

# MANITOBA INSURANCE BROKER



VOLUME 19 NUMBER 2, JUNE 2011

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Revisited

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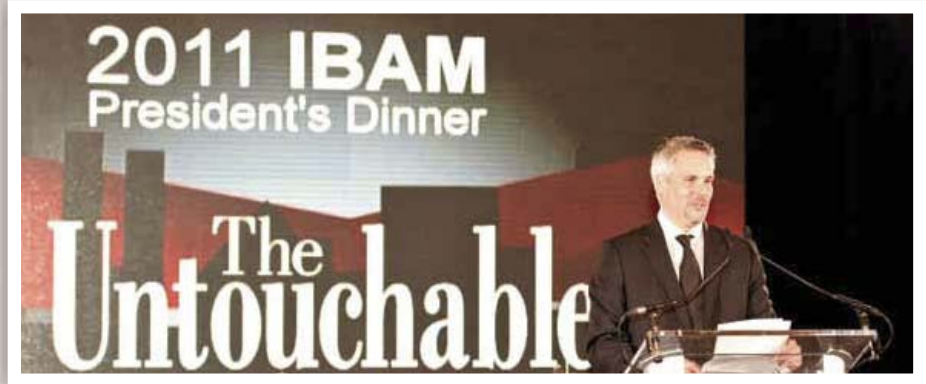
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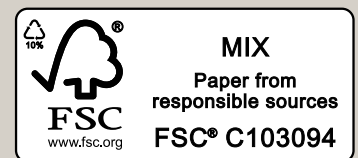
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David Schioler,  
IBAM CEO

# Picking your spots – doing the work that matters

**M**y current thinking is that this will continue to be a year of working ever more closely with the Governments of Canada and Manitoba, and certainly with the regulators in Manitoba.

As most of you know, we have had terrific success politically with respect to taking on the banks. The current Conservative Government in Ottawa ‘gets it’; they understand the argument and discussion that we continually advance in the interests of the Canadian insurance consumer. Most of you will be aware of the still fairly recent decision and stance by Federal Finance Minister, **Jim Flaherty**, with respect to ensuring that banks cannot market or sell insurance via bank websites – that in effect

“If we continue to advance and utilize consumer-based advocacy, we will be successful because consumers will come out winners at the end of the day.”

bank websites are extensions of bank branches. We give Mr. Flaherty much credit and support as he listens to broker intermediaries when they advocate on behalf and in the interests of their clients. If we continue to advance and utilize *consumer-based advocacy*, we will be successful because consumers will come out winners at the end of the day.

This is true too right here at home in Manitoba. Tied and coercive selling – and data mining and the sharing of a customer’s personal information with the intent of selling them insurance – is simply very bad for consumers. We have started to see consumer gains in this regard with respect to brokerages that have accepted equity investment

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## “Have a great summer – IBAM will be your lead advocate”

from credit unions. Some of those very brokerages – those that happen to be members of IBAM – have been working diligently with us behind the scenes so as to encourage the credit unions to focus on the interests of the consumer. This will be the way to consumer success; this will be the way to success for our membership. You should also know, understand and appreciate that the Province's regulators have been very supportive of this approach. In this regard, we pay thanks to Superintendent **Jim Scalena** and to the ICM's Executive Director, **Erin Pearson**, who have been working and will continue to work with IBAM to facilitate positive change for Manitobans.

You should also know that since our membership meetings on May 24 and 25, things have been proceeding well in discussions with Manitoba Public Insurance. I encourage you to call me any time for a discussion and briefing

on the latest developments in this regard. And yes – we will be conducting follow-up meetings in the near future once we have worked out more of the details with **Marilyn McLaren** and her Executive team at MPI – and when we can then have more meaningful advice and information to give to you, and more engaged discussion to have with you. Stay tuned on that score.

It was the fall of 2009 precisely that Manitoba's Premier **Greg Selinger** took the helm at the Leg on Broadway. Immediately preceding his move to the Premiership, Greg had served as Manitoba's Minister of Finance since October 5, 1999. In that capacity, the now Premier was responsible for overseeing the Province's financial affairs, which of course included the rubric of insurance. Mr. Selinger is neither a stranger to IBAM nor to the issues that our members and their clients face. In fact, we will be having

further discussion with the Premier in July in order to brief him on current issues that matter to you and your clients.

It is also important to continue to keep her majesty's official Opposition and its leader **Hugh McFadyen** rightly informed, and we have been doing this also on a regular basis. A politician informed is a better decision-maker for sure; and in our case rest assured that the MLAs on Broadway are being informed. Like IBAM's broker members, both the Premier and Mr. McFadyen care about the Manitoba insurance consumer. This mutual interest is indeed what we have in common; and as we have done in the past, consumer centricity is what we can and will focus on during the coming months as we work with Government on your behalf and in the interests of ensuring that our brokers are the primary provider of insurance services in Manitoba. #



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# Introducing

## IBAM President Peter Tessier



*Peter Tessier, IBAM's New President*

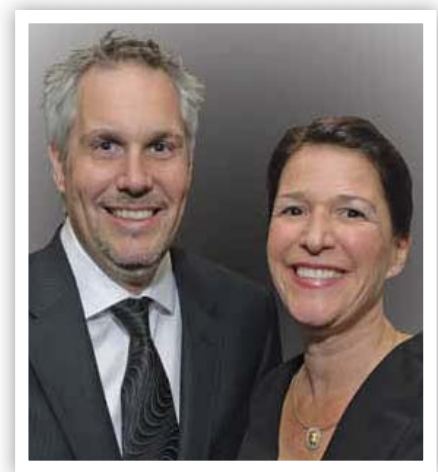
**Q** - Insurance wasn't your first career. Can you describe your previous work history and how those experiences helped you as a broker?

**A** - I come from an artistic background/education. I have my BFA with a major in offset-lithography. Seeing as all the offset-lithography companies were not hiring I pursued work with a company I had been with during my school breaks – London Drugs. I had been hired to do some artwork for a corporate event and I stuck around. I was part of their internal AV production team. After several years post-school I knew it was time for a change and I found my way into the Internet sector as a content editor for a company selling art and

eventually another doing online photo processing. It's the different style of thinking which helps me communicate as a broker. Art and visual production is all about communication and so is providing customers with a superior insurance service.

**Q** - How did you get involved in insurance? Describe Waggoner Insurance Services. What is your current position and responsibilities?

**A** - My father-in-law Ed Waggoner asked my wife and I if we wanted to become actively involved in the company. We accepted and moved to Winnipeg almost nine years ago. Since that time we have expanded the business to two



*Pete with his wife Marni*

**“My goal as President is to make sure our member brokers have a viable business relationship with all insurance company stakeholders in Manitoba whether they are government-run or private corporations.”**



IBAC's CEO Dan Danyluk and IBAM President Peter Tessier

“Every day presents a new challenge for our business with how we will service our clients and working to that goal is always fun.”

locations. My current position is no different than when I started; I'm a broker providing service to our customers and clients. I look at the overall business for strategic moves and management, but at the end of the day I still have to be a broker to the people who rely on us for their insurance needs.

*Q - What do you enjoy most about the industry?*

**A** - The easiest thing would be to say the people, and it's true. If you don't like people this is the wrong industry for you. Every day presents a new challenge for our business with how we will service our clients and working to that goal is always fun.

*Q - How did you become involved with IBAM? Can you put your commitment to the Association into a few words? On which committees have you served?*

**A** - I became interested in IBAM when I felt there was something as a member I didn't understand. My view is that an independent broker should always be the preferred and trusted choice for consumers and IBAM works to ensure that end. I've served as a liaison on the Young Broker committee, and the Conference committees. I have also been the Manitoba representative for the national BIP committee.

*Q - What are the industry's major issues and, hence, your administration's priorities?*

**A** - Our issues all boil down to one key concept: ensuring that brokers are the preferred and trusted choice for insurance services. My goal as President is to make sure our member brokers have a viable business relationship with all insurance

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**CONGRATULATIONS PETER TESSIER**

All of us at Grain Insurance & Guarantee wish you a successful term as IBAM President.

**Congratulations to Peter Tessier of Waggoner Insurance as incoming President of IBAM**

**Moving up.**

Congrats to incoming IBAM president Peter Tessier on your new position.

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Pete and brother-in-law and business partner Brian Kreitz

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Name your favourite ...

- **Singer/Group**  
Grateful Dead
- **Movie**  
The Good the Bad and The Ugly
- **Book**  
*Anything* by John Irving
- **Meal**  
Thai Food or Indian
- **Ice Cream Flavour**  
Pralines and Cream
- **Beverage**  
Gin and Tonic- it's never gotten me in trouble!
- **Holiday Spot**  
Thailand
- **Sport/Team**  
Vancouver Canucks
- **Hero**  
Currently, Ryan Kesler
- **Childhood Memory**  
Discovering the joy of music in my early teen years
- **Quote**  
"Once in a while you catch on the light in the strangest of places if you look at it right." – Jerry Garcia and Robert Hunter



Pete and Mom, Frances

Congratulations to new incoming President Peter Tessier.  
Manitoba Blue Cross is a proud partner with Waggoner Insurance.




**Congratulations Peter Tessier!**

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



**Congratulations Peter Tessier!**

Wishing you much success as IBAM President




*Congratulations Peter Tessier*

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*Pete with Ed and Wendy Waggoner*

company stakeholders in Manitoba whether they are government-run or private corporations.

*Q - What can you tell us about your Executive team and the IBAM staff with whom you will be working closely?*

**A** - The Executive is made up of a great group of people who are very united in a common goal. We all have the ability to agree to disagree but come out of

our discussions united as a group for the good of the organization. The staff at the IBAM office is a fantastic, caring group of people who provide nothing but the best for our membership.

*Q - Can you comment on the recent Conference, AGM and Trade Show? What were some highlights in your eyes?*

**A** - Every year Dave Schioler manages to pull another rabbit out of his hat and

he did it again this year. The CEO Panel was excellent as was the session on Social Media. Our sponsors and contributors were once again phenomenal and their participation and support is what makes the Trade show so much fun. How about Matt Dusk at the dinner? He was incredible.

*Q - After the event, what was your first presidential duty?*

**A** - I don't know if I have done anything too 'presidential' yet. Being a part of the Awards luncheon was great – to meet and see how many new CAIB grads Manitoba is producing.

*Q - What can you tell the readers about IBAM's new "first family"?*

**A** - That's hard to describe; we're a regular family with all the same challenges as anyone else. I may be the current President of IBAM but it's my wife Marni who I look up to when it comes to family life. She's a blessing to me, as without her my boys, Liam and Jay, would probably go on strike if they had me looking after everything.

# Congratulations Pete on becoming IBAM President

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Premier Selinger and Pete

*Q - Away from the office and the boardroom, how do you enjoy appending your time?*

**A** - I'm a bit of an OCD music collector I have probably close to 1,000 different live concerts from many different bands. I have trouble finding the time to listen to them at the best of times. I am a huge Canucks fan and write about them on hockeybuzz.com. As a family we like to spend time at the lake and travel when we can fit it in. 🎸



Marni, Pete and Jodi Kreitz (Marni's sister)

*“Art and visual production is all about communication and so is providing customers with a superior insurance service.”*



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*“Congratulations to Pete Tessier IBAM President”*

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# 2011/2012 IBAM Board of Directors



## **Peter Tessier**

### **President**

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.

Away from work, Peter enjoys time with the family and is an avid music collector, specializing in live concert recordings. He is also the #1 fan of the Vancouver Canucks.



## **Pamela Gilroy-Rajotte**

### **Chair & Past 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 Canadian Accredited Insurance Broker (CAIB) designation and a certificate in Business and Administrative Studies from Red River College in 2005. A believer in professional development and committed to life-long learning, she plans to continue her education, hoping to enroll in the Insurance MBA Program. Pamela is the Manager of Personal Insurance Programs at Horizon Insurance.

Pamela's interests include politics and she has volunteered on several elections campaigns, including acting as Campaign Financial Official Agent. She is also an animal lover advocating for their protection and actively raising funds and for related animal causes. Pamela sits on the Paws in Motion Committee at the Winnipeg Humane Society, which raised over \$280,000 for spay and neuter programs in 2010.

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



## **Curtis Wyatt**

### **President-Elect**

Curtis Wyatt grew up in the insurance business. At 14, he started working two evenings a week at his parents' company, Wyatt Nu

Trend Insurance, learning the business from the ground up. In 1993, Curtis completed Fundamentals of Insurance, a pre-licensing program for insurance brokers and began Business and Administrative Studies at Red River College. As he was completing his education, Curtis met and married Debra. The couple earned their CAIB designations together in 2000.

Curtis and Debra worked with Curtis's parents, Reg and Donna, to grow Wyatt Insurance to five branches in Winnipeg. In 2009, Wyatt merged/acquired Dowling Insurance Brokers to create the largest family owned and operated insurance brokerages in Manitoba. Curtis and Debra lead the new company, Wyatt Dowling Insurance Brokers, with 11 offices in Winnipeg and over 100 years of industry experience.

Curtis is the President-Elect of Insurance Brokers Association Manitoba. He also sits on the Board of Directors of the Keep Them in School Education Foundation and is active in the Rotary Club of Winnipeg, East AM.

Curtis and Debra enjoy spending time with their two children, Connor and Taylor. Their children play hockey and ringette in winter and spend their summers at the pool, family cottage and dirt biking. Curtis is a past president of The Honourable Order of the Blue Goose, Manitoba Pond and past president of the Manitoba Motocross Association.



## **Lori King**

### **Vice-President**

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 1994 and soon became the office manager of the Corydon location. Lori is now a Partner of Turnbull Whitaker Insurance. She obtained her CAIB designation in 1999.

Lori is an active community member involved on the board of her community center, and helps out with her children's activities and schools whenever time allows.

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 travelling. The family spends as much time as possible at their cottage in Lake of the Woods, Ontario.



## **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 four 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, and obtained his general insurance



# 2011/2012 IBAM Board of Directors

license in 2004 while becoming a partner of Cameron Agencies.

He is actively involved in many areas of the business including, auto, residential, farm and commercial insurance. Also, 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. He is an avid outdoorsman; however his true passion is building, managing and protecting all aspects of clients' wealth and well-being.



## 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 CAIB designation in 2001 and continues as a course facilitator for the CAIB Program.

She has been very involved with IBAM over the last 12 years. She is an original member of the Young Broker Network Committee and is currently involved with the Professional Development and Conference Committees.

Tara resides just outside Winnipeg, in Grande Pointe, and has a very sports avid 14-year-old daughter, Cortney. Tara enjoys playing baseball, volleyball and has a newfound love for golf.



## Garry Fast

Garry J.R. Fast is President and Owner of Team Insurance, with two locations in Winnipeg. Garry has 22 years experience in the general insurance industry and six years as a Commercial Lines Underwriter. Garry has is CAIB and CRM designations and specializes in Commercial Insurance and Bonding.

In 2005, Garry became a 50-50 partner in Team Insurance and in 2008 he purchased the business outright.

Married to his best friend Susan for 18 years, the Fast's have three children: Everett (12); Madison (8); and Caitlyn (4)



## Keith Jordan

Keith Jordan graduated from the University of Manitoba with a Bachelor of Arts in 1976, and received his designation as a Chartered Accountant in 1980. Keith purchased his first business

in 1985 and sold this successful enterprise in 1994. In 1995 he purchased his first insurance brokerage, which later became part of Horizon Insurance. Keith was a senior partner at Horizon Insurance and in 2002 became Chief Operating Officer. 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 due to his diligence and financial insight. Today, Horizon has 18 offices in Manitoba, and has expanded to service the north with its newest company, Nunavut Insurance Brokers, with offices in Iqaluit, Yellowknife, and Rankin Inlet. In total, there are 200 employees.

Keith currently serves on several boards related to the insurance industry and has been on many non-profit organization boards as well.

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, Chelsea, from his previous marriage. Keith enjoys time with his family, along with reading, photography, golf, jogging, and travel.



## John McDonald

John got into the insurance industry in Toronto with Mutual Life in 1972. After five years of not liking Toronto, he decided to move back to Manitoba, home to both him and wife Louise. (John is from a farm near Strathclair and Louise is originally from Gimli.)

John worked at Xerox in Winnipeg then ran his own business in Brandon. But the insurance industry was in his blood, so he then became a Sun Life agent. He later returned to Winnipeg and Excelsior Life. Then came the opportunity to join forces with Earl and Rhoda Cook as their life agent came and John obtained his general license.

John's farm background means he does most of his business within the agricultural community and that led him to Ranger and eventually landed him at BSI in 1995. During this time John obtained his CAIB designation.

John and Louise have two sons ages 39 and 36 and a daughter, 26.

In the past John has been on the board of Big Brothers of Brandon, Kinsman Club of Brandon, a deacon in his church and on two church building committees. He has chaired and currently sits on the board of Hockey Ministries (Winnipeg) since 1981, has been heavily involved in hockey as a player and WHL scout, and has coached for almost 30 years including three years 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 in the 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 industry, T.J. has been very active within the Insurance Brokers Association of Manitoba, serving on various committees, including Past Chair of the Young Broker Network.

T.J. lives in East St. Paul with his wife Kara, son Alex, and daughter Gabrielle.

# 2011/2012 IBAM Board of Directors

He enjoys spending time with his family and friends, golfing, and traveling.



## Darren Peters

Darren Peters is President and COO of Oldfield Kirby Esau Insurance Brokers. He has 19 years of insurance experience and holds a certificate in Risk Management and his Fellowship of Insurance. Darren spent nine years on the insurance company side of the industry and is entering his tenth year on the broker side. He specializes in Professional Liability and Directors and Officers Liability.

Married with two sons, Darren enjoys outdoor activities such as golfing, running, biking and kayaking.



## Russell Wasnie

Russell Wasnie was born and raised in Selkirk, where he currently lives with wife Drinda and their two sons, Blair and Cole.

Russell works for One Insurance Group

located in Selkirk. During his 19 years in the industry, Russell has been involved in all aspects of managing and operating a general insurance brokerage.

Outside of work, 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 for children. He is also involved in business and community activities and enjoys volunteering his time and energy to projects beneficial to the growth and development of the area.



## Dave Schioler

Chief Executive Officer  
Dave Schioler holds a MBA from Queen's University School of Business, a Law degree from Dalhousie Law School and Bachelor of Arts (Hons. - Political Studies) and Bachelor of Education degrees, both from the University of Manitoba.

A former professional hockey player and a lawyer of 20 years, Dave has spent

the last decade as an executive with internationally recognized, Canadian business interests, including his current role of the past six years as Chief Executive Officer of 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 was born in Montreal, Quebec. #

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Fraser Lyle, President,  
Insurance Brokers  
Association of Canada

## Taking that first step

When was the last time you went out for a date? I'm not talking about your girl or boy friend or even your spouse. Nor am I talking about your best customer or insurer partner (although they are all great ideas). I am referring to your local Member of Parliament.

“The main thing to remember is to make contact – period.”

The recent election caught many people by surprise and upset the usual rhythm of federal politics. The cancellation of our anticipated Hill Day was just one of those outcomes. I could refer to it as being one of the bigger disappointments and yes, it was a disappointment for many returning broker individuals as well as new participants. However, as brokers, we are a flexible bunch. We deal with surprises and challenges on a daily basis. I look upon this change of events as an opportunity to renew, establish and connect, perhaps for the first time, with your elected Member of Parliament.

As you have witnessed, there have been changes in many ridings. More than ever, it is important to reach out collectively to new MPs. We need to tell them who we are, what we do and more



importantly, whom we represent. The summer recess of the House means that MPs will be in their home ridings. It also means they will be hosting a number of local events and attending others.

Remember that Members of Parliament are elected representatives meaning that they are elected to serve the wishes and needs of their constituents

–and that's you! Sometimes this simple concept is lost or subsumed for a different ideal. The point to remember is that no matter how insignificant you may feel your presence, contact or influence may be, the main thing to remember is to make contact – period. If you're new to political networking or unsure about the process then enlist the moral support of another more experienced broker.

As brokers, we know that a persistent, consistent approach works best in our businesses. Since the BIP campaign that was conceived almost 25 years ago, we also have seen the success of the consistent and relevant messaging to our elected decision-makers.

It is relatively easy to introduce yourself or get re-acquainted with your Member of Parliament. Brokerage size or specialty is unimportant. The hardest part is taking the first step. Take that first step. The rest is easy.

After all, we are brokers. #



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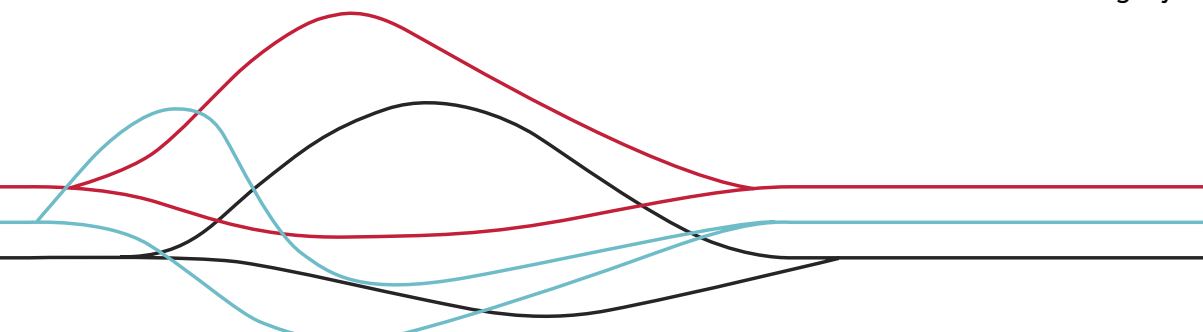
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You're back.

# Political Advocacy



At the Manitoba Stampede (L-R) Hugh McFadyen (Leader of the Manitoba Progressive Conservative Party), IBAC President-Elect Dale Rempel, Mavis Taillieu (MLA-Morris), Vic Toews (MP-Provencher) and Rt. Hon. Philip S. Lee, CM, OM (Lieutenant Governor of Manitoba).

Left: The Premier and The President at the IBAM Conference



Representatives from the PC Party of Manitoba at IBAM Conference

## Crawford's CMS Property **ADVANTAGE**

Crawford & Company (Canada) Inc. is proud to have received the Insurance-Canada.ca Technology Award for its new claims handling system, CMS Property ADVANTAGE. Developed in-house and deployed on a mobile platform, ADVANTAGE software allows adjusters to complete their first site visit and subsequent reports right at the claim scene. This helps to reduce cycle times, manage indemnity and leakage, and reduce claims handling costs.

Contact us at [info@crawco.ca](mailto:info@crawco.ca) for more information on ADVANTAGE or any of our services.

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# Political Advocacy



IBAC Board Member Scott Andrew (R) with Canada's Defence Minister Peter McKay at Conservative Party national convention in Ottawa.



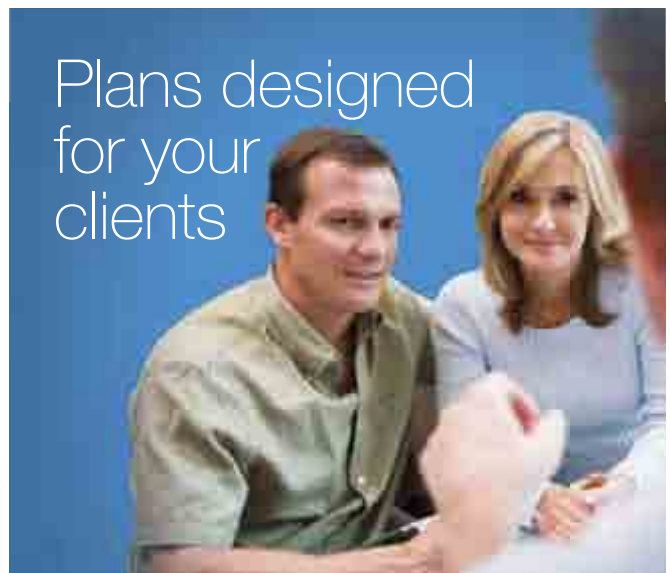
Ambassador Gary Doer and IBAM Past President Wade Garriock in Washington, DC.



MLA Rob Altemeyer and Pamela Gilroy-Rajotte at Premier's Breakfast



Manitoba NDP representatives at IBAM conference



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# In the Community



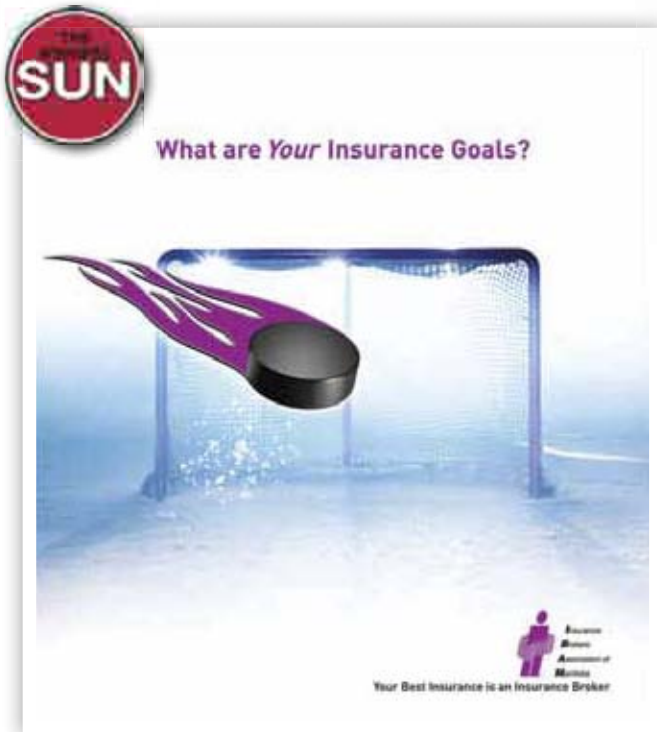
IBAM table at State of the City Address



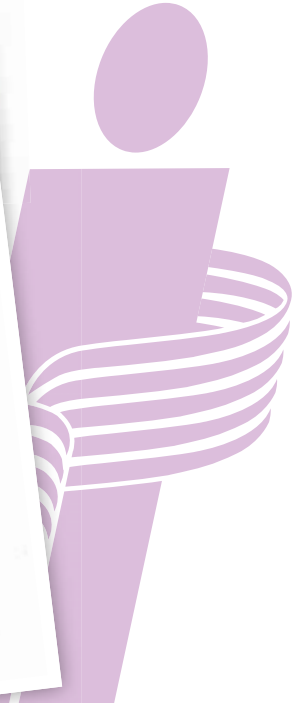
Above: IBAM's Young Brokers at Media Lip Sync Event  
Left: The Bipper at MIG's Portage Avenue Grand Opening



# In the Media



Raising our Profile



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





### 2011/2012 IBAM Executive and Board of Directors

As elected at the Annual General Meeting of the Insurance Brokers Association of Manitoba (IBAM) on Tuesday, April 19, 2011 at The Fairmont Winnipeg

 <b>Peter Tessier</b> IBAM President, Waggoner Insurance	 <b>Patricia Gilroy-Rajotte</b> IBAM Chair - Past President, Horizon Insurance	 <b>Curtis Wyatt</b> IBAM President-Elect, Wyatt-Crawling Insurance
 <b>Lois King</b> IBAM Vice-President, Sunbelt Insurance	 <b>David Schieler</b> IBAM Chair Executive Officer	

#### Directors

**Greg Barrows** - Cameron Agencies  
**Tara Chammartin** - Remport Insurance  
**Keith Jordan** - Horizon Insurance  
**Garry Fast** - Team Insurance  
**John McDonald** - ISI Insurance  
**T.J. McDonald** - Crossroads Insurance  
**Darren Peters** - Gifford Kirby East  
**Russell Wainie** - One Insurance

**Congratulations**  
Peter Tessier, IBAM President and the IBAM Board of Directors and membership would like to extend congratulations to all of the 2010/2011 Canadian Accredited Insurance Broker (CAIB) graduates and to the special award winners. All graduates received their certificates at the IBAM Annual Education Awards Luncheon held on April 20, 2011 at The Sun.

CAIB Honor Graduates			
Amy Sabin	Ryan Kewen	Curtis Wainie	Elizabeth Wainie
Susan Higgins Kelly	Jeff Kippelen	Michelle Marksson	Christoper Wainie

CAIB Graduates			
Denise Ayello	Luana Da Silva	Joyce Larnot	Michelle Thompson
Tara Bang	Matthew Fyle	Alicia Louise Robinson	Tyler Thomas
Eric Berke	Justin Frosen	Wesley Lowmy	Debbie Wiley
Grace Collins	Chloe Hazlett	Boris MacLeod	Greg Warden
Thelma Cady	Andie Hunter	Sandra Moffat	Colin Walker
Justine Chmurnycki	Henry J. Hubley	Christina Marie Vokac	Carlisle Wall
Sharon Cliff	Shirley Katerinski	Martha Stierling	Sherry White
Angela Cooper	Maureen Kapray	Kathleen French	
Matthew Douglas	Jordan Klaczynski	Jessica Anna Rae Suttler	

Special Award Winners		
CAIB Highest Mark - Canada Karen Leitch, Gardiner Insurance	CAIB George E. Wilson Award - Manitoba Jeff Kippelen, Prime Insurance Brokers	2010 Best Academic Achievement Award Terrence Shannon, McPhee & Duffy

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## Winnipeg Free Press

**ATTENTION MEMBERS:**  
If you or your brokerage is featured in print media, please forward the item to the IBAM office for inclusion in the next issue of *Manitoba Insurance Broker!*

## THE GLOBE AND MAIL

CANADA'S NATIONAL NEWSPAPER • FOUNDED 1844

May 31, 2011  
**Intact Financial to swallow AXA Canada**  
By TARA PERKINS  
Intact Financial Corp. IFC-I, Canada's biggest P&C insurer, has struck a \$2.6-billion deal to buy AXA Canada from Paris-based AXA Group.  
While the move will significantly increase and diversify Intact's business, credit rating agency Moody's Investors Service said it plans to lower the company's credit ratings by one notch if the deal goes through as currently planned, because it would reduce the company's financial flexibility.  
AXA Canada has 2,800 employees and is the sixth-largest home, auto and business insurer in the country, with a market share of 5.2%.  
The deal will increase Intact's direct premiums written by \$2-billion, to more than \$6.5-billion per year. In comparison, Aviva the second-largest property and casualty

insurer in Canada, stood at \$3.3-billion in direct premiums written in 2010, followed by TD Assurance at \$2.4-billion.  
In addition to strengthening Intact's commercial insurance lineup, the deal will improve the company's ability to support insurance brokers, expand its distribution platform and deepen the quality of its management team, said CEO Charles Brindamour.  
Currently, 36% of Intact's business is commercial insurance, compared to 56% of AXA's.  
"We are pleased to see the patriation of another major insurer in Canada," said Steve Masnyk, a spokesman for the Insurance Brokers Association of Canada, which represents about 30,000 brokers. "Although we are never pleased when there are fewer insurers to choose from in the marketplace, the industry as a whole is still very competitive."

Winnipeg Free Press



THOMPSON'S Daily Insurance News Service • February 15, 2011

# Restricting online retailing by banks gets predictable reaction

(Copyright Thompson's World Insurance News. Not to be redistributed by individual recipients.) The posting of federal regulations restricting online retailing of insurance by banks (Thompson's daily news service, Feb. 14) drew swift and predictable reaction.

The national brokers' group liked it. The bankers' group didn't.

"Our position has always been that consumers benefit when there is choice and competition in the insurance market and we do not believe that restrictions should be placed on that choice and competition," said Canadian Bankers Association president and CEO Nancy Hughes Anthony in a prepared statement.

"We live in the Internet age where consumers are doing their research and shopping around online for a wide variety of products and services, including financial products.

IBAC's CEO Dan Danyluk called the changes "sane and reasonable" and a natural extension of existing restrictions on insurance retailing in bank branches.

"And let's face it, online (sales and promotion) really is another branch of the bank," Mr. Danyluk told Thompson's.

"It is an operation of the bank and recognizing that it should function as a branch makes good sense."

He said the proposed regulations show that federal Finance Minister Jim Flaherty and his department are staying true to his promises on keeping a distance between banking and insurance.

"Even the big banks ought to have to follow rules."

**THOMPSON'S Daily Insurance News Service**

MAY 16 2011

### IBAM, IBABC welcome new presidents

CHANGES at Crown insurers are on the agendas of new broker association presidents in Manitoba and B.C.

Peter Tessier of Waggoner Insurance in Winnipeg succeeds Pamela Gilroy-Rajotte as president of the Insurance Brokers Association of Manitoba.

Manitoba Public Insurance recently announced that as of this month Manitobans would register for driver education classes and book testing appointments at Autopac agencies rather than high schools.

Mr. Tessier said this will mean a little more work for brokers, but it will also bring potential customers into their offices.

In the bigger picture, his focus for the year ahead is to promote the broker channel in general.

"We have to go out and ensure that as an association that brokers are the preferred choice for insurance products and services," he said.

The biggest pressure on his members isn't competition from direct writers so much as it is the difficulty of maintaining a viable business model in small, rural communities.

"You have to make sure that . . . there are trained professionals in communities available for people, giving complex financial trans-

actions," Mr. Tessier said.

Maurice Poulin, the new president of the Insurance Brokers Association of B.C., is the third-generation owner of Poulin Insurance in Nelson, a picturesque town in the southeastern corner of the province.

He said he's fortunate that there are no urgent crises facing the association at the moment, but he is expecting there will be work to do implementing the Insurance Corp. of B.C.'s proposed rate-setting model, which goes before the B.C. Utilities Commission this summer.

Beyond that, he expects to see regulations accompanying the province's revised Insurance Act in the near future and is making sure directors and members are well prepared when the federal Bank Act comes up for revision again next year.

Both incoming presidents said consolidation and the resulting reduction of full members will continue to be of concern for the associations.

The Insurance Brokers Association of Alberta will have a new ceo from July 1 with George Hodgson — who was hired last June as executive officer, government relations — succeeding long-time chief Harold Baker, who is retiring.

**Ryan reaches new heights**



Ryan Garriock appears in this billboard in Winnipeg promoting Red River College by celebrating distinguished graduates. Ryan chairs the RRC's Alumni Association.

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# Elliott Special Risk – committed to finding a solution to YOUR hard-to-place risks

**E**lliott Special Risks LP (ESR) has been helping Canadian brokers find solutions to unusual and hard-to-place general liability risks since 1966, when the company first opened its doors as Ian Elliott Ltd., a one-man operation based in Montreal.

The fledgling company grew steadily and in 1976 opened an office in Toronto. The operation continued to grow and, in 2009, was purchased by London-based Markel International, a subsidiary of US-based Markel Corporation. (*Editor's note: These businesses have no relationship whatsoever with Markel Insurance Co. of Canada.*) In October 2009, Elliott Special Risk solidified its cross-Canada presence by opening an office in Vancouver.

Prior to its takeover by Markel International, Elliott Special Risks utilized over 20 different insurance companies in order to find the right product for their broker partners. Today, Markel International supports Elliott Special Risks products with Markel Syndicate 3000, a 100% Lloyd's-owned corporate syndicate that enjoys an A (Excellent) rating by A.M. Best. Thus, Elliott can offer its same popular products (and more) while



enjoying the financial backing of one of the strongest, most respected insurance entities in the world.

ESR President **Mario Sousa** has been with the company for 25 years and is justifiably proud of the incredible range of niche insurance products they offer. "When discussing our products it's difficult to decide where to start," he says. "Our largest pool is our Commercial General Liability (CGL) umbrella program which includes businesses as varied as blasting, day-care centres, machine shops and tanning beds, along with dozens of other applications. Our Canadian Exporters Program writes the kind of US product liability coverage that most insurers simply can't handle. Our Environmental Liability coverage is very popular these days, as is our E&O program covering media, IT, architecture and engineering."

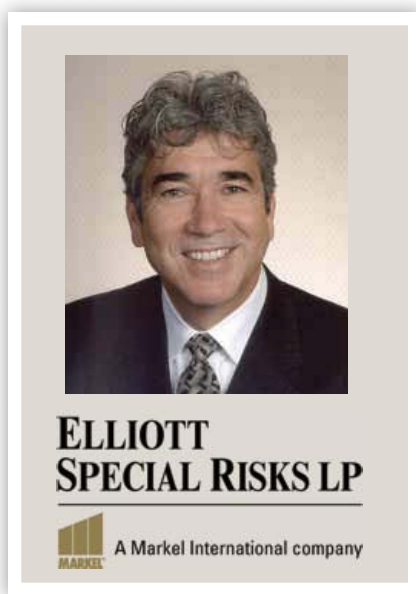
Sousa adds, "Being part of Markel International, we have access to a vast treasure chest of specialty insurance products that have proved successful in many places around the world. If there is a need and if there is a fit with our existing products, we can bring these new products on board. An example of this is our new Equine program that is proving to be very popular. We are cautious, however, not to bring new products out just for the sake

of introducing new products. That would not be the responsible thing to do."

## Elliott 'family' is dedicated

As pleased as he is with ESR's products, Sousa is even more pleased with the company's employees and the excellent services they provide. He states, "I'm not kidding when I say we have a great mix of youthful enthusiasm and incomparable industry experience in our Elliott family. Our employees range in age from early-20s to early-80s. One 80+-year-old employee comes in three-days-a-week, while another comes in one-day-a-week.

"We have access to a vast treasure chest of specialty insurance products that have proved successful in many places around the world."



“Brokers desiring to do business with Elliott Special Risk need not sign contracts, nor are there minimum levels of business to maintain.”

A couple who are in their 70s follow a similar flexible schedule that suits their lifestyle. Where can I find that wealth of industry history?

When we hire, we look for dedicated individuals first and foremost, and we make it clear to them their dedication will be rewarded. Then we look for individuals who want to be successful, are committed to providing excellent service, and love to have fun. We don't want sourpusses in our office – we want people with a joie de vivre creating a happy workplace.”

Once they've signed on with Elliott Special Risks, employees are encouraged to improve themselves through industry education. Those who market the company products must be RIBO-licensed; and the company encourages employees

to obtain CIP and FIP designations – and gives bonuses to those who do so.

### “Our clients are Canada's independent licensed brokers”

ESR employees are committed to helping brokers find a solution to their hard-to-place risk – even if, in the end, it's not with Elliott. That's right, if the niche insurance product you are looking for on behalf of a customer isn't found with Elliott Special Risks, their representatives will steer you to another company that carries that product. Why? As Mario Sousa says, “Brokers remember that kind of service and the next time they have a special risk, they'll remember ESR and give us a call. Thus, for going a bit beyond the call of duty, we have a customer for a very long time. Our clients are Canada's

independent licensed brokers. We support them and we support their distribution system.” (In fact, ESR reps attend all broker association conferences and trade shows from BC to the Maritimes.)

Brokers desiring to do business with Elliott Special Risk need not sign contracts, nor are there minimum levels of business to maintain. In fact, there are a number of brokers across Canada having only one policy with ESR.

If you've done business with Elliott Special Risks, you know what a valuable experience that can be. If you haven't, what are you waiting for? Call Mario Sousa directly at 416-601-2472 or visit the company website at [www.elliottsr.com](http://www.elliottsr.com) and click on *News Board*, the company's informative quarterly newsletter. You'll be glad you did. 📧



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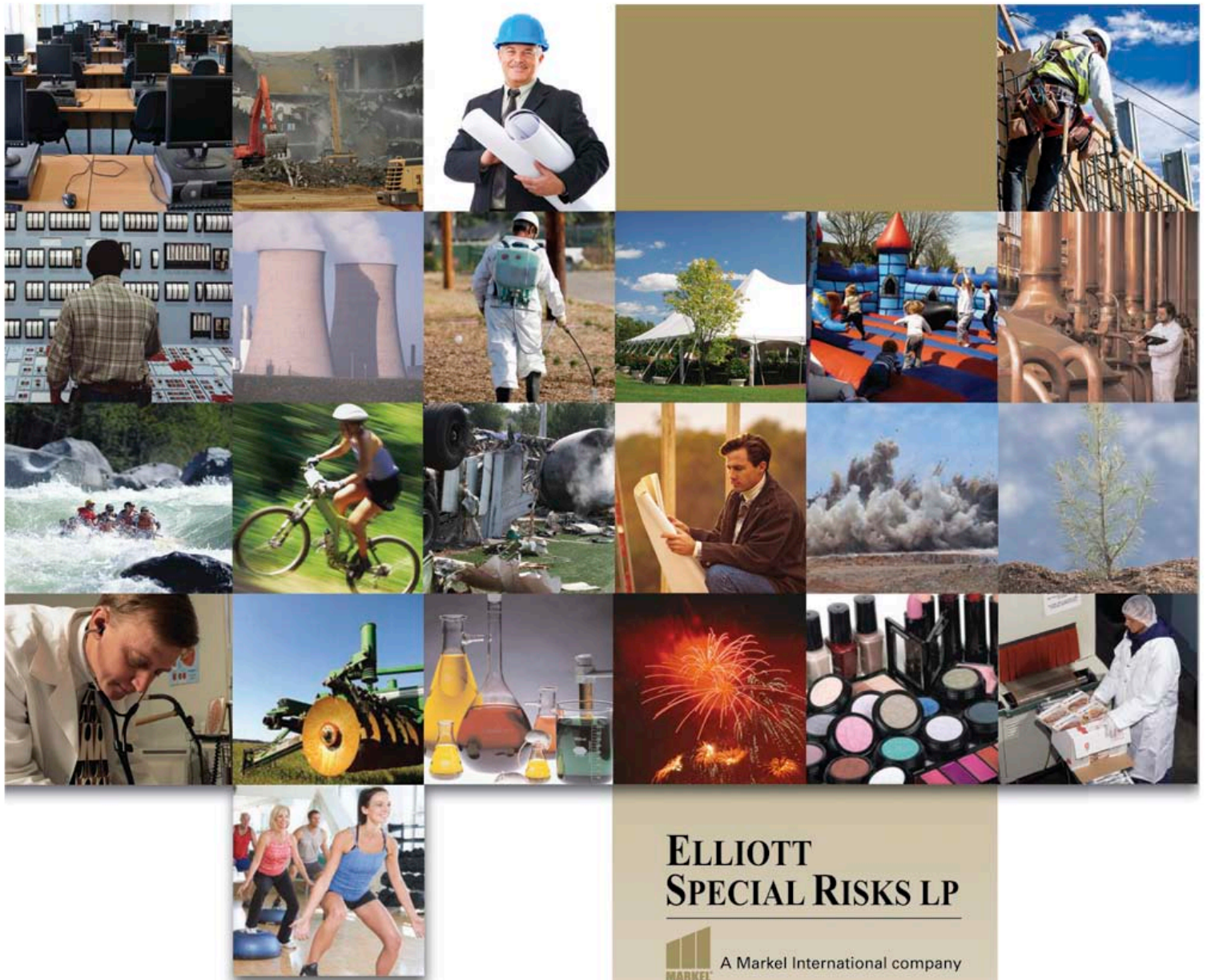


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## AGM



*Above: Executive table at commencement of AGM: (L-R) Vice President Curtis Wyatt, President-Elect Peter Tessier, President Pamela Gilroy-Rajotte, CEO Dave Schioler and Chair and Past President Scott Andrew*

*Right: Visiting dignitaries*



*Fraser Lyle, IBAC President*



*Lori King assumes VP role at AGM*



*Curtis Wyatt*



*Peter Tessier*



*Scott Andrew*



*Pamela Gilroy-Rajotte*



*Dave Schioler*

## Senior Insurance Executives Panel



*Diane Brickner, President and CEO, Peace Hills Insurance Company*



*Maurice Tulloch, President and CEO, Aviva Canada Inc.*



*Marilyn McLaren, President and CEO, Manitoba Public Insurance*



*John Mitchell, President and CEO, Portage Mutual Insurance*



*Amanda Lang, Senior Business Correspondent, CBC News - Panel Moderator*



*Andrew R. Cartmell, President and CEO, Saskatchewan Government Insurance (SGI)*



*Brian Esau, President and CEO, Red River Mutual*



*Kenneth E. (Ken) McCrea, President & CEO, The Wawanesa Mutual Insurance Co.*



*Derek Iles, Sr. VP, Western Canada Intact Insurance*



Thank you

Thanks to the Brokers who participated in the Mock Trial:

- Kevin Campbell
- Tamara Dotoli
- Barb Gerrie
- Katrina Hueging
- Lindsey Jordan
- Bruce King
- Lindsay Kuz
- Maggie Matsalla
- Andru Valpy



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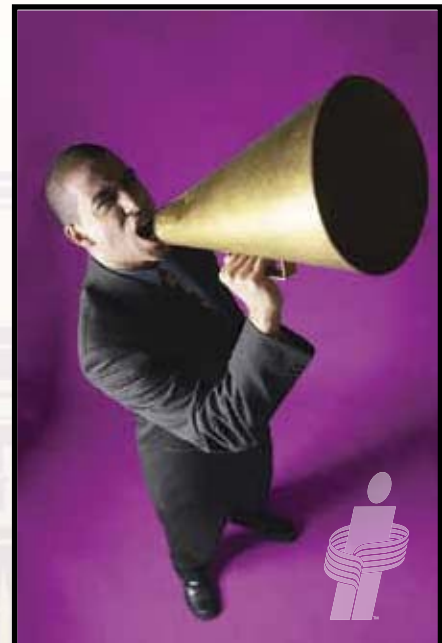


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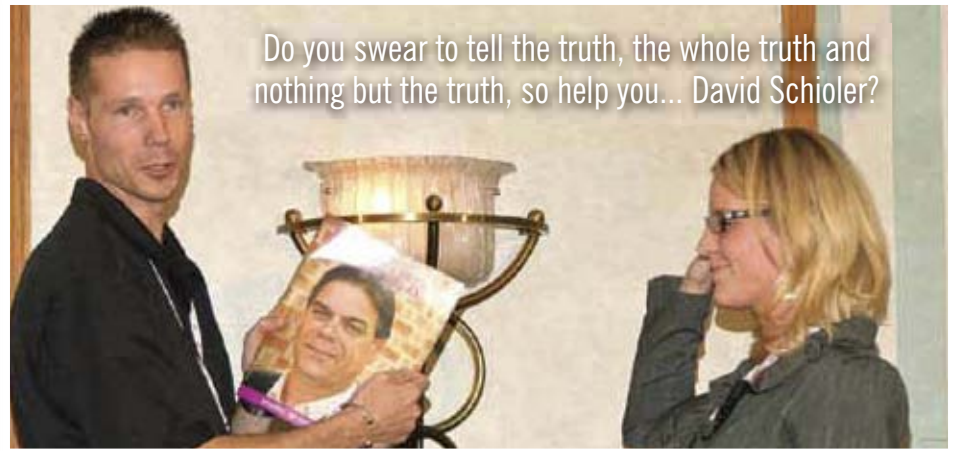
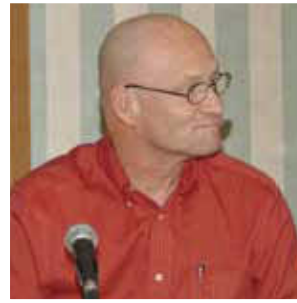


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## E & O Mock Trial



Thanks to lawyers Rod Stephenson (above) and Ted Bock (middle) of Aikins, MacAulay & Thorvaldson LLP

Barb Gerrie as Judge Judy

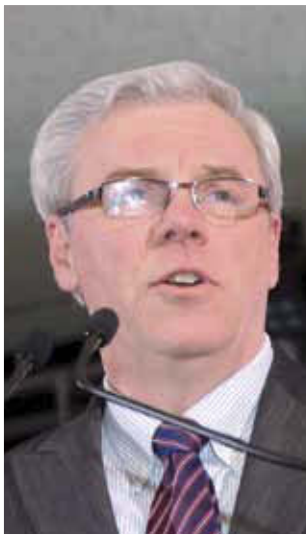


## Demystifying Social Media



Presenter:  
Dan Belhassen,  
*Modern Earth*

## President's Dinner



Above: Premier Selinger



Minister Vic Toews



President Peter Tessier



Emcee T.J. McRedmond



Wawanesa CEO McCrea (centre) and guests



Minister Swan (L) and MPI CEO McLaren



Red River CEO  
Esau with  
guests



## President's Dinner

## Matt Dusk



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## Professional Development Awards Luncheon



*Above: Hugh McFadyen, Leader of the Official Opposition, Leader of the PC Party of Manitoba and MLA for Fort Whyte addressed the Awards Luncheon crowd.*



*CAIB Award Winner Jeff Klippenstein, Prairie Insurance Brokers (Top Student in Manitoba) flanked by presenters Peter Tessier, IBAM President and Fraser Lyle, IBAC President*



*CAIB Award Winner Karen Lewicki, Gemstar Insurance (Top Student – Canada) with Peter Tessier and Fraser Lyle*



*Auto Broker Award Winner Terence Sharman (centre)*

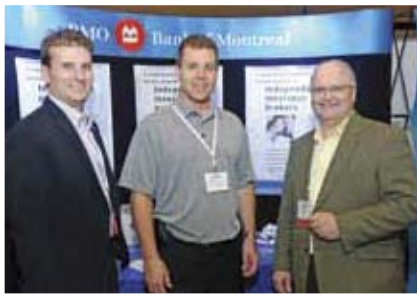


*Dwight Heppner (R) presents Brett McGregor with YBN plaque of appreciation in honour of his leadership given to the Young Brokers of Manitoba. Brett was YBN chair in 2009/2010.*



*Our elated CAIB Graduates*

## Trade Show



## Conference Prize Winners

### Monday, April 18 • Trade Show



Portage Mutual Colin Bogle Print: Chris Plett – Lakeview Insurance



Peace Hills Xbox Kinect: Larry Watson

### Wednesday, April 20

#### Awards Lunch



Portage Mutual TV: Garry Fast – Team Insurance

#### Windup Reception

Games basket: Andru Valpy – Western Financial Group

### Tuesday, April 19

#### AGM

IPAD 1: Donna Fraser – Western Financial Group

IPAD 2: Louise Scammell – Milnco Insurance

#### Keynote

Trip to Las Vegas: Randy Wallis – Wallis Agencies

#### President's Dinner

Trip to Chicago: Michael Leptic – Horizon Insurance

Golf Clubs: Sandra Cooke – Cooke & Cooke Insurance

Fishing Trip: Rodney Ficek – Ficek Insurance



Diamond Earrings: Rene Demoissac – BSI Insurance



Trip to New York: Larry Watson – MIG



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Dwight Heppner, MIG Insurance,  
Young Broker Committee Chair

## Passing of the torch

This will be my last Young Broker report as I'm passing the torch over to **Lindsey Jordan** who I know will do a great job leading the Young Broker Committee in the upcoming year. I had a lot of fun in the past year and learned a lot – about me and our great industry. I'd like to say thank-you to **Brett McGregor** for being a great past chair and helping me out when needed as well as the committee who were all great to work with. Also on behalf of the Committee I'd like to say thank-you to **Dave Schioler** and the IBAM staff who did a wonderful job making sure all our events went off without a hitch and made sure we were all on task.

The Young Broker committee was again actively involved in the annual IBAM Conference, helping out with emceeing events and any other tasks to assist IBAM staff with putting on this great event. The turnout was excellent and the Conference was a huge success. A big 'thank-you' goes out to all



*MP Candace Hoepfner poses with Dwight Heppner and the South Eastern Manitoba Hockey League championship trophy after Dwight's Plum Coulee Xpress defeated the Warren Mercs in a 7-game championship series. Congrats Dwight and the rest of the Plum Coulee squad!*



the volunteers who helped out with the Tuesday night Presidents Dinner & Dance; you did a great job ushering.

The Young Broker Golf Tournament is all set and ready to go for August 26. We will be hosting this event at the Teulon Golf & Country Club, which is an 18-hole championship course known for its lush and generous fairways that will welcome your tee shots, as well as its fast manicured greens ([www.teulongc.com/public/index.php](http://www.teulongc.com/public/index.php)). Make sure you get your registration in as soon as possible to make sure you don't miss out on this great event. For \$115 you get 18 holes of golf, a cart, a hotdog lunch and a steak supper.

In the upcoming months the Young Broker Committee will be busy working on getting the 8th annual Young Broker Education Day put together for the fall. Keep your eyes open for the registration form, for what should be a

jam packed day of education and networking.

We still have open spots on our committee for interested Young Brokers. If you are under the age of 37 and interested in getting involved with the Young Broker Committee, please contact me at [dheppner@miginsurance.ca](mailto:dheppner@miginsurance.ca) or (204) 362-2961. #

“I had a lot of fun in the past year and learned a lot – about me and our great industry.”

# MIG Insurance – bigger and better than ever



*MIG's Executive Committee: (L-R) Back: Susan Gilbert, Brian Gilbert, and Julie Notley-Guevarra; Front: Rob Suderman and Doug Fast*

**M**IG Insurance Group Ltd. is a unique entity in Manitoba's insurance landscape in that it has nine brokerage locations strategically located in both the City of Winnipeg and key rural locations throughout the province. Head office is located in Portage la Prairie, Manitoba.

The Group is owned and operated by a team of insurance professionals with years of experience and expertise. This team includes:

- Brian Gilbert
- Susan Gilbert
- Rob Suderman
- Julie Notley-Guevarra
- Douglas Fast

Since its inception in 1995, MIG has experienced phenomenal growth. Today, there are 65 employees manning nine locations. When asked about MIG's expansion plans over the last decade, President and CEO **Brian Gilbert** chuckles and says, "I wish I could say they were the result of some grand master plan, but that is not the case. We were prepared to grow if growth opportunities presented themselves, and they did. One thing I can say about our business plan is that throughout all the acquisitions, we always kept the concept of customer service first and foremost. That was a given."

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*City of Winnipeg Councillor Scott Fielding (with scissors) cuts the ribbon*

Recently, the company has pursued an initiative of modernizing its facilities either by renovating, relocating or building anew. Included in this initiative is the new head office, which opened in Portage la Prairie in 2009; the Winkler office, which opened on August 1, 2009; the newly constructed Winnipeg office at 1401 Portage Avenue (next to Rae &

Jerry's), which opened its doors on November 15, 2010 and celebrated its Grand Opening on May 19; and the new site in Winnipeg's Charleswood Centre (formerly York Insurance), which opened as an MIG office in December. All MIG brokerages now boast the corporate blue 'MIG Insurance' signage. All MIG offices are con-

nected to the same electronic system, so a company broker can access files from any site in the MIG system. And, as Brian so proudly states, "We are one of the few brokerages that is truly paperless. We hoard no files."

**60,000 cars per day**

According to Brian, the 1401 Portage Avenue location "dominated our agendas for four months prior to opening, but we were determined to get it right." The MIG signage is very prominent to the 60,000 cars that drive past the front door every day, especially now that the electronic message centre video screen atop the building is operative.

Another rarity for this site is its ample parking – there are 25 onsite parking stalls – almost unheard of for a private enterprise located on this busy thoroughfare.

The new office's interior pays heed to both form and function. Brian says it offers a professional environment without being 'over the top.'" The bright,

# Moving in.

Congrats to everyone at MIG Insurance on your new location. We're honoured to be on board.

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## Broker Profile

modern office space includes a dedicated area for drivers' license photos and a large boardroom wired for television for video or webinar applications. This has proven useful for training. According to Managing Partner **Susan Gilbert**, MIG has developed an in-house training program consisting of four courses approved by Workplace Education Manitoba (and eligible for 10 CEC credits). She says, "The courses are all 'soft skills' oriented, such as *Customer Service*, but they are good introductions to the industry and put all new hires on the same page. This boardroom is an ideal training centre."

Other organizations find the new office's location and set-up advantageous, too. Intact Insurance recently confirmed a date for its representatives to come to MIG to train staff on changes to Intact's system.

### Coffee and so much more

**Jack Henwood**, MIG's Winnipeg Regional Manager, is based at 1401 Portage Avenue. He has years of experience in the insurance industry and returned after a few years spent

as the owner of the Second Cup coffee franchise in nearby Polo Park Shopping Centre, where his HR skills were certainly enhanced. Jack jokes that a condition of his returning to the industry was that he be placed in charge of coffee at the new office. Susan grins and says, "Needless to say, Jack's recent experience bore fruit and we have the best coffee in the city!"

"We use the same brand of brewer that I used at Second Cup," states Jack. "We plumbed the system so we always use 200-degree water. Our coffee comes from De Luca Coffee Services and we measure it precisely by weight on an old postal scale – none of this 10-12 scoops of varying sizes for us," he adds laughing. Once the coffee is brewed, it is put into carafes so it doesn't scald on the burner.

Jack concludes, "We joke about my passion for coffee, but it really is very good. I invite all our competitors in for a cup whenever they are in the neighbourhood."

While it's definitely a selling feature, employees come to MIG for much more than the world-class coffee.

Chief Financial Officer (CFO) **Julie Notley-Gueverra** proudly states that



Left: Outgoing YB Committee Chair Dwight Heppner and IBAM CEO Dave Schioler at MIG's Grand Opening of its 1401 Portage Avenue location.

MIG offers unbeatable benefits to its employees. "The company provides corporate apparel, a full benefits program, an RRSP-matching program, it pays for educational courses and gives time-off for the courses themselves and for studying prior to the exams."

Julie continues, "MIG also offers employees eight personal days per year. And if employees don't take all those days, they can receive deferred profit sharing equivalent to the number of unused days."

Obviously it isn't an accident that MediCorp has named MIG Insurance one of Manitoba's *Top 25 Employers* two years in a row. MediCorp examines the corporate culture and recruitment histories of over 75,000 employers prior to making their determinations. According to Brian Gilbert, "It's certainly nice to be acknowledged in this way. It re-affirms that we are doing things right."

### Emphasis on Commercial business

Managing Partner and Commercial Sales Manager **Douglas Fast** joined MIG four years ago and was charged with expanding and overseeing the Commercial Insurance division. Doug has put together a team of six dedicated commercial brokers (including a full-time marketer) located in both Winnipeg and Portage la Prairie.

"We succeeded in this area," says Doug, "because we listen – and I mean really listen – to our customers and their needs. Only when we know what they want can we attempt to ensure 100% of their risks."

Doug says at the core of the division's expansion is the personnel. He adds, "The quality of people we have in our division, and throughout the entire company, is second to none. They have

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created a corporate culture that has really generated a buzz throughout the Commercial marketplace. Some of these talented individuals have come to us from elsewhere, while others have risen through the ranks. This gives our junior staff something to shoot for and should make our division self-sustaining for years to come.”

Another reason for the rise of the Commercial division is the use of Policy Works Inc’s software application for commercial lines data exchange. “While we don’t have all our Commercial business on Policy Works yet, we’re well on our way,” notes Doug. “It’s a great tool for Commercial brokers.”

Doug concludes, “Our Commercial team is very excited about our recent successes and even more excited about the future. We are working hard at providing great service to our existing clients and looking hard for new clients – and in doing so we are having a lot of fun.”

### A virtual ‘e-presence’ second to none

MIG Insurance is also at the forefront of technology. Susan Gilbert states, “We like to think we are pushing the envelope technology-wise.” This push includes a re-vamped website including a ‘Live Help’ capability that provides answers to customers’ insurance questions almost immediately, a regular e-newsletter, and use of social media.

According to Susan, “We are trying everything we can to reach an entire generation out there. Society’s ‘20-somethings’ aren’t getting their information from newspapers, magazines or even TV. They are a ‘plugged-in’ generation and we have to respond in kind.”

### Giving back to the community

Like most brokerages, MIG enjoys giving back to the community that has been so supportive of its growth. Susan Gilbert says the principals and staff alike enjoy getting involved in the communities in which they live and work.

Brian Gilbert was a major voice in the drive to make a new recreation complex a reality in Portage la Prairie. Recently, the MJHL champion Portage Terriers hosted the La Ronge Ice Wolves (Saskatchewan champions) in the ANAVET Cup at the beautiful

PCU Centre in Portage la Prairie prior to advancing to the RBC Cup.

The May 19 Grand Opening of MIG’s 1401 Portage Avenue site featured HOT 103’s Ace Burpee. The event doubled as a fundraiser with proceeds going to the Juvenile Diabetes Research Foundation.

### The recipe for success

So there you have the recipe for outstanding growth and success in the Manitoba P&C insurance industry: always be prepared when the right

growth opportunities present themselves; ensure you have visible and accessible locations; make it employee-friendly with benefits and pleasant working conditions; diversify by growing a smaller part of the business (in MIG’s case it was its Commercial Insurance division); maximize your company’s ‘e-presence’ to appeal to the ‘20-something’ generation; and commit to giving back to the community that sustains you. And if you brew the best coffee in town, that doesn’t hurt either! ☕



**Congratulations MIG Insurance**

Saskatchewan Mutual Insurance would like to congratulate MIG Insurance on the recent Grand Opening of 1401 Portage Avenue in Winnipeg. This expansion is another change that continues to highlight the success of their organization. All the Best to the Management and Staff at MIG Insurance from SMI.

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# GOLF DAY

The 2011 IBAM Golf Tournament was held on June 2 at Larters at St. Andrews Golf & Country Club.

While the weather was not the best – participants braved thunder, lightning, rain, hail and strange funnel-type clouds – fun was had by all. IBAM was also able to raise \$1600 for the Children’s Hospital Foundation!

Mark your calendars

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By John Knotek,  
BMO Bank of Montreal®

# What you should know about buyout financing

**A**t the risk of stating the obvious, access to capital is a critical element for the ongoing health of any business or industry. It enables businesses to more readily expand, acquire or transfer ownership. But when something is in abundance it is easy to take for granted – which I am sure is something many of your own clients do not appreciate about insurance.

On the brokerage financing front, from 2006 to 2008, there was a plethora of parties with capital available – some new to the market and some re-entering after a multiple year hiatus. As the global financial crisis emerged and the economic slow-down took hold, several of these parties subsequently retreated from their financing activity with brokerages. Throughout these years at BMO Bank of Montreal we stayed the course and actually increased the amount of loans advanced to brokerages.

It is worth noting that despite recent fluctuations, overall brokerages have enjoyed enhanced access to capital from a wider number of providers over the past decade. This is largely attributed to the higher predictability of revenues and profitability brokerages enjoy as compared to many other industries. This enhanced access has been good news for shareholder buyouts, family transitions, acquisitions and the profession in general.

Regardless of the point in time or financing source, it is helpful for buyers to understand what financing providers focus on in determining the amounts and conditions of financing. The strength of the buyer and management team is important, with industry experience and a solid strategic plan for the brokerage's future being key areas examined. They will also want an understanding of historical results, diversification of markets, breakdown of commissions and detailed financial projections for the brokerage, including the forecasted free cash flow. The latter point is of particular importance as this demonstrates how much cash the brokerage generates and is available to repay debt. As profitability as a percentage of commissions can vary widely from brokerage to brokerage, the amount



of financing available for brokerages with similar commission levels can vary widely as well.

From a security standpoint, brokerages typically have little in the way of tangible assets as the most valuable asset, the client list, isn't found on the balance sheet. Knowledgeable financing providers recognize the value in this and will look to buyers for a first charge against the brokerage and any related companies. As well the financing provider is likely to look for some level of personal guarantees.

Buyers are well advised to approach a financing provider well in advance to making an offer for a brokerage. At this early stage a financing provider will usually be able to issue a discussion paper, which provides an indication of the amounts, terms and conditions upon which they are prepared to advance funds. This puts buyers in a better position in understanding what buyout financing structures may be possible and hence how they can structure their offer.

Generally a financing provider can issue a discussion paper in a matter of few days upon receipt of the following:

- Outline of proposed purchase
- Accountant prepared financial statements for latest three years
- Financial projections for three years
- Breakdown of commissions and policy counts by line of business
- Most recent aged accounts receivable listing
- Business plan including overview of key personnel
- Personal net worth statement

For final financing terms and closing, it is advisable to give as much time as possible to the financing provider, with six to eight weeks usually being adequate. With adequate time, understanding of the financing options and a well structured proposal, buyers can help improve their chances of a successful purchase. #

# THE FIT FACTOR

By Jim Beqaj

**L**ike a sports team, your organization is only as good as the weakest link: Sport focuses on talent that fits because winning depends on that. Organizations must learn to connect what success looks like from the point of view of the CEO and board, on the one hand, to what success looks like at every level, in every job, of the organization, on the other. They need to thoroughly assess what each job must do for the company to succeed and ask whether the person in the job can deliver.

If this isn't done at every level and for every position, then the level of success defaults to the weakest fit in the structure. And like a sports team, your business will be left behind the competition.

I often ask CEOs if they are prepared to rid themselves of the people who don't fit and don't buy into the requirements for success. Interestingly, they often say they're afraid if they do they won't be able to find enough of the right people. That is unfounded. From my experience as an executive recruiter, there is no lack of talent out there. The problem stems from not properly defining fit and from not knowing what to look for.

## "A bigger mess than I thought"

A couple of years ago I met with a senior executive who had recently become head of a business unit in a large company. Stephen was concerned about major changes he needed to make in his unit. During the recent market downturn, it had become clear that the unit wasn't contributing to the company's bottom line.

As his recruitment advisor, I asked for more details and he filled me in on how he was planning to get his employees behind him to support and execute a major change in strategy.

"How's the depth of talent in your organization?" I asked. "Do you have the people you need to successfully execute your strategy?"

We went through his company's organizational structure. I asked more questions about the people in each position. By the time we were finished, Stephen let out a sigh.

"Wow. I've got a bigger mess than I thought," he said. "I've been looking at the business and the people, but I've never looked closely at what is needed in each job to succeed. Obviously I'm going to have to review many positions and

change some people if I expect to achieve real change."

Stephen's problem is all too common in organizations today – Stephen had been ignoring fit. He had not defined success, position by position. He had not determined whether the person in each position fit his unit's requirements for success.

Some companies get it right. General Electric under Jack Welch's leadership, for example. Also Isadore Sharp's Four Seasons Hotels and Resorts, where employee retention – an average of 15 years for employees and 22 years for management – tells the tale.

But the majority of organizations have much work to do. Most are filled with capable people with plenty of talent but who are in the wrong jobs within the organization. Sustained success is not possible for a company with too many wrong fits.

Putting people in the right positions is an ongoing process in business. Companies aren't ever going to reach perfection, but it's important for them to try to do so. CEOs must understand that getting the right fit – the right people in the right positions in the right parts of the company – is good for everyone.

## Who is needed?

The first question for management relates to the job, not the person. Before you ask questions about any particular person in any particular job — or a new person being recruited — you have to decide what success looks like in the position, given the goals of the CEO, board, and senior leadership.

I'm not talking about a standard job description here; I'm talking about a description of success. It's not, primarily, about what a person will do ('lead,' 'head up,' 'be responsible for') but what the outcomes must be ('\$1 million in sales,' '10% growth,' '10% increase in throughput').

I always ask, "What are the skills and personality type of the person that is needed to generate the outcomes in this particular job?" This is part of a broader examination of growth strategy and human capital and how they mesh in a corporation.

## Profiling

After management has defined what success looks like in different positions, it should examine the profiles of the people in those positions, evaluating them on the basis of the skills, characteristics, and experience required.

These profiles must be done independently of the people who currently fill them. Knowledge of and feelings for an incumbent will create an inherent bias. Jobs too often get defined according to the incumbent's skills and personality rather than as a result of objective analysis.

## Who is ideal?

Step back and ask the next critical question: "What does the ideal person look like in this job? What would they need to be good at? What skills would they have? What specific traits would they have? What type of people would they need to work well with?"

You won't always find the ideal fit, but knowing what's needed for success will help you determine what the organization can do to supplement and support the person who is the best available fit.

More often than not you'll see that people have been 'moved up' to fill positions with little or no evaluation of their fit. They may have been good in the previous job. However, as we all know, success in one position doesn't automatically mean success in the next position.

And yet, this type of move is made over and over. Why?

The answer: Because it's easier.

## Go and find the right person for the job

As a manager, you have to be prepared to put fit before almost anything else. If you don't, you'll get yourself leveraged into a boatload of dysfunction, negativity, and underperformance.

Start with a clear description of success for the position and then create the ideal description of the person who can meet

the requirements for success. That defines the best fit. Go out and find the right person. #


*Jim Beqaj began his career in investment banking in 1977 with the investment banking firm Wood Gundy and at age 37, ended up president of CIBC Wood Gundy after WG was purchased by CIBC. He subsequently worked as vice-chairman of the Bank of Montreal and co-founded an Internet-based IPO company, Baystreetdirect.com. In 2002 he founded Beqaj International, Inc, providing recruiting, coaching, and business consulting services. Jim's book, How to Hire the Perfect Employer is available for purchase at all major online bookselling outlets. Beqaj's website: [www.beqajinternational.com](http://www.beqajinternational.com). Blog: [jimbeqaj.blogspot.com/](http://jimbeqaj.blogspot.com/).*

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### Travelers Canada appointments

Travelers Canada is pleased to announce the promotion of Francine Armel, Vice President, to lead its Financial and Professional Services division.

Armel joined Travelers Canada in 2005 in the Financial and Professional Services division, which offers management liability and professional indemnity products for public, private and nonprofit companies and financial institutions. Previously, Armel served as a Senior Claims Counsel for specialty claims at Liberty International Underwriters, and prior to that she practiced insurance law at private law firms.

Additionally, Sally Turney has joined Travelers Canada to lead the communications, marketing and branding functions. Turney comes to Travelers Canada from Aviva, where she most recently held the position of VP, Corporate Affairs. With more than 20 years of experience and having spent more than a decade in the insurance industry, Turney has developed and worked on many strategic marketing communications programs.

“Travelers Canada is committed to delivering strong underwriting, solid claims management and specialty expertise to best serve the needs of our brokers and customers,” said George Petropoulos, President and CEO, Travelers Canada. “We have a strong leadership team in place to drive our strategic and growth initiatives in the Canadian market and look forward to Francine and Sally contributing to our success.”

### Nick James to Markel International's Canadian operations

London-based specialist insurer Markel International has appointed Nick James to its specialty division as a class underwriter in Canada and the US property treaty reinsurance. James has more than 14 years of experience handling international property in the insurance and reinsurance industry. He is currently the chair of the International Underwriting Association of London's Property Treaty Group.

### Keal Technology awarded for commercial integration

On February 28 at the 2011 P&C Insurance Technology Conference, Keal Technology was the recipient of the Insurance Canada Technology Award (ICTA) Best in Class - Broker Integration. The ICTA recognizes the benefits brokers realize by utilizing the integration between Keal's Commercial Management System (CMS), comXP and Lombard Canada's Commercial LINCQ®.

According to Insurance-Canada.ca principal Doug Grant, the awards were developed to celebrate organizations that successfully utilize technology to improve their business. “Insurance is a business with many transactions, many of which are complex. Technology, when well implemented, can ease the processing workload and occasionally turn complexity to advantage,” says Grant. “We want to acknowledge organizations that invest in technology tools which support their employees and shareholders, and ultimately benefit the insurance customer. We're pleased to name Keal as a Best in Class solution provider. Keal has demonstrated a commitment to delivering quality solutions to the Canadian P&C broker and insurer community.”

Brokers using Keal's commercial management system (CMS), comXP have access to the integration with Lombard Canada's Commercial LINCQ® free of charge. Brokers can download Lombard's Business Choice®, renewal policy directly into comXP. The integration includes a PDF download of the declaration page directly from LINCQ, brought back to comXP as an attachment to the policy. The integration eliminates duplicate entry allowing brokers to enhance customer service, reduce E&O exposure and grow business. Keal clients can also access their applications on mobile digital devices like Apple iPad™ or iPhone® and Samsung GALAXY Tab.

“Being recognized with an ICTA two consecutive years is a tremendous honour. Our strong partnership with Lombard continues to result in positive outcomes for our mutual clients.” said Pat Durepos, President, Keal Technology.

Peter Silk, Senior VP, Business Processes, Lombard Canada said, “We are thrilled to be partnered with Keal in their receipt of the Insurance Canada Technology Award. The advancements we have made with Keal in the realm of downloading of policy data into comXP is a huge win for brokers and insurers alike.”

### Cunningham Lindsey has new VP



Cunningham Lindsey Canada Claims Services Ltd. (CLC) has promoted Maureen Fraser to Vice President of Business Development.

Fraser joined CLC in 1996. She has worked in varying positions, including as an accident benefit adjuster, call centre manager and business development representative.

Albert Poon, CLC's Senior Vice President of National Business Development, says, “Maureen has been a longstanding member of our sales team. This promotion reflects her commitment and ongoing success delivering superior customer service to our existing clients in addition to developing new customer relationships within Canada.”



## RSA goes “BIG” with new Commercial Insurance campaign

Canadian P&C insurance provider RSA is making a splash with its new advertising campaign “We’re big on...”.

Through the recent acquisition of GCAN, RSA is uniquely positioned as the industry leader with a full commercial insurance proposition: specialty, large risks, mid-market and small/medium enterprise. The strategic partnership strengthens RSA’s commercial capabilities by adding further technical capabilities, geographic diversification and product breadth. The new campaign, launched on March 23, is the largest commercial focused marketing campaign ever for RSA, speaking to both brokers and customers. It will encompass print advertisements in newspapers and trade publications, and online call-to-actions for brokerages, internal employee launches, along with a series of informative collateral.

RSA is making a bold move and reinforcing its focus as a leading commercial insurer and commitment to brokers by reaching out to the Canadian marketplace and positioning itself as one of the country’s leading commercial insurance companies of choice.

“The new campaign demonstrates the size and scale of our global footprint - it speaks to the strength and range of our business in the Commercial insurance space, highlighting some of the impressive Canadian feats we have insured through our proud heritage,” said Brian King, VP Marketing at RSA. “As an intermediated business, we rely heavily on our broker partners to endorse and recommend our brand to their customers and we believe that this campaign demonstrates our strength and focus in Commercial Insurance for brokers across Canada and the wider Canadian marketplace.”

## New President of Aon Risk Solutions in Canada

Aon Corporation (NYSE:AON), the leading global provider of risk management and human resource consulting and outsourcing, today announced the appointment of Christine Lithgow, a leader in the insurance brokerage and risk management industry with more than 30 years of experience, as president of Aon Risk Solutions (Aon Reed Stenhouse Inc.) in Canada. She replaces current President Chris Fawcus, who is retiring.



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## Aviva Canada launches mobile website

Aviva Canada has announced the launch of its new mobile website. The new Aviva Canada mobile website can be accessed by visiting [avivacanada.com](http://avivacanada.com) from any browser-enabled smartphone and offers consumers easy access to important information from anywhere they receive phone coverage.

"Our expansion allows the growing number of Canadians who use smartphones and other mobile devices greater access to Aviva Canada's services," explained Debra Ambrose, Senior VP of National Sales and Marketing at Aviva Canada. "The website provides our brokers with another value add that they can discuss with their customers."

Key benefits of the new mobile website include easy and mobile access to:

- Finding a local auto service station or contractor
- The ability to instantly call Aviva's claims reporting line to start the claims process
- Searching for a local insurance broker

"We've been available to our customers 24/7 for years, but consumers can now more easily access insurance information and assistance from Aviva whenever – and wherever – they need it," continued Ambrose.

To ensure a smooth experience for all consumers, the new website is compatible with all browser-enabled smartphones, not just iPhones and Blackberries.



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## Ironshore Canada launches Specialty Casualty division

Ironshore Canada Ltd. has announced the creation of a Specialty Casualty division to underwrite insurance coverages for General Liability, as well as umbrella and excess liability programs. Stephen Stewart has been named Vice President to head the division, reporting to Michael Wills, President and CEO of Ironshore Canada Ltd. Ironshore Canada's Specialty Casualty division will address the insurance needs of complex corporate risk for various industry classes, including manufacturing, construction, railroads, agriculture, public entities, and the energy sector, among others.

"Specialty Casualty will be a core product offering, enabling Ironshore Canada to respond effectively to broker and client needs across the Canadian platform," said Wills. "Stephen's extensive experience and technical underwriting expertise will help build our Specialty Casualty discipline as we continue to grow across the region."

Stewart most recently was the Commercial Underwriting Manager for Lombard Canada in Toronto, responsible for overseeing the National Broker group and being instrumental in the development and enhancement of diverse commercial insurance programs. During his more than 10 years with the company, he served in various underwriting roles and led business development efforts to broaden Lombard Canada's relationships with brokers and clients in response to large commercial accounts and complex risk exposure.

His professional experience includes underwriting positions with Royal & SunAlliance Canada and as a senior producer for Hearn Jones Stewart Hunt/Vector. He is a Fellow Chartered Insurance Professional (FCIP) as designated by the Insurance Institute of Canada.

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