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Dave Schioler, CEO,
Insurance Brokers Association of Manitoba

Carrying out our 2010-2015 Strategic Plan

At our annual Convention, we naturally celebrate with our insurer partners/sponsors the various successes that we can acknowledge and enjoy. As we approach April 29 – May 1 at the Fairmont Winnipeg, we wish to highlight for our membership some of those very achievements and industry issues.

1. IBAM has become and remains increasingly aggressive on political advocacy, particularly on the Provincial front.
2. The enhanced working relationship between the executives of IBAM and MPI is showing positive results. In fact, the CEO of MPI recognized the significance of IBAM's supporting evidence during the PUB – 2015 GRA. Furthermore, Mr. Guimond and Ms. Kempe attended the February 2015 IBAM Board meeting to present with respect

to MPI's ongoing commitment to brokers for the foreseeable future.

3. Success in this arena was specifically realized in 2012 with the securing of reasonable broker compensation in auto and again with the 2015 conclusion of new MPI Operating Standards; these two measures helping to secure the role of brokers as the MPI delivery vehicle for the foreseeable future.
4. 2015 discussions with MPI are inclusive of revenue and income growth for brokers in other areas to ensure that there will be replacement or growth compensation for brokers that could or may arise from any loss of revenue on basic auto coverage.
5. Aggressive intermediate and long-term strategic marketing plans are complete with current actions taking place and

requisite, long-term annual commitments from insurers. This has been done by utilizing the expertise, talent and networks of the IBAM Board, staff and membership.

6. IBAM has also secured sustainable financial resources from membership in order to continue to allow the Association to grow aggressively, to remain viable and to act effectively on behalf of brokers. New funding is being used for all purposes – to improve communication with stakeholders, enhance awareness, build PD options and strike with political advocacy. An enhanced budget was realized in 2014/15. IBAM can now boast an increase in assets and a positive cash flow that will allow the Association to grow and the membership to benefit over the long and intermediate terms. A 2015 surplus or balanced budget will further ensure the financial health of the Association.
7. Additional and improved staffing capacity has been added and is now engaged in Association growth and success initiatives, in particular but not limited to full time equivalent positions for planned growth in PD, Education and Marketing.
8. New initiatives taken include the involvement of insurers and governments to consider a joint private- public solution on flood insurance. IBAC and IBC are now seriously attempting to find solutions with healthy IBAM involvement. We fully expect overland flood endorsements to come to market in the very near future.
9. IBAM intends to engage membership so as to gain additional participation in political advocacy, BIP co-operative efforts and professional development.
10. The Association will provide enhanced educational and professional development through the changed design in courses – pushing for capacity to offer modern programs and also to create new partnerships (such as the planned offering of FOI through RRC and ACC).
11. In order to better meet the requirements of membership, IBAM has moved into a new home – an office facility complete with state-of-the-art technology, a training room and a first class boardroom available for membership to utilize. 🏠



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Stéphan Bernatchez, President,
Insurance Brokers Association of Canada



Light at the end of the tunnel

For years, brokers have protested about the waste and inefficiencies created by enforced duplicate data entry into Insurers' computer systems. Through the Insurance Brokers Association of Canada (IBAC), your broker association has been advocating with both Insurers and Broker system vendors, to leverage the capabilities of modern technology. The objective of IBAC Data Exchange is to take transaction information directly from a broker's system, deliver it to the Insurer and pick up the Insurer's response, all in one virtually instantaneous circuit.

Finally now, the massive IT projects needed for Insurers to make their systems capable of digesting such 'real time' transmissions are starting to come on-line, after years of planning and investment.

In 2015 brokers will see the first implementations of automated policy change, as well as new business transactions following the same design. Both large national and smaller regional Insurers are working hard to put the first stages into place, and more Insurers are committed to providing the same straight-through processing functionality as their own new systems go live.

Collectively, the industry does now generally agree, we can no longer afford the kind of waste embodied in manual processes. Brokers' key role, the value that we add for the consumer, is in

delivering choice, advice, and advocacy. Inefficient and unnecessary work only takes away from resources that are best focused on the customer.

This year, watch for bulletins from your insurers announcing new integration processes following these key IBAC Data Exchange principles:

- Transactions start and end in your Broker Management System (BMS)
- Systems strictly adhere to the recognized CSIO XML standards for data and messaging, to maximize the interoperability of processes
- Electronic information is sent directly to insurer systems, without additional manual keying which would not be recorded in your BMS
- Data is processed by the Insurer and the response or acknowledgement is returned immediately in order to provide confirmation
- Process will not require navigation through unnecessary layers such as an Insurer's web portal
- Any 'translations' needed for the Insurer's system will be invisible to the broker and take place on the Insurer's side of the transaction

SO HOW CAN BROKERS PREPARE NOW?

First and foremost, make sure your own house is in order. Take a look at your BMS and ensure that you are making



full use of its data capabilities. If you are not using the latest version of your BMS, arrange to update it, as older versions may not offer the functionality available in the newest releases. Equally important, make certain that everyone in your brokerage understands the importance of good information practices. The more accurate and complete the data in your system is, the more easily you will be able to exchange information with Insurer systems. Make sure that you are taking advantage of CSIO downloads. Perhaps consider asking your BMS provider about data audit tools, to do an early spring cleaning on your own databases.

Secondly, be ready to give the Insurers who invest in building integration with your BMS your support, by adopting the new workflows and providing constructive, cooperative feedback about any issues you find. Change may be somewhat disruptive in the short-term, but the benefits for your customers will be immediate. Let the Insurers who are early investors know that we appreciate their support.

2015 promises to be an exciting year for brokers. Are you ready? #

For more information about IBAC Data Exchange, please contact Sheldon Wasylenko sheldon.wasylenko@rayneragencies.ca or Brenda Rose brose@fcainsurance.com.

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IBAC in action

December 2014 to January 2015

It's been such a long and snowy winter that early December is a distant memory, but let me tell you about it anyway.

It was a busy month for meetings. The recently formed National Catastrophe Task Force met in Toronto for a full and productive day.

They were closely followed by the Governance Committee which had a meeting on the 3rd of December.

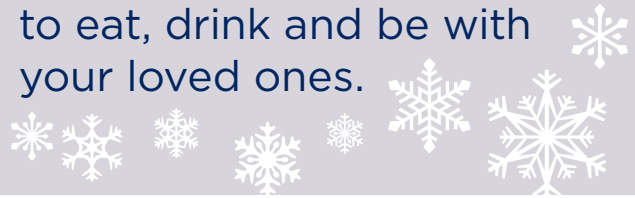
The IBACtech Committee convened in Toronto mid-December, and some of those committee members also had a CSIO (Centre for Study of Insurance Operations) meeting while they were in town.

Back to work in January; the Laurentian Degree Programs Committee met for a day in Toronto.

The first two BIP visits of 2015 took place on January 7th, in Montreal. Dan Danyluk and Stéphan Bernatchez visited with Jean-Sébastien Lagarde at Optimum General Inc., and Jean-François Blais at Intact Insurance.

Later on in the month Dan was joined by Brenda Rose for a BIP visit to Bob Tisdale of Pembridge Insurance Company and Pafco Insurance Company.

Hopefully you all managed to get some enjoyable time off over the festive season to eat, drink and be with your loved ones.



While Stéphan was in Toronto he joined Dan in an appointment with Rowan Saunders and Donna Ince at RSA for the final BIP call of the month.

The Governance Committee held a conference call on January 8th.

Mid-January Dan attended the ASAE (American Society of Association Executives) CEO Symposium in Florida with President-Elect Lorne Perry.

Immediately after the symposium, Dan flew to Edmonton for a retirement celebration for Diane Brickner of Peace Hills Insurance.

The IBAC Executive team held a day-long meeting at the Toronto office prior to the January Board meeting.



Diane Brickner

The venue for the January meetings was the Sheraton Hotel in Toronto. Sunday the 25th started with three meetings running concurrently: The Observers, the Incamera Board, and the CSEs. The groups all convened for the Political Action Forum and Board meeting. The Board meeting concluded two days later.

Intersecting the Board activities was a full day of liaison meetings with Insurer CEOs representing eight of the largest partners in the BIP program. Many insurer guests joined us for a casual dinner at Fionn MacCool's that evening.

Steve Masnyk attended the Liberal caucus meetings in London, Ontario. He also spoke to an all-candidates strategy session in Toronto where nearly 40 Liberal candidates met to plan for the next federal election campaign. Steve also attended several political fundraising events throughout the month.

January ended with Steve and Dan attending a meeting at CCIR (Canadian Council of Insurance Regulators).

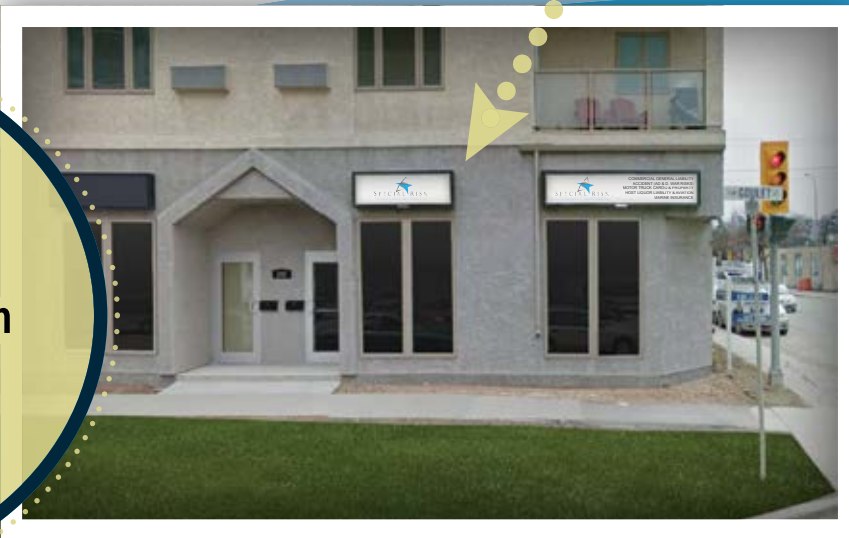
"Learn from the mistakes of others. You can't live long enough to make them all yourself."

- Eleanor Roosevelt

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Engagement

key to success



Michael Spiar
Member Engagement &
Communications Specialist
CSIO



At broker conventions across Canada in 2014, engagement was the underlying message behind virtually every seminar, keynote address, CEO panel and trade show. As such, brokers may be excused for feeling pulled in several directions at once, with technology, social media, industry events, association emails and the daily news all vying for attention.

None of which is to take away from the need for customer engagement, a bedrock strength that keeps the broker channel competitive against direct writers. Even when events, emails, technology and news promise to help improve the way we engage with customers, finding the time for everything can seem impossible.

And yet, at CSIO, we know that industry engagement only strengthens the broker channel – after all, it was through a combination of interactions including seminars, working groups and industry events that the eDocs standard was developed three years ago. To call eDocs a success is an understatement. Adoption continues to grow among brokers and insurers, saving paper, improving efficiency and significantly reducing the cost of doing business for everyone.

Without industry engagement, however, eDocs may not exist as a standardized solution across the industry. Great ideas simply don't develop into great implementations without meaningful engagement.

If engagement drives channel-wide progress and innovation, then what is the best way to achieve it? The ability to initiate conversations and debates



without scheduling a conference call or attending a convention is crucial, despite obstacles such as geographic distance and time constraints. Industry events with face-to-face interaction will continue to serve a vital role, but they cannot provide the spontaneity of regular, spur-of-the-moment interaction.

What the broker channel needs is a central venue to connect its members, regardless of time or place. A means of participating in the topics, trends and conversations that take place with their peers, wherever and whenever is convenient.

Enter CSIO eExchange

Launched in fall 2014, CSIO eExchange is an online forum and message board with the express purpose of facilitating

collaboration, conversation and engagement between all CSIO members. On the eExchange, members can post messages and check replies on their schedule, making engagement flexible and convenient. Access is included with your CSIO.com login credentials, and participants may post on any topic related to business operations in the broker channel.

There is immense value in coming together to “talk shop”, sharing knowledge and learning from each other's experience. Are you curious about eSignatures? Post your questions and hear from brokers who already use them. Have you implemented a new procedure to save time and operating costs? Share it so the channel as a whole can improve its competitive position. Have a workflow

pain point you'd love to resolve? See what the community has to say. By raising and discussing issues together, we inspire solutions and develop strategies that meet all members' needs.

Events and conventions are often where conversations begin. CSIO eXchange is where the broker channel comes to keep the conversation going.

Good engagement, good results

Within its first month, the eXchange proved the value of spontaneous, unstructured engagement in the form of a broker-centric workflow tool – suggested by an insurer, no less! With the information provided by eXchange users, the CSIO development team was able to assess the need, then build, test and release a solution in a matter of weeks.

The resulting Coverage Code Lookup Tool allows brokers to quickly search for and identify auto and habitational coverage codes, reducing the need for support calls to their insurers or broker management system vendors.

Other topics can simply lead to valuable and interesting conversations, such as investigations into eSignatures technology or advocating for increased availability of eDocs for commercial lines. With the eXchange as a central

forum to discuss all things related to technology and efficiency in the broker channel, our industry is well positioned to identify and act upon challenges and opportunities old and new.

CSIO eXchange isn't just a discussion board – it's your industry forum to share, ask, learn and grow. Visit CSIO.com/csio-exchange to join the conversation.

Talk, share, eXchange

Building off the success of our eXchange message board, CSIO has launched a series of educational webinars. Each TSX – Talk, Share, eXchange webinar focuses on a unique technology that can benefit the broker channel, featuring workflow tips and a panel of broker peers to share their experience and answer attendee questions. Using eXchange discussions as inspiration for future topics, TSX events are designed for maximum impact with short running times, valuable information and plenty of opportunity for live interaction.

Our first TSX was held on February 10, on the subject of eSignatures. The event attracted over 160 registrants across Canada and generated lively discussion. However, the real success story was our poll question at the end: Are you more

likely to adopt eSignature than you were at the start of the webinar? An overwhelming majority of 92% responded "Yes" – a testament to the power of collaboration and cooperative information sharing.

To register for upcoming events, and to see recordings of prior sessions (including our inaugural session on eSignatures), visit CSIO.com/tsx. 📌

CSIO industry forms

CSIO forms are used by tens of thousands of brokers every day – and they would not exist without member participation. If you would like to see changes made to an existing form, or have an idea for a new form, we invite you to visit CSIO.com to submit your request.

CSIO membership

Members of IBAM are automatically members of CSIO, and can sign up to access the eXchange, mailing lists, industry forms and TSX webinars at CSIO.com/request-membership. Whether in person, online or everything in between, there is a lot to be gained from industry engagement. We look forward to working with you.

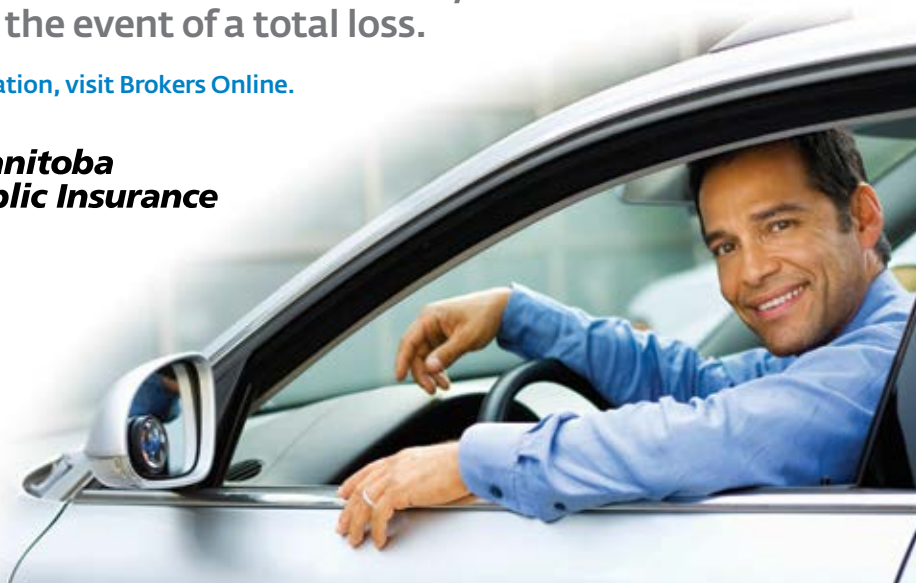
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Jason Searcy,
Wyatt Dowling Insurance,
Young Broker Committee Chair



We're growing and on the move

As we come into spring and the busy time of the year, I will say that I cannot be happier or more proud of the current Young Broker Committee. This year, we went from seven members to our current 11 members. With that being said, I would like to officially thank and welcome our newest members **Miranda Matheson** of Winnipeg Insurance Brokers Ltd., **Vanessa Vokey** of MIG Insurance, **Malory Cassie** of Garriock Insurance, and **Catherine Leindecker** of BFL Canada Insurance Services Inc. Without the help and support of all of you, the YBN Committee could not

function and pull off as many great events as we have this past year.

Over the winter, we have been able to hold several very successful events. In December, we helped The Christmas Cheer Board with their last deliveries of hampers for the year. On February 20, we held our 2nd Annual YBN Bingo Bowling event. As always, a lot of fun was had, and proceeds from this event went to support a fellow broker, Sarah Gellar, who had to step down from her position to take care of her daughter Mikayla, who was diagnosed with Neuroblastoma last September. The support from other brokers and the community at large

has been amazing and I couldn't be happier to be a part of the Insurance Industry.

As always, we are looking for active and engaged brokers to join the YBN Committee and Network. If you are interested in either, or would like more details, please feel free to contact me at jsearcy@wyattdowling.ca. Want to make sure you don't miss out on any of the future events? Keep an eye out for the next YBN E-News, Like us on Facebook ([facebook.com/MBYBN](https://www.facebook.com/MBYBN)) or Follow us on Twitter ([@YBNMB](https://twitter.com/YBNMB)) to keep up to date on everything YBN. 📌

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Consumption Stats



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Convention



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Gene Paulsen

Wealth of experience leads to leadership of Peace Hills

On January 1, **Gene Paulsen** became President and CEO of Peace Hills General Insurance Company. Gene took over from **Diane Brickner**, a familiar face to Manitoba brokers, who had been at Peace Hills' helm since 1990. In this feature, *Manitoba Insurance Broker* explores Gene's history in the industry and then gives him an opportunity to reflect on the future.

THE ROAD TO THE TOP

Gene has been around insurance for most of his life. While growing up in Erickson, Manitoba, Gene's father – Harry Paulsen – owned a brokerage (H. R. Paulsen Insurance), while also doing some administrative work for the town and serving as secretary treasurer for the nearby Municipality of Clanwilliam. Insurance terminology became familiar to the young Paulsen, but failed to grab his attention – at least back then.

After graduating high school and spending a couple of years at Brandon University studying the arts, Gene found himself pulled towards the familiar. He went to work for Kernaghan Adjusters in Winnipeg, where his first job involved clambering up a ladder to roofs assessing damage after a severe hailstorm.

His time with Kernaghan would take him to Northern Ontario (Thunder Bay and Fort Frances) before returning to

Winnipeg as an adjuster with Manitoba Public Insurance.

Following the lead of many of his friends at the time, Gene left for Edmonton in 1976. He signed on with the Guardian Insurance Company as an examiner and soon became a casualty underwriter. Gene spent 22 years with Guardian, moving across the country in various roles – 10 years in Edmonton, one in Vancouver, three in Calgary, and six in Toronto before moving to Halifax in 1994. While in Edmonton, Gene met a young lady from the Royal Insurance Company named Diane Brickner. Little did the two up-and-comers know that their paths would cross again a few years down the road.

In 1998, ING purchased Guardian and Gene moved to the Royal Insurance Company, which is now RSA. He was with Royal for five years before joining Economical Insurance.

A divorced father of three, Gene chose to remain in Halifax for 18 years to be close to his children, despite job offers enticing him elsewhere in Canada. In 2012, with his children having left home – Edmonton-based Kurt, who is in the oil industry is 26; Kristian, working for a brokerage in St. John's, Newfoundland is 22; and Kaitlin, a third year chemical engineering student at Fredericton's University of New Brunswick, is 20 – Gene decided to accept a new job offer in Edmonton. By this time, his children had set out on lives of their own and he had since remarried. His wife, Helena, whom he met and married while in Halifax, works for a brokerage in Edmonton.

This timely job offer came from an old friend, Diane Brickner, and the job was as Vice-President of Underwriting & Marketing for Peace Hills General Insurance. Little did he know that two years later, he would be succeeding Diane as President and CEO of Peace Hills.

DIANE'S SENDOFF



Following Diane Brickner's retirement soiree in January, Gene Paulsen said, "It was amazing to see the respect and admiration shown to Diane at the party. The esteem in which she is held by the industry was reflected in the fact that brokers were in attendance from all four western provinces, including a big contingent from Manitoba. As well, many suppliers and vendors attended from across the country. Everyone had a great time celebrating Diane and her memorable career."

"Diane remains on the Peace Hills Board of Directors, so I'll still see her; and she said if I had any questions she was only a phone call away (even though she is enjoying her time away from winter in Palm Springs)."

"It is an honour to follow Diane as President and CEO of Peace Hills. Her legacy speaks volumes and I count myself fortunate to be able to call her a friend!"



GENE'S BUSINESS PHILOSOPHY

I've always believed that if you work hard and do a good job, good things will follow. Hopefully this philosophy will continue at Peace Hills and we can continue to build on the successes that Diane and our staff have accomplished over the last 33 years.

NEW ROLE AND IMMEDIATE PRIORITIES

Diane announced her plan to retire about six months ago, so we had time to plan and prepare for my succession. Having come from within the company, I didn't have a huge learning curve and worked closely with Diane in the time leading up to January 1, when I assumed my new position. The hand-off was relatively seamless, although some little thing seems to come up every day that's new to me.

As far as my immediate priority, it would probably be 'Don't mess it up' (LAUGHS). In all seriousness, Peace Hills has a good, strong executive team leading an amazing staff of 200 across Western Canada. I'm very proud of our position in the marketplace and definitely want to grow and enhance that position. Without a doubt, we are heading in the right direction.

LONG-TERM GOALS

Peace Hills is constantly being approached to move into other jurisdictions in Canada. While there are no plans to do that in the immediate future, it may happen sometime down the road. And while we are satisfied where we are, we are always looking to improve – whether we are talking about our products, our programs, or our systems.

MANITOBA MARKET

We expect to review our rates in Personal Property this year to ensure we continue to offer a competitive, profitable product. In the area of technology, Manitoba is in the forefront. Peace Hills has introduced our portal for Personal Property (phiX) to a select group of Manitoba brokers, and we have worked with them in a test environment. It is now available to all Manitoba brokers. Once everyone is happy with it, we'll roll it out across the four western

provinces. Manitoba has been pretty good to our company over the years and we hope this business relationship continues well into the future. Of course, being a Manitoba boy, I really want to see Peace Hills grow profitably in this province.

THE INDUSTRY IN 2015

Alberta is seeing some disturbing claims trend on the Auto side of things, which

may prove a bit of a challenge to the industry. Weather has hurt everyone when it comes to Personal Property lines and I can foresee some changes in wordings and changes to limits and sub-limits. Commercial lines will continue to be very competitive. I think that is why we all love our industry – things never stay the same, times are always challenging and opportunity is constantly knocking! 📌

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Greg Kirk

closes down a stellar career

"Tis you, 'Tis you must go and I must bide"
(From song "Danny Boy")

For any of you fortunate enough to have heard **Greg Kirk** sing "Danny Boy," you know how touching those lyrics (through Greg's voice) can be – and it is with a heavy heart that we say 'good bye' to Portage Mutual's 'Captain Kirk' as he retires on March 31. Before leaving, though, 'The Captain' sat down with MIB for this interview.

Q - Can you take readers back through your career?

A - My first job was with MTS. I then moved to Manitoba Pool working out of my hometown, Hamiota. One day in 1976, the local broker stopped by and said Portage Mutual was looking for an underwriter and that I would be a good fit. I knew nothing about insurance or underwriting, but that same day a relative who worked in the industry stopped by the house for lunch and explained the industry to me. I sent in my resume, which earned me an interview with company Vice-President Tom McCartney, at the end of the interview I knew I was hired, but the job didn't officially start until January 4, 1977 when I became an underwriter trainee. I didn't know it then, but the day Portage Mutual hired me, I won the lottery!

After working as an underwriter in Edmonton, I became a marketing rep in '78 and moved to Regina for five years in 1980, then to Winnipeg for 12 years, and then to Brandon for four years. In 2000 I moved to head office in Portage la Prairie and was named Corporate Marketing Manager.

Q - What are some of your career highlights?

A - I worked for five different presidents and had the utmost respect



Kirk in Guys and Dolls, 1998

for all of them, however my three most influential mentors were Les Green, Wayne Richardson and Gary Park. They were the greatest teachers – and the best individuals!

Q - What was the biggest challenge in your career?

A - Without a doubt, technology! Computers and cell phones definitely simplified my job, but I could never become an expert in their usage or their full capabilities.

Q - Looking back, what makes you most proud?

A - Portage Mutual's growth makes me most proud. I've been involved with premium growth from Alberta to Thunder Bay. Earning the trust of brokers and seeing



Kirk in Fiddler on the Roof, 1999

that growth increasing annually from tens of thousands of dollars to millions of dollars is very gratifying and rewarding!

Q - What about Portage Mutual's relationship with brokers?

A - Our company and people are very well regarded in the industry. When business arises, and it's a fit, our brokers think of Portage Mutual first. That is due to the quality, knowledge and passion of our staff members, who pride themselves on having strong bonds within the industry.

Q - What will you miss most when you leave the industry?

A - The personal interaction. Our brokers are our business partners, but they are also my friends – and my very,



very good friends. I'll miss the daily contact with all of them tremendously.

Q - What will you miss the least?

A - My Blackberry and being connected 24-7.

Q - Do you have any career advice for young professionals?

A - I've always believed in a smile and an outstretched hand, showing your passion in your eyes and your heart! Beyond that, pursue your education, become involved with professional associations and organizations, and keep up with technology.

Q - What are your plans for retirement?

A - I'll remain in Portage la Prairie, but I recently bought a cabin at Minnedosa Beach. It's at #4 Violet Bay. The door will always be open and libations will always be at the ready. I also hope to golf more (and maybe get invited to industry tournaments). Spending parts of winters in warm climates may also be in the cards.

And, of course, I'll continue with musical theatre. I'm involved in over 20 productions with the Strathclair Drama Club, 7 Ages Productions in Brandon, and Mecca Productions in Brandon. It's such a rush to be on stage in front of a packed house. That will remain a big part of my life. ♪



Kirk in Calamity Jane, 2000

According to Randy...



Randy Owens, Corporate Business Development Manager at Portage Mutual, speaks for Greg's co-workers when he says, "Greg has been a great steward of our company. He steadily promoted our core community based company values and always maintained a strong resolve to focusing on meeting the needs of our professional broker distribution network partners. He was the face of Portage Mutual in MB and SK for many years so it's no surprise his office is the first office you see when you walk in our head office front doors. Greg is probably one of the most approachable people I have ever met, which is one of many traits we aspire to possess in all departments of the company."

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Donna Ince

Getting 'Personal' at RSA Canada

Q - When were you named SVP Personal and Commercial Insurance at RSA? What is your job description?

A - I was named SVP of Personal and Commercial Insurance in 2013. We have recently changed our structure to support a more seamless experience for our brokers when working with us. I am now dedicated exclusively to the Personal Lines portfolio at RSA and Martin Thompson is leading the Commercial portfolios, which brought our Commercial and Global Specialty Lines business under one umbrella. This change to our executive structure allows me to focus on growing our Personal lines portfolio, which in 2014 had premiums (GWP) of \$833m.

I lead a large team of underwriting and sales professionals who service 800 brokerages across Canada. Our mission is to create competitive propositions to assist our broker partners to sell our policies and grow their businesses. We are also here to help our insureds get back on their feet when they have an unfortunate accident or incident.

Q - Can you briefly describe your background in the P&C insurance industry?

A - I've been with RSA for almost 20 years and have held a number of different roles in various parts of the business. Like many in our industry, I didn't plan a career in insurance after I graduated from the University of Toronto with a Bachelor of Commerce degree. My first job was with Deloitte where I received my CA designation (now CPA). After Deloitte, I took my first step into the P&C industry taking

a role with Guardian Insurance Co. of Canada as an Assistant Controller.

I then accepted a role with the Office of the Superintendent of Financial Institutions as a Senior Examiner. One of the companies I examined was Royal Insurance (which later became RSA), where I eventually took a role in the Corporate Planning department. Working at RSA gave me the opportunity to move to the UK to work on an international strategic project. It was a fantastic development opportunity for me to look at the company from a business development perspective rather than just the financials.

Returning to Canada, I moved into personal lines and after a few management roles, I became the Director, Regional Personal Insurance Underwriting Operations, Ontario in 2003. Two years later, I joined the CEO's team as Director, Corporate Business. I then took on the role of Director of Claims for the Ontario Region. I learned so much in this role, working with professionals who truly do their best to help our policyholders get back on their feet. It gave me a full appreciation of the value we bring to our insureds.

In this time I worked on integrations after the acquisitions of Canadian Northern Shield and GCAN, which helped me build up the skillset that I needed for my next role as VP, Ontario Region, where I worked closely with many of our key broker partners in Ontario and learned the value of building strong relationships. In July 2013, I was promoted

to Senior Vice President. My first day in my new role was dealing with the devastating Alberta flood and getting my Calgary staff back into our downtown offices. Three weeks later, the rains came down in Toronto and that was pretty much the story of 2014.

I'm very fortunate that my 'jungle gym' career path, swinging from one role to another, prepared me well to take on a more senior role in the organization.

Q - What are RSA's priorities in Manitoba and Canada for 2015?

A - 2015 is an important year for RSA Canada. We're transforming the way we do business and modernizing how we work to set our business up for success and better serve our brokers and their customers. We have recently hired a new CIO and new COO who will help us to improve our processes and technology to better serve our brokers and insureds. We are making a significant investment in our business over the next three to five years to build a better business here in Canada. Over \$300m has been committed to improve our propositions through investments in IT, pricing, product development, broker tools and talent. These changes will enable us to consistently deliver increased service excellence to our broker partners and their customers.

In Manitoba, we are looking to expand our broker footprint through our partners in the province. Kellee Irwin, who joined us in September as Vice President, Personal Insurance, of Western Canada has made Manitoba



a priority for 2015 and has already made several visits with our key broker partners since she joined us in September 2014. We see Manitoba as a really attractive market and so increasing our broker presence in the province is essential for us.

Q - What are YOUR priorities for 2015?

A - With profitability overall being in a relatively strong position heading into 2015, my focus is on top line growth and improving our proposition to brokers and customers.

We will be investing significantly in technology, our pricing sophistication and our talent. This will enable us to deliver a market-leading suite of products and services backed by effective systems and efficient process that make transactions with us easier, faster and more efficient.

Another investment that I'm excited about is the kickoff of the implementation of a new Claims system, Guidewire. This will enable RSA to more effectively interact with customers when claims arise and service claims in a more cost efficient manner.

Investing in tools and digital processes to enable a seamless interaction with our broker partners is a top priority for me in 2015. That would mean more straight through processing with improved underwriting filters, using external data to support the underwriting process instead of having the broker ask the customer for the information, modernizing our web tools like Web Business so that RSA is the market of choice for brokers when placing new business.

We are looking to expand our broker footprint, moving from a 'boutique' broker footprint to something broader in scope and deeper penetration in the brokerage offices we chose to do business with. We are expanding our new 'Broker Connect' servicing team to other regions across Canada. This team is there to support our broker partners with some of the more service oriented requests like broker experience reports, signing up for EZ-docs or changing a password. This was recently launched in Ontario and is committed to 90% resolution in one call.

Investing significantly in education and training has always been a priority for RSA. As the former President of the Insurance Institute of Ontario, professional education is a passion for me. Our flagship Making Partner program with Queen's University is an in-depth, one-week leadership development course that offers strategic planning, mentoring and practical skills that empower brokers to grow their business. This year will be the program's ninth year of supporting broker executive development. We will also continue to provide practical workshops on more specific topics through 'broker boot camps' and deeper technical training sessions. It's important to me to continue to provide brokers with up-to-the-minute industry information and resources on our broker communications channels such as Broker eNews and LinkedIn.

For our customers, a priority for us will be the launch of our telematics product in 2015. We are fortunate that our global footprint has allowed us to see firsthand the benefits of telematics offerings, based on our UK and European experiences. We have formulated a detailed strategy and have dedicated resources here in Canada. We are looking forward to working with our brokers to explore the possibilities to leverage telematics.

Q - What can Manitoba brokers expect to see from RSA in the coming months?

A - In Manitoba and across Canada we are looking to improve our pricing sophistication so that we are charging customers the right price for their risks. We have been working with Towers Watson, the world's leading actuarial consulting firm, to accelerate a number of pricing initiatives in key territories identified for growth. Improving our capabilities to price our products on a more granular level will allow us to expand our addressable market in the future.

Q - How would you describe the relationship between RSA and Manitoba brokers?

A - We see our brokers as valued partners of RSA. We keep our brokers and customers at the center of what we do and strive to continue to build our relationships with our broker partners and customers. Broker partnership and putting customers' needs first is of the utmost importance to RSA, as we look ahead to the anticipated challenges of 2015.

We have some great partnerships with our brokers in Manitoba. However, in order for us to grow in Manitoba we need to increase our broker presence in the province, which is in our plans for 2015. †



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Glenn McGregor retires from Wawanesa

Manitoba brokers are familiar with Wawanesa Insurance's **Glenn McGregor**. This personable leader was a regular attendee at IBAM conferences, executive dinners, golf tournaments, etc. Glenn retired in February and sat down with *Manitoba Insurance Broker* immediately following his retirement.

Q - How long have you been with Wawanesa? Positions?

A - I was with the company for 37 years. I served as an underwriter, marketing representative, Farm Underwriter Supervisor, Underwriting Manager, Branch Manager and finished my career as Vice President – Prairie Region.

Q - Can you list some career highlights?

A - Being the youngest Wawanesa Branch Manager at age 36 was interesting and I was fortunate to have had a lot of good people as mentors who helped me along the way. Seeing our Branch grow from just over \$20 million to over \$175 million in written premium also makes me very proud – proud of our Branch, our staff and our brokers.

Q - What were some of your biggest challenges?

A - The greatest challenge was probably providing a high level of

service when large storms hit – not only seeing all the claims, but also finding contractors to do the repairs becomes a huge challenge.

Finding the right balance between fair consistent pricing and making a profit has certainly become much more challenging with the increase in size and frequency of catastrophes the past number of years.

Q - Looking back, what makes you most proud?

A - Seeing the development of our staff. We have a great group of dedicated people who do their best every day to provide a high level of service to our brokers and their customers.

Q - What can you say about Wawanesa's relationship with brokers?

A - It is an industry where relationships are the key to success and we work very hard to ensure our staff

and our brokers get a chance to meet and know each other. We truly value our brokers not only as business partners but friends as well.

Q - What will you miss most when you leave? What will you miss least?

A - I will miss most the 'get-togethers' with our brokers, whether at industry functions like the IBAM Convention or across the desk visiting with them in their brokerage.

I will miss our annual budgeting process the least.

Q - Do you have any career advice for young people entering the industry?

A - The insurance industry has many opportunities; there are many different career paths; there always seems to be something new and challenging on a daily basis, and learning can come from experience as well as the insurance educational programs available.

Q - What are your plans for retirement?

A - My wife Arlene and I have three grandchildren who live in Wawanesa, and we will be spending lots of time with them. We love to downhill ski and we love to travel, so hopefully we can combine those two in the near future. 🏔️

“ We truly value our brokers not only as business partners but friends as well. ”

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PROGRAM-AT-A-GLANCE

Wednesday, April 29, 2015		
11:00 – 3:00pm	Exhibitor Set-up	Winnipeg Ballroom
4:30 – 8:00pm	Registration	Foyer 2nd Floor
4:30 – 8:00pm	Trade Show	Winnipeg Ballroom
7:30pm	Hospitality Suites Open	Various
Thursday, April 30, 2015		
8:00 – 9:00am	Registration & Continental Breakfast	Foyer – Main Floor
9:00 – 11:30am	IBAM Members Forum <ul style="list-style-type: none"> • Greetings from Sister Associations • YBN Hosted Industry Debate • Political Advocacy with Huw Williams and Dave Schioler 	Wellington Ballroom (2 General CECs)
11:00 – 1:30pm	Exhibits Open – Networking Lunch & Exhibitor Draws	Winnipeg Ballroom
1:45 – 4:30pm	Insurance Executive's Panel – moderated by Allan Gregg Leaders in the Industry – “Where we are & Where we're Going”	Wellington Ballroom (2 General CECs)
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 1, 2015		
9:00 – 10:00am	Registration & Continental Breakfast	Foyer – Main Floor
10:15 – 11:15am	Generational and Marketing Guru former Canadian Insurance Broker Sherri Elliot-Yearly on “Turning Generational Differences Into a Competitive Advantage”	Wellington Ballroom (1 General CEC)
11:30 – 1:15pm	Annual Awards Luncheon	Winnipeg Ballroom
1:30 – 4:30pm	Errors & Omissions Mock Trial presented by Sherri Walsh of Hill Sokalski Walsh Olson LLP	Wellington Ballroom (3 General or Life CECs)
4:30 – 8:00pm	IBAM Windup Reception	IBAM Hospitality Room Royal Alexandra 20th Floor



IBAM MEMBERS FORUM

INDUSTRY DEBATE

Thursday, April 30, 9:15 – 10:15pm

CAST

TEAM 1



Brett McGregor,
Guild Insurance



Dwight Heppner,
MIG Insurance



Brandi White,
Oldfield Kirby Esau

TEAM 2



Joyce Cassie,
Winnipeg Insurance



Shawn Graydon,
Rempel Insurance



Ryan Matthews,
HUB International

TOPICS:

INDUSTRY RECRUITMENT STRATEGY • THE BENEFITS OF CONSOLIDATION

BREAK: 10:15-10:30

POLITICAL ADVOCACY WITH HUW WILLIAMS AND DAVE SCHIOLER

Thursday, April 30, 10:30 – 11:30pm



Huw Williams is President of Impact Public Affairs and a nationally recognized expert on advocacy and strategic communications for

not-for-profit associations and industry trade groups. He is a trusted advisor to national and provincial associations, helping them achieve their government relations and public affairs objectives.

Huw's government experience is diverse, having served as Acting Chief of Staff to the Deputy Prime Minister of Canada; Senior Special Assistant to the Minister of Constitutional Affairs; and Legislative Assistant to the Speaker of the Alberta Legislative Assembly. He has also served as a congressional intern in Washington, DC. He authored *A Government Relations Guide For Directors of Non-Profit Organizations*, published by the Canadian Society of Association

Executives, and served on the board of directors for the Government Relations Institute of Canada.

In 2010, *PRNews Magazine* named Huw worldwide Public Affairs Professional of the Year. Other accolades include the CSAE Griner Award for 'Business Excellence,' one of The Hill Times' Top 100 lobbyists in Canada in, and the *Ottawa Business Journal's* 'Top Forty under 40 Award' for professional success and community involvement.



Dave Schioler is the CEO of IBAM. He is now recognized as one of the leading political advocacy players in Canada. He holds an MBA from the Queen's

University School of Business, a Juris Doctor degree from Dalhousie (Schulich) Law School and B.A. (Hons.) and B.Ed. degrees, both from the University of

Manitoba. Dave is a former professional hockey player and a long time member of the renowned Winnipeg Steelers Hockey Club. A lawyer of 23 years, Dave has spent the last decade as an executive with various Canadian business interests.

Throughout 2006-2012, Dave was featured with his executive teams and with young IBAM members in the *Winnipeg SUN's* 'Manitoba Profiles in Business Excellence.' An 'Associate' of the Asper School of Business at the U. of M., Dave is involved in many business, professional and community activities, including currently as a Board Director on the Manitoba Liquor & Lotteries Corporation, and previously as Chair of Legal Aid Manitoba and as a Director on the boards of Special Olympics International, Special Olympics Canada, Special Olympics Manitoba, Deer Lodge Hospital, St. James-Assiniboia Chamber of Commerce and other organizations. In 2010, the Prime Minister appointed Dave to Canada's National Parole Board.

INSURANCE EXECUTIVES PANEL

Thursday, April 30, 1:45 – 4:30pm

SESSION 1



John Mitchell, President & CEO,
Portage Mutual Insurance



Gene Paulsen, President & CEO,
Peace Hills Insurance



Jim Falle, Executive VP & CFO,
Aviva Canada Insurance



Laura Wiebe, President & CEO,
Saskatchewan Mutual Insurance



Brian Esau, President & CEO,
Red River Mutual

MODERATOR



Allan Gregg, Chairman,
Harris/Decima

SESSION 2



Jean-François Blais, President,
Intact Insurance



Jeff Goy, President & CEO,
Wawanesa Mutual Insurance



Paul MacDonald, VP, Operations,
SGI



Alister Campbell, CEO,
The Guarantee Co. of North America



Darryl Levy, President & CEO,
Wynward Insurance Group

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KEYNOTE SPEAKER

Friday, May 1, 10:15am

SHERRI ELLIOT-YEARLY

TURNING GENERATIONAL DIFFERENCES INTO A COMPETITIVE ADVANTAGE

A solid understanding of the views of the various generational cohorts can help a potential employer to best recruit, engage and retain employees. Connecting with the various generations can be a difficult prospect. Generational diversity in the workplace is not going away – and neither are the tensions that exist between the generations. Are you having difficulty understanding why your manager “doesn’t get it?” Do you experience frustration when your ideas are dismissed because you “lack experience or are considered “old school?” At a loss as to what your “younger” employees consider acceptable workplace behavior? Do you find yourself “rolling your eyes” or “scratching your head” when trying to communicate with those from other generations in your organization? If issues of ageism and generational values seem to surface more frequently – and you’re feeling at a loss about how to communicate and what do about them – then this session is for you!

Welcome to the contemporary workplace populated by Traditionalists (yes they’re still around), Baby Boomers, Generation X’ers, and Millennials, four generations whose radically different formative life experiences over the past 50 years have helped shape both their personal and professional values and attitudes. Today’s generational differences uniquely challenge work relationships across generational boundaries. Understanding and bridging these boundaries is imperative to being competitive in today’s business environment.

In this program, participants explore the high-level differences and similarities of the various generational cohorts, events that have helped shape their values and attitudes, and how they engage with the workplace and with each other. ‘Younger’ and ‘older’ participants virtually come together to learn about and share their own and other age cohorts’ values, work orientations, and communications practices.

Who should participate?

Those responsible for developing diverse and customized recruitment, retention and engagement strategies.

Takeaways:

- Understand the differences and similarities of the various generational cohorts in the workplace
- Overview of how the events that have helped shape the generational cohort values and attitudes, expectations, styles and communications practices can be a point of tension
- Help leaders, managers and employees maximize productivity and best engage and retain the full cross generational cohort of employees
- Practical tools and tips for communicating and working with other generations
- Further enrich personal growth and development of participants by providing participants the opportunity for discussion and learning by sharing their own views and experiences on this topic

BIOGRAPHY

Ontario native **Sherri Elliott-Yearly** is an author, speaker, coach and trainer in the area of Human Resources and Talent Management. Sherri’s HR management experience spans over 20 years where she has consulted with companies of all sizes, from start-ups to large global organizations. She has experience in all areas of human resource management including: workforce planning, company culture, training, assessments,

HRIS implementation, regulatory compliance, strategic alignment, payroll, compensation and benefit programs. Sherri thrives in start-up and turn-around management environments and experienced in mergers, acquisitions and due diligence preparation.

Sherri’s expertise has influenced companies worldwide like Pepsi Co, Nissan Ameritus, Bank of America, Chickasaw Nation, JCPenney, Capital One, Gaylord Entertainment, etc.

Books:

Ties to Tattoos: Turning Generational Differences into a Competitive Advantage. © 2009 Sherri Elliott.

Second Edition of Ties to Tattoos: Turning Generational Differences into a Competitive Advantage. © 2011 Sherri Elliott-Yearly.

You Can Have It All, Just Not All At Once! © 2012 Sherri Elliott-Yearly.

E&O MOCK TRIAL

Friday, May 1, 1:30 – 4:30pm

SHERRI WALSH LL.B., B.A.
PARTNER, HILL SOKALSKI WALSH OLSON LLP



Called to the Bar in 1986, Sherri is a partner with the law firm Hill Sokalski Walsh Olson. Sherri's practice covers virtually all areas of civil litigation

with an emphasis on employment law, securities and insurance litigation, constitutional and human rights issues and administrative law. She has appeared at all levels of court in Manitoba and before the Supreme Court of Canada.

In 2011, Sherri was appointed to act as Commission Counsel to the Phoenix

Sinclair Inquiry – a public inquiry established by the Province of Manitoba to examine circumstances surrounding the death of a child who had been receiving services from the child welfare system. Sherri is the first woman in Manitoba to hold such a position.

From 2001-2011, Sherri sat as a part-time Chair of the Appeal Commission for the Workers Compensation Board of Manitoba, representing the public interest.

In 2012, she was appointed the Chief Adjudicator of the Adjudication Panel established pursuant to *The Human Rights Code* (Manitoba) and has sat as an Adjudicator under the Code since 2007.



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In 2012, she was also given a three-year appointment as a Hearing Panel Chair for the Mutual Fund Dealers Association Prairie Regional Council.

For eight years, Sherri taught *Introduction to Civil Procedure* to 2nd year students at the Faculty of Law, U. of Manitoba. She is currently a coach for the Faculty of Law's 2014 team for the Laskin Moot Competition – a bilingual national moot court competition.

Sherri is often appointed by the Benchers of the Law Society to sit on standing and ad hoc committees, including the Complaints Investigation Committee, the Discipline Committee, the Committee on Practice and Ethics, and the President's Special Committees on the Independence of the Legal Profession and on Emerging Issues for the Legal Profession.

In 1999 she received the Manitoba Bar Association's Award for Pro Bono work. In 2000 she received the inaugural Manitoba Human Rights Commitment Award. In 2006, she was named a 'star' by the Manitoba League of Persons with Disabilities. In 2013 she was recognized as the Manitoba Female Litigator of the year by Benchmark Litigation Canada.

She is a member of the Canadian Bar Association, Manitoba Bar Association, Association des juristes d'expression française du Manitoba, the International Commission of Jurists (Canadian section) and the ADR Institute of Canada/Institut d'Arbitrage et de Médiation du Canada Inc.

Outside her practice, Sherri has sat on the boards of a number of non-profit organizations. For four years she was President of Winnipeg Harvest. She also chaired a successful capital campaign for the construction of a LEED Silver certified building, which opened in 2011.

Sherri currently sits as a Director on the Board of the University of Winnipeg Foundation.

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Michael's practice covers diverse areas of civil litigation including commercial and corporate litigation,

professional negligence and liability, insurance litigation, construction litigation including residential real property disputes, tax litigation, and personal injury lawsuits.

He has appeared before all levels of Court in Manitoba as well as the Tax Court of Canada.

Michael is a member of the Law Society of Manitoba, the Manitoba Bar Association and the Canadian Bar Association. He also sits on the Board of Directors of the MS Society of Canada, Manitoba Division, and the Board of Directors of B'nai Brith Camp.

ROHITH MASCARENHAS J.D., B.A.

ASSOCIATE, HILL SOKALSKI WALSH OLSON LLP



Rohith obtained both his Bachelor of Arts degree from the U. of Winnipeg and his Juris Doctor degree from the U. of Manitoba

in 2011. He was called to the bar in June 2012.

Rohith has appeared on matters before Small Claims Court and the Provincial Court of Manitoba, as well as administrative tribunals, including the License Suspension Appeal Board.

He is a member of the Law Society of Manitoba, the Canadian Bar Association and the Manitoba Bar Association. He has volunteered with organizations including Peak of the Market, the Manitoba Moose Yearling Foundation and St. Amant Centre.

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Is the “Financial Plan” in place and is it the one you want? Who is driving the bus?

Risk Management is a vital function within all organizations used to identify vulnerabilities and to choose contractual transfer mechanisms that are cost effective but whose sole purpose is to mitigate future damage or loss to the operations.

In past articles, you have read discussions on “Continuity Planning”, “Legacy” issues, etc. And time is flashing by at an unsettling pace. Between insurance renewals, new business and daily chores including personnel changes and the like, do you have a moment to contemplate your future? These are serious questions that an independent consultant can help to strategize and coordinate.

There is a need for this type of expertise in our society and recognizing this, Diane joined forces with **Investors Group** last fall. At **Investors Group** her customers benefit from 90 years of proven success, assisting Canadians secure and manage their wealth and assets. It is a perfect pairing with Diane’s risk management and commercial insurance experience. The many experts at Investors Group are ready, willing and able to work with Diane’s clients on their Financial Plan for the next 20, 30 or 40 years. With such a plan in place, there is a 90% chance of success.

As Noel Tichy advises in his recent publication; ‘leadership matters. So does continuity of leadership.’

Your business activities consume every waking moment of every day. There is barely time to slip away between the needs of your staff, your suppliers and your clients. Insurance Agency operations are simply not the job for the uninitiated or the person who does not wish to commit 100% to the job at hand.

In the “Coder’s Path to Wealth and Independence”, mark Beckner offers the following tips:

“...all too often these formal plans are no more than that – empty formalities, technicalities and charade like check-the-box exercises. When push comes to shove, as it nearly always does, such plans and process ostensibly designed to serve an orderly, seamless, non disruptive succession, absent political infighting, cultural confusion, ambiguity and ambivalence, often breaks down in practice...”

After these many years as an owner/operator of a successful business, do you intend to leave the company as a legacy to your children or to existing employees? This is certainly an option if you do not see a wealthy buyer coming your way in the near future.

The transition phase from that of a full time hands on, owner/operator to the next generation can be done but the process requires careful

planning that may take 5 years to in fact become a reality and a profitable one for you.

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In another scenario, what are you to do with the business profits? How to protect the large portion of them from the hands of the Canada Revenue Agency? These are the results of your many years of service they should be yours to keep of the next 30 or 40 years of your life. Is this not your Retirement Fund?

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Kind Regards
Diane S. Baker

Investors Group Financial Services



DENISHA SMITH

Andrew Agencies

Q - Where were you born and raised?

A - Virden, MB

Q - What were your career goals as a child?

A - As a child I was always very undecided about what I wanted to be when I grew up. I was one of those kids that changed their minds about their futures frequently. So I'm very excited that I got the opportunity to join the insurance industry as I enjoy it very much and can definitely see myself pursuing a career in it for a long time to come.

Q - Which high school did you attend?

A - I attended Virden Collegiate Institute.

Q - When did you start in the insurance industry?

A - My career in the insurance industry started in May 2013 at Four Corners Associates in Virden.

Q - Briefly describe your first day of work and early impressions of the industry.

A - My first day of work was great, although quite overwhelming. My co-workers were all amazing and very quick to begin teaching me the 'ins and outs' of how the business ran. My first impression of the insurance industry was a good one as it wasn't hard to watch my co-workers and see how much they all loved being part of such a great business.

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

A - The most enjoyable part of the insurance industry would have to be the

“ Every day is a different adventure and you never know what each day is going to bring. ”

clients. I'm a big 'people person' and I love being able to help clients and meet new people every day.

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

A - I don't think that I can pick any one thing that I find the most challenging in the industry, as there are so many new challenges every day. It's actually one of the things that I like best about my job: every day is a different adventure and you never know what each day is going to bring.

Q - Who have been your mentors in the industry?

A - My biggest mentor in the industry would have to be my co-worker **Cory Barkley**. He has taught me so much in my time at Andrew Agencies, and is always pushing me to go farther. He is amazing at what he does and always makes himself available to help out or answer all my questions. However, all my co-workers have been a huge support and I love being able to learn from them all every day. I'm so happy to be part of a great team of people. I can't thank them all enough!

Q - Have you considered joining the Young Broker Network?

A - I honestly haven't given it too much thought, but maybe in the future I'll consider it.

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

A - Yes, I'm currently working on my CAIB program. I just completed my CAIB 2 at the end of 2014 and am in the process of completing my CAIB 3.

Q - What are your future career goals?

A - My future career goals are to finish my CAIB program in the near future and then hopefully get into the Commercial side of the business a little more.

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

A - I enjoy spending my time with family and friends. I come from a big family that's very close-knit, so we always seem to have something going on. My all-time favorite thing to do is spend time with all my nieces and nephews, whether it be going on some sort of adventure, hanging out at the hockey rink, or just relaxing – it always seems to be a great time! 🍷



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Jennilee Traa, Wawanesa Mutual Insurance

Miguel Dias Morgadinho, Wawanesa Mutual Insurance



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Left to Right:

Ida May Middleton, Portage la Prairie Mutual Insurance

Patricia Cheryl Van Aert, Portage la Prairie Mutual Insurance

Peter Hohman, President & CEO, Insurance Institute of Canada

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An overview of E-discovery

By Kathleen McCandless, Pitblado Law



DISCOVERY

Discovery is a pre-trial phase of a lawsuit in which a party obtains evidence from the opposing party. The process can include discovery of documents, oral examinations (called examinations for discovery), and inspection of property. Should you or your business become involved in litigation, in most cases you will be required to proceed to the discovery phase, which brings with it certain obligations.

Under Manitoba's court rules, parties in litigation are required to provide the opposing party with an Affidavit of Documents, which is a list given under oath of every relevant document that is or has been in the party's possession, control or power. Any of those documents that are not subject to privilege must also be provided to the opposing party upon request. Relevance has been interpreted broadly by the courts.

Manitoba's court rules provide that a "document" includes a record in any format. Electronic records are "discoverable": they must be disclosed in litigation.

WHAT IS E-DISCOVERY?

In litigation, E-discovery refers to the discovery of electronically stored information. This can include e-mail, web pages, word processing files, databases – virtually all information that is stored on an electronic device or in an electronic format.

With the increased use of electronically stored information and 'paperless' offices, electronic documents are a routine part of most businesses. This may pose a challenge if you are involved in a lawsuit, because electronic documents are easier to duplicate and will be greater in number than paper documents. For example, one e-mail message could be sent to a number of recipients, who in turn forward those messages to other users, and so on, creating further records. Records may be backed up, archived or stored off-site with a third party. Electronic documents will contain information such as creation dates, edit dates and authors (referred to as "metadata"). Electronic documents can also change over time, whether on their

own, or with editing. They may be overwritten by updated information. The sheer volume of records that might conceivably be disclosed in E-discovery may seem overwhelming.

IF YOU ARE INVOLVED IN LITIGATION

If you or your business become involved in a lawsuit, you will have an obligation to take reasonable and good faith steps to preserve electronically stored documents that you would reasonably expect to be relevant to the case. If you do not take those steps, you could face sanctions from the court down the road.

In order to reduce the risk of losing relevant information, it would best to take steps to preserve information as soon as litigation may be on the horizon. You should turn your mind to what information would be relevant or important to the issues at hand in the lawsuit. If a client-related matter, for example, have you maintained all of your e-mail correspondence with your client? If not, are you able to retrieve



deleted e-mails? Is the client information maintained in an electronic file? Have you preserved the client file, or must it be restored from back up?

You should seek legal advice as soon as possible for guidance on how best to prepare for your discovery obligations down the road. The courts and the legal profession have begun to develop some guidelines to deal with the unique challenges associated with E-discovery, but just as technology is evolving, this is still a developing area and some questions remain to be answered. For now, it appears that “proportionality” is a guiding principle when it comes to the extent of E-discovery in a given case. For example, a case where millions of dollars are at stake may be one where extensive and costly E-discovery is justified, whereas a much smaller case should not carry the burden of lengthy and costly production of thousands of electronic documents, unless there is some compelling reason to do so. That said, every case is unique, and obtaining legal advice at the outset is important to ensure that you do not find yourself offside of any of your obligations.

Just as every case is unique, there is no one-size-fits-all answer to the question of how extensive your electronic search and preservation efforts must be. In the majority of cases, however, when you search for relevant electronic documents, your search should be focused on your active data or any information you have stored in a way that would anticipate further use. The scope of searches is meant to be reasonable, in proportion with the scope and extent of the litigation itself.

You should also think about whether there could be metadata attached to the electronically stored information that may be important to preserve,

or whether you would need production of metadata from the opposite party. If you would want access to that metadata, it would be prudent to have your lawyer put the opposite party on notice as early as possible in the process in order to avoid a lengthy and complicated process to retrieve it.

From a business perspective, it is always advisable to have policies and procedures in place regarding the maintenance and storage of electronic information, and established processes

regarding access and retrieval of the information. That way, if you find yourself in litigation, you will have reduced the risk of losing track of information that might end up being important to the case. †



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IBAM at Charest Luncheon

On March 4, IBAM was in attendance at the Jean Charest Luncheon hosted by the Winnipeg Chamber of Commerce.



Photo courtesy of Robert Lowdon



Photo courtesy of Robert Lowdon



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(L-R) Michael McMullen (Chairman, Canadian Chamber of Commerce), IBAM CEO Dave Schioler, Jean Charest, and IBAM President Keith Jordan

Jordan: eDocs will multiply

Keith Jordan, President of the Insurance Brokers Association of Manitoba, sees technological evolution as one of the major changes on the horizon for his members in 2015.

He's well positioned to say so, because the CEO of Hub International Horizon is also on the board of the Centre for Studies of Insurance Operations, the standard-bearer for eDocs in Canada.

"I see e-documents coming along quite quickly; a lot of the companies are jumping on that," he told Thompson's.

"Downloads are already prevalent and I think we're going to see even more of that. But I think the big one is going to be e-documents and better downloads into our system so we don't have as much paper to deal with."

While their counterparts to the west have just started

the hard bargaining with Saskatchewan Government Insurance, the negotiating team from the Insurance Brokers Association of Manitoba has all but wrapped up this year's agreement with Manitoba Public Insurance.

"It hasn't been formally signed off yet, but we're pretty well there," he said.

If Mr. Jordan could be granted a wish in 2015, it would be the creation of a national flood insurance program involving the private sector with some public backing.

"I think our country needs that," he said.

He also hopes for consistency in property rates. "If we're going to have rate increases, let's do it moderately." 📌

Source: THOMPSON'S WORLD INSURANCE NEWS, January 5, 2015

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Danyluk: Brokers still dominate marketplace

Brokers across the country are bracing for an exciting yet challenging year ahead, according to **Dan Danyluk**, CEO of the Insurance Brokers Association of Canada.

“Morale is great amongst brokers right across the country,” he told Thompson’s. “My sense is that there is a continuing strong belief in the importance of what we do and I think for a lot of brokers it’s really gratifying to be of service.”

While direct sellers continue to provide stiff competition, leaning heavily on new tech such as like telematics, it doesn’t have to be a bad thing for brokers.

“You see tremendous marketing from direct sellers but brokers still dominate the marketplace,” Mr. Danyluk said. “Telematics, use of the Internet and use of any kind of technology – just because you are using it doesn’t mean you have a lock on technology.”

Mr. Danyluk added that telematics will be available in the smaller cities where brokers do business so the fact that direct sellers are in that space won’t necessarily give them an advantage.

“The critical thing with brokers is that they provide choice and counsel and those are elements in an increasingly frenetic world that I think people look for,” Mr. Danyluk said. “You can search anything on the web but figuring out what you are going to use can take a very long time.”


Co-operation between brokers and insurers will be needed in 2015 to tackle some issues, including weather-related claims, he said.

“We are having unprecedented weather events,” Mr. Danyluk said.

“What you are going to see from some of the collaborative efforts between brokers and insurers ... are some interesting tools and interesting products come out that will be helpful for the Canadian public to help them deal with catastrophes.” #

Source: *THOMPSON’S WORLD INSURANCE NEWS*, December 15, 2014

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In the Community

Scoring for charity

The citizens of Letellier are currently fundraising for the construction of a new fire-hall to replace their current fire-hall that is extremely limited in space. The new 5,000 sq. ft. facility is expected to be completed by April.

In support of the project, BSI Insurance and Red River Mutual hosted a Charity Hockey Game at the Letellier Arena. Employees raised over \$600, while BSI and Red River Mutual contributed \$1,000 each for a total donation of \$2,600 to the fund. Red River Mutual won the 3rd annual fundraiser game by a score of 3-2, scoring with three seconds left in overtime. 🏒



Richard Barnabe (President & CEO of BSI Insurance) and Brian Esau (President & CEO of Red River Mutual) present a \$2,600 cheque to Letellier Volunteer Fire Fighters.



The BSI Insurance team consisted of employees from the company's 15 branches throughout Southern Manitoba.



The Red River Mutual team consisted of employees from both the Altona head office and the Winnipeg office.

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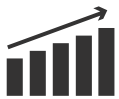
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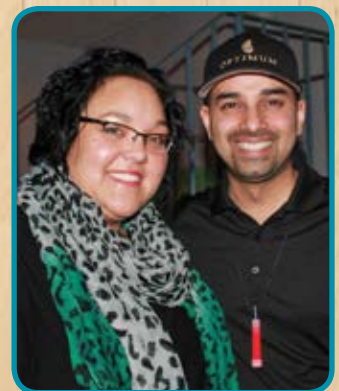
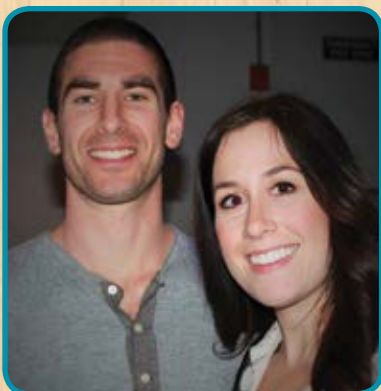
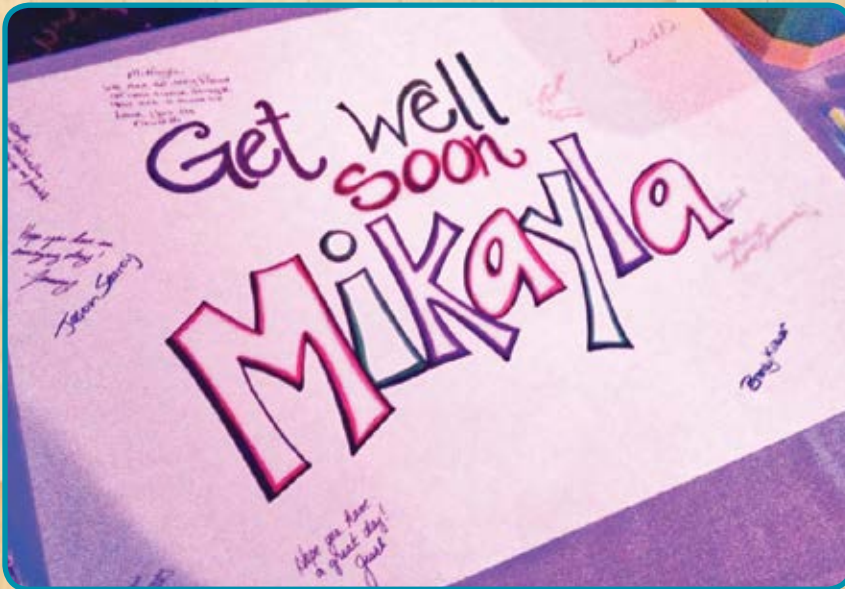
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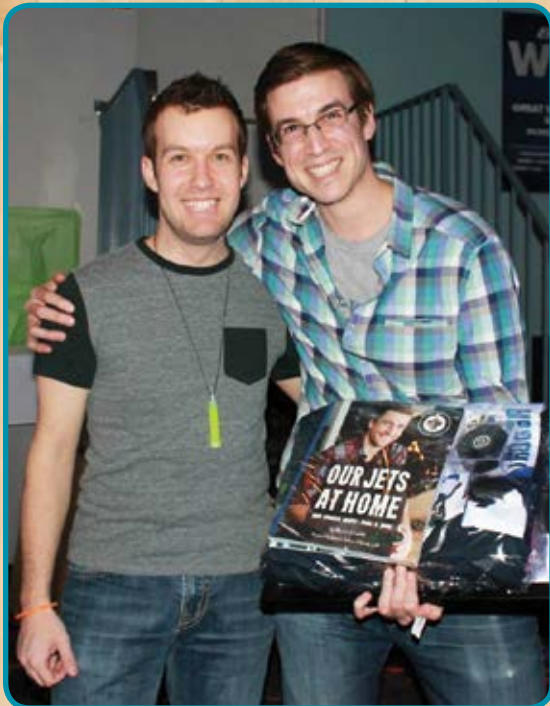
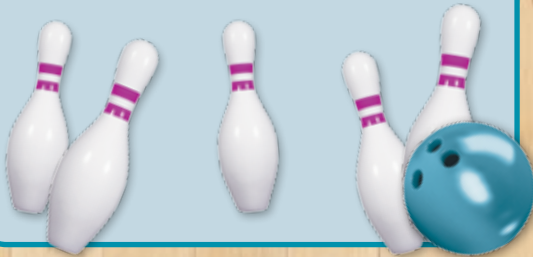
Brandi White, Young Broker Committee

On February 20, the Young Broker Network held its always exciting Annual Bingo Bowl Night, but this year, it was for a purpose other than camaraderie. A few months ago, a fellow insurance broker in Manitoba had to leave her job after learning that her 4-year-old daughter Mikayla had been diagnosed with stage 3-4 Neuroblastoma – an uncommon form of childhood cancer.

With the help of the insurance industry in Manitoba, along with all those who attended the Bowling Night, we are proud to be able to donate \$2,300 to the family to help with Mikayla's battle. For more information on how to support the family, please visit their Facebook page at <https://www.facebook.com/mikaylasbattle>. 🙌



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Brokers boost **HOCKEY EQUIPMENT SAFETY**



The Western Hockey League has launched the *Hockey Equipment Safety Manual*, made possible by the sponsorship of insurance brokers' association members in western Canada.

The program consists of a series of videos, in which Steve "Hilty" Hildebrand, assistant general manager of the Saskatoon Blades, demonstrates the proper fit of hockey gear. A manual in downloadable PDF format accompanies the videos.

The materials are freely available for anyone to use. They can be accessed at www.whl.ca and at the website for the sponsorship: www.bestinsurance.ca. They are easy to follow for anyone interested in learning more on their own, or a coach or manager can use them as training aids for an equipment clinic for a group. Brokers can promote safety and risk management by passing these resources on to parents and coaches in their communities.

Hildebrand was trainer and equipment manager for about 20 years prior to taking the assistant GM job.

"When the league approached me, I jumped at the opportunity. With two kids of my own [who appear in the video], I know how important it is to have the right fit for every kid. There are many injuries that can be prevented with equipment that fits properly. Take helmets. They're such an important piece of equipment. We only have one head."

Wearing a helmet is mandatory for everyone who plays registered hockey. When worn properly, a helmet certified by the CSA Group can help to protect against serious head injuries. Hockey helmets are intended to help reduce the risk of serious injury to your skull and brain.

No matter the level of play, kids play hockey to have fun and getting hurt is not fun. All too often injuries could have been prevented with proper

fitted equipment. Medical professionals studying childhood injuries agree that the solution is not to take kids out of sports. It's important to keep kids active, whether in organized leagues or in informal play, but kids also need instruction in the proper fit of equipment for any sport.

Hockey's evolution can be seen in its equipment. Back in the days of the 'original six' NHL teams, helmets were unheard-of and the pros seemed to accept their, missing teeth and facial scars as badges of honour. As pro hockey expanded, and amateur hockey increased in popularity, parents were looking for improvements to protective equipment for their kids. In the 1960s the Amateur Hockey Association of the United

"There are many injuries that can be prevented with equipment that fits properly. Take helmets. They're such an important piece of equipment. We only have one head."





States and the Canadian Amateur Hockey Association established rules requiring helmets and the NHL followed in the 1980s with regulation mandating helmets.

Today's players – pro and amateur – are bigger and faster than those of 40 years ago. Body protection has evolved to meet the demands of the sport and it has become more specialized with a variety of protective equipment options geared to the level of play in a variety of price brackets. This is particularly challenging for amateurs who have to buy their own equipment and for parents whose kids quickly outgrow it. Younger players often use equipment that has been handed down or bought from consignment stores or used equipment retailers to reduce costs. Proper fit of equipment is sometimes sacrificed in favor of a good price.

"Equipment is such an individual thing," Hildebrand says. "Some

kids aren't particular about their equipment; others are. Some parents will automatically buy the most expensive, assuming that it will be the most comfortable, and that's not always the case. Others get hung up on how expensive hockey can be and go looking for deals. There are some good second-hand shops and the best-fitting and most comfortable equipment doesn't have to be the most expensive. Some parents will go into sport shops and leave it to the sales staff to guide them; that doesn't guarantee that they'll end up with the right fit either. Parents should educate themselves so that they can assess what salespeople and their own kids are telling them."

Having a conversation with your brokerage clients about hockey equipment safety is a great gateway to other risk-management topics.

For most Canadians, hockey is much more than just a sport, its part of our national identity.

In an Environics survey in 2012, a strong majority totally (46%) or somewhat (38%) agreed that hockey is a key part of what it means to be Canadian – a sentiment that is trending upward. Two-thirds of the adult population of Canada follows the game, with one-quarter (24%) saying they consider themselves to be "huge fans" and additional 42% saying that they watch hockey on TV occasionally.

There are a half million players enrolled in Hockey Canada teams and many more who play informally. The WHL sees the Hockey Equipment Safety Manual as an informative document for new and developing players. Hildebrand hopes to see the *WHL Hockey Equipment Safety* videos and manual used widely by as many coaches and parents as possible.

"They'd be great for a team-building pizza night with coaches, players and parents all viewing them together at the beginning of a season," he says. #



GET INVOLVED

Join the IBA-WHL Hockey Network for your province. We'll send you weekly e-mail updates and links to videos, news and ideas for leveraging this partnership in your marketing program. Get on board today by contacting your provincial program coordinator:

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Robyn Stettner, robyn.stettner@ibas.ca P: 306 525 5900

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Olivia Doerksen, oliviadoerksen@ibam.mb.ca P: 204 488 1857

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The western provincial Insurance Goals Program for 2014-15 has received a tremendous assist from Wawanesa Insurance. Its support has allowed the associations to expand their involvement in the WHL program to include the new Player Safety Program as well as more grassroots hockey initiatives in every corner of each province. This new collaboration continues to set higher goals to promote the broker channel. The support of Wawanesa Insurance and more than 2,000 member broker offices is the insurance goal that assures a win for all.

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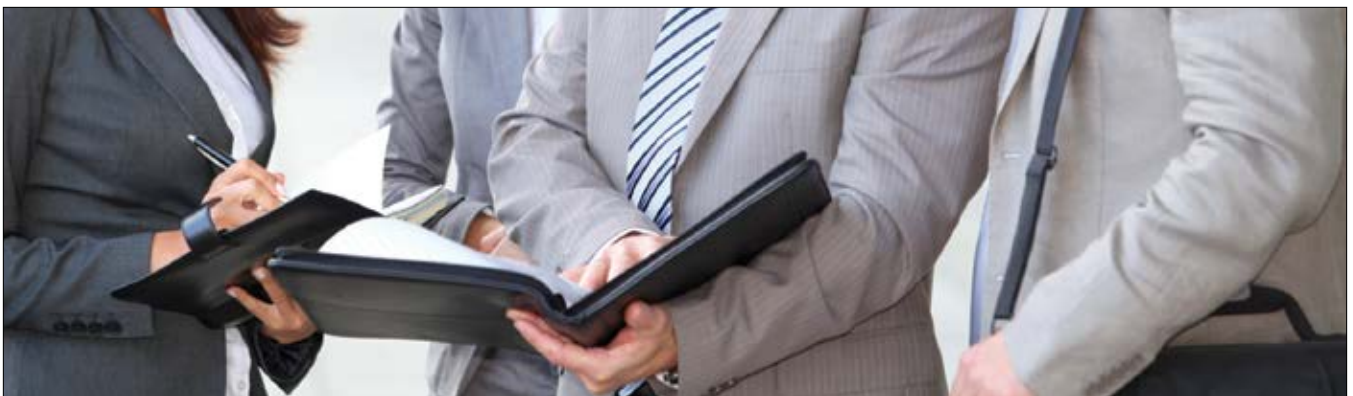
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What goes down...



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

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

over 25 years and paid monthly, a variable interest rate increase from 3.25% to 5.25% would translate into approximately an extra \$3,390 in annual payments. Even the Bank of Canada has publicly stated that with increasing interest rates on the horizon, household debt is the biggest risk to the financial system.

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

includes 'stress testing' your business or personal budget.

Stress testing involves taking the debts you have now and applying a higher rate of interest to the amount currently outstanding. This helps determine how big of an increase your budget could absorb and at what level would higher rates start to require material adjustments to your business or personal finances.

There are some ways to help offset the potential for rate increases. A most common one is choosing a fixed interest rate, which defines your interest rate for a period of time. But this doesn't mean you can

“For those that have recently taken on substantial debts to acquire assets at higher values, such as brokerages or homes, planning now for higher rates is a valuable exercise.”

ignore the potential for any future rate increases. Consider the loan example cited above. Even after five years of payments at a fixed interest rate of 5.25% there would still be approximately \$222,000 outstanding. At renewal time then if rates went up, there is still a high proportion of the original loan outstanding, which could push payments up substantially.

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

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

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

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

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HUB International launches Entertainment Practice

Hub International Limited (Hub) has launched its Hub Entertainment Industry Solutions practice, focused on providing risk management and insurance solutions for the entertainment industry (film, television, music, theatre, video gaming, business management, venues and high-risk live events). The practice capitalizes on Hub's existing entertainment expertise

to provide specialized industry coverage solutions for performances, professionals, events and services, and already has several hundred clients.

Customized coverage and risk management solutions are developed to meet the highly unique risks and exposures of the entertainment industry.

The practice will support the 300+ Hub offices throughout North

America to serve the needs of local productions, venues and on-location opportunities and deliver a combination of localized service and national entertainment expertise. Hub is also leveraging its scale and relationship with key carriers supporting the entertainment space to innovate new proprietary products for the ever-changing needs of its clientele.

Changes to Red River's Executive Management Team

Red River Mutual has announced these changes to its Executive Management Team.

Geoff Branson is now Senior Vice President & Chief Financial Officer. Geoff will continue to be responsible for the Accounting and Finance function in the organization. In addition, Geoff will assume responsibility for Business Intelligence and Business Transformation. Geoff joined Red River Mutual in 2010 as Vice President, Finance and in that

capacity developed a technology team that successfully deployed a major upgrade to the organization's core insurance system.

Richard Meertens now assumes the position of Chief Information Officer. He will be assuming responsibility for the technology strategy and implementation for Red River Mutual. Until recently, Richard was with Arch Insurance Canada Ltd., as Vice President, Technology and Process improvement. His depth of experience includes 11 years



Geoff Branson



Richard Meertens

at Gore Mutual Insurance as CIO leading their technology strategy transformation.

Intact acquires Canadian Direct, makes branding changes

Intact Financial Corp. has struck a deal to acquire Canadian Direct Insurance Inc. from Canadian Western Bank Group for \$197-million, and is changing its branding at the same time.

Canadian Direct offers home, auto and travel insurance primarily in Alberta and BC. It is a direct-to-consumer business, meaning it sells and manages insurance policies by phone, rather than in brick-and-mortar locations. It was an early adopter of this distribution method in BC.

Intact, the country's largest P&C insurer, said that the deal would extend its direct insurance business all the way across Canada. It will also strengthen the Toronto-based company's presence in Western Canada. Last year, Canadian Direct wrote about \$140 million in home and auto insurance premiums.

Intact has been vocal about its plans to look for and pursue acquisitions and the company reported \$681 million in excess capital in its recent quarterly results. This deal will be financed with those funds, and Intact expects to be able to save \$10 million each year in reduced reinsurance costs and other efficiencies. The transaction is expected to close in mid-2015, pending regulatory approval.

Intact also said it would begin to make some branding changes as it folds in its acquisition. Intact plans to consolidate its *Grey Power* business, which is focused on customers over age 50 and currently under the banner of *Belairdirect*.

"Together, these changes will expand and simplify our direct operations while improving our ability to respond to evolving

customer expectations," said **Louis Gagnon**, President of Service and Distribution at Intact.

For Edmonton-based Canadian Western Bank, this move represents a renewed focus on its key businesses and stems from a company review that began more than one year ago. "Our strategic direction is to increase the depth and breadth of client relationships through a focus on our core business banking platform with complementary financial services," said **Chris Fowler**, CEO of Canadian Western Bank. He added that these main areas include personal banking, equipment finance and leasing, alternative mortgages, wealth management and trust services.

(Source: *the Globe & Mail*, Feb. 10, 2015)

RSA appoints first SVP Operations & Chief Operations Officer

RSA, Canada's third largest P&C insurer, announced the appointment of **Siddhartha (Sid) Chopra** as Senior Vice President Operations & Chief Operations Officer.

RSA continues to focus on building a strong, sustainable and sound business on which brokers and customers can rely. Sid will be responsible for building RSA Canada's first Operational Centre

of Excellence. Reporting directly to President & CEO **Rowan Saunders**, Sid will also lead the operations team, tasked with developing and driving operational excellence for brokers and customers.

Sid brings an impressive track record in leading business transformations. He joins RSA from the Bank of Montreal (BMO) where he held the position of Senior VP & Head, North

American Delivery accountable for project management, process management/operations and change management for all operating groups within BMO Financial Group.



Sid Chopra

"At RSA we strive for excellence in all that we do," says Rowan Saunders. "Sid's appointment together with the creation of an Operational Centre of Excellence demonstrates our dedication to becoming the best insurance provider in Canada and delivering the best possible service for our brokers and customers."

For news and information from RSA, visit the RSA Broker website at www.rsabroker.ca.



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Small businesses welcome federal move to cut red tape

The Canadian Federation of Independent Business (CFIB) is pleased that Ottawa has started delivering on a key commitment from its Red Tape Reduction Action Plan, releasing its first count of federal regulatory requirements on business since 2007.

"The first step to 'cutting the fat' is to know how much there is to cut," said CFIB Executive VP **Laura Jones**. "We commend the federal government for having the courage to step on the scale, and be transparent about the red tape burden that it places on entrepreneurs."

The 129,126 requirements included in the Administrative Burden Baseline (ABB) announced on November 28 by Treasury Board President **Tony Clement**, however, only include requirements arising from federal regulations and related forms.

"The regulatory burden felt so strongly by small business owners comes from a number of sources, including not just regulations, but also legislation and government policies," added Jones. "Going forward, we need to see a more comprehensive count, but today's announcement is a good start."

New CEO for SCM Insurance Services



Bob Fitzgerald

SCM Insurance Services has announced the appointment of **Bob Fitzgerald** as its new Chief Executive Officer, succeeding founder **Larry Shumka**, who has assumed a

new role as SCM's first-ever Executive Chairman. The two executives will manage the transition together through 2015, with Fitzgerald overseeing SCM's strategy and operations while he and SCM continue to benefit from Shumka's legacy of successful leadership, entrepreneurship, knowledge and relationships.

Since its inception, SCM has strategically expanded its brand through targeted acquisitions and complementary services to provide a breadth of insurance solutions.

"I'm extremely proud of how our corporation has grown since 1986 from a single office in Edmonton to a corporation of seven companies with 200 offices and more than 2,600 employees serving our clients across Canada," said Shumka. "But we're poised for even more growth in the years ahead, so this is the perfect time to pass the torch to Bob, whose leadership will take SCM to the next level and ensure that we continue to deliver innovative world-class solutions for our customers."

Fitzgerald has 30 years of experience in the property and casualty insurance industry, serving most recently as President of SCM's adjusting and claims management company, ClaimsPro, which he joined in 2011. He has also held senior executive roles with other major insurance organizations in Canada and is an industry leader in the fields of claims, strategy, underwriting, marketing and risk management.


"SCM is already a top-class company providing a full range of insurance services in Canada, and I'm delighted to be entrusted with the opportunity to lead its further growth, innovation and strategic investment," said Fitzgerald.

Fitzgerald will continue as President of ClaimsPro until a successor is announced.


Jeff Burke resigns from Western Financial Group

Western Financial Group's Board of Directors has announced that **Jeff Burke** has stepped down as President and CEO, effective immediately. Company founder **Scott Tannas** has been appointed Interim President and CEO. A search for new leadership will commence shortly.

"We thank Jeff for his contributions to the company," said Tannas. "He guided Western through a challenging period of transition. We wish him and his wife Julie best wishes as they return to the US."



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Chubb Insurance mobile app complements broker marketing/service efforts

Chubb Insurance Co. of Canada has introduced a new iPad app, *Chubb Mobile*, to facilitate marketing by brokers and to further enhance customer service.

The easy-to-use app provides brokers with remote access to Chubb Personal Insurance marketing materials, customer information and quoting tools. *Chubb Mobile* users can quickly create and share proposals tailored to their customers' insurance needs by accessing brochures, highlight sheets and videos. The app

also provides access to Chubb Canada's website, claims reporting information and the password-protected @ChubbCanada website, which enables brokers to view and manage their customers' insurance portfolios. The app is also available in French.

In addition, the *Chubb Mobile* app can connect brokers to Chubb's *Accent* magazine, which provides relevant lifestyle content; industry updates and news through Chubb's corporate Facebook

page and Twitter feed; and additional educational product and service support via the Chubb YouTube Channel.

"The new app will take us a step further in providing outstanding remote access to everything brokers need when presenting Chubb to customers. Helping our brokers make the most of their time is important to us, and we'll continue to support them by providing this and other e-business tools," said **Paul Johnstone**, Senior VP, Chubb Canada.

Global appointment for Intact claims manager

Intact Insurance is pleased to announce that **Mariella Dauphinee**, marine claims manager, has been appointed to the International Union of Marine Insurance (IUMI) Loss Prevention Committee as Canada's official representative. In response to her appointment, Mariella noted, "It is a great honour to represent Canada, and of

course Intact, internationally in the field of marine insurance and transportation."

Already a highly regarded member of the Marine Insurance Association of British Columbia (MIABC) and Canadian Board of Marine Underwriters (CBMU), this appointment is another accolade attributed to Mariella's expertise, experience and involvement

in speciality insurance solutions.

"We are pleased that Mariella has been appointed to represent Canada at IUMI," said **Jennie Moushos**, SVP West, Intact Insurance, "For our organization, it highlights our commitment to being experts in the field and our dedication to the growth of the industry."

Optimum names new branch manager

Optimum Insurance is pleased to announce the appointment of **Lavjit Singh** to the position of Branch Manager, Manitoba & Saskatchewan. Lavjit comes to Winnipeg with a strong past record of success as Optimum's Manager of Commercial Business Development in

British Columbia, as well as previous experience gained in the Australian and New Zealand marketplaces. Lavjit recently moved to Winnipeg with his wife and young son and they look forward to enjoying all that Winnipeg has to offer.

Optimum has experienced solid growth and loss results in 2014. Under Lavjit's leadership, we expect this to continue in partnership with our brokers.



Lavjit Singh

Lavjit's Contact information:
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Tel: 204-943-2975 (X25)
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Come join the Optimum Team at the IBAM Convention's Hospitality Night!
Wednesday, April 29, 2015, Cambridge Room - The Fairmont, Winnipeg

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