

Manitoba INSURANCE

Volume 22 Number 1, SPRING 2014

BROKER



PM 40065075

JEAN CHAREST

KEYNOTE SPEAKER
2014 BROKERS CONVENTION



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Features

2014 South Beach Brokers Convention	23
Program-at-a-Glance	24
Supporters / Prizes	25
Keynote Speaker Jean Charest	26
Speaker Cheryl Bernard / Exhibitors	28
Gill & Schmall Grand Opening	34
Diane Brickner retiring from Peace Hills	35
Interview with Aviva's Greg Somerville	38
9th annual Insurance Executives Dinner	40
<i>Special Report: Golf-related Insurance</i>	47

Departments

President's Message	6
Viewpoint	10
Making an Impact	12
Marilyn McLaren Reception	13
YBN Report	16
Rookie Corner	32
Legal Corner	44
Business Corner	60
News Briefs	64
Reach our Advertisers	68



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

Executive Editor.....	David Schioler
Managing Editor.....	Terry Ross
Design / Layout.....	Donna Tapay & Kristy Unrau
Marketing Manager.....	Kris Fillion
Advertising Coordinator.....	Stefanie Ingram

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Lori King, IBAM President



I hope I have brought value to a very important organization

So this is it, the last opportunity I have to say all things wise and worldly – well, to say something anyway. The year has gone by incredibly quickly. When I think about what was on our agenda last April, it seems like a very long time ago; but when we begin to try and accomplish things it goes by very quickly.

I joined IBAM to ‘find out what it was all about,’ learn a few things and, of course, instill my wisdom on the organization. Well I soon found out that I was going to learn a lot, and that you are really just one wise voice among many. IBAM is a group of incredibly competent and bright individuals who want to try and make a difference in their industry. We try and bring solutions to problems, answers

to questions and pose questions to our industry partners. While we are not always in agreement in any of these areas, we are democratic. We encourage opinions and questions and work our way through them. This is a process I enjoy. The discussions can be lively or reassuring; they can spark new ideas or confirm old ones. It is a positive environment with eager personalities that all have a passion for the industry.

Why am I telling you these things and not what we have done this year? Well, I want to encourage you to get involved – not necessarily with IBAM, but in the industry. Whether it be an insurance company committee, YBN, IBAM, CSIO, or any other industry group, it is important that we remain active. As insurance brokers we want

to remain the industry authority on general insurance. In order to do so, we must remain active and involved. We must know the issues before ‘they’ do, and we must come up with solutions first. We must keep ourselves educated and informed, and hold ourselves up to high standards within our businesses. We must be professionals – always. We need to be the face of insurance and we should always strive to be the best. We need to remain active with our politicians make sure they know who we are, what we do and why it is important that they support our industry. We must remain diligent in advising them of the *Bank Act* and the importance of the broker within the community. These are things we can all do without even being on a committee.

Those that know me well know that I have strong opinions and generally voice them somewhere along the way. I believe that if I have a problem I must become part of the solution or just live with the problem. I encourage you to become part of the solution. Not all of my answers were the right answers. Not even all of my questions were the right questions. But most of my questions were answered over the last eight years; and if I had a part in any of the solutions that we came up with during that period, I can say that I am now part of the solution and not part of the problem. A very wise man once said, “Strive not to be a success, but rather to be of value.” I hope that I have brought value to a very important organization within our industry in some measure.

I would like to take this last public opportunity to thank all of the board members past and present who have guided and helped me through this process, as well as to the incredible staff at IBAM. It has been a pleasure working with all of you, and you have all taught me something along the way. Thank you. #

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The BIP blanket a vital part of the broker brand

Brand symbols have always been important to businesses and organizations. The name logo-type, while injecting the enterprise with a distinct identity and character is often supplemented by a *brand symbol* for extra dimension and emphasis: the elegant simplicity of Mac's Apple, the power of Merrill Lynch's bull, the agile aggressiveness of Jaguar's cat, the empathetic appeal of the World Wildlife Association's endangered panda. Such symbols provide depth and meaning to a brand, setting the tone for what the customer should expect from it.

The magenta BIP blanket has been a vital part of the insurance broker brand for many years now. 2014 marks the 25th anniversary of the Broker Identity Program (BIP), and our blanket is key to how the brand effectively communicates

its importance to politicians and the public. Around the world, IBAC and the broker brand symbolism is recognized by other national broker groups as one of the most developed and comprehensive programs in the industry.

An extrapolation of our humanistic BIPPER or 'blanket man' logo, the BIP blanket is a metaphor for comfort, protection and caring. It carries an implied promise that a broker will take care of customers and look after their best interests – an expression of a sacred trust between broker and client. Our research has told us time and time again that consumers interpret the BIP magenta blanket exactly as intended. It reminds consumers that they are protected and will be supported and comforted in times of trouble by their insurance broker – next to no cynicism or rejection of any sort.

Ken Myers, President,
Insurance Brokers
Association of Canada



While brand symbols are not new, brand symbols that are particularly *relevant* to the sponsoring business or organization are not as commonplace. The famous Starbucks 'Siren,' for example, is well recognized, but do people connect it to the seafaring history of coffee, interpret it as an inspirational (even seductive) muse, a storyteller, or invitation from the brand to explore and connect with others? Possibly not.

Such a well-understood and *relevant asset* as the BIP blanket is incredibly important to the overall reputation and credibility of our profession. IBAC incorporates it into its advocacy and marketing efforts, as an investment in the perpetuation and growth of the broker brand. Brokers, brokerages and broker associations each make use of the blanket in various ways. Tens of thousands of blankets have been donated to national organizations such as the Canadian Ski Patrol, and at the grass roots level, community centers and shelters, blood banks and the like are grateful recipients of this most welcome item.

The goodwill and positive association of our magenta BIP blanket with the broker brand story will carry forward for years to come, adding an extra measure of popularity to the protection and coverage that brokers have provided Canadians for generations. With the seemingly more impersonal service that many people feel they receive these days in every quarter, a good reserve fund of blankets in your community will help underscore the broker's commitment to customer well being. 🙌



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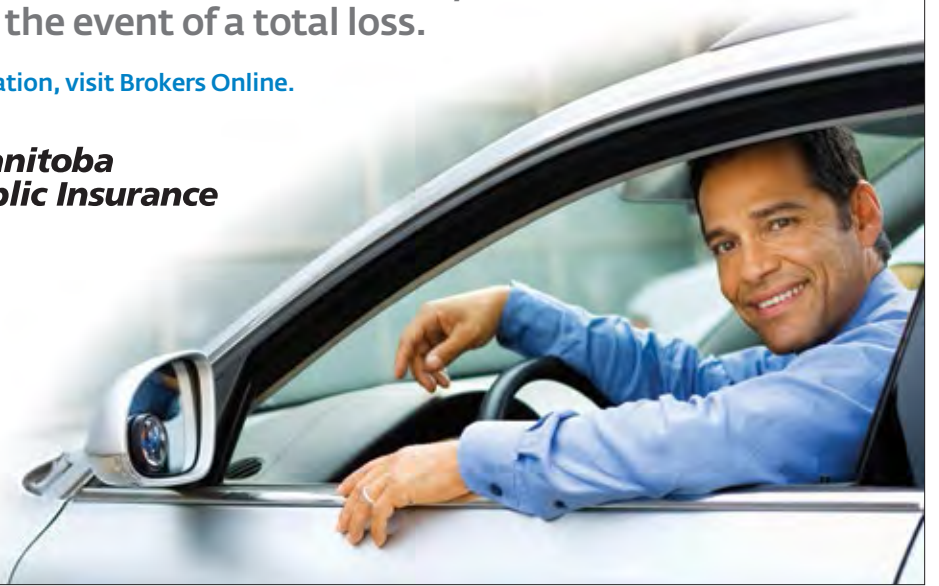
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Chamber of Commerce Luncheon

FEBRUARY 14, 2014

IBAM sponsored the Winnipeg Chamber luncheon for **Marilyn McLaren** on February 14, 2014. IBAM CEO **Dave Schioler** introduced Marilyn, who provided a recap of some recent MPI accomplishments and thanked insurance brokers and other industry partners for working closely with MPI in order to realize together many initiatives and objectives; and Marilyn thanked the audience for their support during her years of service with MPI. #

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Chamber President and CEO Dave Angus with Dave Schioler



MPI's outgoing President/CEO Marilyn McLaren and Dave Schioler



IBAM CEO Dave Schioler addresses crowd.



Marilyn McLaren Retirement Reception

JANUARY 22, 2014

On January 22, 2014 IBAM hosted a retirement reception for outgoing MPI President & CEO **Marilyn McLaren**, who announced her retirement effective February 22 after 35 years of service with MPI. On behalf of IBAM's 2,000-member brokers, IBAM's CEO Dave Schioler expressed appreciation to Marilyn for her collaborative approach to working with brokers and bringing success to Manitoba insurance consumers. #





Marilyn McLaren Retirement Reception

JANUARY 22, 2014



Marilyn McLaren Retirement Reception

JANUARY 22, 2014

IBAM CEO Dave Schioler presented Marilyn McLaren with a gift in appreciation of her years of service. 🇩🇪



Looking back and into the future

It has been great to see so many brokers out to the last few events hosted by the Young Brokers Network. In November, YBN hosted a Rumor's Comedy Fundraiser in honor

of Dale Rempel with all funds raised being donated in Dale's name to the Brain Tumor Foundation of Canada. Everyone had a fun night, and over \$1,200 was raised.

Katrina Hueging,
IBAM, Young Broker
Committee Chair



The Young Brokers Committee also worked with IBAM on the 3rd YBN/IBAM Recruitment Dinner held at St. Charles Country Club on January 30. This special networking dinner brings together brokerage principals, Young Brokers, insurance company representatives and students to encourage the students to learn more about our industry. Over 125 guests attended including 53 students from the University of Manitoba, University of Winnipeg, Red River College, and Assiniboine College. The goal is to show students all the career options the insurance industry can offer, both while they are still in school and when they have graduated.

YBN is bringing back Bingo Bowling! On April 4, you are welcome to join the YBN in a fun night of bowling at Alpine Lanes (in the Travelodge on Fermor Ave.) from 8pm to 11pm. Tickets are \$15 and can be purchased from any member of the Young Brokers Committee, the IBAM office or by emailing katrinahueging@ibam.mb.ca. I look forward to seeing many of you out on the lanes!

After bowling, it is time to gear up for the annual IBAM Convention (April 30 to May 2). The YBN challenges all brokers to bring their gently used business and business casual clothing for donation to the Clothes Closet and Siloam Mission to assist those less fortunate get back into the workforce. YBN members will be on hand at all events to collect the clothing brought to the Convention.

Finally, I am pleased to announce the addition of **Cameron Wilgosh** (MIG Insurance) and **Jamie Taronno** (Crossroads Insurance) to the Young Broker Committee. Cameron and Jamie are both eager to lend their experience to help grow the Young Broker Network in Manitoba. On behalf of the YB Committee, we are all excited to have you both on board. Are you interested in being part of the planning committee for the YBN? Email me at katrinahueging@ibam.mb.ca for more information on how you can get involved.

If you want to keep in the loop on further YBN events, be sure to follow us on our social media sites. Join us on Facebook (www.facebook.com/MBYBN) or Twitter (@YBNMB) for all of your Young Broker Network news. 📌



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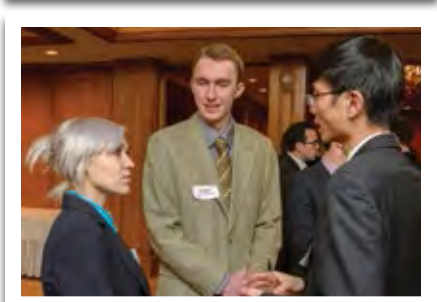
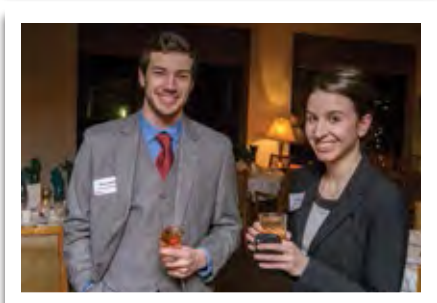
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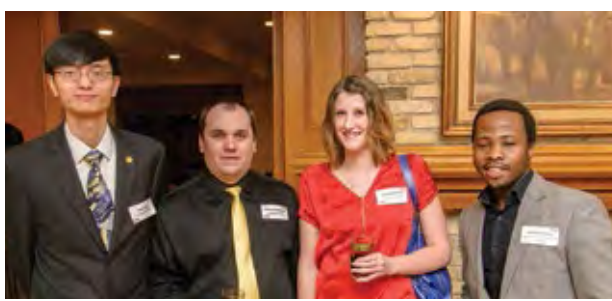
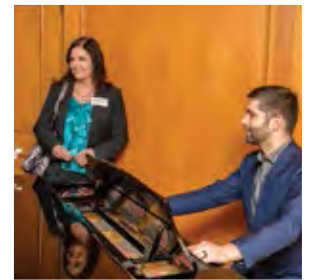
YBN/IBAM Recruitment Dinner

JANUARY 30, 2014



YBN/IBAM Recruitment Dinner

JANUARY 30, 2014



YBN/IBAM Recruitment Dinner

JANUARY 30, 2014

Representatives from Red River College, University of Winnipeg, University of Manitoba and Assiniboine College brought greetings. #



Jason Searcy, YBN Emcee



Maria Vincentin, Red River College



John Melnick, University of Winnipeg



*Karissa Denbow,
Assiniboine Community College*



*Emily Ashley,
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*Katrina Hueging,
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Canadian Club Luncheon

IBAM's CEO **Dave Schioler** and Canada's Ambassador to the US, **Gary Doer**, renewed acquaintances at the Canadian Club of Winnipeg Luncheon on December 6. #



Living the Dream

IBAC's Board Chair **Stephen Halsall** took in the Jets-Islanders game on March 4 and met Olympic gold medal curlers **Jill Officer** (L) and **Jennifer Jones**. #




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BSI and Red River Mutual help out

BSI Insurance with Red River Mutual have donated \$5,000 to the Gardens on Tenth supportive housing initiative in Altona. Gardens on Tenth is an initiative backed by local churches aimed at providing quality senior housing.

BSI Insurance and Red River Mutual also donated \$3,000 to

Roland Elementary School for the construction of a new playground. This donation was done in part of the BSI Insurance Because We Care campaign.

The brokerage and company also donated \$4,000 to the Somerset & Area Fitness Center for the purchase of new cardio and weight training

equipment at Prairie Mountain High School in Somerset. The fitness center was recently renovated including new flooring, public access doors and equipment. The committee has raised approximately \$40,000 to date and looking to raise an additional \$10,000. This donation is done in part with the BSI - Because We Care initiative. 🙏



Brad Pokrant, Business Development Manager at BSI Insurance and Shelley Heppner, Claims Support, Red River Mutual, present cheque to Ray Hamm and Menno Friesen.



Peter Pauls, Business Development Manager at BSI Insurance – Winkler along with James Friesen, Claims Specialist at Red River Mutual present a \$3000 cheque to Dee-Anna Unrau, PAC President and Cecile Affleck, Principal at Roland Elementary School.



Gerald Rondeau, Business Development Manager at BSI Insurance – Somerset presents a cheque to Gerry Archambault, Wendy Pouteau, Roseline Poiron, Cheryl Mangin and David Devloo of the Somerset & Area Fitness Center Committee.

In the Media



Broker Matthew Coughlin



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April 30 - May 2, 2014
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CONTENTS:

Program-at-a-Glance	24
Supporters / Prizes	25
Keynote Speaker Jean Charest	26
Speaker Cheryl Bernard / Exhibitors	28

PROGRAM-AT-A-GLANCE

WEDNESDAY, APRIL 30, 2014

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

THURSDAY, MAY 1, 2014

8:00 – 9:00am	Registration & Continental Breakfast	Foyer – Main Flr
9:00 – 11:15am	IBAM Members Forum - Telematics with IBAO CEO Randy Caroll - MPI Operating Standards with IBAM Committee and Pitblado Law	Wellington Ballroom
11:00 – 1:30pm	Exhibits Open – Networking Lunch & Exhibitor Draws	Winnipeg Ballroom
1:45 – 4:30pm	The Honourable Jean Charest – Keynote Presentation & Interactive Session with Insurance Company CEO's	Wellington Ballroom
6:00 – 7:00pm	President's Reception hosted by Young Brokers Network	Foyer – 2nd Flr
7:00 – 1:00am	President's Dinner and Dance with World Renowned Entertainment	Winnipeg Ballroom

FRIDAY, MAY 2, 2014

8:30 – 10:00am	Registration & Continental Breakfast	Foyer – Main Flr
10:15 – 11:15am	Canadian Olympic Curler and Insurance Broker Cheryl Bernard on "Lessons Learned from Sport" – The importance of leadership and teamwork in business & sport	Wellington Ballroom
11:30 – 1:15pm	Annual Awards Luncheon	Winnipeg Ballroom
1:30 – 4:30pm	Errors & Omissions Mock Trial presented by William Gange of Gange, Goodman & French Law	Wellington Ballroom
4:30 – 8:00pm	IBAM Windup Reception	IBAM Hospitality Room Royal Alexandra – 20th Flr

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- Saskatchewan Mutual Insurance
- SGI Canada
- Sovereign General Insurance
- Swiss Re Corporate Solutions
- The Guarantee Company of North America
- Totten Insurance
- Travelers Canada
- Wawanesa Insurance
- Wynward Insurance
- Zurich



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President's Dinner

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- Trip for two to Palm Springs (\$5,000)
- Cash Prize #1 (\$2,500)
- Cash Prize #2 (\$2,500)

Awards Luncheon

- Draw for Dell Laptop

IBAM Wind-up Prize

- \$250 Visa Gift Card

Early Bird Draw

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KEYNOTE SPEAKER

(Thursday, May 1, 1:45 pm)

The Honourable Jean Charest

Jean Charest is one of Canada's best-known political figures. Born in the Eastern Townships of Québec, he graduated in law from Sherbrooke University and started practicing as a criminal defence lawyer at the age of 23.

He was only 26 years of age when first elected to the House of Commons in 1984 with the Progressive Conservative (PC) government of Prime Minister Brian Mulroney. Mr. Charest was immediately appointed deputy speaker of the House of Commons. In 1986, he became the youngest Canadian ever to become a cabinet minister when he was appointed Minister of State for Youth. In 1988, he was given added responsibilities as Minister of State for Sports where he was involved in major new initiatives that promoted sports for the disabled and introduced new anti-doping measures.

Mr. Charest was re-elected in the 1988 federal election that allowed the Mulroney government to implement the Canada-US free trade agreement. Following the election, he was given added responsibilities as the government's Deputy House Leader. In 1990, Jean Charest chaired a special House of Commons committee on proposed amendments to Canada's constitution (Meech Lake Accord).

In 1991, he was named Minister of the Environment and a member of the cabinet committee on priorities and planning and the committee on Canadian unity and constitutional negotiations. In this capacity, Charest implemented one of the first national sustainable development plans: the multi-billion dollar Green Plan. Charest led Canada's delegation at the 1992 Earth Summit. At the Rio Summit, Canada was praised for its leadership

role and was the first G7 country to announce its decision to ratify two major international conventions on climate change and biodiversity.

In 1993, Charest ran for the leadership of the PC Party and lost by a slim margin. In the new government of Prime Minister Kim Campbell, he was named Minister of Industry and Deputy Prime Minister. In the 1993 federal



election campaign, the PC Party suffered one of the worst defeats in political history and was left with only two seats in the House of Commons. Charest was the only member to be re-elected. He took on the leadership of his party and rebuilt it up to 20 elected MPs in the 1997 election.

In the meantime, in 1995, the newly elected separatist Government of Québec held a referendum on separating Québec from Canada. Charest was named vice-chair of the NO committee and campaigned passionately in favour of Québec

and Canada. The referendum was barely won by the federalist camp with 50.4% of the vote.

In 1998, Charest was drafted to become the Leader of federalist Québec Liberal Party. In the 1998 Québec election campaign, though he won the popular vote, he became the Leader of the Official Opposition at the National Assembly of Québec.

Mr. Charest then broke a 50-year record by winning three consecutive election campaigns in 2003, 2007 and 2008.

Under his leadership, Québec experienced a sustained period of economic prosperity with stronger economic growth from 2008 to 2012 than the US, Europe, Canada and Ontario, despite a global financial and economic crisis. His government implemented a major infrastructure investment program, including, for the first time, a number of successful public-private partnership projects.

Charest's government implemented some of the most progressive family policies in the world with the continued development of universal day care, tax reductions for the middle class, family allowances and flexible parental leave for both mothers and fathers.

As a result of these policies, poverty in Québec was reduced to the lowest level in Canada for families and children. Disposable income was substantially increased, in particular for lower income families. The fertility rate increased from 1.5 to 1.7 and women in Québec now have the strongest labour market participation rate in Canada.

As a leader, Mr. Charest has been a strong supporter and promoter of women in politics. In 2006 his government voted legislation that requires gender parity on the boards of the 22 most important state

owned corporations, and in 2007, his 18 member cabinet had an equal number of men and women.

The Charest government has been a world leader on the environment and climate change, having brought forward the first carbon levy in North America with the implementation of its climate change policy. His government also implemented groundbreaking legislation on sustainable development, and legislation to implement a cap and trade scheme to limit CO₂ emissions working through the Western Climate Initiative.

His legacy includes a major initiative for the sustainable development of Northern Québec called 'Plan Nord.' The plan covers a territory above the 49th parallel of 1.2 million sq. km. (twice the size of France). This initiative includes a land conservation component that protects 600,000 sq. km. of Northern territory from industrial development, a plan that the New York Times described as "one of the largest land conservation initiatives in history."

Charest's government improved the funding for and delivery of health care services in the province with the opening of two satellite faculties of medicine and reduced wait times for most operations.

His government made unprecedented investments in health care and health sciences infrastructure, including the building of two major university hospitals (McGill and Montreal) and a billion dollar renovation of the Sainte-Justine hospital for children that will make Montreal a major international center for research and health sciences.

As well, education funding was increased and the high-school dropout rate was reduced.

Under his leadership, the relationship of Québec with the rest of Canada greatly improved. His political adversaries and the media reproached him for being the "most federalist premier" in Québec history, a description he happens to agree with.

Charest was instrumental in creating the Council of the Federation, a new forum for provincial and territorial governments. In 2004, for the first time in the history of Canada, the Council and the federal government recognized the principle of asymmetrical federalism.

His government also strengthened provincial bilateral relations by entering into major economic agreements with neighbouring provinces, including the initiation of the first-ever joint cabinet meetings between Ontario and Québec.

In the area of energy, the Charest government pushed ahead with major hydro-electric and wind power projects that will maintain Québec's position as the fourth biggest producer of clean and renewable hydro-electric power in the world after China, Brazil and the US.

Internationally, the Charest government has been the most active administration in the history of Québec. Premier Charest led numerous economic missions in emerging economies including China, India, Russia and Brazil. He upgraded Québec's presence in the world through the network of existing delegations and new offices. He has been a panelist at the World Economic Forum in Davos. He also regularly attended and chaired the annual Conference of the New England Governors and Eastern Canadian Premiers, and is a co-founder of the Southeastern United States-Canadian Provinces Alliance.

In 2005, with the support of the Climate Group, he co-founded the 'Leaders Summit,' a group of leaders representing federated states, sub-national governments and regional governments that have met and participated in international forums on climate change.

Charest has participated in four summits of French-speaking countries that include more than 50 French-speaking jurisdictions, and hosted the successful 2008 edition of this grouping in Québec City (Sommet de la Francophonie).

He initiated a groundbreaking and unprecedented labour mobility agreement between France and Québec for over 80 professions and trades. Jean Charest's most noteworthy international initiative has been to convince Canada and the European Union to negotiate a broad economic partnership, including cooperation agreements, in the wake of the failed Doha round. This negotiation has also included for the first time, the full participation of the Canadian provincial and territorial governments. A successful

conclusion to this agreement, the most important Canada has negotiated since the signing of NAFTA in 1994, will put Canada in the middle of the biggest trading zone in the world between all of North America and Europe, representing 45% of the world's GDP.

Beyond his political career, Jean Charest has also acted as a lecturer at the Montreal based Concordia University's political science department, in 1994 and 1995.

Charest left office in 2012, after 28 years of public service. He is married to Michèle Dionne, who is a special education teacher and author of a book entitled Missions (2010), consisting of the photographs she has taken during the numerous international missions she has made for the Canadian Red Cross. They have three children and one grandchild.

Jean Charest recently joined the law firm McCarthy Tétrault as a Partner in their Montréal office. He provides expertise to the firm's clients with his in-depth knowledge and experience with public policy, corporate Canada and international matters. As a strategic advisor with a unique perspective, he supports clients on complex transactions, projects and international mandates, as they navigate the global business environment.

Honours

- Member of the Queen's Privy Council for Canada, June 1986 (Canada)
- Commandeur of the Légion d'honneur, February 2009 (France)
- Bavarian Order of Merit, July 2007 (Germany)
- Grand Croix of the Ordre de la Pléiade, November 2007 (Francophonie)
- The Woodrow Wilson Award for Public Service, October 2011 (US)
- Medal of the Academy of Distinguished Canadians and Americans of the Maple Leaf Foundation, November 2009 (US)
- Statesman Award from the Foreign Policy Association, June 2011 (US)
- South Australian International Climate Change Leadership Award, December 2010 (Australia)
- Vanier Awards (The Outstanding Young Persons Award), 1989 (Canada)
- Doctorat Honoris Causa, Université Pierre-Mendès, November 2009 (France)
- Honorary Doctorate, Champlain College in Vermont, May 2011 (US)

Publication

My road to Québec, Éditions Pierre Tisseyre; c1998. Also issued in French under the title *J'ai choisi le Québec*.

SPEAKER

(Friday, May 2, A.M.)

Cheryl Bernard: “Lessons Learned from Sport”

At the age of 23, Cheryl Bernard started an insurance brokerage and propelled the agency to six million dollars in sales in just eleven years. At the age of 43, she helped Canada win a silver medal in curling at the 2010 Vancouver Olympic Games.

Passionate about motivating others to reach their goals and stressing the importance of great leadership and teamwork, Bernard's powerful presentations draw from both her business and sport experiences to inspire audiences to achieve greatness in everything they do. She is in demand as a presenter at conferences and corporate training sessions across Canada.

Cheryl applies her ‘power of focus’ in her most dynamic and popular presentations: *Lessons Learned From Sport*, *The Importance of Sport for Youth and Giving Back – The Responsibilities of the Medal*.

Cheryl and her teammates won the Canadian Olympic Curling Trials in 2009 and headed to Vancouver to

represent Canada at the 2010 Winter Olympics, ultimately taking the Silver Medal. Two months after the Olympics, her peers nominated Cheryl as the 2010 Most Valuable Player in Women’s Curling.

Cheryl has volunteered on a variety of boards, including the Canadian Curling Association and the World Curling Tour. She created the annual ‘Curl for a Cure’ in support of the Canadian Breast Cancer Foundation, raising over 1.3 million dollars for the charity. She was the Official Spokesperson for the 2010 Terry Fox Run and has done promotional work for the Alberta Children’s Hospital, Children’s Miracle Network, Dairy Queen Miracle Treat Day, Microsoft and the Toronto Sick Kids Hospital. She is currently the Spokesperson for The Brain Tumour Foundation of Canada as well as a Celebrity Ambassador for World Vision Canada.

Cheryl has also co-authored and published *Between the Sheets, Creating Curling Champions* in 2005, which



describes the mental side of the game of curling. She just recently published the second edition of the book entitled *The Silver Lining*.

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General Insurance
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Insurance Institute of Manitoba
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Keal Technology
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Modern Earth
Morgex Hole In One
Manitoba Public Insurance
MX Group
National Brokerage Services
Opta Information Intelligence
Pacific Marine Underwriting
Managers Ltd.
PAL Insurance Brokers
Pinnacle Staffing Solutions Inc.
Portage Mutual Insurance Co.
Priority Restoration
Red River Mutual
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Shippam & Associates Inc.
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**INSURANCE BROKERS ASSOCIATION OF MANITOBA
2014 CONVENTION & TRADE SHOW
APRIL 30, MAY 1 & MAY 2 - THE FAIRMONT WINNIPEG**

Registrations received prior to March 28, 2014 will be eligible for early bird draw.

REGISTRATION DEADLINE: FRIDAY, APRIL 11, 2014

Delegate Name:		
Brokerage/Company:		
Address:		
City:	Province:	Postal Code:
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Spouse/Guest Name:		Fully Registered Delegates can earn 8 General CEC's
Special Dietary Requirement:		

Event Registration - IBAM Members & Company Representatives	√	\$ (GST Included)
Full Registration Includes: Opening night Trade Show & Company Hospitality Suites, all meals including President's Dinner, Members Forum, Networking Lunch & Trade Show, Keynote Session, A.M. Speaker, Awards Lunch, P.M. E & O Seminar and Wind-up Reception.	<input type="checkbox"/>	\$350.00
Full Registration – Spouse/Guest Includes: Opening night Trade Show & Company Hospitality Suites, all meals including President's Dinner, Members Forum, Networking Lunch & Trade Show, Keynote Session, A.M. Speaker, Awards Lunch, P.M. E & O Seminar and Wind-up Reception.	<input type="checkbox"/>	\$320.00
Thursday, May 1 - Daily Registration - Breakfast, Members Forum; Telematics/Operating Standards, Networking Lunch & Trade Show, P.M. Keynote Session – The Honourable Jean Charest: Presentation & Interactive Session with Insurance Company CEO's	<input type="checkbox"/>	\$150.00
Friday, May 2 - Daily Registration - Breakfast, A.M. Speaker – Cheryl Bernard, Awards Lunch, P.M. E & O Seminar, Wind-up Reception.	<input type="checkbox"/>	\$150.00

Individual Event Registration	√	\$
Wednesday, April 30 – IBAM Trade Show Night & Company Hospitality Suites	<input type="checkbox"/>	\$50.00
Thursday, May 1 – President's Dinner – President's Reception and President's Dinner & Dance	<input type="checkbox"/>	\$150.00
Wednesday, April 30 – Company Hospitality Suites – Free with Any Event Registration	<input type="checkbox"/>	Free

Method of payment: Cheque <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/>	Total Amount Due: \$
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<p>Hotel Accommodations can be booked directly at: The Fairmont Winnipeg, 2 Lombard Place If you would like to register online please access this website - TBA To register by phone please state that you are with the IBAM Conference block – IBAM 0414 Toll Free: 866-540-4466 Telephone: 204-957-1350</p>	<p>Follow the conference via Facebook and Twitter at @IBAManitoba & #IBAM2014 for more details</p>
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REFUND POLICY: Fees include a non-refundable administration charge of \$25.00 and must be paid in full before a registration will be processed. Written notice of cancellation received 30 days prior to the Conference - full refund (less \$25.00 non-refundable administration charge). Written notice of cancellation received 14 days prior to the Conference -additional \$50.00 cancellation fee (\$75.00 total). No refunds after April 18, 2014
Disclaimer: Any photos taken throughout the Conference can be used in IBAM publications.

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Mike Winkler

Harvest Insurance

Q - Where were you born and raised?

A - I was born and raised in Steinbach.

Q - What were your career goals as a child?

A - As a child I didn't really have a career goal. Anything to make me rich and famous would have sufficed. As I've grown up, I've come to understand that I have a passion for people, which is one of the reasons that I am working at Harvest Insurance where I get to help people daily.

Q - What about high school did you attend? Do you have any post-secondary education?

A - I graduated from the Steinbach Secondary Regional School in '06 and then worked for a year before attending Briercrest Bible School.

Q - When did you start in the insurance industry?

A - I started here at Harvest Insurance in April of last year.

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

A - My first day was interesting. I didn't have a license and really didn't know anything about Autopac or Personal lines or any other of the key terms that staff would mention. I was handed the textbook for Fundamentals of Insurance and given a desk where I could study, because I was going to a course in a week where I would have to know all this stuff! I remember feeling there was so much to know and I think that that was pretty accurate as the more I know, the more I know what I still don't know.

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

A - The most enjoyable part so far has been the people. Staff members that I work with are always willing to help me understand concepts and help me through new or tricky situations. I wouldn't know half of what I know without their knowledge and experience (and willingness to share). Then there is our clientele. I love the feeling of helping someone. Insurance is more than just selling a product – it's about making sure that when someone is having the worst day of their life being able to tell them that I'm on their side and I'm going to help them out. They are not alone.

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

A - Ironically, since they are also the best part of the industry, I'd have to say that people are also the most difficult part. It's frustrating when I have a client that I just can't satisfy, or find a difficult situation where I can't help out. I'd love to be able to fix every problem, but sometimes the resources are just not available.

Q - Are you planning on pursuing any professional development?

A - Absolutely! Knowledge is key in any industry. The more I know, the better I can assist my clients.

Q - What are your future career goals?

A - This last year has been about expanding my portfolio of skill sets and at the moment that is what I am still concentrating on. I have just started into the world of Personal lines and would someday like to broaden into Commercial insurance.

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

A - In my off time, I love to do a variety of things from hunting to playing board games to home renovations to watching movies. Something coming up for my wife and I that I'm really excited about is that we are expecting our first baby in May. #



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

Gary Pilloud, Manager

7A - 2010 Currie Blvd.
Brandon, MB R7B 4E7
Phone: (204) 728-6126
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Neepawa's Gill & Schmall host grand opening of new office



Gill & Schmall Agencies has been a fixture in the scenic Town of Neepawa for many decades. Its current name was adopted in 1977 when **Jim Schmall** bought into the business with then-owner **Homer Gill**. Jim still comes into the office a couple of days a week to check on the current owners, son **Don Schmall** and **Brad Walker**. He must have been a good teacher as the business has grown steadily over the past few years, to the point that they outgrew their office and decided to build a new, more spacious building just down the road at 371 Mountain Avenue in downtown Neepawa.

A few years ago, Neepawa welcomed the HyLife processing plant. The plant has done a booming business; to the point that it had to go beyond Neepawa for workers to fill the new shifts it added. Many of these workers are from outside of Canada, many from the Philippines. With the influx of new citizens, came the need for services such as insurance.



IBAM's Olivia Doerksen was in attendance.

The staff at Gill & Schmall has been happy to meet this need. In addition to Autopac, Personal, Commercial and Farm insurance, Gill & Schmall, like many rural brokerages, also offers residents real estate, investment and travel services.

According to Don Schmall, "As the business grew, we simply ran out of space. We just hired two new employees. They needed a workspace plus we required a training area in which to school our new hires now and



in the future. The new building gives us 6,400 sq. ft. of space, which will also accommodate future growth."

On the afternoon of January 31, the brokerage held an Open House to show off its new space to business partners and clientele alike. Don Schmall says, "The event was very well attended. Company reps and underwriters shared in our celebration, as did many of our customers – some of whom were second and third generation clients. It was a great day!" 🍷



Diane Brickner

retiring from Peace Hills

The face of Peace Hills Insurance, President and CEO **Diane Brickner**, is retiring. While the goal is to find a replacement by September, proceed through a transition period, and leave at year's end, Diane told MIB that the timetable is fluid, depending on her replacement's schedule.

CAREER HIGHLIGHTS

As she ponders her next chapter in life, Diane is proud and happy to look back on a most fulfilling career. "This company is a big part of me," she says. "I remember when we started it back in 1981. There were three of us in the office – my mentor and predecessor **Bill Holt**, a wonderful man who has since passed away; my friend **Brenda Simioni**, who is still with the company; and myself. I took over from Bill in 1991." Stating, "It's been an amazing ride," Diane is adamant that her career "has been one big highlight."

One of the company's biggest accomplishments, in her view, was its move into Manitoba – the first jurisdiction Peace Hills, which is owned by the Samson Cree Nation, entered outside of its home province of Alberta. "I remember it like it was yesterday," Diane recalls. "A group of Manitoba brokers reached out to us saying there was a market void after a few companies had left the province. Once we decided to take the leap into another province, I drove a company car to Winnipeg for our new Business Development person, **Lorne Rye**. On the way, I stopped at Guild Insurance in Brandon to visit some friends I'd made in the industry.

"I also remember the move because of a big mistake we made. We entered the Manitoba market assuming we could

conduct business like we had in Alberta. Wrong! We learned that the industry in Manitoba does things differently – and it's the same in other provinces. We learned a valuable lesson and never made that mistake again."

Personally, Diane says being named President and CEO of Peace Hills was a definite highlight, as were chairing the Insurance Institute of Canada (2005-06), being named the Charles Allard Chair of Business at Grant McEwan College (2008), receiving the 2012 Established Leadership Award from the Insurance Institute, and being named 'Alberta Business Person of the Year' by *Alberta Venture* magazine.

Her biggest career highlight, though, and that which she will miss the most, are the relationships – those that exist among Peace Hills staff and between staff and the firm's broker partners. "Hands down, Peace Hills is the best at fostering that relationship," she says. "Our mission statement says ours is 'a unique insurance company that truly cares,' and I honestly believe that is the case. When up against our competitors, we are a small company, but we consider that an advantage in that we are more approachable, nimble, flexible and can move quickly – whether that's in introducing new products or making changes. We aren't afraid to admit when we've made a mistake, and if something needs fixing, we'll fix it – and fast." IBAM CEO **Dave Schioler** is quick to add that Diane has been an extraordinary relationship builder over the years. "Quite simply," he says, "she has been instrumental in making Peace Hills what it is today."

The first woman to lead an insurance company in Canada (and the first

woman to sit on the Board of Directors of the Edmonton Eskimos), Diane is a trailblazer. However, she says while the tag is an honour, "it's really no big deal. My mother passed away when I was young, and I grew up on a farm with my dad and three brothers. Being a woman was never an issue – we all chipped in and did whatever needed to be done, whether that was on the tractor, doing the dishes, or physically putting a sibling in his place (LAUGHS). If something had to be done, you just did it. When I entered the business world, I did so with the same attitude – and things worked out pretty well.

"Now is a good time to leave," Diane continues. "Peace Hills is in a really good place. We've hired some new executives over the past few years, and they're doing very well. The time is right."

THE FUTURE

Asked what retirement will bring, Diane will continue to sit on three boards: Peace Hills Insurance, Northern Alberta Institute of Technology and a Calgary drilling company that recently recruited her. "That will make my transition into retirement a little less drastic," she states.

As well, Diane and partner **Pat McAllister** each have a cabin (one north of Edmonton, the other south of Edmonton) that they plan to visit regularly. Winter will see them travel to warm spots. And with three grown sons between them (Pat-two and Diane-one), Diane says she hopes to be able to spoil some grandchildren in the near future.

Before leaving the industry she holds so dear, Diane has some words of wisdom for those new to the industry: "Treat the industry and the people in it well, and you will reap the rewards, both personally and financially." #



Insurance Institute

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- Colleen Dudych**, Wawanesa Mutual Insurance Co.
- Abby Woodward**, Wawanesa Mutual Insurance Co.
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- Romina Tamayo**, Wynward Insurance Group
- Therese Simard**, Manitoba Public Insurance
- Tracy Hegg Penner**, Wawanesa Mutual Insurance Co.
- Grace Lee**, Wawanesa Mutual Insurance Co.
- Helder Morgadinho**, Wawanesa Mutual Insurance Co.

Missing:

- Melissa Steffens**, Manitoba Public Insurance
- David Villagran**, Cunningham Lindsey Canada Claims Services Ltd.
- Michael Sparks**
- Kristina Pauli**, Red River Mutual Insurance
- Paul Pilloud**, J.D.S. Adjusters Ltd.
- Duyen Truong**
- Nicole Medeiros**, Wawanesa Mutual Insurance Co.
- Maria Diang**, Wawanesa Mutual Insurance Co.
- Anna Houde**, Investors Group Financial Services



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- Treena Piasta, Honours**, Saskatchewan Mutual Insurance Co.
- Lisa Boone**, Wawanesa Mutual Insurance Co.
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- Randall Owens**, Portage La Prairie Mutual Insurance
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Lindsay Clark, Manitoba Public Insurance
Karly Huth, Wynward Insurance Group
Samantha Sochasky, MTS Allstream Inc.
Roseline Mangal, Aviva Canada Inc.
LeeAnn Belanger, Federated Insurance
Donna Higgs, Manitoba Public Insurance

Missing:

Harley McCormick
Robert Borgia, Portage La Prairie Mutual Insurance
Heather Strength, Wawanesa Mutual Insurance Co.
Rob Andres, Manitoba Public Insurance
Jennifer Hirose, AON Reed Stenhouse Inc.
Mark McGregor

Second row, left to right:

Janice Reid, Wawanesa Mutual Insurance Co.
Teresa Tataryn, Wawanesa Mutual Insurance Co.
Holly Arabsky, Manitoba Public Insurance
Kimberly Hobson, Manitoba Public Insurance
Marie Kimberly Salazar Perez, Honours,
Manitoba Public Insurance
Sherry Sanders, Wawanesa Mutual Insurance Co.
Michelle Pearcey, Honours,
Wawanesa Mutual Insurance Co.
Kenneth Sawatzky, Red River Mutual Insurance
Jamie Lee, Federated Insurance

Back row, left to right:

Kerri Bennett, Red River Mutual Insurance
Raeleen Wilton, Wawanesa Mutual Insurance Co.
Stephen Moore, AON Reed Stenhouse Inc.
Ryan Wiebe, Manitoba Public Insurance
Blake Tarr, Portage La Prairie Mutual Insurance
William Skubovius, Petplan Canada
Marguerite Monchamp, Manitoba Public Insurance
Jacqueline Mussell, Intact Insurance Company
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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 2013 for their commitment to education, dedication to ethics, and achievement of this professional standard.

Interview with Aviva's GREG SOMERVILLE

Recently, **Greg Somerville** was appointed President and Chief Executive Officer of Aviva Canada, succeeding Maurice Tulloch. Greg took time from his very hectic schedule to speak with *Manitoba Insurance Broker*.



Q - Can you briefly describe your background in the general insurance industry?

A - I entered the insurance industry fresh out of university in 1979. I began my career as a road adjuster with Liberty Mutual Insurance Company before moving to State Farm for 10 years. Both companies were excellent training organizations from a technical and entry-level management perspective and were instrumental in cementing in my mind the value and importance of the fundamentals of general insurance.

In 1992 I joined General Accident (now Aviva Canada Inc.) through the acquisition of the Prudential Insurance Company as the Vice President of Claims. Since then I had several increasingly senior management positions in claims, reinsurance, and surety operations including being appointed as the executive vice-president of Claims in June 2003 and as the executive vice-president of broker distribution, sales and marketing in 2010. I have been a member of Aviva's Executive Committee since 2004.

I am currently Chair of the Insurance Bureau of Canada (IBC) Ontario Committee, member of various IBC governance committees (Board of Directors, Governance, HR and Administration Committee) and a member of the Financial Services Commission of Ontario (FSCO) CEO Advisory Committee.

Q - How has your transition to President and CEO gone?

A - I am extremely proud to take over this business. Maurice did a tremendous job in leading Aviva Canada to financial outperformance, building a strong executive team and developing our broker partnerships. I worked closely with Maurice when he ran broker distribution for Ontario and I was responsible for all other distribution regions. We basically co-led the business and it worked well because we had a tremendous amount of respect for each other. With Maurice moving to the UK, there is no doubt that there will be a little healthy competition in connection with whose business is performing better- those conversations have already started.

Aviva Canada is a strong business with a clear strategy and an exciting future. I am delighted to be given the opportunity to lead this great company. We have a tremendous management team, and a dedicated group of employees who understand what our strategy is and what our objectives are. There is continuity in me leading the business with my extensive property and casualty experience and strong and long-standing relationships with brokers across the Canadian market. There is nothing foreign about what we are trying to accomplish. We have a focus on strengthening the performance culture and employee engagement across the business, while maintaining and growing strong relationships with our distribution partners. Aviva Canada is successful by focusing on the fundamentals of general insurance, which is managing distribution, pricing, underwriting, risk selection, claims adjudication and expenses. That is the journey we are on and we will continue to be on.

Q - What are your initial priorities in your new position?

A - I am focused on Aviva's long-term game plan and our partners can expect continued success. We are entering into 2014 with good momentum, strong underlying underwriting performance and a focus on providing business solutions to our customers.

Aviva Canada launched a 'transformational program' in 2009 to improve its personal lines (PL) business and is now one of the industry leaders in PL. We are now leveraging off the success from that program to concentrate on the commercial side of the business. Our goal is to improve our service proposition, operational processes, enhance our ease of doing business for brokers and use new technologies, such as predictive analytics, to apply more actuarially sound pricing to our products.

Since taking over the CEO role, I have made senior appointments including new appointments to the Executive Committee: Louis Durocher (Chief Risk Officer and Chief Actuary), Mike Lardis (SVP, Commercial Lines Underwriting & Reinsurance) and Steve Cohen (SVP, Personal Lines Underwriting).

Aviva remains firmly committed to strengthening and growing the broker channel. We are focused on increasing operational efficiency, improving broker satisfaction and developing programs aimed at deepening the partnership we currently hold with our brokers. We are working closely with our broker partners to help them integrate digital technology and faster quoting tools into their businesses. This will help enable them to address increasing customer demand for choice, simplicity and self-service in how products are purchased and serviced.

We will continue to focus on the fundamentals of general insurance as well as our Regional model so that brokers have a 'One Aviva' route to us with P&L accountability residing with our Operating SVPs. We have a great business and great people, and we will continue to drive our business forward, delivering on our commitments. With the team we have in place – working together with all objectives aligned, collaborating with our strong broker network – I am confident we will achieve this and more.

Q - Can brokers expect to see any new products or services in the coming year?

A - In 2013, Aviva launched multiple new products and services. Our Combined Policy offers greater discounts, enhanced coverage and extra features for home and auto customers, which should lead to increased retention for brokers. Further, we added to our prime product suite by launching Prime Warehousing, Prime Manufacturing and Manufacturer's Errors and Omissions. Lastly, 2013 saw the launch of Green Assure - a new insurance enhancement that enables customers to replace their damaged or destroyed property with energy efficient and environmentally friendly products.

Moving into 2014, we continue to enhance our product suite and increase the number of services available to our brokers and customers. In the digital space, we are piloting eConnect, a new online platform that will allow for heightened communication with customers. This is a quarterly newsletter developed, designed, deployed and powered by Aviva and branded for each unique brokerage – at no cost to the broker. In terms of products, we will be releasing Prime Builder, a combination of Builders Risk and Wrap-Up Liability insurance coverages that are traditionally sold separately. In addition, Ovation, our

high-value homeowner product, will be launched nationwide in 2014. After the successful launch in Ontario and BC, Ovation will be available in Alberta towards the middle of March and Saskatchewan and Manitoba for the early summer months. Ovation offers full account services, supported by a dedicated team to meet the needs of our brokers and customers.

Q - How has recent brutal weather affected Aviva's business plan?

A - Canada is continuing to experience a more severe winter than seen in recent years, resulting in increased claims volume for the insurance industry. Aviva is working hard to ensure that we provide quality service, process claims as quickly as possible, and deliver on our promise to our customers. It is important we adapt to changing weather patterns and ensure our products exposed to weather related losses are understood by our customers, remain available in the market and are priced and underwritten to reflect the risks we are assuming.

We remain ever ready to help our customers when they need us most. The 2013 Southern Alberta and Toronto major weather events demonstrated us at our best, working for our customers and partners and showing the value of our service. In Alberta, we were one of the first companies to release media communications to assist our customers and were one of the first insurers to set up a temporary mobile office outside of High River to provide customers with advice and guidance.

Despite two of the largest CAT events in Canadian Insurance history and the brutal winter so far, Aviva delivered strong underlying underwriting performance in 2013. We are well positioned for 2014 and will continue to drive profitable growth, while delivering exceptional service.

Q - Can you comment on your Aviva team in Manitoba?

A - We have strengthened the team in Manitoba. Since the appointment of Barbra Kania, AVP Winnipeg Branch, we have hired a lot of top talent, and we have a pipeline of talent wanting to work for Aviva. This has allowed us to get our service standards back, finish 2013 in good shape and be well positioned for 2014.

I am confident that we are well positioned in the Western Region with a strong leadership team lead by our Regional SVP, Tom Reid.

Q - Does Aviva have any specific plans for Manitoba that you would like to share with brokers?

A - Aviva is pleased to announce the launch of Ovation, our high value product and service. We are targeting a launch for the early summer months and are excited to share this new product with our partners in Manitoba and Saskatchewan. In addition, we have plans to make our Hagerty service available to both provinces. Hagerty offers insurance for classic vehicles and collectors, with a deep knowledge of this specialty market.

Q - When you aren't in the office or traveling on business, how do you like to spend your time?

A - I love spending time with my family and traveling together. I enjoy going to my chalet to relax with family and enjoy the outdoors. I am a big sports fan and played junior hockey in my youth and football at university. I stay active by exercising regularly and like to squeeze in a round of golf when time permits.

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Proactively protect your employment relationships

By Todd Andres, Pitblado Law



One of the realities of owning and operating an insurance brokerage is that you need employees to assist with the operation of your business. While many of the laws surrounding employment are often commonly known, assumptions about the rights of employers and employees can often land employers in hot water and create issues that can be costly to resolve. By way of example, when buying an insurance business, the potential liability associated with terminating employees who do not fit can sometimes exceed the purchase price of the business. In addition, it may be that the vendor of the business did not secure the appropriate contractual safeguards by taking steps to preserve confidential and/or proprietary information

It is therefore important to take steps to learn about potential areas of liability and to the extent possible, deal with those at the outset of the employment relationship.

EMPLOYMENT CONTRACT

One of the ways to limit liability is to have employees sign a contract of employment that clearly sets out the expectations for both parties at the beginning of the relationship.

One of the more critical terms to include is a termination provision. This establishes the length of notice that an employee will be owed should the employer wish to terminate the employment relationship. *The Employment Standards Code* sets out the statutory minimum that an employer can pay to an employee in the event of termination without cause. However, unless this is specifically contracted for and clearly brought to the employee's attention at the time of signing the employment contract, common law notice will apply which can be as high as one month per year of service or in exceptional circumstances, higher still. A good employment contract will include a well-worded, easy to understand termination clause that allows both parties to understand how much notice

is required should one party choose to end the employment relationship.

Restrictive covenants are also frequently found in employment contracts, primarily for senior or key employees. These include non-competition and non-solicitation clauses. The Courts have indicated that they will be very leery of enforcing non-competition covenants that restrict an employee's ability to work in his chosen field within a particular geographic area for a particular amount of time after the termination of the employment relationship without very compelling reasons. On the other hand, non-solicitation covenants are more readily enforceable and often serve to protect an employer's interests which are ensuring that a former employee does not approach and attempt to lure away its clients or employees when that employee departs.

Another provision to include in an employment contract is some sort of protection of the employer's confidential information. Should an employee depart, it is obviously of great importance that items such as client lists, pricing information and other such materials be protected.



POLICY MANUALS

It is also good practice for an employer to have a policy manual that sets out expectations of employees in the workplace that are not covered off by an employee's contract. A few examples of policies to be included are: Respectful Workplace (Non-Harassment) Policy; Computer/E-mail Usage Policy; and Social Media Policy.

Respectful Workplace policies are now required by law and must include certain provisions, including a reminder that an employee is free to make complaints to the Manitoba Human Rights Commission should he/she be subject to workplace harassment.

Computer Usage and E-mail Monitoring policies are important for establishing acceptable uses of an employer's equipment and domain name. In other words, this is the employer's opportunity to bring to an employee's attention that his or her behavior while using an e-mail address assigned to him/her by the employer is relevant to his/her continued employment.

Furthermore, this policy should set what, if any, expectation of privacy the employee has while using this e-mail account. Such a policy should also manage the employee's expectations as to what may be stored on his or her work computer and in the event of the employee's departure, what will happen to any such material.

Social media policies set out guidelines for an employee's behavior while using social media, such as Twitter, Facebook, etc. and may in fact set out that an employee may be disciplined for conduct on social media sites should they reflect or impact negatively on the employer.

There are many legal issues that can arise throughout the course of an employment relationship. It is generally much more cost effective to consult legal counsel prior to taking steps such as terminating employment or implementing a policy which may, down the road, be complicated and time consuming to rectify.

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At Pitblado Law we understand the insurance industry and the employment relationships within that industry. We can help you craft appropriate policies and contracts to proactively manage risk. We develop consultative relationships with owners and managers to advise them on day-to-day employment-related issues. How can we help you? www.pitblado.com



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AS WE APPROACH GOLF SEASON, IT'S A GOOD TIME TO REVIEW THE LATEST INSURANCE PRODUCTS RELATING TO TOURNAMENTS, GOLF COURSES, EQUIPMENT, ETC.

Economical and Signature Golf – what a partnership!

By Doug Maybee, Economical Insurance

For over 13 years, professional golf was **Ashley Chinner's** passion. As a touring golf pro, he played in tournaments around the world and was crowned the Canadian PGA Champion in 1996. In 2001, he found a second calling in the insurance industry, eventually becoming the Director of Golf at Signature Risk Partners Inc.

Today, Ashley's passion is working with brokers across the country to help them develop risk management plans for their golf and country club clients. Ashley is a key asset to Manitoba brokers. By applying his golf and insurance expertise he helps brokers to better understand the unique risks at a golf course.

"The Signature Golf insurance program has grown rapidly since its inception in 2007 and today counts many of Canada's largest and best-run golf and country clubs among its customers," said **Jim Grant**, President and CEO of Signature Risk Partners. Signature Golf is the only customized insurance policy written exclusively for golf courses, and leading owners and operators recognize the benefits of specialized coverage.

It took two years of intensive industry research to get the wordings right for the Signature Golf program. Members of the National Golf Course Owners Association, representing over 1,300 golf courses across the country, were asked 'What keeps you up at night?' and, 'What are you prepared to pay premium for?' They all voiced concern about their golf course grounds – the most important asset in their entire operation.

"Let's face it. The clubhouse can be replaced temporarily in the event of a fire or other peril, but if something major happens to the golf course itself, all revenue stops immediately," said Grant. "At Signature Golf, we take coverage of the golf course very seriously and our program provides experienced risk management and loss control services tailored to golf."

Signature Golf is the only golf insurer to offer owners and operators three tiers of coverage so they get the right insurance at the right price and are insured to value. "Large courses almost always opt for the *Secure* package because it lets them sleep at night, knowing they are completely protected. For smaller to medium-size courses, the *Select* or *Standard* package may meet their needs and allows them to absorb some of the risk themselves," Grant explained.

Signature Golf chose to partner with Economical Insurance after assessing all the major insurers in the country. "Economical stood out right away because they understand the requirement for niche commercial programs," Grant noted. "They got it. Instead of trying to change what we had already created, they wanted to know how they could support us.

"Partnering with Economical adds tremendous value to the program, allowing us to provide the best coverage available to the golf-course industry along with superior levels of service to our broker network across the country."

To find out more about the Signature Golf program and get a PGA champion on your side, visit www.signaturerisk.com or call (800) 260-9921 toll-free. 🏌️



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South Western on the ‘fore’ front

South Western Insurance Group Limited has completed the acquisition of three significant insurance portfolios concentrated in the golf industry segment.

- The acquisitions include:
- The P&C portfolio of Simmlands Insurance Services Ltd. of Toronto, inclusive of its ClubPac’ products suite;
 - The ‘Tee-to-Green’ offering, provided by Bradley’s Commercial Insurance Ltd. of Ottawa; and
 - The ‘Golfmax’ offering, provided by Moore-McLean Insurance Group Ltd. of Toronto.

In combination, these acquisitions position South Western as the leading provider of insurance for golf courses in Canada. The transactions are consistent with South Western’s strategy to focus on industry segments that support brokers with:

- Targeted insurance products
- Strong insurers
- Knowledgeable experienced underwriting

“We are very excited about our growth trajectory and we see a lot of opportunity on the horizon,” said President and CEO **John Barclay**. “We are committed to providing brokers with deep industry expertise and there can be no doubt that with these three important acquisitions, South Western will offer unparalleled coverage for the golf industry.” 

Special Risk’s Golf Guard Program

The team at Special Risk Insurance Managers is justly proud of its Golf Guard Program. Highlights of the program include:

- Professional liability for golf instructors – covers bodily injury or property damage caused by rendering or failing to render professional services as a golf instructor.
- All golf professionals and staff including employees and volunteers are considered additional insureds.
- Liability coverage up to \$100,000,000
- Directors & Officers coverage available on request
- No sub-limit on Liquor Liability
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- Intentional Injury to protect persons included
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- Legal Liability for members & guests property held for club storage
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- Limited Pollution
- \$1,000,000 Employers Liability Coverage included with CGL (Ontario)

Hole-in-One insurance from PAL

PAL Insurance Brokers Canada Ltd is your specialty broker for Hole-in-One insurance! PAL offers an excellent Hole-in-One program for companies and organizations of all sizes across Canada. Running a Hole-in-One contest can result in a very lucrative marketing opportunity for a business. Whether looking to offer cash prizes, trips, or a new car, many prizes with a monetary value can be covered while transferring the risk to an experienced and financially sound insurer.

PAL's Hole-in-One program has prize values of up to \$1,000,000, which can make any golf game exciting. The average contest may run with 144 participants; however PAL is able to accommodate more or less participants as needed. The minimum distance for a Hole-in-One shot is 160 yards, while women may take the shot 15 yards closer. If

one is concerned that there may be two lucky winners, reinstatement coverage is also available upon request for an additional premium. For larger events, PAL is able to accommodate multiple Insured Holes throughout the golf tournament.

PAL offers a very convenient method to obtain Hole-in-One insurance with automatic pricing even before an application is required. Brokers may obtain actual proof of insurance with no wait time for approval and no documents to be issued as the documents are available immediately after application. PAL also offers very competitive rates for this program: pricing begins at \$60 for a Hole-in-One contest, which makes the contests very accessible for many businesses. For online rating, applications and automatic policy issuance visit www.palcanada.com and check out the Prize Indemnity section for your next exciting game. 🏌️



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prizes up to \$100,000 (in house, higher limits available), multi hole events, with prize reinstatement also available. We provide fast competitive quotes, with no policy fees.

Beacon Underwriting has two main offices:

Salmon Arm, BC, which focuses on consumer orientated products; Off Road Vehicles, Motorcycles, Special Events, **Hole in One**, Vender Liability, Personal Contents in Storage, Marine Pleasurecraft & Commercial Marine; and Langley, BC, which underwrites Commercial & Personal Lines business; Standard &

Substandard Commercial, MTC, COC, Host Liquor Liability, Vacant Risks, Farms, Adventure Tourism, Recreation Liability, Lodges & Resorts, Hard to Place Personal Lines, High Value Homes, Bed & Breakfast and Mobile Homes.

Beacon also has two Commercial Lines Service Offices in Alberta & Manitoba.

Beacon prides itself in service and a flexible underwriting approach with the authority to make decisions and issue policies on behalf of some of Canada's leading insurers and Lloyds Underwriters. 🇩



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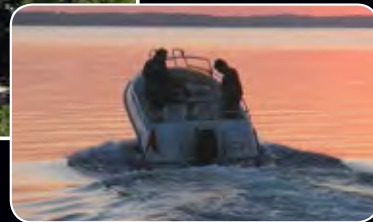
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Offering a hole in one at a tournament generates a lot of excitement, especially if the prize is cash for the golfer. But many charities and sponsors who host tournaments may not have the funds to cover this added cost. Enter a Hole-In-One policy from Intact Insurance. This coverage lets organizers promote this added benefit without the risk because insurance covers the cost of the prize.

In addition if, as a broker, you help arrange for this coverage through Intact Insurance, Intact will donate an additional 20% of the amount of insurance to a registered charity or educational institution of the golfer's choice, on behalf of you and the winning golfer.

"It's a real plus for a tournament organizer to be able to offer a hole-in-

one prize to participants who attend," says Dale Kein, Regional Vice President, Prairies Region for Intact Insurance.

"And when you have a prize where not only the golfer wins but so does their chosen charity, it just makes the reward even better."

Intact Insurance has made it very easy to apply for hole-in-one insurance. The organization simply fills out an application that outlines where and when the tournament is being held, along with other details such as amount of insurance desired, number of amateur participants, and which holes are to be insured. The broker then works with an Intact Insurance underwriter to create the policy and provide the right coverage for the tournament organizer. Signage is provided at the event so golfers know exactly which hole this coveted prize is on.

"Tournament organizers know which hole on the course would make for an exciting competition, as well as the amount that would

entice participants," says Dale. "We've responded to this need by making our hole-in-one policy as flexible as possible for the organizers and easy for the brokers to sell."

It's this ability to respond that makes Intact different. As the largest insurance company in Canada, Intact Insurance has developed products in both commercial and personal lines that help brokers and customers with their unique needs and offers coverage for a variety of different situations. And should an unforeseen event happen, Intact has skilled and experienced claims professionals located in Manitoba that can respond quickly.

"We have a regional office in Manitoba that houses both underwriting and claims' teams," says Dale. "From a product perspective, our teams have both the experience and knowledge to write business in Manitoba and can help brokers get their customers properly protected. If a claim does happen, customers can be assured that we will be there quickly to get them back on track." #

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The value of being prepared

The images from last summer's flooding in Alberta are a clear reminder of how events like the one experienced in southern Alberta can impact and disrupt your business. But what if a similar weather event occurred in Manitoba, disrupting electricity and communication for weeks? Do you have a current Business Continuity Plan (BCP) in place so your operations could stay afloat and serve your customers' in a time of substantially increased needs?

If the brokerage you are in is caught off guard by an unexpected event, operating at close to normal may be difficult if not impossible. Now the goal is not to panic but to be prepared. The development of a BCP is a simple and important exercise that would pay

massive dividends. Ultimately a BCP may place brokerage employees in a position to carry on effectively in that:

- Priority services and operations will have been established;
- Employees will have been trained to handle the jobs of co-workers;
- Policies for flexible hours and alternative compensation will have been established;
- A list of alternate suppliers or awareness of their operational directives under a BCP will be available;
- Countless other contingencies that apply specifically to the brokerage you are in will have been considered and planned for; and

- Employees will understand the brokerage's BCP and will be ready to take appropriate action

There are numerous government resources and private sector experts available to assist businesses in developing an effective BCP. While utilizing experts for any area that you are not fully proficient is good advice, seven simple steps can be taken by any brokerage to develop a BCP:

1. Identify potential threats:
a BCP starts by recognizing the potential threats that could impact the brokerage.
2. Assess the risks: this involves scaling the probability of a threat and the impact that the threat could have on the brokerage.



Business Continuity Plan

“Anyone who endured time without power or heat or shelter will attest the cost of not being prepared is far greater than the cost of being prepared.”

3. Set business priorities: when an unexpected event occurs, employees must know which business functions are crucial and which can wait.
4. Analyze the impact of a business disruption: probably the most in depth analysis in constructing a BCP, this can range from determining how long different functional areas can operate in the brokerage before being materially impacted, to assessing the potential impact of delayed payment from customers and companies.
5. Create an action strategy: develop a clear outline of the steps that need to be taken to maintain your services/ functions in the event that a potential threat becomes reality. This should be constructed for the key functional areas of the brokerage: people, operations, facilities and information.
6. Implement the action strategy: keep employees briefed on the action strategy and ensure they are trained to meet the increased demands that could be placed on them.
7. Maintain the BCP: as the brokerage expands or changes, employees change, or new potential threats arise, it is critical that the BCP is updated accordingly.

Many people that have been affected by a catastrophic event now understand what they need to do to be prepared for uncontrollable events. There is security in being prepared, but a cost as well. Being prepared for various threats does take time, effort and money but as anyone who endured time without power or heat or shelter will attest the cost of not being prepared is far greater than the cost of being prepared. So take the time and ensure the brokerage you are in has an effective BCP in place. 📌

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Hub purchases Pallister Insurance

Hub International Ltd., a leading global insurance brokerage, has acquired the shares of Pallister Insurance Brokers Ltd. of Portage la Prairie. Terms of the acquisition were not disclosed. The Pallister operations will become part of Hub International Horizon (Hub Horizon) in its existing Portage la Prairie

office. In connection with this acquisition, **Dale Michie** will join Hub Horizon as Branch Manager, Senior Commercial Account Manager, reporting to **Ryan Matthews**, Chief Sales Officer, and **Larry Dewis** will join the organization as Senior Personal Lines, Client Relationships, reporting to Michie. #

Dan Guimond to head MPI



Dan Guimond will become the new President and CEO of Manitoba Public Insurance (MPI), Premier **Greg Selinger** announced on Feb. 3.

Most recently, Guimond was Vice-President, Strategy and Innovation, and Chief Information Officer with MPI. In this role, he was responsible for the management and administration of the corporation's automobile insurance product and services.

Premier Selinger and Justice Minister **Andrew Swan**, Minister Responsible for Manitoba Public Insurance, also thanked outgoing Manitoba Public Insurance President and CEO **Marilyn McLaren** for her three decades of service with MPI.

Guimond joined MPI in 1990. He holds a B.A. from the University of Manitoba, as well as an Associate Customer Service designation from the Life Office Management Institute. He is a fellow of the Life Management Institute and completed the Queen's University School of Business Public Executive program. He began his new role on Monday, Feb. 24. #

Watch for an interview with **Dan Guimond** in the next issue!

Economical appointments

Karen Gavan, President and CEO of Economical Insurance, has announced the appointment of **Toomas (Tom) Reikman** as Senior VP and Chief Operating Officer effective Jan. 20, 2014. As COO, Reikman will report directly to the President and CEO.

"Tom brings to Economical more than 20 years experience in senior leadership as well as significant breadth and depth of expertise in the P&C industry," Gavan said.

Economical Insurance is also pleased to announce the appointment of **Max Weis** as Vice-President, Corporate Development effective Jan. 21, 2014. Weis will report directly to **Phil Mather**, Economical's Chief Financial Officer. Before joining Economical, Weis held various roles with RBC Capital Markets. #

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McDermott joins South Western



South Western Insurance Group Limited (South Western), has announced that former Senior Underwriter with Simmlands Insurance Services Limited, **Michael McDermott**, has assumed the position of Director of Underwriting. In this new role, Michael will provide leadership and direction to position the company as a leading provider of Specialty and General P&C lines of business within the Canadian marketplace. #

New Waggoner branch

Waggoner Insurance is pleased to announce the opening of a new location at the Seasons of Tuxedo shopping complex. Currently the company has offices in Winnipeg in the communities of St. James and Garden City. Waggoner Insurance will bring its noted and acclaimed style of customer service, product knowledge and premier insurance companies to this new development.

The company looks forward to being an active part of the community in Southwest Winnipeg. With a foundation consisting of trusted retail businesses such as IKEA and Cabela's, Waggoner Insurance will be a part of the service oriented retail businesses located on the south side of Sterling Lyon Parkway. #

Schweppe on Applied Systems Canada team



Applied Systems announced that **Caroline Schweppe** has joined its Canadian leadership team as VP of Insurer Solutions, bringing over 20 years of experience in IT and insurance in management roles with companies in Canada and the US.

As Applied Systems continues to expand

its business and product offerings in Canada, Schweppe will enable the company to broaden its insurer relationships, providing additional support to existing customers and guidance on the direction of the company's insurer products and services for the Canadian marketplace. #

Diane Brickner honoured



Diane Brickner, President and CEO of Peace Hills Insurance, has been named 2013 Business Person of the Year by *Alberta Venture* magazine. The award is presented annually to a business person who has made an impressive impact not only on the economy, but also on the workforce and the people. Brickner has successfully overseen the expansion of Peace Hills into all provinces and territories west of Ontario, the growth of annual sales to \$200 million, and the growth of the company's workforce to 190 employees.

In further Peace Hills news, the company has closed all Slave Lake, Alberta claims, becoming one of the first insurance companies to settle all claims from the wildfire of 2011.

"We are pleased and proud to announce we have finalized all our Slave Lake losses," said Diane Brickner. "Our staff worked diligently to close files to ensure life would go back to normal as quickly as possible for everyone affected." #

Zurich N.A. appointment



Zurich North America has announced the appointment of **Dan Kleiman** as Vice President and Regional Leader, Canada Commercial. In his new position, which became effective Jan. 1, Kleiman oversees the underwriters and underwriting managers who are part of the Commercial Markets regional field organization within Canada. Kleiman now is based in Toronto. #

Please send news releases to terry@kelman.ca



National Brokerage Services Inc is pleased to announce that **Wayne Shotton** has joined its Western service office in **Winnipeg**. Wayne has over 30 years of insurance experience that he spent equally on the company side and in the broker ranks. He will be promoting and underwriting National Brokerage Services outstanding insurance products in the provinces of Manitoba and Saskatchewan.

National Brokerage Service is a national wholesaler that offers a broad range of insurance products to Canadian retail brokers helping them to access specialty markets and a wide range of internal facilities.

Visit our website at www.scn-nbs.com or contact Wayne at 1 877 732-4607 ext. 329. You can also reach him at wshotton@scn-nbs.com



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Jean Fontaine
204-925-8271
jfontaine@tcim.ca



Peter Harper
204-925-8268
pdh@tcim.ca



Darla Sinclair
204-925-8261
dsinclair@tcim.ca



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



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



Peter Holman
204-925-8833
pholman@tcim.ca



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



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



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



Shelley Tanchak
204-925-8830
stanchak@tcim.ca



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



George James
403-982-0200
gjames@tcim.ca



Bob Gardecky
905-727-2042
bgardecky@tcim.ca



Chun Hao
403-452-8899
chao@tcim.ca



Karen Fontaine
204-925-8277
kfontaine@tcim.ca



Marie-Anne Shewchuk
204-925-8272
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