

THE MANITOBA **BROKER**



VOLUME 18 NUMBER 2, JUNE 2010



Conference Revisited

Introducing
President
**Pamela
Gilroy-Rajotte**

PM 40065075

MEET YOUR 2010/11 BOARD OF DIRECTORS

Ever had that Errors & Omissions feeling?



Call Monarch BEFORE it happens to you!
Insurance Brokers' Errors & Omissions Program

As managing brokers for Lloyd's of London markets, we can also help in placement of coverage on most Errors & Omissions classes of business, as well as excess umbrella, CGL, D&O, property, motor truck cargo and auto physical damage.

SERVING: ALBERTA • BRITISH COLUMBIA • MANITOBA • SASKATCHEWAN

Contact us today!



204, 7633 - 50 Street
Meridian Place
Edmonton, Alberta T6B 2W9



Ph 780-422-0568 Fax 780-425-6776
Toll-free phone Canada: 800-561-1713
Toll-free fax Canada: 866-425-6774

monarch@monarchins.com

online at www.monarchins.com

Even though we've
been around since 1875,
**we believe a
reintroduction
is in order.**

We are undergoing an ambitious transformation of our business processes, services and the way we interact with brokers and policyholders. To reflect these changes, we've introduced a new brand.

We encourage you to 'make it your own'. This is a simple but powerful invitation to all of our stakeholders to join us in making Red River Mutual an even better place to do business.

Welcome to the new Red River Mutual.

Make it your own.

**Red River
Mutual**



Congratulations Pam on being named IBAM President!
From all of your friends at Red River Mutual.

make it your own.



FROM THE EPIC TO THE EVERYDAY,
WE'VE BEEN UNDERWRITING PROGRESS SINCE 1710.

Our business began life in 1710 with the establishment of the Sun Fire Office. And this year, as we celebrate our 300th anniversary, we are believed to be among the world's oldest insurers.

The principle that drove us to succeed in the embers of the Great Fire of London is the same one that drives us today: an unshakable belief that insurance should enable progress.

From the epic to the everyday, we continue to help the world's people and businesses move forward. To learn more, visit www.rsabroker.ca

2010/2011 Board of Directors

Executive Committee

President
Pamela Gilroy-Rajotte

Chair / Past President
Scott Andrew

President-Elect
Peter Tessier

Vice-President
Curtis Wyatt

Chief Executive Officer
David Schioler

Greg Barrows
Tara Chammartin
Keith Jordan
Lori King
John McDonald
T.J. McRedmond
Darren Peters
Russell Wasnie

IBAM 2010/2011 Committee Chairs

IBAC
Wade Garriock/Scott Andrew/Pamela Gilroy-Rajotte

MPI/DVL/IBAM General Liaison
Russell Wasnie

MPI/IBAM SRE Committee
Dale Rempel

Communications/BIP Committee
Pamela Gilroy-Rajotte

Conference
Peter Tessier

Nominating
Scott Andrew

Professional Development
Tara Chammartin

Young Broker Committee
Brett McGregor

Features

**Introducing President
Pamela Gilroy-Rajotte**



7

**2010-2011
Board of Directors**

11



**Reintroducing
Red River Mutual**



24

**Jeff Coleman: proud to
head a family brokerage**

26

**2010 Conference, AGM
& Trade Show revisited**

32

Departments

- 15 Raising our Profile
- 28 (NEW!) Specialty Insurance
- 46 Business Corner

- 48 Industry News
- 52 Reach our Advertisers

The MANITOBA BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 205-530 Kenaston Blvd. Winnipeg, MB R3N 1Z4, (204) 488-1857, email: info@ibam.mb.ca
All rights reserved. Contents may not be reproduced without express consent of the publisher. ©2010



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

Executive Editor.....**David Schioler**
Managing Editor.....**Terry Ross**
Design / Layout.....**Theresa Kurjewicz**
Advertising Manager.....**Kris Fillion**
Advertising Coordinator.....**Lauren Campbell**

Our smile is as wide as the HORIZON!



Horizon Insurance, Manitoba's largest, locally-owned insurance broker welcomes Pam Gilroy-Rajotte as the new President of the Insurance Brokers Association of Manitoba.

To guide the association, Pam will use the same qualities she brings to Horizon Insurance every day. She is a knowledgeable and caring professional with over 20 years of experience in insurance management and sales leadership in a wide range of accounts, who brings her best every day.

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

Congratulations Pam!



Pam Gilroy-Rajotte, CAIB | pgilroy-rajotte@horizoninsurance.ca

New Opportunity on the Horizon

**Looking for a change?
Horizon Insurance is looking for you.**



We have 17 retail outlets in Winnipeg and Southern Manitoba. Crave a bit of adventure? We have stores in Nunavut and NWT. Prefer to work from home? We have opportunities for that too.

With a great company atmosphere, competitive salary, liberal commission structure, excellent benefits plan, company supported RRSP, and tremendous opportunities for advancement, a new opportunity may be on your horizon.

For a confidential interview, contact:
Keith Jordan CA
President and CEO
204.988.4791
HumanResources@horizoninsurance.ca

Introducing IBAM President Pamela Gilroy-Rajotte



*Pam and Cam
- IBAM's Presidential Couple*

Q - You are the second generation from the Gilroy family to have a career as a broker. What does being President of IBAM mean to you and your family?

A - The industry has been good to me and my family. My father sat on the IBAM Board but left to pursue other opportunities. He also sat on the Insurance Council, which is a role my mother Wendy enjoys now. It means a great deal to us that we can give back to our industry. I am truly honoured to serve our membership.

Q - You grew up in an "insurance family." Have you always wanted to make it your career? Describe your early years in the business.

A - When I was younger I intended to get a law degree, a plan my parents encouraged. After becoming more involved in the business in my final year of high school, I decided to get my brokers license and focus my education on insurance and business.

Q - Can you give a brief overview of your recent move to Horizon Insurance and your current responsibilities?

A - After the merger of Horizon Insurance and Ryan Gateway Insurance Brokers last summer, I joined to manage personal lines and sales in our 17 retail locations. With 195 employees, it's a big job to

ensure that we are maximizing sales opportunities in all of our branches and departments. Our corporate restructure earlier this year has brought about some fabulous changes. We are always looking at how we can improve for our clients and our staff.

Q - Can you put your commitment to IBAM into words? On which committees have you served?

A - I believe that no matter what the cause, when we use our voice we can make a difference. I believe in the work we do at IBAM and our mandate. Perhaps the road I took toward the Presidency was paved in the late '90s when we created the first Young Broker Network in Canada and I served on the Young Broker Committee. I participated in various committees including Autopac and Professional Development. I'm passionate about professional development for our membership. Our new national initiatives are exciting and offer fabulous opportunities for brokers. Have I gone off topic (LAUGHS)?

Q - What are the industry's major issues and, as a result, your new administration's priorities?

A - We continue to work to prevent the banks from retailing insurance

from their bank branches and support Finance Minister Jim Flaherty in his intention to tighten *Bank Act* regulations to prevent banks from marketing and selling insurance on their bank websites. These are important consumer protection issues.

We are also monitoring activity at credit union owned brokerages. We intend to work with Manitoba credit unions to ensure laws are in



"I believe that no matter what the cause, when we use our voice we can make a difference."



place protecting against tied selling and protecting personal banking information on behalf of consumers.

Our board of directors is also doing strategic planning in 2010. We recognize that planning is important to maintain focus and continue to provide value to our membership and we are looking forward to the planning process.

Q - You are only the third woman to serve as President (after Barb Gerrie and Melody Terin). What does this mean to you?

A - I grew up in this industry and have seen great deal of change. At one time women were greatly underrepresented; and we have made strides in the right direction. It is difficult to express what

that means to me. I can say that I am so proud to be in the company of the two women presidents that served before me.

Q - Can you say a few words about your Executive team and the IBAM staff?

A - Say a few? I can say a lot! How much time do we have? I have tremendous respect for those on our Executive team. These are busy individuals, but they do this because they're committed to our industry and we are lucky to have them. The IBAM staff consistently goes above and beyond and they make it look so easy. The leadership Dave Schioler has provided has directly contributed to some of our recent successes.

QUICK PICKS: Name your favourite ...

- **Singer/Group**
Foo Fighters
- **Movies**
The Bourne Trilogy
- **Book**
Probably *Life on Planet Rock*
– I love biographies and autobiographies
- **Meal**
Italian
- **Ice Cream Flavour**
Chocolate Chip Mint
- **Beverage**
Um ...coffee.
- **Vacation Spot**
So far, Italy
- **Sport/Team**
Pittsburgh Penguins
- **Childhood Memory**
Time spent with my family at Royal Lake, across the border in Ontario
- **Quote**
“Our hopes are high. Our faith in the people is great. Our courage is strong. And our dreams for this beautiful country will never die.”
– Pierre Trudeau



Congratulations
Pam Gilroy-Rajotte!

- From the Management
& Staff of Portage Mutual



Q - How did the recent Conference, AGM and Trade Show turn out?


A - In a word, fabulous! Thanks to the IBAM staff, we attracted top-notch exhibitors and speakers, and put on a quality event. Attendance was exceptional, having the largest number of guests ever in attendance at the President's Dinner & Dance.

Q - What can you tell readers about the new "first family?"

A - My husband Cam and I have been married for 10 years. Our two dogs are Border Collie crosses named Salty and Pepper, from the same litter. To keep life interesting we also have a cat. We have six beautiful nieces under the age of 10. Spending time with them is a joy.

Q - How do you enjoy spending time away from the office and the boardroom?

A - Cam and I love to travel and we're dedicated music fans. Whenever possible, we combine the two and fly away to see a band. Of course, we also attend a lot of local concerts and shows. To relax, we have a trailer parked in a lot on Lake Manitoba. With some of my family close by, we have a lot of fun. 🐾



**Congratulations
Pam Gilroy-Rajotte!**

Wishing you much success
as IBAM President

Wawanesa
Earning Your Trust Since 1896



**Congratulations
Pam Gilroy-Rajotte!**

Enjoy your new role as President
of the Manitoba Brokers' Association.



The Grain would like to
congratulate incoming president
Pam Gilroy-Rajotte.

Thank you for your commitment
to furthering the goals of
Manitoba's insurance industry.

graininsurance.com | 1-800-665-3351



**Congratulations to
Pam Gilroy-Rajotte
as incoming
president of IBAM**



Congratulations
Pam Gilroy-Rajotte



**Congratulations Pam Gilroy-Rajotte!
Wishing you success in your new role.**

**PEACE HILLS
INSURANCE**

PEACEHILLSINSURANCE.COM

Anytime commercial
UNDERWRITERS
visit the office they
**GET AN EARFUL
FROM ME...**

“

...about getting their company connected to Policy Works. It makes my job easier, and any of the underwriters I've spoken with have confirmed that they love Policy Works submissions because they're laid out well, easy to read and visually appealing. Not to mention the impression on our clients when we present them with our submission and subsequent binder! It's a fabulous product in so many ways and I tell anyone and everyone who will listen.

Our office has been using Policy Works since 2006 and for commercial submissions, whether big or small, it is an absolute godsend! As with any new product there's a learning curve but the more I used it, played with it, and asked questions, the quicker I flattened that curve. Now I am proud to tell people that I am our office's Policy Works Champion. I use Policy Works for virtually every commercial lines submission because it is so effective. Even for a small office package, I can enter the information once and upload via various portals - often receiving instant quotes in less time and with very little duplicate entry.

”

Thanks for making my job that much easier!

Gillian Van Kempen, FCIP, CRM, CAIB
Vice President - Risk Management
Best Buy Witty Insurance Brokers Inc.
Ajax, Ontario



Thanks for getting the word out, Gillian!

IBAM Board of Directors for 2010-2011



(L-R) Front row: Lori King, Russell Wasnie, President Pamela Gilroy-Rajotte, Tara Chammartin, Darren Peters and Vice-President Curtis Wyatt.
Back row: Keith Jordan, Greg Barrows, Past President Scott Andrew, T.J. McRedmond, President-Elect Peter Tessier, John McDonald and CEO Dave Schioler.

2010/2011 IBAM Board of Directors



**Pamela
Gilroy-Rajotte**
President

Growing up in the family brokerage, Pamela began her insurance career in 1987, while completing her final year of high school. Pamela obtained her CAIB designation and a certificate in Business and Administrative Studies from Red River College in 2005. She hopes to one day obtain a Business Administration degree from the University of Winnipeg. Pamela is the Manager of Retail Sales and Personal Lines at Horizon Insurance.

Pamela's interests include politics and she has volunteered on several election campaigns. She also loves animals and sits on the Paws in Motion Committee at the Winnipeg Humane Society.

Pamela has a passion for music and she and husband Cam are avid concertgoers. They also enjoy traveling and spending time with their two dogs. They have a seasonal trailer on Lake Manitoba where they enjoy time with their family, especially their young nieces.



Scott Andrew
Chair & Past President

Scott started his insurance industry career in 1990 working with his father and brothers in the brokerage owned by his family since 1913 in Virden. He partnered with his brothers Todd and Blair and purchased the family brokerage in 1993, making them the 4th generation of the Andrew family to own and operate the brokerage.

Today, Scott is President and Managing Partner of Andrew Agencies Ltd. insurance brokerage now operating 11 locations in SW Manitoba and SE Saskatchewan. He is also President and CEO of Custom Software Solutions Inc., which sells automation software to brokerage and insurance companies across Canada; and President of RFNow Inc. a wireless high speed communications company first established to provide a communications link between offices (but has since grown to include

high speed and phone service to last mile clients in SW Manitoba and SE Saskatchewan).

Scott has been married to Jennifer for 21 years. They have two sons (Hayden - 7, Tyson - 5) and a daughter (Samantha - 4). His interests include flying, motorcycling and traveling.



Peter Tessier
President-Elect

Born and raised in Vancouver, Peter obtained a BFA from the University of Victoria. As starving artists were not in high demand, Peter turned his summer break relationship with London Drugs into a career, where he developed internal corporate communications and produced corporate videos and communications presentations. Following a couple of backpacking adventures, Peter began working in the new Internet sector, providing communications and marketing services to two different companies.

In 2002, when the opportunity to join a family business in Winnipeg arose, Peter and his family (wife Marni and sons Liam and Jay) moved from Vancouver to Winnipeg, where he joined Waggoner Insurance Services. Currently a partner in the company, Peter is also a partner in Waggoner Industrial Products, a distributor of supplies and equipment to the manufacturing, construction and agriculture sectors.



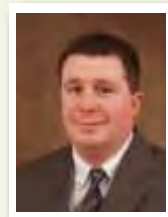
Curtis Wyatt
Vice-President

At the young age of 14, Curtis started his insurance career. Catching the bus from school to work at the family brokerage twice a week, he was educated in business from the ground up. In 1993, Curtis completed his Fundamentals of Insurance and attended Red River College taking Business and Administrative Studies. Curtis and wife Debra completed their CAIB designations in 2000. Over the years, the Wyatt family of offices has grown from a single location to the current line-up of 11 Winnipeg

locations, following last year's historic merging with Dowling Insurance (which was overseen by Curtis).

Curtis and Debra enjoy time with their two children Connor (14) and Taylor (13). Many days are spent in the winter watching hockey and ringette games throughout the province. Summers are spent around the pool or at the dirt bike track where Curtis and the kids compete in motocross races.

Community involvement is a big part of the Wyatt family. Curtis sits on the board of the "Keep Them in School Education Foundation," is a member of the East Winnipeg AM Rotary Club and is Past President of both the Honourable Order of the Blue Goose and the Manitoba Motocross Association.



Greg Barrows

Greg was raised in rural southwest Manitoba. He attended Brandon University and graduated in 1999 with a B. Sc. in Biology, then spent 4 years working in the agriculture and biological fields in Manitoba and Saskatchewan.

He became life insurance and mutual fund licensed in 2001 on a part-time basis, later attaining level 2 general insurance license in 2004 and becoming a partner of Cameron Agencies.

Presently, he is actively involved in all areas of the business including, auto, residential, farm and commercial insurance. In addition, he spends considerable time in the life insurance wealth management area, and is presently Branch Manager.

Greg is married, has two children and resides on a farm near Hartney, MB. He is an avid outdoorsman; however his true passion is building, managing and protecting all aspects of clients' wealth and wellbeing.



Tara Chammartin

Tara began her career as an insurance broker in 1994 and has been with Rempel Insurance Brokers Ltd. since 2001, in her role as Operations Manager. Tara achieved her Canadian Accredited Insurance Broker (CAIB) designation in

2010/2011 IBAM Board of Directors

2001, and continues on as a course facilitator for the CAIB Program.

She has been very involved with IBAM over the last 11 years, as an original member of the Young Broker Network Committee, Professional Development Committee and the IBAM Conference Committee.

Tara resides just outside Winnipeg, in Grande Pointe, and has a very sports avid 13-year-old daughter, Cortney. Tara enjoys playing volleyball, baseball and is eager to learn a little more about the game of golf.



Keith Jordan

Keith Jordan was born and raised in Killarney and graduated from the U of M with a B.A. in 1976. He then received his designation as a Chartered

Accountant in 1980. Keith purchased his first business, Oxford Building Cleaning, in 1985 and employed 180 staff. He sold this successful business in 1994 and purchased his first brokerage, Stewart Scott Insurance, in 1995 (which later became part of Horizon Insurance). Keith first served as senior partner at Horizon Insurance and in 2002 became COO. In December 2009, he was appointed President and CEO. Keith has been one of the key architects of Horizon's significant growth over the past 15 years. Horizon has 17 offices in Manitoba, along with its newest company, Nunavut Insurance Brokers, with offices in Iqaluit and Rankin Inlet. There are 200 employees.

Like the success he has found in business, he has found the same success in his marriage to Vicky. Vicky has been incredibly supportive of Keith's career, which is a fostering environment for total success. Keith has a daughter, Chelsa, from his previous marriage. Keith enjoys time with his family, along with reading, photography, golf, jogging, and travel.



Lori King

Lori grew up in the family business, helping out in summers and the last weeks of February every year. After receiving her diploma for

X-ray Technology in 1986 she worked at St. Boniface hospital for eight years. She returned to the business in '94, and soon became the office manager of the Corydon location. Lori is now the General Manager of Turnbull Whitaker Insurance. She obtained her CAIB designation in 1999 and is working toward her CPIB when time allows.

She is on the board of her community center and helps out with her children's activities and schools.

Lori and husband Allan are the very busy parents of three boys – Lucas, Myles, and Noah. She enjoys all sorts of activities, from being a proud sports mom, to skiing, curling, biking, running and traveling. The family enjoys time at their cottage in Lake of the Woods, Ontario.



John McDonald

John has been married to Louise since 1966. They have two sons ages 37 and 34 and a daughter, 24.

John entered the industry in Toronto with Mutual Life in 1972 and was named Rookie of the Year. Disliking Toronto, he decided to move back to Manitoba, home to both John (Strathclair) and Louise (Gimli).

After a time at Xerox in Winnipeg, John moved to Brandon to open his own business. However insurance was in his blood, and a couple of years he became a Sun Life agent. Eventually he moved back to Winnipeg joining Excelsior Life. Then the opportunity to join forces with Earl and Rhoda Cook as their life agent arose and John obtained his general license. John's farm background led him to doing most of his business within the agricultural sector. That led him to Ranger and eventually to BSI in 1995. In that time, John obtained his CAIB designation.

In Brandon, John has been on the board of Big Brothers, Kinsman Club,

served as deacon in his church and been on a pair of church building committees. Currently he sits on a federal area riding board and on the board of Hockey Ministries (Winnipeg). He has been heavily involved with hockey as a player, scout and coached for almost 30 years including three years of Junior A and Major Junior.

John and Louise are currently empty nesters and love it.



T.J. McRedmond

T.J. started his career in the insurance industry with Crossroads Insurance in 1988 after attending the Universities of

Winnipeg and Manitoba (Commerce program). He obtained his CAIB designation in 1996. In 1997, T.J. purchased the shares of Crossroads Insurance from his father, becoming the second generation owner of the family business. Over the years, T.J. has been involved in all aspects of the insurance business. In 2009, his father semi-retired and T.J. became President of the company.

During his time in the insurance industry, T.J. has been very active within IBAM, serving on various committees. He is a Past Chair of the Young Broker Network.

T.J. lives in East St. Paul with his wife Kara, son Alex, and daughter Gabrielle. He enjoys spending time with his family and friends, golfing, and traveling.



Darren Peters

Darren is COO at Oldfield Kirby Esau Insurance Brokers. He has 18 years of insurance experience and holds his Certificate in

Risk Management and Fellowship of Insurance. Darren spent nine years on the insurance company side of the industry and is going into his ninth year on the broker side. He became a partner at Oldfield Kirby almost two years ago and specializes in Professional Liability and Directors and Officers Liability.

Darren is married with a two-and-a-half-year-old son and a second

2010/2011 IBAM Board of Directors

child due in June. He enjoys outdoor activities such as golfing, running, biking and kayaking.



Russell Wasnie

Russell was born and raised in Selkirk, where he lives with wife Drinda and their sons, Blair and Cole. He works

for McMillan Insurance Agencies a family-owned business located in Selkirk. During his 19 years in the industry, Russell has been involved in all aspects of managing and operating a brokerage.

Russell enjoys spending time with his family and the outdoors. He spends most of his time at the rink watching and coaching his two sons. Russell is actively involved in the local

sports community and assisted in the development of a summer hockey camp program. He is also involved in business and community activities and enjoys volunteering for projects beneficial to the growth and development of the area.



David Schioler Chief Executive Officer

Dave Schioler holds a Masters in Business Administration from Queen's University School of Business, a Law

degree from Dalhousie Law School and Bachelor of Arts (HONOURS - Political Studies) and Bachelor of Education degrees, both from the University of Manitoba.

A former professional hockey player and a lawyer of 19 years, Dave has spent the last decade as an executive with internationally recognized, Canadian business interests, including his current role of the past 5 years as Chief Executive Officer of the Insurance Brokers' Association of Manitoba, (IBAM). In 2006, 2007 with his executive team and again in 2008 with young Association members, Dave was featured in the Winnipeg SUN's "Manitoba Profiles in Business Excellence."

An "Associate" of the prestigious Asper School of Business, Dave is involved in many business, professional and community activities, including having previously served as Chair of Legal Aid Manitoba and as a Director on the Boards of Special Olympics International, Special Olympics Canada, Deer Lodge Hospital, St. James-Assiniboia Chamber of Commerce and other organizations. A four-time Provincial "Achievement in Sports Excellence" award winner, Dave has for a number of years coached his sons' hockey teams out of Heritage-Victoria, Bord-Aire, Silver Heights and Kirkfield Westwood Community Clubs in Winnipeg. Dave and his wife Sharon live in Winnipeg with their three boys, Jordan, Connor and Dane. Dave Schioler was born in Montreal, Quebec. 🦉

Insurance for a sound mind, body and soul Salon Select Insurance Policy

An insurance product styled to the needs of Salon, Studio and Parlour Owners.

Salon Select Insurance Policy eligible businesses:

- Barber Shops
- Beauty Parlour/Hair Styling Salons
- Day Spas
- Ear/Body Piercing Studios
- Electrology Offices
- Massage Therapy
- Nail Salons
- Tanning Studios
- Tattoo/Permanent Make Up Parlours

Salon Select Insurance Policy highlights:

- Coverage for Customers' Property
- Independent Contractors included as Employees
- Discounts for Claims Free, Tanning Certification, and Standard First Aid Certificates
- Optional Liability Extension for Day Care Services
- Optional Professional Liability



Wawanesa
Earning Your Trust Since 1896

www.wawanesa.com

Auto - Home - Business - Farm - Life and Group



Political Action

Prime Minister meets the Immediate Past President



Prime Minister Stephen Harper (L) and IBAM Immediate Past President Scott Andrew met recently at a Conservative Party of Canada private members function. The event was held at the Fire College in Brandon.

Off the shelf coverage doesn't always fit. We tailor the solution to fit the client.

We work with professional insurance brokers to tailor solutions to meet the needs of their clients. Our combined expertise provides effective solutions that fit. For a custom solution for your client, call us in Winnipeg at **1-800-268-0393**

THE SOVEREIGN
GENERAL INSURANCE COMPANY

www.sovereigngeneral.com

Political Action

2010 IBAM MLA Reception – April 13, 2010



24 hours a day, 7 days a week Emergency Service

PRIORITY RESTORATION STEAMATIC

- Fire and Smoke
- Water Damage
- Mold Remediation
- Document Freeze-Drying
- Ultrasonic Cleaning
- 50, 000 sq ft state of the art facility
- Commercial/Residential
- Electronics
- Content cleaning restoration
- Full Pack-Out Service
- Commercial building maintenance division
- IICRC certified

(204) 786-3344

225 McPhillips St., Winnipeg, MB
info@priorityrestoration.com

www.priorityrestoration.com







In the Media

THE GLOBE AND MAIL CANADA'S NATIONAL NEWSPAPER • FOUNDED 1844

FLAHERTY RENEWS INSURANCE BATTLE WITH BANKS

(Globe and Mail, Monday, April 19, 2010)

Finance Minister Jim Flaherty and the banks are headed for a showdown over the institutions' desire to skirt federal rules by selling insurance on their websites. Speaking to reporters in Washington on the weekend, Mr. Flaherty said the issue, which first emerged in October, is "still around," even though the Harper government is intent on stopping the practice, which the Finance Department insists violates the spirit of rules that forbid the big banks from selling insurance in their branches.

"We've had the discussions, but I'm going to have to make clear to them what they can do on their websites," Mr. Flaherty told reporters after attending a meeting of the committee of finance chiefs that guides the work of the International Monetary Fund. "I will be meeting with some of the bank executives within the next 10 days or so and that will be one of the subjects we'll talk about."

This parochial concern sprang up amid weightier issues of sovereign debt risk and the state of the world economy because of a campaign that put Mr. Flaherty in a position he rarely inhabits: squarely on the same side as the country's financial institutions.

At a meeting of the Group of 20 finance ministers and central bank governors on Friday, Mr. Flaherty tripped up a push by Britain, Germany and France to win G20 endorsement of a levy on financial institutions to raise funds for future bailouts and curb risky behaviour.

Mr. Flaherty's efforts drew quick praise from the Canadian Bankers Association, which isn't usually so eager to applaud a politician who makes a point of reminding audiences that he is the "minister of finance" not the "minister of banks."

A vocal, and lonely, critic of the bank levy proposal ahead of the meeting Flaherty rallied emerging market powers to his side, killing whatever momentum the Europeans, with tacit support from the United States, had for a global tax. The G20 rejected an interim report by the IMF that recommended a levy calling on the fund to go back to the drawing board to consider other options including Canada's suggestion that banks be told to sell debt that would convert to equity capital when trouble hits.

Mr. Flaherty and other Canadian officials were buoyant after their diplo-

CANADIAN UNDERWRITER (APRIL 2010)

TERRITORIAL DEFENCE

Independent brokers in Canada have seen some of their ongoing struggles with banks as credit unions evolve into different forms. It's a non-stop tug-of-war, with all of the sides vigorously defending their territory against one another. Who has the upper hand?

In Manitoba, brokers are working through the implementation of a five-year renewal process for personal auto policies. David Schioler, CEO of the Insurance Brokers Association of Manitoba (IBAM), says so far in his province, credit union ownership of brokerages has not become a major issue. But IBAM is keeping a close eye on the situation. With credit unions, he says, "you have the same issues in terms of tied selling and the sharing of banking information to sell insurance and so on, as you do with the banks," he says. Schioler noted that one credit union in Manitoba has included with clients' banking statements flyers that advertise its insurance services.

In Manitoba, for example, Schioler observes that credit unions are governed provincially by a Memorandum of Understanding, which was signed with the Insurance Council will compete fairly with stakeholders in the insurance sector. But if a credit union in Manitoba were to incorporate federally, it would be subject to the Bank Act instead, which contains restrictions on insurance sales.

Manitoba's provincial memorandum does not include any enforcement mechanisms, penalties or sanctions. As of now, although credit unions fall within the provincial jurisdiction, no formal legislation or regulations exist governing their sale of insurance. IBAM is currently working with provincial stakeholders to create such a piece of legislation.

The issue has the potential to grow even more complicated, says Schioler. Should credit unions start incorporating nationally (because they want to operate across boundaries), that might completely take them out of provincial jurisdictions. "For the longest time, it's been believed to be the case that insurance is an area that falls under a provincial jurisdiction, whereas banking falls under federal jurisdiction," he says, adding that this originates with the division of powers outlined in the Constitution Act. While insurance

All eyes on banks

Direct marketing of insurance should be off-limits: IBAM

Pamela Gilroy-Rajotte is the new president of the Insurance Brokers Association of Manitoba, which represents roughly 2,000 property and casualty insurance brokers. These are the men and women who take care of home, auto and business insurance for Manitobans. As Gilroy-Rajotte takes the helm of an organization that represents more than 275 brokerages across the province, she says she is aware of the challenges that need to be met.

First and foremost is the fact that property and casualty insurance brokers have been in the marketing and sale of property and casualty insurance by the major banks of Canada.

Personal info

Because of developments like this, the brokers' role has become more important than ever. In fact, the federal Bank Act (which governs banks in Canada), the federal government and indeed insurance brokers throughout Manitoba and Canada all recognize that these are the challenges that need to be met.



Ian Shanley, the federal finance minister is aware banks are putting links on their websites steering customers to "insurance" programs owned and operated by the banks.

In the summer of 2008, Flaherty asked the corporations to withdraw voluntarily from such practices, and instead use separate websites that are separate and distinct from their banking operations. To date, only one major bank, BMO, has done so.

So the gavel is on, but it is widely expected that the federal government will tighten the regulations in order to force the banks to comply. While there is a similar concern with respect to credit unions and insurance brokers, the government is not expected to do so.



Pamela Gilroy-Rajotte speaks at the IBAM President's Dinner last Thursday at the Fairmont Hotel in Winnipeg.

2010/2011 IBAM Executive and Board of Directors

As elected at the Annual General Meeting of the Insurance Brokers Association of Manitoba (IBAM) on Thursday, April 29, 2010 at the Fairmont Winnipeg

 Pamela Gilroy-Rajotte, IBAM President Horizon Insurance	 Scott Andrew, IBAM Chair - Past President Andrew Agencies	 Peter Tessier, IBAM President-Elect Waggoner Insurance
 Curtis Wyatt, IBAM Vice-President Wyatt Dowling Insurance Brokers	 David Schioler, IBAM Chief Executive Officer	

Directors

- Greg Barrows**
Cameron Agencies
- Tara Chammartin**
Rempel Insurance
- Keith Jordan**
Horizon Insurance
- Lori King**
Turnbull Whitaker Insurance
- John McDonald**
BSI Insurance
- T.J. McRedmond**
Crossroads Insurance
- Darren Peters**
Outfield Kirby Esau
- Russell Wasnie**
McMillan Agencies

CONGRATULATIONS

Pamela Gilroy-Rajotte, IBAM President and the IBAM Board of Directors and the IBAM membership would like to extend congratulations to all of the 2009/2010 Canadian Accredited Insurance Broker (CAIB), Canadian Professional Insurance Broker (CPIB) and AIPC graduates and to the special award winners. All graduates recently received their certificates at the IBAM Annual Education Awards Luncheon held on April 30, 2010 in Winnipeg.

CAIB HONOR GRADUATES

- Nate Andrews
- Ashley Macomber
- Candace Andries
- Somesh Madan
- Janelle Block
- Karen Malik
- James Fahr
- Wendy Rose
- Lynn Frank
- Lisa Sparkes
- Carla Hehner
- Dab Summerscales
- Heather Kakozik
- Cathy Walton
- Karen Lewicki

CAIB GRADUATES

- Andrea Balmer
- Nancy Hunter
- Cheryl Berthaudin

- Lani James
- Danielle Blach
- Lindsay Kuz
- Angela Maria Buoncorno
- Owen Landry
- Ross Bourgeois
- Aissa Magrrell
- Claire Compton
- Robert Margeson
- Ross Cook
- Dorovan Martin
- Chris Degelman
- Katherine Murray
- Marij Desai
- Bornie Neufeld
- Frederick John Dobchuk
- Ashley Ptasnick
- Catherine Dyck
- Pamela Poppe
- Jon Ferreira
- Kristie Standnick

AIPC GRADUATES

- Paula Gultis
- Jonathan Surfa
- Kimberley Hales
- Peter Tessier
- Mandy Harvey
- Andrew van den Hoven
- Frances Hewson
- Darcy K. Whitbread
- Trevi Hillbert
- Jonathan Yerama

AIPC GRADUATES

- Shawn Graydon
- Douglas Fast
- Tony Casario
- Shawn Graydon
- Douglas Fast

2009 Neil Andrews Auto Broker Technical Course Award Sponsors by:

- Manitoba Public Insurance



Special Award Winners

- Danielle Derksen**
Top Student Award - Canada
- Karen Lewicki**
CAIB 2009 George E. Wilson Award
- Christina Bellerose & Dianne Reimer**
2009 Neil Andrews Auto Broker Technical Course Award

Winnipeg Free Press

MAY 15, 2010

2010/2011 IBAM Executive and Board of Directors

As elected at the Annual General Meeting of the Insurance Brokers Association of Manitoba (IBAM) on Thursday, April 29, 2010 at The Fairmont Winnipeg



Pamela Gilroy-Rajotte, IBAM President
Scott Andrew, IBAM Chair - Past President
Peter Lucas, IBAM President-Elect



Scott Andrew, IBAM Chair - Past President
Peter Lucas, IBAM President-Elect

- Directors**
- Greg Barrows**
Cameron Agencies
 - Tara Chammarlin**
Rempel Insurance
 - Keith Jordan**
Innova Insurance
 - Lori King**
Terrebonne Insurance
 - John McDonald**
BSI Insurance
 - T.J. McRedmond**
Crossroads Insurance
 - Darren Peters**
Outfield Kirby Esau
 - Russell Wasnie**
McMillan Agencies

CONGRATULATIONS

Pamela Gilroy-Rajotte, IBAM President and the IBAM Board of Directors and membership would like to extend congratulations to all of the 2009/2010 Canadian Accredited Insurance Broker (CAIB), Canadian Professional Insurance Broker (CPIB) and AIPC graduates and to the special award winners. All graduates recently received their certification at the IBAM Annual Education Awards Luncheon held on April 29, 2010 in Winnipeg.

CAIB 2009 GRADUATES

- Nalin Anand
- Ashley Macomber
- Caroline Anand
- Sorenson Madhavi
- Jessica Black
- Karen Malik
- James Fehr
- Wendy Rose
- Lynn Eakin
- Lisa Spinks
- Caitie Spenser
- Deb Summitt
- Hannah Kalkreuth
- Carly Hallett
- Karen Lewicki

AIPC GRADUATES

- Lindsay Kuz
- Jessica Matis
- Charm Lantry
- David Stoverson
- Alexa Magarsh
- Christa Cook
- Robert Margson
- Rachel Cook
- Doragun Martin
- Chris Deppman
- Katherine Morley
- Bonnie Neill
- Frederick J. Dobchuk
- Anthony Haddick
- Katherine Dyck
- Patricia Fitch
- Jan Fehrer
- Kristie Stankovic
- Paula Curtis
- Francesca Burke
- Kristine Hales
- Heather Foster

Special Award Winners

- Danielle Dorkson**
Top Student Award - Canada
- Karen Lewicki**
CAIB 2009 George E. Wilson Award
- Christina Bellerose & Dianne Reimer**
2009 Neil Andrews Auto Broker Technical Course Award

2009 Neil Andrews Auto Broker Technical Course Award Sponsored by Manitoba Public Insurance

THOMPSON'S DAILY INSURANCE NEWS SERVICE – APRIL 23, 2010

New IBAM president wants to work with credit unions on clearer legislative ground rules

Clearing the air with the credit unions is top of mind for Pamela Gilroy-Rajotte, incoming president of the Insurance Brokers Association of Manitoba. She takes over from Scott Andrew at the association's AGM and Convention in Winnipeg April 28-30.

"We're looking at going and talking to the credit unions because here, if a credit union buys a brokerage, they sign a memorandum of understanding with the provincial council," she told *Thompson's*.

"But they don't have any special regulations they have to follow... like a thing. They say they're not going to do tied selling but it's sort of a voluntary thing."

She would like to work together with the credit unions toward legislation that sets out the ground rules more clearly.

Ms. Gilroy-Rajotte wants to protect the independent broker without antagonizing IBAM 'affinity' members from CU-owned brokerages – a fine line she concedes is "very tricky" to negotiate.

"Our own membership is a little bit divided about that, so that's always a tough one," she said. "We've taken the approach so far that we haven't had to come down on either side of that line. We try to be more inclusive than exclusive when it comes to stuff like that."

The Manitoba brokers association will have a different sort of CEO panel at its Convention and AGM April 28-30 at the Fairmont Hotel in Winnipeg. The keynote session, titled *Doing business in 2010*, will feature **Northwest Company** CEO Edward Kennedy, **Boyd Group** CEO Brock Bulbuck, **Winnipeg Airports Authority** CEO Barry Rempel and **True North Sports & Entertainment** CEO Jim Ludlow. Premier Greg Selinger has confirmed he will attend the President's Dinner and Dance Thursday evening.

THE GLOBE AND MAIL

CANADA'S NATIONAL NEWSPAPER • FOUNDED 1844

OTTAWA TO RESTRICT INSURERS' ONLINE SALES

Tara Perkins
(Globe and Mail, Monday, April 26, 2010)

Ottawa plans to restrict how insurers promote bank products online, a move that could appease the banks as the government cracks down on their Internet activities, sources say.

Finance Minister Jim Flaherty is discussing the upcoming rules with financial executives, and the regulations are still some way from being drafted, but sources say that Ottawa intends to impose restrictions on insurers.

Such a move would make it clear the government will be maintaining a strong divide between the banking and insurance sectors, one that has been slowly closing in recent years. It also risks angering insurers, specifically Manulife Financial Corp., which heavily promotes its bank products online.

Mr. Flaherty is telling the banks in meetings this month that they will be allowed to have a link to their insurance subsidiaries on their corporate Web pages – such as RBC.com or TD.com – where they list their various businesses, according to sources. But, aside from that, bank websites will not be allowed to promote or link to most types of insurance.

Mr. Flaherty also intends to tell insurers that similar rules will apply to them, according to sources. That would go beyond the restrictions that currently apply to insurers on the ground. (While banks have not been allowed to promote most insurance in their branches since 1992, fewer rules apply to insurers.)

The idea, which aims to level the playing field between banks and insurers, comes after banks complained to the Finance Department that the new rules would give insurers an advantage. Bank executives feared that insurers would be able to plow forward in a quest to become one-stop shops for financial products, while the banks would be held back.

For instance, the top of Manulife's main Canadian consumer Web page carried a large banner ad yesterday that said: "Another thing you may not know: Manulife offers more than insurance." By clicking through the ad, the customer can read about how to "get out of debt sooner" with products from Manulife Bank.

As baby boomers age, financial institutions have increasingly sought to become their main financial provider by offering an array of products, from insurance to banking to retirement planning.

The restrictions that Ottawa first placed on the banks' marketing of insur-

ance 18 years ago followed concerns that banks, which were then the increasingly dominant in financial services, might have too much influence on customers. Specifically, there were worries around them linking the granting of credit, such as a mortgage, to insurance, such as home insurance.

At the time, a set of rules that would put restrictions on insurers was drafted, but it never came into effect, according to a lawyer familiar with the subject.

The strongest voice in favour of maintaining the rules on banks is that of the insurance brokers, who lobbied hard for the government to impose the same rules online.

"The governments' decision is simply modernizing the rules and extending protection to consumers on the Web against undo influence and coercion," said Steve Masnyk, a spokesman for the Insurance Brokers Association of Canada. "The current rules are silent and the Minister is filling that void."

But the insurance industry has also been supportive of upholding the rules on banks.

"Technology continues to redefine aspect of the consumer experience, yet the public interest rationale for these safeguards remains as strong as when they were first adopted," Sun Life Financial spokesman Michel Leduc said. "The safeguards ought to apply online insofar as credit-granting can be used as leverage vis-à-vis consumers."

Sun Life does not have its own bank, but Sun Life advisers have recently begun referring customers to National Bank.

On Monday, Neil Skelding, the chief executive officer of RBC Insurance, said "we will comply when we have clarity with whatever rules come out."

Bank executives say they were encouraged by comments Mr. Flaherty made over the weekend, in which he said he had spent some time looking at the various websites after bankers encouraged him to do so.

"You have to draw certain lines about moving from one site to the other and so on, and as you know, they are financial groups of businesses," Mr. Flaherty told reporters in Washington. "But I think we can get there in a way that will be businesslike, that they can live with."

**THOMPSON'S DAILY
INSURANCE NEWS SERVICE – APRIL 27, 2010**

Saying he's not the minister for banks, federal Finance Minister Jim Flaherty knows they are not happy with him over online insurance selling

It appears Canada's finance minister is serious about calling the country's banks to the carpet regarding online insurance marketing.

"They aren't very happy with me about not letting them sell insurance in their bank branches," Jim Flaherty told reporters in Washington, DC. "We've had the discussions but I'm going to have to make clear to them what they can do on their websites.

"I'll be meeting with some of the bank executives within the next 10 days or so and that will be one of the subjects we'll talk about."

In October the government urged the banks to stop promoting insurance on the Internet.

Mr. Flaherty said if the banks didn't change their websites voluntarily he'd make sure the rules are clear.

Mr. Flaherty added: "I don't live in a world where I think the banks are that fond of me, nor should they be.

"They're in business. They're in business to make a profit but they have a protected public position in Canada so they have to accept that government has a significant role to play and that role is on behalf of the Canadian people.

"I'm not the minister for the banks. I'm the minister of finance."

**THOMPSON'S DAILY
INSURANCE NEWS SERVICE – APRIL 28, 2010**

IBAC says recent comments by federal finance minister Flaherty show financial pillars separation a matter of principal

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

The Insurance Brokers Association of Canada is taking recent comments from Finance Minister **Jim Flaherty** as evidence of the government's commitment to clarifying the rules surrounding the separation of the country's financial pillars.

"This appears to be an issue of principal for the minister," association CEO **Dan Danyluk** told *Thompson's*. "It's a re-commitment of his stand of last October."

He said there is a sincere effort by government to make sure that the banks operate by the rules set down for them regarding the promotion of insurance products.

"What Mr. Flaherty said publicly is what he said privately to the brokers: that the banks ought not to try to do indirectly what one cannot do directly.

"This hasn't changed from his position last year."

Mr. Flaherty said that government would be making clear to the banks what they can do on their websites. The ministry would be meeting with some of the bank executives within the next 10 days or so.

Ottawa placed restrictions on banks marketing of insurance 18 years ago. The concern then was that the banks, which were becoming the dominant force in financial services, might have too much power over consumer choice.

**You can
help make
RV owners
happy
campers**



Do your customers realize some seasonal vehicles may have special insurance and driver's licence requirements?

Pay close attention to the towing vehicle, the seasonal vehicle, and such factors as size, value, weight, number of axles. Your customers may need to bone up on towing requirements too.

What they don't know can hurt them. And finding out after an accident may be too late.

So, when they visit you, please use your expertise to take them down the right road.



**Manitoba
Public Insurance**

Community Events



THOMPSON'S WORLD INSURANCE NEWS – APRIL 13, 2010



Blanket coverage for Osborne House

Osborne House women's shelter in Winnipeg received blanket coverage from the Insurance Brokers Association of Manitoba last week. IBAM President-Elect Pamela Gilroy-Rajotte and CEO Dave Schioler presented a box of the magenta 'Bipper' blankets to shelter executive director Barbara Judt. Opened 36 years ago, Osborne House helps an average of 3,000 women and children each year either, providing shelter, counselling and even schooling for families in crisis.

MANITOBA MOVERS

PEOPLE

Tracey Maconachie, appointed executive director of the Life Science Association of Manitoba, brings an extensive science background to the association. She has over 20 years' experience in the pharmaceutical industry. She is well known in our community and has advocated for the local industry. She has served the association as president for several years as well as Manitoba Business of the Year Symposium.

of household advancing her education. Manitoba Harvest Hemp Foods & Oils received the 2010 Best New Product and 2010 Company of the Year award from the Manitoba Food Processors Association. Manitoba Harvest earned the Best New Product Award for its new Hemp PRO-70 protein powder, the world's first water-soluble hemp protein concentrate. Hemp PRO 70 provides a boost of protein and other key nutrients, and because it is water-soluble and has a non-gritty mouth feel and virtually no flavour, it blends easily into beverages and liquid-based foods and recipes. The product is sold in stores throughout North America, and Manitoba Harvest also sells it as an ingredient to other food processors. Founded in 1998, Manitoba Harvest Hemp Foods & Oils is the world's largest vertically integrated, farmer owned hemp-food manufacturer.

AWARDS

Midland Commercial Laundry was chosen from over 100 worldwide distributors to receive the Maytag Commercial Laundry Red Carpet Excellence Award. Fred Maytag developed the award in 1950. Criteria include service response time, customer loyalty, customer service, etiquette and a commitment to continually engage in the Red Carpet Service training course. Midland has been in business for more than 40 years. It provides Maytag commercial laundry equipment for coin, multi-family and on-premise markets throughout Manitoba, Saskatchewan and North western Ontario.

BOARDS

The Outlook Club has elected officers for 2010-2011 at its 85th annual meeting: Norm Asher, president; Jerry South, past president; David Love, vice-president; Tom Walker, treasurer; Alan Crossin, secretary; and Don DeMeo. The Outlook Club is a men's luncheon club that has been meeting in downtown Winnipeg for fellowship and the discussion of topics of general interest since 1925.

Insurance Brokers Association of Manitoba

has elected its 2010-2011 executive and board at the annual IBAM general meeting: Pamela Gilroy-Rajotte, president; Horizon Insurance; Scott Andrew, chairman & past president; Andrew Agencies; Peter Tessler, president-elect; Waggoner Insurance; Curtis Wyatt, vice-president; Wyatt Dowling Insurance Broker; David Schioler is chief executive officer.



Haworth-Brockman

Optimist International of Winnipeg awarded its Women Helping Women Award to Margaret Hawthorth-Brockman. Faircloth received the Violet Johnson Award for community volunteerism at the Women's Health Centre of Winnipeg. Barbara Ednie and Rebecca received the Women's Opportunity Award honouring a financial head

Got a promotion, appointment or new contact? Mail or email the information to Linda Shepetycki at 1355 Mountain Ave., Winnipeg, R2Y 3B6, fax 697-7412 or email linda.shepetycki@freepress.mb.ca



Energize your options.

A CIP Designation expands knowledge.

Whether you're a broker, an underwriter, adjuster or actuary, a Chartered Insurance Professional designation will increase your expertise to keep you on the cutting-edge of the industry. The internationally recognized 10 course program puts an emphasis on information you can use every day. It builds on your experience and helps you to enrich your skills. Through extensive public marketing, both insurance consumers and employers are learning the value of a CIP designation and understand that it indicates a high-level of ethics, experience and education. Choose from in-class, real-time Web or distance learning courses. Contact your local Institute or Chapter today to register for the upcoming semester.

Plug into learning and explore new possibilities.

www.insuranceinstitute.ca
1-866-362-8585

Educating the property and casualty industry since 1899.



The **Professional** Standard

REINTRODUCING

Red River Mutual

It's hard to believe this robust, successful insurance company based in rural Manitoba has been around since 1875. In that time, the operation has seen many changes and developments. These days, this prairie success story is undergoing an ambitious transformation of business processes, services and the way its team members interact with brokers and policyholders. To reflect these changes, the operation has developed a new brand image.



The name has been shortened from 'Red River Valley Mutual Insurance Company' to 'Red River Mutual.' The brand symbol depicts two arms crossed in a caring position with a shelter covering

and protecting. In a three-dimensional view the symbol shows three cubes representing policyholders, insurance brokers, and Red River Mutual all together under one shelter.

Red River Mutual encourages you to 'make it your own.' This is a simple but powerful invitation to all of their stakeholders to join them in making Red River Mutual an even better place to do business.

- It reminds policyholders that they truly are the owners of Red River Mutual.
- It promises insurance brokers a more collaborative engagement with the company
- It encourages Red River Mutual staff to treat customers and their work with a sense of pride and ownership

The Red River commitment to define the modern mutual

Gone are the days when farmers and church members formed mutual companies to support each other because

the big insurance companies refused to insure their properties.

But make no mistake, today's Red River Mutual offers many modern benefits, including:

- Less focus on profits; more focus on fair, affordable pricing
- Protecting from loss rather than simply paying when loss occurs
- Knowledge of the community and the needs of the people we insure
- A commitment to give back to the community

The new Red River Mutual claims experience

There is a new approach to claims at Red River Mutual – a more efficient and more customer-friendly approach.

Red River Mutual Claims specialists enter people's lives at a stressful time. While they can't undo the loss, Red

Rebranding unveiled in April

The team at Red River Mutual introduced its rebranding efforts in mid-April in Altona, home to the firm's head office. First, on April 14, the staff hosted brokers from across Manitoba and Saskatchewan for broker seminars and a brand opening event and dinner.

That evening, the company hosted its annual AGM to introduce the rebranding to the public.

The next day (April 15) the rebranding was introduced to the community when Red River Mutual hosted a BBQ in Altona. New signage was unveiled to a captivated crowd and a good time was had by all!



The unveiling of the Red River Mutual sign

River Mutual claims specialists work hard to make the claims process as easy as possible. They know that it is their job to make the best of a bad situation and they see this as an opportunity to shine. When a loss occurs, Red River Mutual customers can expect the following:

- Access to emergency claims support 24/7
- A rapid response from a skilled claims professional within two hours of the claims specialist receiving the claim
- A clear overview of the claims process prior to an inspection
- Regular communication until the claim is complete
- An equitable outcome

Red River Mutual believes in 'Protection' through 'Prevention'

Most people only think about insurance once every 365 days, when their premium has to be renewed. Most insurance companies only think about their customers at renewal time or when a claim occurs.

Red River Mutual believes a great insurance company should be more than that. It should be about protecting people from loss rather than just helping them



The crowd was enthralled with the new signage



CEO Brian Esau (R) and Chad Friesen, VP of Sales and Marketing

deal with loss. Red River Mutual has taken on the mission to make safety and loss prevention a year-round consideration. The company is building a loss prevention program designed first and foremost to protect people. The secondary benefit is that the fewer losses their customers incur, the lower the premiums for everyone.

The loss prevention program will include:

- Distribution of home safety information
- Access to home safety reviews
- Direct support for home safety programs

Welcome to the new
Red River Mutual.
Make it your own.



Canada's Emergency Restoration Experts

Winnipeg

1510 Wall Street Winnipeg, Manitoba
P 204.783.9086 • F 204.783.8384

Brandon

713 17th Street Brandon, Manitoba
P 204.728.8971 • F 204.728.4314

For 24/7 Emergency Service, call 1.888.315.9239

www.FirstOnSite.ca

Getting Things Back To Normal Is Our Specialty.

At FirstOnSite, we work closely with Manitoba Brokers in ensuring that clients receive the highest standard of work in restoring their property to as good or better condition.

Whether it's damage from water, fire, mould, wind or ice, Manitobans trust FirstOnSite to provide efficient, courteous and effective service in remedying their situation.

Contact FirstOnSite to get things back to normal – now.



**JEFF COLEMAN AS
IBAM PRESIDENT
(1991-92)**

JEFF COLEMAN

PROUD TO HEAD A FAMILY BROKERAGE

FORMER IBAM PRESIDENT GROWS BUSINESS AT A COMFORTABLE PACE

Conversing with **Jeff Coleman**, President of Winnipeg's Patill / St. James Insurance, it quickly becomes obvious that here is a man who has found his niche in life, and knows it!

The Portage Avenue brokerage was started in 1968 by Jeff's mom and dad, Pat and Bill Coleman, who worked out of the basement of their St. James home. Bill Coleman came to the P&C industry from Life insurance and employed some of the methods that had stood him in good stead in that industry – most notably walking up and down the streets of St. James looking for new customers. Jeff recalls with a laugh that his dad would return to the office and hand his mother (and in later years other employees) napkins and other scraps of paper containing the gist of an insurance policy. It was then her role to transfer the 'deal' into the official – and legal – language of the industry.

Jeff joined the firm in 1978 following a two-year stint at Great West Life where he learned the basics of insurance. The brokerage was still in the Coleman home but moved soon after into its current address at 2649 Portage Avenue. At the time, Bill said that the brokerage was growing and now would be a good time for his son to become involved. Jeff followed his father's advice, learned the ropes and in 1993 assumed ownership of Patill Insurance.

While working for his father, Jeff saw a way of working the business that suited his personality. Bill would look after sales and marketing; and would plant the seeds for future expansion that, in some cases, took years to bear fruit. At the office, Pat organized the files, kept the financial books, trained the employees and supervised the in-house sale of insurance products. The system was productive and had clear divisions of labour. Seeing the success that his parent's had with their teamwork, Jeff followed suit and hired **Marilyn Gilchrist** as Manager of Insurance Services to be his 'right-hand' in the brokerage. This, too, worked very well. (Marilyn retired in 2008 and **Melanie Schierle** has assumed her position – again, with excellent results.)

FRIENDLY ACQUISITIONS

In 1999, Jeff saw an opportunity to expand through acquisition. At the time, **Alan Crossin** of St. James Insurance (2067 Portage Avenue) was looking to retire, while Jeff wanted to grow his brokerage; so the purchase

of St. James Insurance was a win-win for both parties. The Coleman family brokerage now became Patill / St. James Insurance.

A couple of years later in 2003, Jeff began negotiations with another brokerage owner looking to move out of St. James. **Wayne Sonnenberg** was the principal at Sonnenberg Insurance (3307 Portage Avenue) in the Westwood area of Winnipeg. Wayne and Jeff quickly agreed on the terms and Sonnenberg Insurance was acquired by Patill / St. James Insurance.

A third acquisition of a Portage Avenue brokerage took place in 2007 when **Gerald Switzer** wanted to retire and his brokerage, North Insurance (2281 Portage Avenue), was purchased by Patill / St. James Insurance.

Why were all the business purchases located along Portage Avenue in St. James?

Jeff answers this question by stating, "I was raised in this area and I know it well. The core of our business began in this neighbourhood, although I hasten to add that our client base extends throughout the city and into rural Manitoba. In every instance, I knew and respected the principal from both a professional and social perspective. I'm proud to say we have maintained our friendships since the respective acquisitions."

In each acquisition, Jeff folded the purchased brokerage business into the Patill / St. James operation, thus eliminating overhead. Negotiations were never very formal. "They usually began over a coffee or a casual in office visit. Over the course of our visit, I would indicate that I respected how they ran their operation and if they were ever looking to sell, I would like to be considered. After that, I would keep in touch. When the time was right for them to retire, we sat down and I would ask what they wanted for their business and come back with what I was prepared to pay. Negotiations were always friendly and uncomplicated. Once the figures were agreed upon, our respective lawyers took over and that was that."

LOYALTY IS THE KEY

Jeff firmly believes that underneath his brokerage's success is an unwavering commitment to loyalty.

"First, we are committed to our customers, for without our customers we have nothing," asserts Jeff. "While 'walk in' trade is important, you can't build your book of business on that. You want that person to come back year-after-year

and look to you for professional advice in insuring their auto, home, cottage and business.”

He continues, “Second, we are loyal to our insurers. We pride ourselves on being at the top of the scale with our best practices and the companies notice this. We are the front-line underwriters for insurance companies and they rely on us. We must pay that back with loyalty. That isn’t to say it’s ‘blind loyalty,’ as there have been times we have had disagreements with insurers. However, in each case, the discussions were professional and cordial until an agreement was reached; and the reason for that is an underlying respect from both parties.

“Third, there is the loyalty we have for staff. They are our conduit to customers and we need their presence, their personalities and their professionalism. We would be nothing without them.”

Jeff adds, “In all three cases, that loyalty comes right back to us. Customers come back annually for their insurance needs. The companies bend over backwards to ensure we have the right products for our clients. And our staff members are in it for the ‘long haul.’ Except in rare circumstances, they only leave us when they retire. **Melanie Schierle** has been with us 5 years; **Lisa Bartlette** – 12 years; **Debbie Hossack** – 11 years; **Chelsey Williams** – 5 years; **Amanda Buchko** – 4 years; and **Kaylee Desmet** is the ‘rookie’ of the group, joining us 18 months ago.”

A FRIENDLY PLACE

When first entering Patill / St. James Insurance, a visitor notes what a friendly place it is.

Jeff says that is the way things have always been. He recalls in the ‘good old days’ during Autopac season when other Manitoba brokers were figuratively “pulling their hair out,” he and his parents would view the time as the Autopac Festival. In the very early days of Autopac up to 17 people would be hired for the rush and coffee and doughnuts were always available for customers and staff alike. (For a couple of years when MPI first arrived on the scene, Bill Coleman was able to set up Autopac kiosks in the staff rooms of Eaton’s department stores and their warehouse by the airport – in 1971 the kiosks helped to generate 7,000 renewals!)

Jeff believes his brokerage isn’t alone when it comes to being a friendly place of business. “By definition, our industry is a ‘people business.’ My staff and I, along with any other insurance professionals, wouldn’t be in it if we didn’t enjoy that aspect of the business. I’ve met some great professional people through my business. I learned so much from them and I’m proud to call them ‘friends.’”

Jeff observes that the distribution side of the P&C business in Manitoba is very healthy. The recent decision by Ottawa to support brokers against the banks was welcomed, but this is an issue that he says won’t go away anytime soon. “It was on the front burner when I was President and I bet it will be on the front burner when I retire,” he says. “We must remain diligent in this ongoing battle and, for that, I’m thankful we have IBAM and the current leadership.”

AWAY FROM THE OFFICE

When he isn’t in the office, Jeff is often in a meeting around the board table. He has been Vice-Chair of the Grace Hospital Foundation Board of Directors for over 12 years

and was on the Salvation Army Grace General Hospital Board of Management until the facility was turned over to the Winnipeg Regional Health Authority. He also sits on the Golden West Centre Lodge’s Board. The brokerage also financially supports many local causes.

For recreation, Jeff loves to golf and, like his father before him, is a member of St. Charles Country Club. Jeff and his wife Penny live near Stonewall and have two dogs, two cats and six horses that get regular workouts in an indoor riding arena on the property. When Jeff and Penny don’t have their horses out for a recreational ride, they host horsemanship clinics twice a year with instruction from the renowned Glenn Stewart of Fort St. John, BC.

Jeff and Penny also enjoy traveling to Ft. Myers Beach in Florida and to Las Vegas, where they catch either the Professional Bull Riding Finals or the National Finals Rodeo.

Jeff says he isn’t sure what the future will hold. His two young adult sons (25 and 27) are currently finding their career niche. At the moment, it doesn’t include insurance, but Jeff hopes that will change as he would love to pass the business on to a third generation of Colemans. And will there be any future acquisitions?

“There is nothing on the immediate horizon,” says Jeff. “However, we’ll always keep looking and talking to current brokerage owners. If we come across the right fit, we’ll go for it!” That is because Jeff Coleman and Patill / St. James Insurance has found its niche: “*The Coleman family serving your insurance needs!*” 📌

ARE YOUR LOSSES THIS OBVIOUS?

How does your team respond to unhappy clients?

Broker management system, sigXP, now offers integrated call recording with blueButler.

Eliminate “he said, she said” issues, evaluate staff during calls and bind business with audio signatures.

Consider the competition licked and savour profitable growth!

ICTA 2010

2010 Business-Critical Technology Award Winner

Dedicated to strengthening Canadian brokers. 100%

sigXP
Broker Management System

1-800-268-KEAL
www.kealk.com

kealk
Insurance Group



Wedding insurance – protection for that special day

For many individuals, their wedding is the single most important event in their lives. That importance combined with everything that goes into a wedding can also bring with it an inordinate amount of stress what with worrying about weather, the site, dresses, music, catering and so on.

Now, thanks to PAL Insurance Brokers Canada Ltd. and its *Weddinguard* program, the lucky couple, their family and friends have access to an insurance that provides financial protection against many of those things that can go wrong with wedding plans, including cancellation from most causes beyond the client's control.

Main sections of our policy are:

1. Wedding cancellation: This will reimburse the insured for all deposits paid or contracted to be paid for transportation, catering, accommodation, photos, flowers or dress because of an unexpected cancellation of the wedding caused by death, injury, illness, jury duty or unemployment of bride or groom or immediate family. This section would also respond to unforeseen occupational posting overseas of the bride or groom or if any problems occur at the rented premises such as damage to the premise, closure by authority of bankruptcy. Extreme weather conditions can also be included under this section.

2. Wedding photos and video: This section would pay for the extra expenses necessary to retake the photo if they cannot be reproduced for any reason including non-appearance for the photographer. The cost already paid for the video would also be covered if it cannot be produced.

3. Bridal attire: This would cover physical loss or damage to the bridal attire once the property is in



the care of the insured. Coverage will also extend if the supplier of the attire suffers financial failure and deposits are lost.

4. Wedding present: Insurance for direct physical loss or damage to wedding presents (24 hours prior and after the wedding) while property is at the couple's home or reception location or in transit between the two sites (money and gift certificates excluded).

5. Honeymoon Cancellation: Will reimburse if insured suffers a loss of pre-paid, non-refundable cost for travel due to the cancellation of the actual wedding.

***New* 6. Loss deposit:** This section will pay for non-refundable deposits made to providers of any booked goods or services if they suffer financial failure or, if any booked live entertainment do not appear.

OPTIONAL: Liability coverage for the reception can also be included

in the *Weddinguard* policy. This will include general liability as well as Host Liquor Liability (if applicable).

Why wedding insurance?

Questions on the mind of a soon-to-be bride:

- What happens if my fiancé or anyone in our family falls ill or worse?
- What happens if my dress is ruined before the big day?
- What happens if the person who is paying for the wedding loses his/her job?
- What happens if the church or reception hall cannot hold your ceremony or reception?

PAL's *Weddinguard* policy will give you peace of mind on a very special day.

For more information on *Weddinguard*, visit www.palcanada.com or contact **Amélie Bérubé-Chanda** (Toll Free: 1-800-265-8098 ext. 227; E-mail: amelie@simcoe.palcanada.com).

For a safe trip...



... travel with **BLUE**.

Providing your clients with the right travel plan for their specific needs builds peace of mind.

See what **BLUE** can do for you!

Visit us online today!

www.mb.bluecross.ca



SERVICING ALL OF MANITOBA

Records Storage

Data/Media Vaulting

On-Site Shredding



YOUR "ONE STOP"
**SECURE DOCUMENT AND
DATA MANAGEMENT SYSTEM**

AllMOVE

SECURE DOCUMENT & DATA MANAGEMENT

Phone: 204 633-6889 www.allmove.com

PAL

INSURANCE BROKERS

Your Specialty Broker!

**Make sure your
clients have their PAL
at their next event.**

- HLL & Special Events Liability
- Exhibitor Liability
- Contents in Storage
(*Personal and Commercial*)
- Weddingguard
- Server Liability
- Event Cancellation
- ATM, VLT & Vending Machines
- Prize Indemnity
- NEW- Miscellaneous Property
(*short & long term*)



For more information, give us a call.

Calgary, Alberta
Head Office
Toll Free: 1-800-661-1608
Fax: 403-261-3903

Simcoe, Ontario
Branch Office
Toll Free: 1-800-265-8098
Fax: 519-428-5661

Service en français disponible!

Visit our website: www.palcanada.com



There's one thing you can Rely on.

If the unforeseen should happen to one of your customers, you can be confident that we'll get them back on track quickly and fairly.

24 hours a day, 7 days a week, customers who have insurance with Intact will have access to our **Rely Network**[®] of certified collision repair shops and professional property restoration contractors.

It's our promise and **our guarantee.**



Proud Supporter
of Brokers Displaying
this Symbol

HOME
CAR
BUSINESS



You're back.[™]

SELLING?

Think **MIG Insurance!**



Your succession plan is a big decision – for you, your staff and clients. Choose MIG Insurance for the strategy that works best for you.

- MIG has state of the art management systems and procedures which ensure a superior customer service experience.
- Access to most major insurance markets.
- Expertise in all lines of business (auto, home, business and agricultural)
- Selected as one of the top 25 Employers in Manitoba and selected by Manitoba Business Magazine as one of the top 75 businesses in Manitoba.

If you're thinking about this direction for your business, contact:

Brian D. Gilbert • President & CEO
204-857-8100 • Toll-free: 888-258-7837 • bgilbert@miginsurance.ca

www.yourworldyourinsurance.ca

Manual for Estimating the Replacement Cost of Agricultural Use Buildings

Visit our website to view
sample pages and subscribe
Call, Fax, or Email for subscription rates

DOUGLAS
COST GUIDES INC

Website: www.douglascostguide.com

Email: karldouglas@hay.net

Telephone: (877) 284-0028 Fax: (519) 238-6214

- ✓ Dairy
- ✓ Poultry
- ✓ Produce Storage
- ✓ Feed Storage
- ✓ Swine
- ✓ Horses
- ✓ Machinery Storage
- ✓ Beef

2010 Costing Manual
NOW AVAILABLE!

AGM Revisited

Photos by Anthony Fernando, Manny Sousa and Deborah Jean Williamson



Justin MacGregor, IBAC President



Executive table: (L-R) Past President Wade Garriock, CEO Dave Schioler, President Pamela Gilroy-Rajotte, Immediate Past President Scott Andrew and President-Elect Peter Tessier



Wade Garriock



Dave Schioler



Pamela Gilroy-Rajotte



Scott Andrew



Curtis Wyatt



Pete Tessier

SPEAKERS



Keynote Speakers: (L-R) Edward Kennedy, Brock Bulbuck, Barry Rempel & Jim Ludlow



Greetings from out of province guests: (L-R) Lorne Perry, IBABC; Dean Bailey, IBAA; Barry Seaborn, IBAS and Peter Burns, IBAO



"THANK YOU "

Vince Chorney, former IBAM Board member, thanked his fellow Board members and the membership for all the support he received.



marine division

TF 1.888.645.8811 F. 250.832.3222
PO Box 370, Salmon Arm, BC V1E 4N5

property & liability division

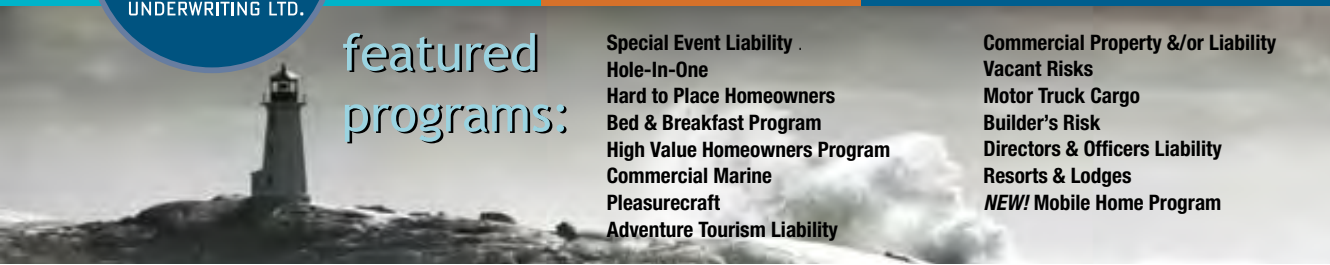
TF 1.877.532.6864 F. 604.532.6894
#201-20627 Fraser Hwy, Langley, BC V3A 4G4

www.beacon724.com

featured programs:

- Special Event Liability
- Hole-In-One
- Hard to Place Homeowners
- Bed & Breakfast Program
- High Value Homeowners Program
- Commercial Marine
- Pleasurecraft
- Adventure Tourism Liability

- Commercial Property &/or Liability
- Vacant Risks
- Motor Truck Cargo
- Builder's Risk
- Directors & Officers Liability
- Resorts & Lodges
- NEW!** Mobile Home Program



PRESIDENT'S DINNER



President Pamela Gilroy-Rajotte



Andrew Ogaranko (Pitblado LLP), Sharon Clarke and Dave Schioler



Lori and Bruce McNabb



Curtis and Debbie Wyatt



IBAC's Dan Danyluk and IBAC's Lorne Perry



Justin MacGregor, MLA Myrna Driedger (Charleswood), Dan Danyluk & MLA Larry Maguire (Arthur-Virden)



Wendy Shrimpton, Manitoba Blue Cross

PRESIDENT'S DINNER



Prodigy from Miles Mac Collegiate



Sierra Noble



New President addressing crowd



Reg Wyatt and Ryan Garriock



Emcee Dean Postlewaite, MLA David Faurchou (Portage la Prairie) and Daryl Rosin of Akins



Laurie Russin



A proud Ernie Gilroy and daughter Pamela Gilroy-Rajotte

PRESIDENT'S DINNER



Our Young Broker hosts



Danny Kramer



Portage Mutual's Greg "Captain" Kirk



Deputy Premier Rosann Wowchuk



Flag bearer Shannon Rempel



Emcee Dean Postlewaite

KIMBLEY SYSTEMS INC.

premium finance software

Full featured software empowering insurance brokers to successfully finance a book of business internally, with existing staff and IT infrastructure.

1448 Hillside Boul. - Boularderie, NS - B1Y 2V3
(902) 544-0951 - Fax (902) 484-6408
david.kimbley@ns.sympatico.ca
www.kimbleysystems.com

Call today to book a demonstration or acquire further information



Winnipeg Sun's Laurie Mustard and Kevin Klein with Olympian Shannon Rempel

AWARDS



Hugh McFadyen, Leader of the Official Opposition, Leader of the PC Party of Manitoba and MLA for Fort Whyte, (centre) addressed the Awards Luncheon crowd



Our elated CAIB Graduates



CAIB Award Winner Karen Lewicki, Gemstar Insurance, (Top Student – Manitoba) with Justin MacGregor (IBAC President) and Pamela Gilroy-Rajotte



CAIB Award Winner Danielle Derksen, Newman Hand Insurance (Top Student – Canada)



CPIB Graduate Sheldon Love, Love & Persson Group



AIPC Graduates: Tony Cesario, Horizon Insurance; Douglas Fast, MIG Insurance and Shawn Graydon, Rempel Insurance



Auto Broker Award Winner Christina Bellerose, One Insurance Group



Auto Broker Award Winner Dianne Reimer, Horizon Insurance

TRADE SHOW



TRADE SHOW



24 Hour Emergency Service, 365 Days a Year

204-586-1684 • 888-276-5682

Fire and Water Damage Repair

Structural Drying and Contents Cleaning Specialists

for fast, friendly service

To receive a package with applications and products available, please call...

Phone: 604-541-9799 • Fax: 604-541-9769
Toll Free: 800-663-9066 • info@srib.ca
15573 Marine Drive, White Rock BC V4B 1C9

www.srib.ca

A DIVISION OF Sports-Can
INSURANCE CONSULTANTS LTD.



G. WOODWARD RESTORATION SERVICES LTD.

1109A Winnipeg Avenue, Winnipeg, Manitoba R3E 0S2

Phone: 204 783-6266 Fax: 204 772-5422

SPECIALIZING IN INSURANCE RELATED REPAIRS

24 HOUR EMERGENCY SERVICES

Complete content and building restoration

Fire, Smoke and Water damage repair

Mould remediation specialists

Secured warehousing facilities

Carpet and upholstery cleaning



PRIZE WINNERS



Early Bird Prize: Brian Gilbert of MIG Insurance with presenter Greg Kirk, Portage Mutual



Discovery Point Print: Candace Andries, Lewis & Jones Group



Peace Hills Sculpture: Jake Peters, Leatherdale Insurance and presenter Katrina Hueging, Horizon Insurance



AGM Netbook: Dean Postlewaite, Reno Insurance and Peter Leipsic, Horizon Insurance



Keynote: Greg Hutsal, Dick Agencies; Edward Kennedy, President/CEO North West Company; Keris Lynn Dick, McMillan Agencies and Wayne Wareham, Way-Mor Agencies, winners of His & Her North West Jackets



Brock Bulbuck, President/CEO The Boyd Group Inc. and winner Dean Bailey, Insurance Brokers Association of Alberta (\$500 Autobody gift card)

PRIZE WINNERS



THURSDAY

Barry Rempel, President/CEO, Winnipeg Airports Authority Inc. and winner Laurence Russin, Russin Insurance (\$500 Westjet travel voucher)



THURSDAY

Jim Ludlow, President/CEO, True North Sports & Entertainment (R) with prize winner Curt Esau, Esau Insurance (Cirque du Soleil tickets & Moxie's gift card)



THURSDAY

Trip for 2: Tara Chammartin, Rempel Insurance with presenter Brian Esau of Red River Mutual



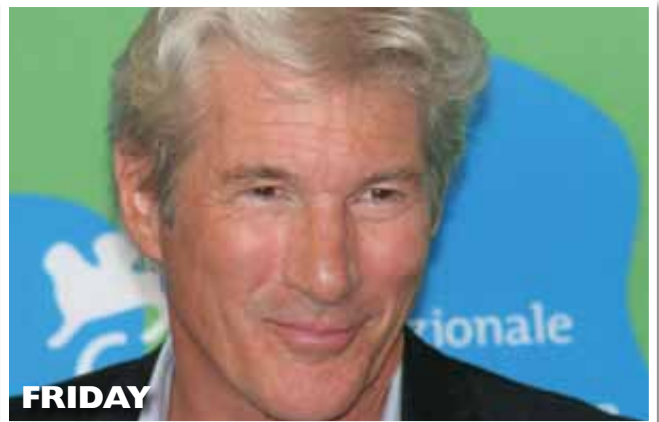
THURSDAY

Dream Dinner: Kathleen Kolt with presenter Bill Condon, BMO



FRIDAY

Flat Screen TV – Susan Gilbert, MIG Insurance, with presenter Greg Kirk



FRIDAY

Winner of IPOD Touch – Peter Tessier, Waggoner Insurance (Ok, we couldn't find a photo of Pete with his prize, but isn't there a resemblance?)

THANKS TO SPONSORS OF HOSPITALITY SUITES:

Aviva, Intact, Peace Hills & Wawanesa

MAJOR SPONSORS

TITLE SPONSOR



**Manitoba
Public Insurance**

ELITE SPONSOR



PLATINUM SPONSORS

- Aviva
- Manitoba Blue Cross
- Peace Hills Insurance
- Portage Mutual Insurance Co.
- Red River Mutual
- Swiss Re
- Wawanesa Mutual Insurance

GOLD SPONSORS

- BMO
- Grain Insurance & Guarantee Co.
- SGI Canada Insurance Services

SILVER SPONSOR

- SMI – Saskatchewan Mutual Insurance

BRONZE SPONSORS

- AXA Pacific Insurance Co.
- Canadian Underwriter
- RSA
- Winnipeg Furniture Services Ltd./
Winnipeg Building

THANK YOU SPONSORS!

CONGRATULATIONS TO IBAM'S STAFF FOR PUTTING TOGETHER A MEMORABLE EVENT



CEO Dave Schioler with wife Sharon Clarke



(L-R) Margaret Hudson, Tammy Shpak and Sarah Giesbrecht

**MARK YOUR
CALENDARS**

2011

**CONFERENCE,
AGM & TRADE SHOW**

**APRIL 13-15, 2011
AT THE
FAIRMONT WINNIPEG**



SHOWING YOU THE WAY FROM COAST TO COAST



Canada's Leading "SPECIALTY" Insurer

- Professional Claims Services
- Committed to the Independent Brokers
 - Commercial Lines (Canada Wide) *"We have ... time for you!"*
 - No contract required
 - No minimum premium volume required
 - Personal Lines (Provinces AB, MB, ON, QC)
 - Contract required



PRODUCTS WE OFFER:

- Contract Surety • Commercial/Miscellaneous Surety • Fidelity Bonds • Credit Insurance
- Directors' and Officers' Liability • Guarantee GOLD® (Executive Home and Automobile Insurance) gcna.com

New Appointment

John G. Mitchell, FCIP, CRM



The Board is pleased to announce the appointment of Mr. Mitchell to the position of President & CEO of the Portage la Prairie Mutual Insurance Company effective May 1, 2010. Mr. Mitchell joined the company in 1983 and has served in various roles in Computer, Marketing, Underwriting and Branch operations.

He was appointed Vice President in 2006 and succeeds the recently retired Randy Clark.

Insurance *With Integrity.*
Since 1884.

www.portagemutual.com



The Portage la Prairie Mutual Insurance Company was organized October 2, 1884, based on the underlying principles of security, integrity, hard work, and personalized service.

As a 100% Canadian-owned mutual insurance company, the success of Portage Mutual depends upon serving policyholders with fairness and showing genuine concern for their security. We do this by providing reasonably priced, flexible insurance products and by supporting our brokers with exemplary service.

At Portage Mutual, we believe that doing business with integrity never goes out of style. It is as important today as it was when we began 126 years ago, and it is part of what makes Portage Mutual customers so loyal.



Proud to be...

An All Canadian
Company



IN THE NEXT ISSUE OF



THE MANITOBA BROKER ...

- 2010-2011
EDUCATION CALENDAR
- HILL DAY
- GOLF DAY RECAP



Aurora Underwriting Services Inc.

570, 10310 Jasper Avenue
Edmonton, AB T5J 2W4
Tel: (780) 442-2240
Toll-free tel: (866) 328-1314
Fax: (780) 428-8143
Toll-free fax: (866) 428-8143

Commercial Wholesale

BROKER FOR BROKERS

Property • CGL (incl. Truckers)
Cargo • COC • Umbrella/Excess
Auto Physical Damage (incl. Logging)
Special Events • CEF • Aviation
High Value Homes

Please visit our website at
auroraunderwriting.com



Josef Ryan Diamonds

A 100% Canadian owned company - is pleased to announce the opening of the *Josef Ryan Insurance Division*.

Ian Rayter, a Graduate Gemologist with over 20 years experience, will head up the division, supplying the insurance industry with reliable, personalized and efficient service.



Josef Ryan Insurance Division

- Exclusive Insurance Division Pricing
- Fast and Efficient Completion of all Claims
- Insurance Appraisals by Graduate Gemologist
- Specializing in Large Diamonds
- GIA, AGS, EGL and IGI Certifications Available
- Colored Gemstones, Gold, Precious Metals and Pearls
- Brand Name Watches
- Reputable Custom Manufacturing of Jewelry
- 100% Satisfaction Guaranteed

Call today for unmistakably great service, products and wholesale pricing.

(204) 943-0468 Email: ian@josefryan.com www.josefryan.com



By John Knotek,
BMO Bank of Montreal®

Caring for the elderly

Too frequently the following scene plays out in families across the province. The phone rings and it's your mother. Your father has had a stroke and while he is alright, he's going to require more care than your mother can handle.

Stressful situation

Such a crisis can suddenly thrust you into the world of eldercare, leaving you scrambling to make arrangements and decisions in an emotionally charged environment. Parents can be resistant to change and siblings can have differing views of what needs to be done or have unequal ability to assist. To top it off, you may be impacted financially through covering costs involved or through taking time off work to free up time for the caregiver role – be it to

help with household duties, getting to medical appointments or more intensive daily care.

In the same manner you counsel your clients on being prepared for the unexpected, planning ahead for aging family members can help you be better prepared to handle situations as they arise. Plans can include what type of care options might be required, how will they be funded and who would be available. Mapping out such choices is easier without the pressure of an immediate crisis and with full participation of affected family members.

Getting started

Talking to your parents or other aging relatives about the caregiving they may need is never easy. Privacy needs to be respected as does a person's sense

of pride and independence. To get the conversation started, it may be best to keep it casual and revisit issues over several discussions. If planning in conjunction with siblings, debrief sessions are important to ensure that there is consensus as to each parent's wishes.

Once you have a good sense of the type of care that might be required, you'll want to investigate the options and evaluate the financial implications for your parents and yourself. You'll have time consider different types of care, visit facilities, compare costs and come up with a plan that works for everyone. Financial planners will recommend that elderly relatives have their wills up to date and powers of attorney in place for personal property and personal care.

Take care of yourself

In all of this planning don't lose sight of your own plan, be it for a sudden health event or the financial impact of becoming a caregiver. This impact can be particularly acute if you are part of the "sandwich" generation, still caring for children at home while caring for an aging relative. Working with a financial advisor can help you determine and plan for the costs, including the potential need to save some emergency money.

If you are called upon to care for an elderly family member, either planned or unexpected, remember to look after yourself. The physical and emotional demands can be exhausting, so be sure to seek some respite with community programs available and other family members. You may not be able to control when or if you find yourself in the role of a caregiver, but advanced planning can go a long way to making it a successful period in your life, and the life of someone close to you. For more resources, see retirementyourway.com.





Guardian
RISK MANAGERS

**HARD TO PLACE?
MARKETS BLOCKED?
CAPACITY PROBLEMS?
UNREASONABLE RATES?**

WE CAN HELP!

*Call Guardian, the real
independent brokers' MGA.*

FEATURED CLASS: Professional Liability E&O

• Architects & Engineers • Accountants • Professionals

Liability • Limits to \$10 Million • Numerous Classes • Special Events • Niche Products

Property • High Limits • Surplus Lines • Numerous classes • Flexibility

Malpractice • Nursing Homes • Assisted Living • Veterinarians • Equine Technicians

High Valued Homes • Homes to \$5 Million • \$5 million Liability • High Special Limits

Hard to Place • Personal or Commercial • Frequent Claims • Cancelled or Declined

Directors & Officers Liability • Non-Profit • Corporate • Publicly Traded

E & O • Architects & Engineers • Professionals • R & D • Confidentiality & Privacy

Contact Info • Main Switchboard: 250-377-7662

Rick Feeney
Vice President
rick@underwriters.bc.ca
Phone: 604-734-2120

James Sutherland
Underwriter
james@underwriters.bc.ca
Phone: 250-377-2191

Mike Hirsch
Underwriter
mike@underwriters.bc.ca
Phone: 250-377-2184

www.guardianrisks.com

Insurance and trucking industries launch cargo theft study



Members of the insurance industry have teamed up with the Canadian Trucking Alliance (CTA) to launch a study examining cargo crime activity in Canada.

Markel Insurance Company of Canada, Marsh Canada Limited and Zurich Canada are working alongside CTA provincial trucking associations (including the Manitoba Trucking Association) and law enforcement agencies to study cargo theft and explore solutions for the problem.

Although each of the stakeholders has already worked on the issue, this study is the first coordinated approach.

David Bradley, CTA's CEO, says, "The study's purpose is to identify trends in cargo crimes across the country, identify best practices in combating cargo crime and develop an action plan for the private and public sector to address this important issue."

Lansdowne Technologies Inc. is coordinating the study. Included will be a literature review and interviews with stakeholders concerned with the issue. The study will be completed by the summer of 2010. Results will be discussed at a workshop hosted by the CTA in Toronto on October 5.

Zurich creates new dedicated management solutions practice for growth companies with revenues under \$500M

Zurich has announced that its Specialties' Management Solutions Group has created a new dedicated practice aimed at offering management liability solutions to public emerging growth companies with revenues under \$500 million. The new practice, called **Public Markets Group**, will offer directors and officers (D&O) Employment Practices Liability, Fiduciary and Crime insurance coverages.

"We see this business segment as offering immense growth opportunities utilizing our market-leading public company form, claims experience and international value proposition to expand into this space, which encompasses 5,400 publicly traded companies," said **Michael Karmilowicz**, head of Zurich North America Commercial's Management Solutions Group. "With this new dedicated practice, Zurich will have the ability to provide a disciplined and consistent approach to this market segment."

"For this market segment, Zurich will have the ability to offer the Public Markets endorsement for use in conjunction with the D&O Select Primary Form," said **Beth Goldberg**, head of the Public Markets Group for Zurich North America Commercial. "This endorsement will raise the bar by adding even more valuable policy enhancements to respond to today's ever-changing risk environment in this focused market segment."

Policy Enhancements include:

- Definition of "executive officer" limited to a company's CEO, CFO and in-house general counsel
- Employed Lawyers Coverage extension
- Fully non-rescindable policy
- Increased automatic coverage (up to 35%) for newly acquired organizations
- Notice of Claim limited to general counsel, risk manager or their functional equivalent
- Alternate Dispute Resolution requirement deleted
- Disclosure management coverage sublimit

The Public Markets Group will have offices in New York (serving the East Coast), Chicago (serving the Midwest) and San Francisco (serving the West Coast).

Andrew Agencies Ltd. acquires Miles Agencies of Weyburn

Andrew Agencies Ltd. is pleased to announce the acquisition of Miles Agencies (1988) Inc. of Weyburn, SK. effective April 1, 2010.

Andrew Agencies is a multi-line brokerage selling insurance, financial services, travel and real estate. With the acquisition of Miles Agencies, Andrew Agencies now has 11 offices in Southeastern Saskatchewan and Manitoba.

Current owner **Peter Andrews** retired from the business effective March 31, 2010, but the remaining staff the clients are accustomed to dealing with will continue to be employed by Andrew Agencies. "I believe that I have chosen a firm that will continue to meet our client's insurance needs in a responsible, committed and professional manner," stated Peter.

"We look forward to offering the clients of Miles Agencies our knowledge and expertise, as well as the same superior service they have come to know and trust. Andrew Agencies is looking forward to serving Weyburn and area for many years to come" said **Blair Andrew**, VP Operations for Andrew Agencies.

Custom Software, The Economical provide real-time inquiry responses through BMS

Custom Software Solutions Inc. (CSSI)'s Windows-based broker management system, The Broker's Workstation (TBW), and its stand-alone rating and underwriting tool Intelliquote (IQ) will soon integrate in real time with The Economical Insurance Group's TEIG Rogo.

TEIG Rogo provides real-time billing, policy and claims inquiry for both commercial and personal lines of business in an easy-to-read PDF, according to a joint release. The integration between CSSI and TEIG allows brokers to initiate auto and property inquiries and receive the response within their Broker Management System. Brokers gain the added benefit of spending more time within the systems they have invested in and use daily, the release said.

Marsh Canada appointed advisor for Greenscape

Greenscape Capital Group Inc. has appointed Marsh Canada Limited as an advisor to the company, as Greenscape embarks on an aggressive growth phase of its energy retrofit business.

Marsh's Vancouver construction and design practice will provide insurance product placement, insurance and risk consulting services for Greenscape's corporate and project needs on a global basis, according to a release.

"Marsh is targeting emerging opportunities in the global construction arena, including energy retrofitting, and recognizes the opportunity and fit in working with Greenscape," a Greenscape press release says.

HED now Western Financial Group

HED Insurance has announced that as of May 1, 2010, the company has changed its name to Western Financial Group Insurance Solutions to reflect that the operation is now part of Western Financial Group.

Western Financial Group is one of Canada's largest insurance brokerages with over 90 locations in over 80 communities serving in excess of 400,000 insurance customers.

Officials at Western Financial Group Insurance Solutions in Winnipeg assure their insurance customers and partners that they will be dealing with the same great people at the same location (777 Portage Avenue), while receiving the same excellent service.

Grain Insurance and Guarantee Company

WORK WITH PEOPLE YOU TRUST.

We have been all about TRUST since 1920.

Churches, Optometrists/Opticians, Amusement Industry, Concerts, Commercial, Retail, Small Business, Hairstylists, Funeral Directors, Special Events, Rodeos, Grain Handling, Custom Designed Programs

graininsurance.com

Corporate Office 1240 One Lombard Place Winnipeg, MB R3B 0V9
Toll Free 1-800-665-3351

Policy Works and SGI to exchange commercial lines data electronically

Policy Works Inc. has announced it has entered into an agreement with SGI Canada to deliver a commercial lines data exchange solution integrating Policy Works' Commercial Management System (CMS) and SGI's underwriting system. SGI offers P&C insurance in Alberta, Saskatchewan and Manitoba as SGI CANADA, in Ontario as Coachman Insurance Company, and in Atlantic Canada as Insurance Company of Prince Edward Island (ICPEI).

The integration between SGI's underwriting system and the Policy Works desktop solution is the first straight-through processing of commercial data using the CSIO XML standards. This solution offers pure no-touch processing, enabling brokers to send submissions and receive quotations electronically without a web portal, which means no new portal or system for brokers to learn.

"Policy Works fits with our overall strategy of making it easier for brokers to do business with us," says **Andrew Cartmell**, President and CEO, SGI Canada. "We have many innovative, progressive brokers who are constantly looking at ways to be more efficient in managing their commercial property business, including sending transactions directly to SGI without the traditional paper requests. Partnering with Policy Works creates the opportunity for us to accept real-time policy transactions from our brokers across Canada."

"Policy Works brokers are continually looking to us to streamline the data exchange process," states **Kevin Campbell**, President of Policy Works Inc. "It's very exciting to work with a partner that shares our vision of improving the independent broker distribution channel. This integration means no change to how Policy Works brokers currently market their business, but it means tremendous efficiencies for the overall process."

The integration is expected to be completed this summer. The Policy Works Certified Data-Exchange Partner (CDEP) program ensures that commercial data is exchanged between insurers and Policy Works in an accurate, reliable, and secure manner. Policy Works Inc. and all CDEP partners are committed to working with the CSIO standards.

SGI Canada's 2009 most profitable year ever

SGI Canada has reported a net income of \$52.4 million – the most profitable year in its history – thanks in part to a low number of storm losses. Continued growth in the provincial economy provided premium growth of 8% in Saskatchewan in 2009, the corporation reported. Out-of-province operations provided \$2.8 million to the consolidated net profit in 2009.

In SGI's other business arm, higher claim costs contributed to the Saskatchewan Auto Fund posting a \$40.8-million loss in 2009. The Auto Fund is a self-sustaining, compulsory auto insurance plan administered by SGI on behalf of the province. The trust fund is for motorists, cannot pay dividends and isn't intended to earn profits.

Improvements in investment markets put SGI in a stronger financial position in 2009.

A 4.2% rate increase for 2010, effective Nov. 1, 2009, in addition to a modest improvement in investment returns, is expected to bring the Auto Fund back to a break-even point.

RSA and MarshBerry ally to support broker partners

RSA has teamed with consulting firm MarshBerry to offer RSA's key brokers tools to grow their businesses.

MarshBerry offers expertise in management, peer-to-peer exchange network, informational services, sales effectiveness and merger and acquisition advisory services.

Through its resources and insurance industry knowledge, MarshBerry will act as a support tool and improvement network for key broker partners, an RSA release says.

"Our goal with MarshBerry is to help our brokers bring a new level of expertise to their business," **Shawn DeSantis**, senior vice president broker business, said in a release.



MAIN OFFICE

Dave Dubé, Manager
 207 - 675 Pembina Highway
 Winnipeg, MB R3M 2L6
 Phone: (204) 985-1200
 Fax: (204) 475-0221
 E-mail: jdsadj@mts.net

BRANCH OFFICE

Gary Pilloud, Manager
 7A - 2010 Currie Blvd.
 Brandon, MB R7B 4E7
 Phone: (204) 728-6126
 Fax: (204) 728-6044
 E-mail: jdsbdn@mts.net

Brovada Technologies Inc. receives 3rd Annual CSIO Achievement Award

The CSIO board of directors has chosen to honour Brovada Technologies Inc. by presenting them with the 3rd Annual CSIO Achievement Award. Brovada was honoured for implementing real-time policy and billing inquiry with Pembridge Insurance Company.

“Of all the awards we’ve received over the years this one is the most gratifying for me personally” states Karl Greenlaw, CEO of Brovada. “It’s very satisfying to be recognized for our achievements by CSIO as we push the ‘once and done’ dream to the point of reality.”

The award was presented by CSIO President Steve Kaukinen to Brovada Technologies CEO Karl Greenlaw, on May 11, 2010, at the CSIO Annual General Meeting.

IBAM member passes away

Long-time IBAM member **Bryan Alsop** passed away suddenly on June 12, 2010.

At the time of his passing, Bryan was a Director of Horizon Insurance. Prior to the merger of Ryan Gateway Insurance and Horizon Insurance (July 2009), Bryan was President of Ryan Gateway Insurance, one of Manitoba’s oldest brokerages.

Bryan will be sadly missed by everyone in the insurance industry.

Our condolences are extended to his family and friends for their great loss.

Enhanced bilingual services

Keal Technology and the Canadian Signassure/sigXP User group (CSU) have announced they are expanding their partnership to better service their mutual clients. Until now, the CSU has been a predominantly English-speaking association dedicated to promoting and encouraging the free exchange of ideas between Keal and its users as well as providing educational training. To further deepen the broker benefits, Keal and the CSU created a partnership to deliver broker education which currently includes two regional education sessions and an annual multi-day users’ conference. The partnership has expanded to include a third regional session in Quebec to serve French-speaking Keal users.

Have you ever heard such a claim?

All banks claim to offer financial services for businesses. BMO Bank of Montreal®, however, goes one step further and is the only financial institution to offer a comprehensive program developed for IBAM members. Giving value to your client list, we offer:

- Acquisition Financing
- Premium Financing
- Succession Financing
- Refinancing of Loans from Insurers
- Employee Group Banking Plan.

To learn more about how our pre-arranged financial services program can meet your specific needs, call Bill Condon, Account Manager at (204) 985-2302, or contact us at industry@bmo.com.

BMO  Bank of Montreal
Making money make sense™

A member of BMO Financial Group. ^{TM/®} Trade-marks/Registered trade-marks of Bank of Montreal.

COMPANY	PAGE	PHONE	WEBSITE
ALLMOVE	29	204-633-6889	www.allmove.com
Aurora Underwriting Services Inc.	45	866-328-1314	www.auroraunderwriting.com
Aviva Canada	9	204-942-0424	www.avivacanada.com
Bank of Montreal	9,51	416-927-5973	www.bmo.com
Beacon Underwriting	33	888-645-8811	www.beacon724.com
Belfor	53	204-774-8186	www.belfor.com
Crawford & Company (Canada) Inc.	53	416-364-6341	www.crawfordandcompany.ca
Douglas Cost Guides	31	519-238-6207	www.douglascostguide.com
First General Services	52	204-477-0560	www.firstgeneral.ca
FirstOnSite Restoration	25	204-783-9086	www.firstonsite.ca
G.Woodward Restoration Services Ltd.	39	204-783-6266	
Grain Insurance & Guarantee	9,49	204-943-0721	www.graininsurance.com
Guarantee Co. Of North America	43	416-223-9580	www.gcna.com
Guardian Risk Managers	47	250-377-7662	www.guardianrisks.com
Horizon Insurance	6	204-988-4789	www.horizoninsurance.ca
Insurance Institute of Canada	23	866-362-8585	www.insuranceinstitute.ca
Intact Financial Corporation	9,30	204-942-8402	www.intactfc.com
James Dube Spraggs Adjusters Ltd.	50	204-985-1200	
Josef Ryan Diamonds	45	204-943-0468	www.josefryan.com
Keal Technology	27	800-268-5325	www.keal.com
Kimbley Systems	36	902-544-0951	www.kimbleysystems.com
Manitoba Blue Cross	7,29	204-775-0161	www.mb.bluecross.ca
Manitoba Public Insurance	21	204-945-8097	www.mpi.mb.ca
MIG Insurance	31	204-857-8100	www.miginsurance.com
Monarch Insurance Brokers	IFC	780-422-0568	www.monarchins.com
Pal Insurance Brokers	29	800-265-8098	www.palcanada.com
Paul Davis Systems	39	204-586-1684	www.pds.ca
Peace Hills Insurance	9	800-272-5614	www.peacehillsinsurance.com
Policy Works	10	800-260-3676	www.policyworks.com
Portage Mutual Insurance	8,44	800-567-7721	www.portagemutual.com
Priority Restoration	16	204-786-3344	www.steamaticwinnipeg.com
Red River Mutual	3	800-370-2888	www.redrivermutual.com



First General Services

The Insurance Restoration Specialists

**Disasters Are Unpredictable,
Our Response Is Not.**

First in Service, First in Response, First in Education, First in Technology

Phone: 477-0560 Fax: 477-0561 Toll Free: 1-866-455-0560 E-mail: fgswpg@mts.net

Website: www.firstgeneral.ca

COMPANY	PAGE	PHONE	WEBSITE
Royal & Sun Alliance Ins. Co. of Canada	4,IBC	416-366-7511	www.rsagroup.ca
Sovereign General Insurance	15	204-982-1287	www.sovereigngeneral.com
Special Risk Insurance Brokers Ltd.	39	604-541-9799	www.srib.ca
Swiss RE	OBC	416-217-5550	www.swissre.com
Trans Canada Insurance Marketing Inc.	54	204-925-8276	www.tcim.ca
Wawanesa Insurance	9,14	204-824-2132	www.wawanesa.com

Please support our advertisers. It's good business!

The Manitoba Broker would not be possible without the advertising support of these companies and organizations. Please think of them when you require a product or service. We have endeavoured to make it easier for you to contact these suppliers by including their telephone number and, where applicable, their websites. You can also go to the electronic version of *The Manitoba Broker* at www.broker.ca and access direct links to any of these companies.



BELFOR

Restoration Services

- 24 Hour Emergency Service
- Fire & Water Damage Repair
- Content Removal & Cleaning
- Mold Removal Specialists
- Impact & Vandalism Damage Repair
- Document Reprocessing
- Carpet Cleaning
- Contents Inventory & Repair Specialists
- Residential & Commercial
- Single-Source Responsibility
- Electronics Cleaning

WINNIPEG

801 Berry Street, Winnipeg, MB R3H 0S7
774-8186 (24 hours) Fax: 774-4890
TOLL FREE 1-877-774-8186
www.belfor.com

 Crawford



CONTRACTOR CONNECTION

Introducing Contractor ConnectionSM in Canada

Contractor Connection is Crawford's managed-repair network. We offer reliable and credentialed contractors operating on a five-point quality assurance program and an estimate review process which provides cost efficiencies and the best value to our clients.

Contact us at ContractorConnection@crawco.ca

www.contractorconnection.com

Resourceful

Bob Gardecky



Remi Pajot



George James



David Persaud



Karen Fontaine



Marie-Anne Shewchuk



Jean Fontaine



Capable

Peter Harper



Chun Hao



Tammy Fontaine



Chantal Forest



Knowledgeable

Colette Rezansoff



Jim Robinson



Bill de Jong



Gerry Llewellyn



Bonnie Penner



Sherri Scheer



WHAT WE DO

- REGULAR COMMERCIAL BUSINESS
- PROGRAMS
- COMMERCIAL GENERAL LIABILITY, SEXUAL MISCONDUCT LIABILITY
- CRIME
- CYBER RISKS
- DIRECTORS & OFFICERS LIABILITY,
- PROFESSIONAL LIABILITY / ERRORS & OMISSIONS
- EQUIPMENT BREAKDOWN INSURANCE
- ENVIRONMENTAL LIABILITY INSURANCE
- EMPLOYMENT PRACTICES LIABILITY
- INTELLECTUAL PROPERTY LIVESTOCK
- LLOYDS MARKETS
- MARINE
- PACKAGE P&C, PROPERTY / SUBSCRIPTION
- AGRICULTURE / SEED / AGROLOGISTS
- COURSE OF CONSTRUCTION / WRAP-UP LIABILITY
- SURETY
- UMBRELLA & EXCESS
- USA RISKS
- AUTO & TRUCKING
- AVIATION
- CONTINGENCY / CANCELLATION / PRIZE INDEMNITY
- UNUSUAL OR TOUGH TO PLACE RISKS, SUB-STANDARD RISKS, VACANT RISKS
- OIL PATCH

OUR PARTNERS

- ACE Canada
- Arch Insurance Company
- AXA Pacific Insurance Company
- AXA CAP Canada
- Berkley Canada
- Boiler Inspection and Insurance
- Chubb Canada
- CNA Canada
- GCAN Insurance Company
- Global Aerospace
- Great American Ins. Cos.
- Guarantee Co. of N. A.
- Intact Insurance
- Jevco Insurance Company
- Liberty International
- Lloyds underwriters – through Lloyd's brokers
- Omega General Insurance Co.
- Optimum Insurance Company
- RSA Canada
- Saskatchewan Mutual
- Scottish & York Insurance Co.
- Sovereign General
- Travelers Canada
- XL Insurance, XL Environmental
- Zurich North America Canada

Trans Canada Insurance Marketing Inc.

www.tcim.ca

Man, Sask, B.C., Quebec, NT, Nunavut
807-177 Lombard Ave, Winnipeg, Manitoba R3B 0W5
Ph: 204-925-8276
Fx: 204-925-8279

Alberta
82 Tucker Circle, Okotoks, Alberta, T1S 2J7
Ph: 403-982-0200
Fx: 403-982-0201

Ontario and Maritimes
26 Kemano Road, Aurora, Ontario L4G 2Y3
Ph: 905-727-2042
Fx: 905-727-7154

THE TORNADO LEFT AN AFTERMATH.



WE LEFT AN IMPRESSION.

For twelve minutes of August 20th, 2009 the close-knit community of Vaughan was under siege.

Mark and his son Simon were about to sit down to dinner when Mark looked outside and saw a huge funnel cloud in the park behind his house.

Seconds later, debris began falling from the sky. Drilling rain, lightning and vicious winds whipped around their home. An F2-strength tornado, packing wind gusts of 180 kilometres per hour was ripping roofs off homes, flipping cars and downing fences, power lines and trees with truly shocking speed and violence.

Fearing for their lives, Mark instinctively grabbed his son and took shelter in the basement.

Several kilometres away, Peter, an RSA Adjuster, was finishing work when he heard news of the unfolding devastation on the radio. He ran to the RSA Mobile Claims Response vehicle and drove towards the battered community.

Peter's timing was perfect and his thinking fast. He came across a convoy of Emergency Services

vehicles en route to Vaughan and gained access to the area behind the rescue cordon, worst affected by the storm.

The streets were almost in total darkness.

People like Mark and Simon had only just had time to survey their wrecked home when Peter arrived on the scene to reassure them that everything would be taken care of. His presence there meant that the rebuilding of their lives could begin immediately.

Damage was assessed, calls made and the claims process started. In those dark, frightening hours after the tornado, Peter provided them with hope, confidence and the certainty that they were not alone.

A little help that left a long-lasting impression.

Discover more about the ways we keep people and businesses moving at www.rsabroker.ca/movingstories

When it comes to protecting your reputation, you may find us surprisingly fierce.

With over 30 years of serving the Canadian broker market, we're the most experienced provider of professional liability coverage. Yet it's not just our longevity in the market that may surprise you; it's our commitment. As more than 20,000 insurance brokerage firms across North America have discovered, we're fiercely committed to protecting what matters most – your business, your financial assets and your reputation. At Swiss Re, we always work with the same raw material: risk. And what we work to create for our clients is always the same product: opportunity.

See for yourself at www.swissre.com/eo

Swiss Re



© 2010 Swiss Re

Swiss Re is proud to be the endorsed E&O provider for the Insurance Brokers Association of Manitoba. For more information or to access our Insurance Brokers professional liability programme, please contact:



T +1 800 204 5649, T +1 204 488 1857, F +1 204 489 0316
www.ibam.mb.ca
205-530 Kenaston Boulevard, Winnipeg, Manitoba R3N 1Z4

Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, United States, a member of the Swiss Re Group.