL-GLANCE

### WEDNESDAY, APRIL 24, 2013

- 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 25, 2013

- 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 – 4:30 CEO's with CBC's Amanda Lang – Wellington Ballroom (2 CECs)
- 5:30 – 6:30 Young Broker Hosted President's Reception – Foyer – 2nd Floor
- 6:30 – 1:00 President's Dinner & Dance – Winnipeg Ballroom

### FRIDAY, APRIL 26, 2013

- 9:00 – 10:00 Registration & Continental Breakfast – Foyer 2nd Floor
- Friday Education Sessions**
- 10:00 – 11:30 Speaker: Jason Ryan Dorsey – Wellington Ballroom (2 CECs)
- 12:00 – 1:45 Annual Awards Luncheon – Winnipeg Ballroom
- 1:45 – 4:45 E & O Mock Trial – Wellington Ballroom (2 CECs)
- 4:30 – 8:00 IBAM Hospitality Suite – Royal Alexandra – 20th Floor

## MAJESTIC PRIZES

### President's Feast:

- Trip for Two to London (\$5,000)
- Crown Jewels (\$3,000)
- Cash Prize #1 (\$2,500)
- Cash Prize #2 (\$2,500)

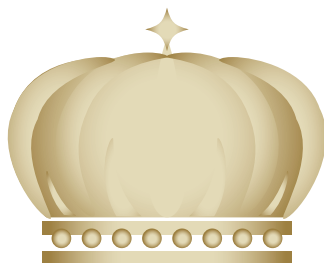
### Awards Luncheon:

- Draw for a Dell Laptop

### IBAM Wind-Up

#### Prize:

- \$250 VISA Gift Card



## EARLY BIRD DRAW

### Register by March 29, 2013 and be eligible for the Early Bird Draw:

- iPad with retina display
- Complimentary 3 nights stay in a Fairmont Gold Room during our Conference



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Socialize and network in the stately hospitality suites provided by the following hosting insurance companies:

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## CHANGING OF THE GUARD (AGM)

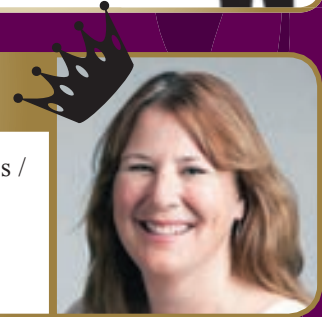
Attend IBAM's 2013 Annual General Meeting for a chance to win one of two \$500 VISA Gift Cards.

(2 CECs: ICM General, ICM Life)



## HER MAJESTY'S RECEPTION & FEAST

At 5:30pm on Thursday, April 25, IBAM's Young Broker Network will host the President's / Majesty's Reception for all the lords and ladies of the industry. Immediately following is Her Majesty's Feast (President's Banquet) in honour of new **IBAM President Lori King** (Turnbull Whitaker Insurance). An evening of dancing and merriment will follow.



## AMAZING ENTERTAINMENT

*Surprise*



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Broker Prize Winner

## Winning with a splash!

Congratulations to the Chase Kraynick Pay it Forward Splash Park idea, winner of this year's Aviva Community Fund broker prize. The community of Canora, Saskatchewan has come together to build a splash pad in memory of Chase Kraynick, who passed away in a tragic farming accident at the age of 6.

Thanks to the tireless efforts of the Kraynick family and the generous donations of the community, the town and the Aviva Community Fund, the splash pad will be built as an accessible, inclusive and safe facility, with themes reflecting all that Chase loved: farming, sports and the great outdoors.

Chase Kraynick Pay it Forward Splash Park  
2012 Aviva Community Fund winner

Submitted & supported by  
**Farrell Agencies Ltd.**  
Yorkton, Saskatchewan



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## INTERVIEWS WITH INSURANCE NOBILITY

THURSDAY, APRIL 25, 1:45 PM TO 4:30 PM



### INTERVIEWER

#### LADY AMANDA LANG

SENIOR BUSINESS CORRESPONDENT, CBC NEWS

As the co-host of CBC TV's *Lang and O'Leary Exchange*, Amanda Lang has a front-row seat to the world's daily top stories in business, politics, and economics. Amanda is also senior business correspondent for CBC's *The National*. She was part of the team that launched BNN in 1999 and, shortly thereafter, moved to CNN as a reporter and anchor. She returned to Canada in 2002 to rejoin BNN and CTV, before moving to the CBC. She is author of the bestseller, *The Power of Why: Simple Questions That Lead to Success*.

Before becoming a journalist, Lang studied architecture at the University of Manitoba.



#### 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. He has been in the insurance business for more than 20 years, starting in 1988 as an Actuary with AXA Canada. 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.

He is married and the father of two children; and enjoys tennis and golf.



#### DIANE BRICKNER PRESIDENT & CEO, PEACE HILLS INSURANCE

Joining Peace Hills Insurance at its inception in 1981, Diane Brickner was appointed President and CEO in 1990. Presently she is a member of the Board of Governors for NAIT, and a board member of the Edmonton Eskimos Football Team, the Edmonton Chapter of the International Women's Forum, the Property and Casualty Insurance Compensation Corporation (PACICC), the Insurance

Bureau of Canada, Peace Hills Insurance.

Diane has been honoured with the Chartered Insurance Professionals' (CIP) Society National Leadership Award – Established Leader (2012); 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); the Insurance Woman of the Year from the Canadian Association of Insurance Women (1990).



#### 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.

## INTERVIEWS WITH INSURANCE NOBILITY



### **KEN MCCREA** PRESIDENT & CEO, WAWANESA MUTUAL

Ken was named President and CEO of The Wawanesa Mutual Insurance Company in May 2007. He joined the Wawanesa organization in 1980 as its first internal auditor. After a stint in life insurance with Wawanesa Life, he returned to Wawanesa Mutual in 2004 (as VP & Chief Financial Officer).

Ken graduated from the University of Manitoba in 1977 with a Bachelor of Commerce (Honours) degree. He then went on to achieve his Chartered Accountant (CA) designation

and later obtained fellowship in the Life Management Institute (FLMI).

He currently is a board member of the Insurance Bureau of Canada and serves on a number of IBC committees, including chairing the National Auto Insurance Committee. He also sits on the Board of Directors of the General Insurance Statistical Agency. In the community, Ken is a member of the board of Habitat for Humanity Manitoba.

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



### **MARILYN MCLAREN** PRESIDENT & CEO, MANITTOBA PUBLIC INSURANCE

Marilyn McLaren assumed her position as President and CEO of Manitoba's public auto insurance company on October 1, 2004. 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 Marilyn became President, MPI has led the suc-

cessful 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.

Marilyn holds a Bachelor of Arts 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.



### **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.



### **MAURICE TULLOCH** PRESIDENT & CEO, AVIVA CANADA

Maurice was appointed President and CEO of Aviva Canada in November 2009. In July he was appointed to the Group Executive Committee, Aviva plc. He is Deputy Chair of the Insurance Bureau of Canada (IBC) Board of Directors, Chair of IBC's Governance Improvement Committee, Chair of the Property & Casualty Insurance Compensation Corporation (PACICC)

Board, Chair of the Executive Committee and Chair of the Board of Governors of the Insurance Institute of Canada (IIC), member of the General Insurance Statistical Agency (GISA) Board, and member of the Toronto Financial Services Alliance (TFSA) Leadership Council Committee.

A Certified Management Accountant (CMA), Maurice also has a Masters in Business Administration (MBA). He is an active supporter of the United Way, and the Juvenile Diabetes Research Foundation (JDRF).



## EDUCATION SESSIONS

### FRIDAY A.M.

**SPEAKER: JASON RYAN DORSEY, THE GEN ‘Y’ GUY®** (2 CECs: ICM General)

Speaker, author, consultant Jason Dorsey has been featured as a generational expert on *60 Minutes*, *20/20*, the *Today Show*, *the View*, *the Early Show* and many more TV staples. What makes Jason different is his view that generations aren't boxes, but powerful clues.

Don't expect a PowerPoint presentation from Jason. Instead, he makes generations come alive through personal stories and the latest data.



When not on a plane, Jason is Chief Strategy Officer at The Center for Generational Kinetics. In his role, he reviews data from companies around the world giving him insight to identify emerging trends early – trends that he will be sharing with YOU.

## EDUCATION AWARDS LUNCHEON ✦ 12:00PM – 1:45PM ✦ “THE CORONATIONS”

### FRIDAY P.M.

**E&O MOCK TRIAL – TORTFEASORS – “OFF WITH THEIR HEADS” (THE DAY THE MUSIC DIED)**

(2 CECs: ICM General, ICM Life)

The young office manager for a construction firm was told by the owner to deal with the insurance coverage to be placed with a new broker. The owner kept a priceless collection of 45s in an antique jukebox in his office. The office manager's only prior insurance experience was with her own homeowner's policy. Although she specified that she wanted coverage for the music and the sound system in the office, she did not read the exclusion for antiques and collections, nor was there scheduled coverage for the antique jukebox and record collection arranged. The office manager took detailed notes of her discussions and had them in a journal. Fire later destroyed the building.

The claim for the jukebox and record collection was denied.

The broker says he doesn't even know what a 45 is, despite working as a DJ at Riverview Community Centre 'sock hops' in the '60s; and unfortunately he has no journal or notes to back up his rejection of the Plaintiff's evidence.

How does this tale unfold?

The trial will tell the story of what happened on “The Day the Music Died.”

**Counsel – Dave Hill for the Broker**

**Counsel – Bob Sokalski “The King of Torts” for the Insured**

**Judge – Christian Monnin**

**Witnesses**

After the testimony and cross-examinations, the presenters will cover the relevant issues and concerns arising from this and other current court cases. There will also be time for Q&A.



**Dave Hill** is a partner with Hill Sokalski Walsh Trippier LLP and is one of the leading civil litigation lawyers in Manitoba.

**Bob Sokalski** is a partner with Hill Sokalski Walsh Trippier LLP, having successfully established precedents in a number of areas of law.

**Christian Monnin** is a partner with Hill Sokalski Walsh Trippier LLP. He is experienced in defending class actions and acting on mass litigation and arbitration matters.

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 - 10	2	Management or
	1 each	Management & outside sales or
	4	Customer Service Rep or inside sales
11 -25	3	Management or
	3*	Management & outside sales or
	6	Customer Service Rep or inside sales
26-50	4	Management or
	4*	Management & outside sales or
	10	Customer Service Rep or inside sales

\* 1 must be Management

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Portage Mutual Insurance Co.  
Red River Mutual  
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**Glen McLaren**, Wawanesa Mutual Insurance Co.  
**Jessica Haywood**, AON Reed Stenhouse Inc.  
**Natalie Cooper**, Federated Insurance  
**Ginette Wisniewski**, Wawanesa Mutual Insurance Co.

Left to Right - Front

**Lucette Graham**, Red River Mutual  
**Kimberley Johnson**, Federated Insurance  
**Jocalyn Houghton**, Wawanesa Mutual Insurance Co.  
**Michelle Mariano**, Wawanesa Mutual Insurance Co.  
**Valerie Gompf**, Manitoba Public Insurance  
**Gregory Dvoyrin**, Federated Insurance

Missing:

**Judy Bard**, Aviva Canada Inc.  
**Paige Hewins**, Portage La Prairie Mutual Insurance  
**Rob Matkowski**, Manitoba Public Insurance  
**Katrina Sargent**  
**Kristin Tooth**, Wawanesa Mutual Insurance Co.



## Fellow Chartered Insurance Professional Graduates (FCIP)

(Left to Right)

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**David Burbella**, Honours, Manitoba Public Insurance  
**Trevor Naldrett**, Honours, Manitoba Public Insurance  
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**Susan Harrison**, Portage La Prairie Mutual Ins.  
**Vanessa Heichert**, Wawanesa Mutual Insurance Co.  
**Tammy Alexander**, Honours, Portage La Prairie Mutual Insurance  
**Andrew Brown**, Manitoba Public Insurance  
**Tania Kowalchuk**, Marsh Canada Ltd.  
**Megan Swidnicki**, Portage La Prairie Mutual Insurance

(Left to Right Back Row)

**Andrew Hnatiuk**, Aviva Canada Inc.  
**Scott Fraser**, AON Reed Stenhouse Inc.  
**Raymond Gagne**, Wawanesa Mutual Insurance Co.  
**Keith Boyd**, Honours, Wawanesa Mutual Insurance Co.  
**Greg Blerot**, Manitoba Public Insurance  
**Britt Arvidson**, Manitoba Public Insurance  
**Craig White**, Manitoba Public Insurance  
**Renee Gorin**, Intact Insurance Company  
**Trevor Miles**, Aviva Canada Inc.

(Missing)

**Glenn Huppe**, Manitoba Public Insurance  
**Caitlin Kemp**, Wawanesa Mutual Insurance Co.  
**Patricia Kominowski**, Manitoba Public Insurance  
**Jodie Speechley**, Travelers Insurance Company of Canada

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 2012 for their commitment to education, dedication to ethics, and achievement of this professional standard.



**From the Editor:** Young people are constantly joining the P&C industry. This feature gives readers the opportunity to meet some of these 'rookies' and get their thoughts on 'the business.'

# Mike Pritchard

Autopac Insurance Advisor  
HUB International Horizon Insurance



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

**A -** I was born in Winnipeg and have lived here my whole life.

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

**A -** Growing up at the dawn of the home computer era, I was always interested in technology. I was also captivated by creative stuff like art, design, and writing.

**Q - Which high school did you attend and do you have any post-secondary education?**

**A -** I graduated in 1989 from Fort Richmond Collegiate, and since then I've been working toward a Fine Arts degree at the University of Manitoba.

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

**A -** June of 2012

**Q - Can you briefly describe your first day of work and early impressions of the industry?**

**A -** My first day of work impressed upon me that it takes a lot of knowledge and training to be prepared for the questions and concerns of the clients visiting the office. Luckily my first few weeks involved a lot of training and observation to 'ease me in.'

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

**A -** Interacting with clients and helping them find solutions to their problems. I've always worked hard at developing my people skills and I'm definitely able to put them to use on a daily basis at the office.

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

**A -** Having to throw out a lot of accumulated knowledge from years of working in a specialized retail setting and start over. I went from being ‘the guy answering everyone’s questions’ to ‘the guy who’s always asking questions.’

**Q - Who has been your mentor in the industry?**

**A -** Crystalyn Carnegie, my office supervisor, has been extremely helpful in adapting to my new job.

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

**A -** As I gain more experience at my job I’ll be looking for more tools within the industry and this will certainly be one of them.

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

**A -** This is something I’ll be considering as opportunities and needs arise.

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

**A -** The experience I’m gaining as I learn about the insurance industry will help me form my long-term career goals. For the short-term I’m planning on starting on the CAIB program before the end of the year and working towards learning personal lines.

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

**A -** I have a couple of writing projects I’m working on, including a children’s book that I’m also illustrating. I do a lot of cooking and am always eager to try out new kitchen gadgets and ingredients. I also like going to the movies, seeing live music, art galleries – lots of stuff!

Look for the profile of  
**Jason Searcy** of Wyatt Dowling  
Insurance in the next issue of  
*Manitoba Insurance Broker.*

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# 8<sup>TH</sup> ANNUAL INSURANCE EXECUTIVES DINNER

IBAM's Insurance Executives Dinner is an excellent opportunity for Manitoba's brokers to 'break bread' and enhance relationships with insurance company leaders. This year's event was held on February 27 at 529 Wellington Steakhouse and was obviously a 'hit' with everyone who attended.



*(L-R) Stephen Ritter, Swiss Re; Linda Brandt, Intact; and IBAM President Curtis Wyatt*



*Tom Reid, Aviva and Brian Gilbert, MIG*



*IBAM Chair & Past President Peter Tessier and Glen Forbes, SGI*



*Brian Esau, Red River Mutual and IBAM CEO David Schioler*



*Ken McCrea, Wawanesa and IBAM Board Director Garry Fast*



*Phil DeFehr and Kristopher Rattenbury representing Sovereign General*



*Janet Stalmans, Economical and Katrina Hueging of IBAM*



*Diane Brickner, Peace Hills; Ken McCrea, Wawanesa; and Dan Guimond, MPI*





(L-R) Tony Taronno, HUB Horizon; Christine Martin, MPI; Peter Tessier; and Dave Glen, SGI



Brian Esau and Jim Scalena, Superintendent of Insurance



(L-R) John Mulvihill, BI&I; Wayne Wyborn, Portage Mutual; Lisa Thompson, BI&I and Doug Pedden, Portage Mutual



Linda Brandt, Curtis Wyatt and Abe Sawatsky, Optimum



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(L-R) Peter Tessier, Dave Glen, Christine Martin, Marilyn McLaren of MPI and Glen Forbes



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## 8<sup>TH</sup> ANNUAL INSURANCE EXECUTIVES DINNER



Phil DeFehr, David Schioler, Brian Gilbert and Jean Fontaine of Trans Canada Insurance Marketing



John Mulvihill, Ken McCrea and IBAM Board Director Mario Reimer



Glen McGregor, Wawanesa and President Curtis Wyatt



Diane Brickner & Gene Paulsen, of Peace Hills



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Glen McGregor, Edna Rossong, Wawanesa and Jim Scalena



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## Western Financial Group CEO appointed to Canadian Senate



On March 25, Western Financial Group's President and CEO **Scott Tannas** was appointed to the Canadian Senate by Prime Minister **Stephen Harper**, and the company has begun implementing its transition plan, including its search for a successor. Tannas will remain in his role as Western's President and CEO until December 31, 2013 after which he will assume a new role with the company as Vice-Chairman and Founder. He will begin his duties with the Senate on April 16, 2013.

Western expects to name a new President and CEO by Labour Day and to have that person work alongside Tannas for the last few months of the year. Tannas will remain a vital part of Western's Board where his new role will begin January 1, 2014. He has committed to hold the new position with Western for a minimum of 10 years.

"I am looking forward to beginning my new role as Senator and thank the people of Alberta and the Prime Minister for the opportunity to serve my country," said Tannas. "At the same time, I will remain deeply involved with Western Financial Group. In my new position, I will continue to focus on governance, community relations, employee relations and providing counsel on acquisition opportunities over the long term."

Tannas founded Western in 1996 in his hometown of High River, Alberta, and has overseen its growth ever since. The company now serves more than 600,000 customers through more than 120 offices across western Canada. In 2011, Western became a subsidiary of Desjardins Group, the country's leading financial cooperative.

"We are very proud of Scott and know he will serve the people of Alberta and Canada well in the Senate," said **Sylvie Paquette**, Senior VP and General Manager, Property and Casualty Insurance for Desjardins Group. "His leadership has built Western into one of the strongest financial services companies in western Canada. Fortunately, Western and Desjardins have been able to plan for this day for some time and have created a succession plan that ensures Western will continue to operate at peak performance. We are pleased that Scott will remain with the company even as he puts his leadership skills to use in the political realm."

With his appointment, Tannas fills the seat vacated by Senator **Bert Brown**, who retired on March 22, 2013.

## Manitoba INSURANCE BROKER

### In the Next Issue...

- Presenting new  
IBAM President Lori King
- Meet your 2013-2014  
Board of Directors
- Conference recap
- *Special Report:*  
Restoration Companies



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# Ranger celebrates

# 30

## years in business



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“I believe it starts with people, from the beginning Ranger’s partners have shown a commitment to hard work and not expecting others to carry the ball for them.”

One of those elite businesses is Ranger Insurance, a brokerage that got its unorthodox start (see Ken Feasey sidebar) in 1983 in a small office on Cavalier Drive in the St. James area of Winnipeg. Ranger’s President and CEO **Kevin Neiles** sat down recently with MIB to discuss his organization’s rich past and plans for an even richer future.

#### **QUALITY PEOPLE PRODUCING A QUALITY BUSINESS CULTURE**

“I believe it starts with people,” states Kevin. “From the beginning Ranger’s partners have shown a commitment to hard work and not expecting others to carry the ball for them. These

individuals realized from day one that, in this business, we always put the interests of our customers first! They also realized they don’t know everything and weren’t hesitant in pursuing continuing education and hiring experts to come in and make things right in areas such as marketing, sales and technology. There is also a sense of pride in a job well done. Subsequently, these partners have then hired like-minded staff to perpetuate the business culture.”

It’s common sense that quality people create a quality business culture, but there must also be a well-conceived

*continued on page 49.*

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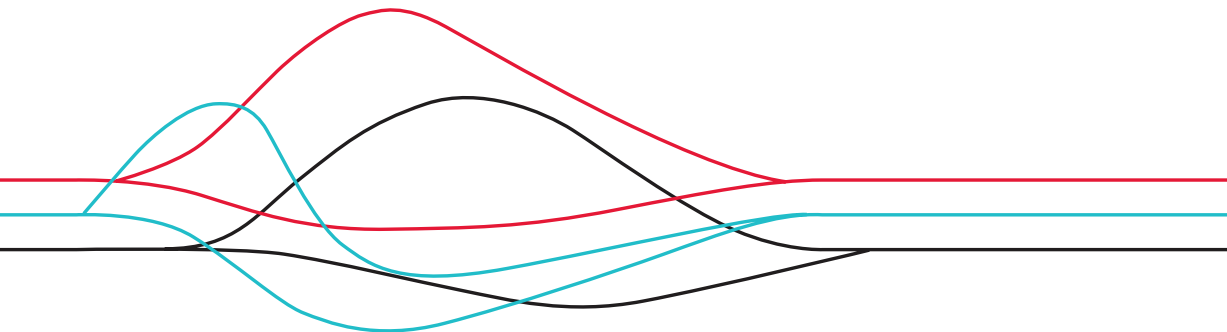
“The only place  
**SUCCESS**  
comes before **work**  
is in the dictionary.”

- Vince Lombardi

Intact Insurance would like to congratulate Ranger Insurance for 30 years in business and for putting in the work to build a successful brokerage.

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“Ranger Insurance is one of the most recognized brands in the Manitoba insurance industry.”

business plan. In Ranger’s case, part of that plan was creating a presence by giving back to the communities in which the company does business. It also meant strengthening the industry by getting involved in the provincial brokers association, IBAM (Kevin served as IBAM President in 1996-97).

According to Kevin, “We’ve always sponsored local sports teams and community groups. We give to over 50 charities annually including CancerCare Manitoba and the Children’s Wish Foundation. Our biggest charity event is our annual Ranger Charity Golf Tournament, which is in support of the Winnipeg Jets True North Foundation, and that is committed to helping less fortunate kids. We try to focus our charitable efforts on children who need assistance in some manner. While these efforts are certainly part of our corporate culture, they are driven and supported by staff.”

#### RANGER BRAND

These days, Ranger Insurance is one of the most recognized brands in the Manitoba insurance industry. “Branding is extremely important,” notes Kevin. “Our brand is consciously built around putting first our relationships with major stakeholders: our relationship with clients, with employees, with insurers and with the community. We are consistent in our approach in that any new initiative must address all of our stakeholders.

“Six years ago we developed the marketing tagline *Putting Relationships First*. We feel it shows loyalty from Ranger and creates loyalty with all four groups. This tagline is built on the underlying philosophy: *Because We Care.*”

*continued on page 51*

#### IT STARTS AT THE TOP



Kevin Neiles is one of the ‘good guys’ in the Manitoba insurance industry. The personable President and CEO of Ranger Insurance

can be seen at a myriad of industry functions and community events. He also sits on a number of business and community boards. Kevin says, “It’s all part of my role as ‘manager of relationships.’ As I’ve said before, the key to success is our relationships with our stakeholders, we have to

be front-and-centre with clients, employees, insurance carriers and the community.”

Celebrating 30 years in business is, indeed an honour, admits Kevin, before adding, “Two individuals who are also celebrating 30 years in business because they were here at the beginning are company co-founder Ken Feasey and Eva Degelman, widow of co-founder Warren Degelman. Ken and Eva molded Ranger around their own winning personalities and work ethic – they must be saluted. I thank them for their efforts over the years and congratulate them on their accomplishments.”

Relationships are integral parts of Ranger’s *mission statement* and its *vision statement*.

*Mission Statement* – Our Mission is to build strong client **relationships** by living our core values of professionalism, respect, innovation, dedication and excellence.

*Vision Statement* – Our Vision is to become the market leader in insurance and risk management services by putting **relationships** first in every business decision we make.

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## Congratulations to Ken Feasey and Ranger Insurance

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# Congratulations

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## IN THE BEGINNING – IT WAS WILD



In the early part of 1983 **Ken Feasey** and his partner **Warren Degelman**, both with experience in the insurance industry,

decided to strike out on their own and purchased what was termed “a small book of business.” A single carrier, Northern Union, had underwritten 30-40% of all policies in the book of business – not a rare situation in those days.

Excited beyond words and more than a little apprehensive, the business partners saw their world come crashing down just over a week later.

“It was unbelievable,” remembers Ken. “Ten days after we took ownership, the Superintendent rescinded Northern Union’s license. Not only that, he told the media that all the Manitoba policyholders with a Northern Union policy didn’t have insurance – which was not totally accurate – but that’s what the headlines screamed in the papers

and radio and TV.”

Ken, Warren and their small staff hit the phones, trying to assure their customers that their policies were still in place. Panic had set in, though, and most of the clients had already gone to other brokers to obtain new insurance policies.

“We were devastated,” recalls Ken. “I’d committed everything I owned into purchasing the business and now it was falling apart around us.”

What prevented total disaster and the business going under was auto insurance. “It was February by this time and the annual Autopac rush was upon us. We contacted everyone we knew to secure as much Autopac renewal business as we could. We made contact during the day and visited homes at night – six or seven days a week. We made agreements with local businesses that we would come by, pick up their stack of Autopac renewals, process them and deliver them back to them. That bought us a couple of months. If it wasn’t for Autopac and a friendly bank manager, we wouldn’t have survived.”

In their desperate bid to obtain Autopac renewals, Ken and Warren solicited everyone they met for home and commercial policies and managed to sell enough policies to “get the ball rolling” – and they never looked back.

“I never pretended to know everything about insurance or business,” says Ken. “However, I did have one talent and that was I knew good people soon after I met them. I’m a very good judge of character. I got Joe (Poplawski) on board and he, in turn, brought in Kevin (Neiles). We’ve always managed to hire a wonderful team of employees. I’m very, very proud of what we have accomplished with Ranger Insurance.”

And what about that name, Ranger Insurance? Where did that come from?

Ken chuckles when he tells the story: “I was sitting in my lawyer’s office finalizing all the legalities to become a business owner. We couldn’t use the existing name that we bought, as that was associated with the Northern Union demise. Warren and I didn’t want our names in the brand as we were aware that a number of brokerages were already doing that – we wanted to stand out, to be different. On my lawyers shelf was a portfolio of an oil exploration company that had just registered its business entity, calling itself “Ranger.” I liked the sound of the named and said, ‘OK, that’s it. We’ll be ‘Ranger Insurance.’ I think it was a good choice!”

# Congratulations to Ranger Insurance as they celebrate 30 years of business.



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Ranger's Commercial Sales Team

### THOUGHTFUL GROWTH

A large part of Ranger's efforts over the last three decades has been a thoughtful approach to growth. Kevin recalls, "I came on board about 27 years ago, recruited by **Joe Poplawski** when we were teammates with the Winnipeg Blue Bombers. For the two of us, insurance was the perfect post-football career and Ranger the perfect situation.

"Early on, we realized that Ranger needed to expand and we developed a growth plan. We worked hard, and for the first eight years or so, focused strictly on organic growth, eventually

expanding to three offices. We expanded to seven offices in the early '90s through a couple of acquisitions. In the late 1990s and early 2000s, we started to focus on commercial insurance growth and, today, we are one of Manitoba's largest commercial brokerages, with that segment of insurance making up about 70% of our business."

Kevin acknowledges an event that took place seven years ago for giving the growing brokerage a huge 'jump start.' "We took on one of our insurers as an equity partner," he says. "This provided us with investment capital

to support more significant growth efforts, including the 2009 acquisition of Flanders Insurance, a significant commercial lines brokerage with some very experienced and respected employees. Since 2007, we have also acquired a few smaller brokerages, all of which have contributed to us doubling in size in the last decade, twice!"

Ranger is a member of The Noraxis Capital Corporation, one of the five largest broker groups in Canada. "This allows us to consider the 'big picture' nationally," notes Kevin.

*continued on page 55*



## WE'RE BIG ON PARTNERSHIP

RSA would like to congratulate our valued broker partner, Ranger Insurance, as it celebrates 30 years of providing insurance solutions to its clients throughout Manitoba and the rest of the country.

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**Congratulations Ken Feasy and Ranger Insurance on your 30th anniversary.**

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**ATTENTION: Golfers**

Don't miss this year's Ranger Charity Golf Classic!

September 10, 2013  
Southwood Golf & Country Club

### EMPLOYEE ENGAGEMENT

“Employee engagement is a key to success,” asserts Kevin. “It is definitely a big part of our business strategy.”

Ranger commits to hiring quality people from outside the industry. Kevin says, “We absolutely love hiring good, young people – especially those with sales experience and a network of contacts – and then teaching them insurance the Ranger way. During the hiring and training process, we treat employees the way we would like to be treated and, thereby, gain their loyalty.

“Retention is important. What is the point of hiring people, investing time, money and effort in training them, only to see them move to one of your competitors? That makes no sense to us!”

At the core of employee engagement is ensuring the brokerage is represented by well-trained professionals, not only in their knowledge of insurance, but also in the areas of customer service and technology. “A specific example of this occurred around 2005 when we took on a number of key hires who were technically proficient. These talented individuals took Ranger to new heights. As the technical side of things improved, it allowed us to spend more time on relationships, the most important part of insurance.

“Continuing education or ‘professional development’ has always been a major reason for our success,” says Kevin. “We’ve always encouraged our employees to better themselves, and by doing so, better the company.”

According to Kevin, the leadership of Ranger is made up of a highly respected group of insurance experts who are committed supporters of education and training. The brokerage has a Director of Human Resources, who is responsible for coordinating trainers within each department.

### PLANS FOR THE FUTURE

With 10 sites in Manitoba (nine in Winnipeg and one in Norway House) and over 100 employees, Ranger Insurance is undoubtedly one of the industry’s leaders in the province. Are there plans for Ranger to grow even bigger?

“Sure,” replies Kevin. “We still

“Employment engagement is a key to success ... and Continuing education has always been a major reason for our success.”

have a strong organic growth strategy. We want to get younger staff members involved as shareholders and then transition them as the next generation of Ranger Insurance.

“When it comes to acquisitions, we are always interested, but a potential acquisition must fit our business strategy. We aren’t going to acquire simply for the sake of acquiring. 🚀

## Congratulations

Like us, Ranger Insurance knows that it feels good to grow something from the ground up.

Congratulations to Ranger Insurance on their 30<sup>th</sup> Anniversary.

on 30 Years of Success







Eva Degelman and Ken Feasey at Ranger anniversary celebration

**Eva Degelman** is celebrating 30 years in the insurance business as well, because she was there at the beginning

when her husband Warren and Ken Feasey started Ranger Insurance. When she looks back Eva says, “Those were some crazy times. I sometimes can’t believe what we went through. We were so young; I think I was only 21 or 22 at the time. We had started a family. Warren and Ken made this momentous decision to go into business together. And then there was the fiasco with the Superintendent of Insurance. Everything seemed to be coming at us at once. I guess it was youthful energy that got us through.”

Energy and a commitment to hard work – Eva recalls that 1983 Autopac rush that had them processing renewals some nights until 2:00 or 3:00 in the morning, grabbing a few hours sleep and then being back in the office at 7:30 am.

Once that crisis was averted, the

Degelmans and Ranger Insurance settled in for a long, enjoyable journey together. “Warren loved insurance, as did I,” says Eva. “I really love meeting people and working with the public to make their lives better.”

Eventually she and Warren worked out of the Ranger franchise office on Regent Avenue. “We’d have the kids (son Chris and daughter Jenny) there in the summers and our niece, Marilyn, was only 13 when she worked for us filing. Everyone was together; those were the best of times.”

Working with your spouse couldn’t have been that great, could it?

“Absolutely,” states Eva. “Warren and I had a great system in which we were able to separate our work lives and our home lives, although I guess we didn’t accomplish that all the time. Once at the dinner table Jenny put her fork down and yelled, ‘Stop talking insurance!’ We had quite a chuckle over that.”

She adds, “The kids say they are grateful for the time they spent at the brokerage. It kept us together as a family and planted the seeds for their future careers. Today, Chris is a Commercial Accounts Executive at Ranger’s head office while Jenny has graduated from university and is beginning her career in real estate.”

On December 28, 2008, Eva’s world suffered a crushing blow when Warren passed away at the young age of 55. “Of course, I was devastated,” she says. “I took some time off to get back on my feet, but couldn’t work at the Regent office again. Seeing Warren’s office and our old ‘stomping grounds’ was simply too difficult. I had to move.”

These days, Eva is an Account Manager at Ranger’s Pointe West Auto Mall where she says she has come “full circle” as she focuses on Autopac customers. She says, “I love what I do. I meet and work with great people – and I’m close to home. Who could ask for anything more?”

Asked what the biggest change has been in the industry over her 30 years, Eva doesn’t hesitate when she says, “Technology – without a doubt. I remember one letter I had to type for Warren – I must have typed that letter 10 times. There were always little changes or errors that had to be corrected because the letter had to be perfect. What a waste of time. These days it’s so much easier.”

“Looking back, it has been a fabulous career,” concludes Eva. “I wouldn’t have wanted any other.”

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## Something to talk about

**A**ccording to a recent survey commissioned by BMO Bank of Montreal, nearly half of Canadians are less comfortable talking about money than they are about politics, religion and, yes, even their love life. While talking about money isn't a necessity in social circles, it is an important ingredient for couples looking for long-term financial and perhaps even marital success.

Talking about money is important at all stages of a couple's relationship. Early on, couples may be wary of having open discussions about money, for fear of discovering that they might be financially incompatible. Yet, money is not something that will take care of itself and might even get in the way of an otherwise healthy relationship. Talking openly about long-term goals, how to manage finances, whether one is a saver or spender will bring forth some important items.

For couples that have been together for a long time, regular discussions about money matters can help reduce related arguments. These talks can include establishing and monitoring progress against long-term goals and agreeing to how to handle daily responsibilities. Some couples may choose to maintain separate accounts and split common expenses such as loan payments and insurance. Others may pool all resources into one account and designate one to manage daily money matters with the other being responsible for running the household. No single way is the right solution and ultimately it is about what works for the couple, but taking time to discuss money is important.

Open discussions are also very helpful in contingency planning. While no one wants to think about the potential of losing one's life partner but not discussing 'what if' scenarios will not make this potential go away. To have these discussions, a full inventory



of all things financial should be kept and each spouse should meet and know their key advisors. Also, a review of what each spouse does daily and through the year such as bill payments, child-care, and scheduling maintenance should be written down. Think of it as documenting what you have and what you do. Things that your spouse would need to know should you no longer be there, even some of the more mundane matters that keep a household running. This of course would be in addition to a properly prepared will.

To get discussions going or keep them going, consider the following:

- Establish monthly meetings to discuss finances (perhaps over a favourite beverage) including all assets and liabilities plus monthly

expenses;

- Review progress against financial plans;
- Record all information and contacts for bank accounts, investments, loans, key advisors, wills, identification, insurance policies, etc.;
- Obtain a credit rating for each spouse at least annually;
- Set aside 'fun money' for each spouse to do with as they please.

So when it comes to money, couples should always have something to talk about. By being proactive and not just reacting to the latest credit card statement, these talks can be productive, enhance the relationship and perhaps even be enjoyable. 📌

**Talking about money is an important ingredient for couples looking for long-term financial success.**

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## Canadian Broker Network to acquire South Western Insurance Group

Canadian Broker Network (CBN) and Intact Financial Corporation have reached an agreement whereby CBN will acquire Intact affiliate South Western Insurance Group Limited, a wholesale insurance intermediary that provides brokerages with specialty and niche insurance markets. Terms were not disclosed.

The acquisition marks CBN's expansion into the wholesale insurance market and complements its existing activities. CBN's ownership will provide South Western with the ability to expand its relationships with insurance companies, which will greatly benefit South Western's brokers.

"This acquisition is a tremendous opportunity as it allows us to enter an important segment of the brokerage industry," said **Daryn McLean**, Canadian Broker Network Chair. "With more than 50 years supporting brokers, South Western's growth potential is significant thanks to its strong industry relationships, experienced professionals and unique underwriting expertise in niche and specialty insurance products."

"We are pleased to have found in CBN the perfect organization to help South Western realize its growth potential," said **Louis Gagnon**, President and COO of

Intact Financial Corporation. "Under the strategic direction of CBN, South Western will be well-positioned to better serve the needs of brokers across the country."

Upon closing, South Western will operate as an independent subsidiary of CBN with its own leadership team, name and brand. "At South Western, brokers can always count on an impressive team of committed and talented employees. Moving forward, the current team will play an even greater role in strengthening our industry relationships and expanding our activities," said **Mack Rooney**, President of South Western Group.

## AIG rebrands P&C business

American International Group, Inc. has announced that AIG is again the go-to-market brand of its global property casualty business in most locations, and that the company's life and retirement segment is now AIG Life and Retirement. As part of the rebrand, AIG has also introduced a new brand promise: *Bring on tomorrow*.

"AIG as a global insurance brand is back," said AIG President and CEO **Robert Benmosche**. "The

re-launch of the AIG name marks a significant achievement for our company. *Bring on tomorrow* underscores AIG's tremendous tenacity and ambition – to solve problems, to innovate for the benefit of our clients, and to act as a powerful, global team.

These are the attributes that have enabled AIG to succeed in making America whole on its investment in our company, plus a positive return of more than \$15 billion.

"Now we look to tomorrow, and we're excited about the potential we see there. We're excited to get to work on seeing, building, and securing a better future – for our customers, for ourselves, and for communities around the world. I believe that the spirit of inventiveness and adaptability at the core of AIG will bring opportunities and open doors that will redefine what's possible, helping our customers thrive and make the most of every day."

## Frank Cowan Company launches new website

Frank Cowan Company is pleased to announce the launch of their new website – [www.frankcowan.com](http://www.frankcowan.com). This website replaces their existing site and combines a new customer-focused architecture with added resources.

"We are happy to offer our brokers and clients a new website that truly reflects the personality and scope of our Company. We are updating many of our systems and bringing in some new ones all to enhance our relationships. This new website is the first of many

new technological upgrades from Frank Cowan Company," highlights **Larry Ryan**, company President.

Ease of doing business is important to the Company. The new website offers more information both about the organization and the products they offer. Downloadable forms and applications are easy to locate and access while a streamlined look helps users identify key messaging like product releases and news items.

"Not only do we provide comprehen-

sive products and expertise, we also roll quite a few value-added services into our programs. Our new website highlights the key services that make Frank Cowan Company a leader in our industry," states **Jeff Coleman**, Industry Leader and VP, Public Entity, Frank Cowan Company.

New enhancements will continue to roll into the website throughout the first half of 2013. An online quoting program and a claims management system are currently being built.

more news on page 65.

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## Zurich Canada launches commercial mobile app, welcomes Victoria Sterling

A new business productivity app available for Apple and Android mobile phones and tablets was released by Zurich Canada on January 7.

“The Zurich Canada app brings value and insights to brokers and customers wherever they are,” said **Patrick Lundy**, Zurich Canada CEO. “It guides the user through the process of determining appetite, finding the right coverages and learning about risk mitigation – quickly and easily.”

The Zurich Canada app provides instant information in the following areas:

- Targeted Zurich coverages by industry segment;
- Risk management tips by industry segment;
- Claims contact information; and
- Information sharing capability so brokers and customers can easily communicate.

By delivering greater customization, increased customer responsiveness and highly targeted information, the easy to use app simplifies the

complicated process of identifying the right coverages for mid to large size organizations that often have a number of risk factors to consider.

The app helps identify customer needs by leading the user through a process of choosing the customer’s industry, identifying details about their business, selecting the coverages they need and relevant risk prevention techniques. Users can quickly build a customized package of information to share with stakeholders or review at a later time. They simply identify, choose, send and share.

Download the Zurich Canada app in the iTunes or GooglePlay stores or for other devices, a mobile website with the same functionality is available at:

<http://bit.ly/MobileAppZ>

**iTunes/App Store:**

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In other Zurich Canada news, the company has announced the appointment of **Victoria Stirling** as national director of its Transportation business, effective

February 6, 2013.

“Victoria’s understanding and knowledge of the business will strengthen Zurich’s already deep commitment to meet and surpass the expectations of our transportation focused brokers and customers,” said Patrick Lundy.

As head of Transportation, Victoria will spearhead the execution of Zurich’s growing Transportation business. Sterling’s experience includes transportation-focused roles with some of the most respected insurers in Canada, most recently with Intact Insurance.

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**Robin Hylands**, (right) Product Manager, Technology  
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## Appointment at The Guarantee Co. of North America



**Alister Campbell**, CEO, The Guarantee Company of North America (The Guarantee) is pleased to announce the appointment of **Marilyn Horrick**

as National Vice President, Guarantee GOLD® effective February 19, 2013.

In this role, Marilyn will be accountable for all aspects of product, underwriting, branding, distribution, and supporting strategies to position Guarantee GOLD® for accelerated profitable growth, while ensuring exceptional customer experience and efficient business interactions with our GOLD partner brokers.

Over the past 20 years, Marilyn has held positions of increasing seniority

within the property-casualty insurance industry, most recently as Assistant Vice President, Strategic Initiatives and Communications Manager for the Canadian Operations of a major insurance company. She brings a depth of experience in the sector focused on high net worth individuals with specialized knowledge in the areas of product development, broker and customer facing communications and marketing, strategic pricing, operations and compliance, underwriting, and technology solutions for companies, brokers and their clients.

Marilyn is a graduate of Concordia University with a BA in Communications, and is an active Director on the WICC Ontario Board (Women in Insurance Cancer Crusade), and is an active Director on the WICC Ontario Board (Women in Insurance Cancer Crusade).

## FirstOnSite nominated for technology award

FirstOnSite, long committed to providing superior customer service, has recently introduced its most powerful customer experience initiative to date. *mobileCT* is FirstOnSite's proprietary new tablet based software that empowers the company's teams to gather information, develop site reports and drive the job cycle directly from the field.

Everyone at FirstOnSite is extremely excited that, as a result, the company has been nominated for the 2013 Insurance-Canada.ca Technology Awards in the Supplier category.

## HUB acquires STRATA Benefits Consulting

HUB International Ltd. has acquired the shares of STRATA Benefits Consulting Inc., an employee benefits brokerage firm based in Winnipeg. STRATA will now become part of HUB International Horizon; **Glen Middleton**, STRATA's President will join HUB International Horizon and report to **Keith Jordan**, HUB Horizon's President.

## Spelling error

In the last issue of *Manitoba Insurance Broker* we ran a feature on Monarch Insurance. Throughout the feature, we misspelled the name of the company's President, **Greg Randell**. We apologize for the error.

## Call for nominations

The CIP Society has announced the call for nominations for the fifth annual 2013 National Leadership Awards, a unique program that recognizes excellence across Canada in the P&C insurance industry. Nominations will be accepted between March 1 and June 1, 2013.

For more information, visit [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca).



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## WFG promotes Caroline Gould

Western Financial Group's President and CEO, **Scott Tannas**, is pleased to announce the promotion of Caroline Gould to the position of Vice President, Mergers & Acquisitions. In her new role, Caroline will work closely with the Executive Team to grow Western Financial Group's insurance network. Her responsibilities will include identifying prospective acquisitions, negotiating terms and managing each project through to acceptance.

"Caroline's exceptional skills in people management, engagement and training will be an asset for her in her new role as Vice President, Mergers & Acquisitions," said Tannas. "Caroline will continue to drive Western Financial Group's growth in Western

Canada with a goal of expanding our insurance network to 200 branches and beyond."

For the past five years as WFG's Senior Regional VP for Saskatchewan and Manitoba, Caroline has been instrumental in overseeing the company's growth through the expansion of the company's insurance network.

Prior to joining Western Financial Group in 2007, Caroline spent 18 years at Royal and SunAlliance Canada, rising to the position of Regional Administration Manager. She attended MacEwan University, studying insurance and risk management, before attending the University of Calgary where she completed the FCIP & General Management Program.



## Tom Dutton retires from WFG



After over 40 years in the industry – including the last 14 years with Western Financial Group – Executive Vice President **Tom Dutton** retired on January 4, 2013.

"Throughout the years, Tom played an integral role in the acquisition of many of our Network branch offices, which helped secure our position as the largest brokerage in western Canada," said **Scott Tannas**, President and CEO of Western Financial Group. "Tom is responsible for helping Western become one of the most current leaders in the field of insurance. He has been an important and valuable advisor to many of his colleagues, including me. His wisdom, good humour and team spirit will be missed."

During his career, Dutton served WFG in a number of important roles. He joined the company in 1999 when he and partner **Reg Coles** sold their Yorkton, Saskatchewan office to WFG's insurance network. In 2001, Tom moved to the company's head office in High River, Alberta to assume the positions of

President and CEO.

In 2004, he took on his most recent role at WFG, serving as Executive VP in charge of mergers, acquisitions and partnerships, while also sitting on various corporate and affiliated company boards. Since 2011, Tom also provided leadership and guidance as the Executive Director for WFG's charitable cause, the Western Communities Foundation.

Throughout his career, Tom Dutton has made significant and consistent contributions to the insurance industry – giving much of his time and energy to provincial and national associations, task forces, and industry initiatives.

His thoughtful style of leadership and positive ability to mentor and inspire many has also helped the company move closer to reaching its goal of becoming the strongest financial company in the West by 2020.

WFG extends its sincere thanks and gratitude for his contributions to the company and wishes him the very best in retirement.





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Intact Financial Corporation	17, 48	204-942-8402	<a href="http://www.intactfc.com">www.intactfc.com</a>
James Dube Spraggs Adjusters Ltd.	18, 57	204-985-1200	<a href="http://www.jdsadj.ca">www.jdsadj.ca</a>
Keal Technology	34	800-268-5325	<a href="http://www.keal.com">www.keal.com</a>
Manitoba Blue Cross	61	204-775-0161	<a href="http://www.mb.bluecross.ca">www.mb.bluecross.ca</a>
Manitoba Insurance Group	70	204-944-8400	<a href="http://www.miginurance.ca">www.miginurance.ca</a>
Manitoba Public Insurance	13	204-945-8097	<a href="http://www.mpi.mb.ca">www.mpi.mb.ca</a>
Monarch Insurance Brokers	2	780-422-0568	<a href="http://www.monarchins.com">www.monarchins.com</a>
National Brokerage Services Inc.	16	877-732-4607	<a href="http://www.scn-nbs.com">www.scn-nbs.com</a>

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Portage Mutual Insurance	21	800-567-7721	www.portagemutual.com
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Ranger Insurance	53	204-925-8550	www.rangerinsurance.ca
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Saskatchewan Mutual Insurance	6	306-653-4232	www.saskmutual.com
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