

MANITOBA INSURANCE **BROKER**

VOLUME 20 NUMBER 2, JULY 2012



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Curtis Wyatt

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David Schioler, IBAM CEO

The significance and symbolism of Clayton the Clipper

In my brief address at this year's Conference President's Dinner, I mentioned that everybody was present in the audience of over 700: "Everybody's here – the politicians are here, the insurers are here, the adjusters and website designers and many other people we do business with are here. The lawyers are here – and even my barber, Clayton the Clipper, is here!"

Yes, ladies and gentlemen, one of the key things that brokers do as intermediaries in the service industry is bring people together. Brokers do this in a way, and at a pace and volume that is second to none. In an article that appeared in the *Winnipeg Sun* just subsequent to our Conference, the headline read, "Brokers play and display an important role in the socio-economic fabric of Manitoba."

This commentary is bang on. Nobody brings people together like insurance brokers do.

In fact, it was only a week after our April conference while he was cutting a customer's hair, that Clay the Clip himself referred the then 'without

"One of the key things that brokers do is bring people together. Brokers do this in a way and at a pace and volume that is second to none."

insurance' customer (a nearby business owner) to one of our member brokers in order to secure the proper insurance for his business. And just think of the President's Dinner attendees; brokers brought the Government and other MLAs together with those from insurance and related industries – brokers brought related industries together – and brokers brought together the concerns and issues of the industry together with Manitoba's insurance and other consumers. How good is that? How significant is that? I'd say very – and our province's top industry CEOs and top Government decision-makers agree. That's why they were there – that's why they love and value the brokers.

Recently and currently, the Provincial Government has been and is consulting and collaborating through IBAM with Manitoba's brokers so as to properly implement the application of provincial sales tax to insurance. While people have different thoughts about the policy, it was agreed that working together would produce the best results for Manitoba's brokers and their clients.

Again, this is significant. Just think if it were otherwise. Not good.

We have also been successful recently in pushing through changes to the *Insurance Act*; changes that will see Manitoba's brokers realize the capacity to charge a fee on top of commissions in commercial transactions. This produces



IBAM's 2012-2013 Board of Directors

total transparency and best practices – and indeed helps the client secure the right product at the right price. All very good.

Through IBAM, brokers are also working with Government and MPI to secure proper compensation for brokers with respect to the delivery of auto insurance and driver's licensing services to the people of Manitoba. I believe strongly that this work will ultimately prove to be fruitful for all stakeholders – most particularly for the people of Manitoba. Again – very good.

In the end, this type of positive interaction, collaboration and cooperation generated and promoted by Manitoba's insurance brokers produces a terrific bottom line – that insurance is a great industry because of the people in it – and because it protects those at risk – against risk.

Simply put, Manitoba's brokers bring the relevant parties together in

order to make the lives of Manitobans better. Insurance brokers across this great province and indeed across this fabulous and immense country of Canada provide the citizens of Manitoba with choice at an affordable price. IBAM's member brokers help Manitobans find the best fit when it comes to protecting their key assets – their homes, autos, farms and businesses. They bring people together matching insurance consumers with the right companies – so as to consequentially achieve the right policies. Brokers help the Federal and Provincial Governments enact laws and regulations that help to protect insurance consumers. In addition, IBAM's members work in and contribute to community and charitable events across Manitoba to bring enormous and successful results for beneficiaries in all walks of life. So with all of this, it is not surprising that Clayton's business

neighbour was a huge beneficiary when Clay introduced to him one of IBAM's members. It is also not surprising that Clayton is running a golf tournament in Pinawa this summer to raise money to help refurbish a local hockey arena; nor is it surprising that IBAM's brokers are supporting the cause. There we go again – extremely good.

And oh yeah, if you want to spread some good news about our industry, go get your haircut at Clayton's and tell Clay that you have a secret! The word is sure to spread. 📢



Clayton the Clipper at President's Dinner



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Wyatt Dowling Insurance Brokers has been serving Manitoba for more than 70 years, as an independent broker.

The communities we serve are important to us; many of our team members can be found volunteering on boards, at local community clubs and working with various charities.

Wyatt Dowling Insurance is proud to have both Reg Wyatt and Melody Terin as past presidents of the Insurance Brokers Association of Manitoba. Curtis Wyatt looks forward to his upcoming term as President of IBAM and representing the best interests of all the brokers in our province.



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PRESENTING...



IBAM President **Curtis Wyatt**

LIVING LIFE IN THE FAST LANE

Q *We know you were 'gainfully employed' as a 14-year-old at your family's brokerage, but was insurance always your first career choice?*

A No, it came second. As a youngster, my goal was to make a career out of motocross racing. I lived my dream for two years, racing professionally for one year in Canada and one year in the US. Unfortunately, I didn't make enough money to continue. Insurance was something I knew and I saw how much my parents loved it, so I thought I'd give it a try. Things have worked out quite well.

Ironically, the fierce competitive streak that led me into racing also spurs me on in our industry. I really don't like to lose! In motocross, unless you lead the race throughout and come in first, you end up covered in dust and mud, and nobody enjoys that. This is the attitude I have in business.

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

A The common response to this question is "the people" – and that is certainly the case. However, I like to take it a step further and say I enjoy the ability to forge opportunities for Wyatt Dowling's team members. Also, in my role with IBAM, I can help the association move forward with providing more and better opportunities for its members.

I know of no other industry that allows people of various skill levels coming out of high school, community college or university, to transfer those skills into a career path. There is a place for everybody – it's definitely a 'win-win' situation for all concerned.



Debbie and Curtis Wyatt



The Wyatt Clan



Curtis and Russ Wyatt



Wyatt Dowling staff showing their support for Curtis

Congratulations Curtis Wyatt

on being elected as IBAM President



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Q Now that you are President, what are IBAM's immediate goals?

A We are following our strategic plan which states our current goals as threefold:

1. IBAM must be the accepted authority on insurance in Manitoba. An important way to ensure this is through Professional Development. As we must stay current in communication contact points with customers, offering online information, webcast and so on, we must also use these tools to deliver our latest courses to the membership. These courses must meet brokers' wants and needs, and outperform courses offered by our PD competitors.

2. IBAM must be vocal advocates for its member brokers in dealing with our insurance company partners. Both sides are committed to working together for the betterment of the consumer, but like any relationship, we must also be committed to grow and improve – together.

3. IBAM must also be a vocal advocate for its members in dealings with the Province and its crown corporation, Manitoba Public Insurance. Premier Selinger is engaged with brokers and sees the value of the services we provide. We must maintain and enhance the two-way communication between the two sides and keep the influence of banks and credit unions in our industry to an absolute minimum. With MPI, brokers are approaching the corporation with open arms as, again, we are in this together to better serve the public.

Q Family is important to you, isn't it?

A Absolutely – it's everything! At home and in business, my secret to success has been my wife Debbie. She has great business acumen and is a partner in every sense of the word. When I hit a roadblock and it brings me down, she knows just the right words to boost me back up. Our children, Connor and Taylor, are great kids and are the reason we do what we do.

My mom and dad are fantastic parents and besides doing a wonderful job raising us, they taught me so much about the industry. They gave me a very strong foundation in everything.

If you were at the recent President's Dinner, you heard my brother, City of Winnipeg Councillor **Russ Wyatt**, give me a very touching introduction – don't tell him I said that, though

(LAUGHS). Russ and I had a great time growing up together and I'm so proud of how much he has given to our community. That night was pretty special for our parents and I know mom was pleased we didn't have a food fight during dinner (LAUGHS).

Q Can you comment on the team you lead at IBAM – the Board of Directors, the CEO and the staff?

A I know for a fact that every board member has the best interests of the industry at heart. The board has a good mix of big and small/rural and urban brokerage representation. This is reflected in IBAM's succession plan. Past President **Peter Tessier** and President-Elect **Lori King** are from two-location, family-owned brokerages (Waggoner Insurance and Turnbull Whitaker Insurance), while Vice-President **Keith Jordan** represents a multi-location, nationally owned brokerage (HUB International Horizon Insurance).

Our CEO, **Dave Schioler**, has made IBAM into a very healthy organization. Dave is a fast learner and now knows our industry inside and out. Dave brings many attributes to his position, and has used those to help our industry. Everyone knows he is 'a political animal' and he has used his influence in this area to raise our profile considerably. What some members may not know is that Dave is a good listener and encourages opinions, whether it's around the board table or from the IBAM staff.

Anyone who has had contact with the office knows we are in good hands with the IBAM staff. **Tammy Shpak**, **Margaret Hudson**, **Miriam Frechette** and **Olivia Doerksen** work tirelessly on our behalf and should be saluted.

Q Following the big merger, how is Wyatt Dowling doing?

A The brokerage is doing very well. I'm happy to say business is brisk at our 11 locations in Winnipeg. Having said that, though, there is no way we can rest on our laurels. We must continue to evolve as our customers evolve.

For example in the aforementioned area of changing contact points, a decade ago customers influenced brokerages to locate to malls and stay open later in the day and on weekends. Today, it's important for brokerages and their

Congratulations and welcome to incoming President Curtis Wyatt!

KNOCK 'EM DEAD!*

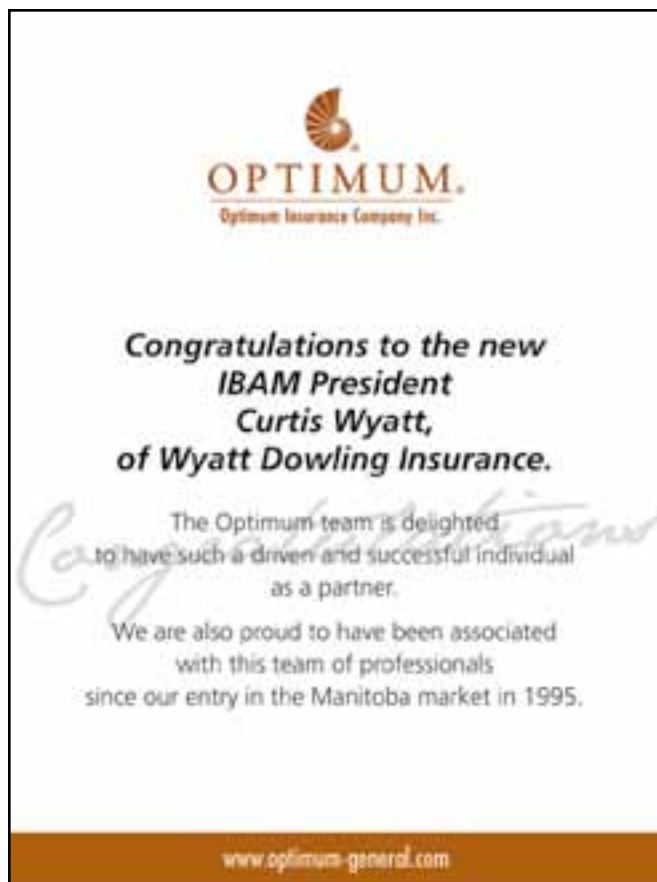
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President Wyatt and Past President Tessier



brokers to be available via e-mail, Tweets, blogs, web chats and so on. Next week Wyatt Dowling is having a new UC (unified communication) system installed. Our phone system will now interact with our e-mail, website and web chat systems. The times, they are changing!

At the same time, customers still value walking into a brokerage and talking to a real person in real time. This interaction is important, too, when we enquire about changes in their lives and ensure their risks are being protected. For example, a simple query such as "How did you cut your hand?" may elicit a response such as "Oh, we're building a deck." This, in turn, can lead to adding the deck to the house insurance policy and more. Simple 'chit-chat' may seem banal, but it can open discussions on further protection of clients' interests and result in more business for your brokerage and protecting your clients from potential losses.

We are excited, too, about our neighbourhood's centennial celebrations (the northeastern Winnipeg area of Transcona, home to Wyatt Dowling's head office, turns 100 this year). Undergoing construction right across the street from our office is Transcona Centennial Square, which will be a meeting area for citizens and a cooling off spot for youngsters, thanks to the square's water spray component. Our brokerage contributed \$50,000 towards the construction of a wall of fame. Once it's completed, local school and drama groups and entertainers will have a venue where they can perform and community leaders will be saluted on the wall of fame. It will be great! 🇨🇦



Curtis and Debbie at the President's Dinner





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RSA congratulates Curtis Wyatt on his recent succession to IBAM President.

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Presidential Quick Picks

Name your favourite ...

Singer/Group – As an old racer I should say ACDC, but in actuality I'm a closet Country fan, so I'm going with the Zack Brown Band.

Movie – Anchor Man

Book – *Good to Great* by Jim Collins

Food – Steak

Ice Cream – Vanilla with chocolate sauce

Beverage – At work, water with lemon; away from work, rum and Coke

Holiday Spot – Anywhere with my family

Sports Team/Individual – The Jets and motocross racer Ryan Dungy

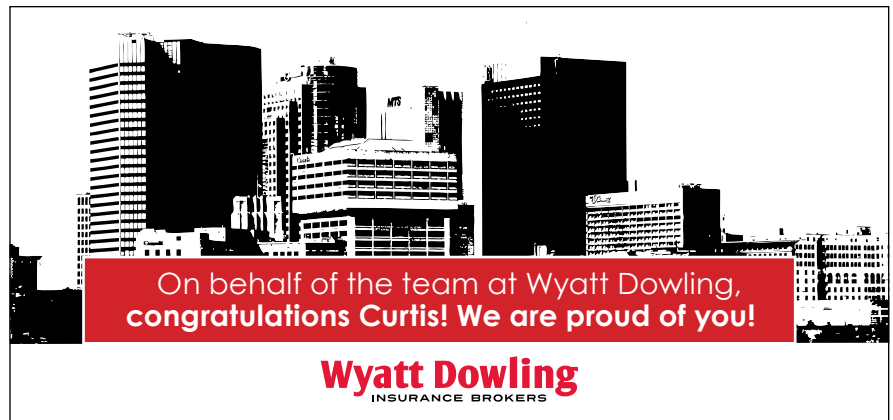
Heroes – My mom and dad

Childhood Memory – Racing bikes and hanging out with my friends

Quote – “No, try not, do or do not, there is no try.”
~ Yoda (Star Wars)



Yeah, baby!



Roll out the red carpet.

We considered a welcome mat, Curtis,
but this seemed more appropriate.



Congratulations Curtis Wyatt on your new position as IBAM president.
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2012/2013 IBAM Board of Directors



Curtis Wyatt President

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 brokerage 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.

As President, Curtis plans to continue to maintain IBAM's commitment to be the authority of insurance in Manitoba. IBAM will accomplish this by remaining vigilant in its efforts to provide brokers with the tools required to provide the professional service Manitobans have come to trust for over 100 years. IBAM will also work with Industry partners and government to advocate for its clients and brokers.

Curtis 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. He and Debra enjoy spending time with their two children, Connor and Taylor who are very active with hockey and ringette during the winter months. They also enjoy spending their summers by the pool, at the family cottage and golfing.



Peter Tessier Chair and Past 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.



Lori King President-Elect

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 8 years. She returned to the insurance business in 1994, getting her CAIB designation in 1999. Lori became the office manager of the Corydon location in 1996 and then the general manager of operations for the business in 2003.

In January of 2011, Lori became a full partner at Turnbull Whitaker Insurance along with her father Ray Turnbull, and now divides her time between their Corydon and St. Mary's locations.

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. Her favorite downtime is spending family time at the cottage at Lake of the Woods.



Keith Jordan Vice-President

Keith Jordan was raised in Killarney, Manitoba. He graduated from the University of Manitoba with a B.A.

in 1976, and continued his education by receiving his designation as a Chartered Accountant in 1980.

Keith purchased his first business, Oxford Building Cleaning in 1985. He sold this successful business in 1994, and then purchased his first insurance agency, 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 Chief Operating Officer. In December 2009, he was appointed to President/CEO. Keith has been one of the key architects of Horizon's significant growth due to his diligence and financial insight. In 2011 Horizon merged with HUB International, the largest insurance broker in Canada, and tenth largest in the US. Today, HUB Horizon has 16 offices in Manitoba, and under the name of Nunavut Insurance Brokers, three offices in Nunavut and NWT.

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 is a family man who enjoys time with his family, along with reading, photography, golf, and travel. Keith serves on the boards of the Insurance Council of Manitoba, Insurance Brokers Association of Manitoba, and on the IBAC Technology committee.



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, later attaining a 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, Manitoba. 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 is currently the Operations Manager of La Salle Insurance Services Ltd., with

offices located in Winnipeg and La Salle, MB. Tara achieved her Canadian Accredited Insurance Broker (CAIB) designation in 2001, and continues on as a course facilitator for the CAIB Program.

She has been very involved with IBAM over the last 12 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, with her 15 year old daughter, Cortney, whom is a high level competitive dancer. Tara continues to play competitive baseball and is focusing on improving her new favorite game... golf.



Garry J.R. Fast

President of Team Insurance Brokers Inc., Garry joined the insurance industry in 1989. He spent six years as a Commercial Underwriter; and 17 years as a General

Insurance broker. Garry has earned Canadian Accredited Insurance Broker (CAIB) and Canadian Risk Management (CRM) designations.

He became a partner in his business in 2005 and sole owner in 2008. Team has over 240 years in combined insurance knowledge and experience.

Garry is married to Susan and they are blessed with three wonderful children. He enjoys water and downhill skiing, swimming, hockey, biking, going to NFL games and, most of all, spending time with family in their many activities.



John McDonald

John has been married to Louise since June 11 1966. They have two sons and a daughter.

John got into the insurance industry in Toronto with Mutual

Life in 1972 and was named Rookie of the Year. After five years and not liking Toronto, he decided to move back to Manitoba, which was home to both him and Louise (John from a farm near Strathclair and Louise from Gimli).

He worked at Xerox in Winnipeg, but moved to Brandon to open his own business. However, insurance was in his blood, so after a couple of years he became a Sun Life agent. He later moved back to Winnipeg joining Excelsior Life. During this time the opportunity to join forces with Earl and Rhoda Cook as their life agent came and he proceeded to get his general license.

John's farm background leads him to doing 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 has been on the board of Big Brothers of Brandon, Kinsman Club of Brandon, a deacon in his church and on two different church building committees. Currently he sits on a federal area riding board, the board of Hockey

Ministries (Winnipeg), and is involved with hockey as a player and WHL scout (and has coached for close to 30 years including three years Junior A and Major Junior).



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. He obtained his

Canadian Accredited Insurance Broker designation in 1996.

In 1997, T.J. purchased the shares of Crossroads Insurance and became President. Over the years T.J. has been very involved with 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. He enjoys spending time with his family, golfing, and traveling. T.J. splits his time at Crossroads Insurance between managing the day-to-day operations of the brokerage, and servicing new and existing commercial clients.



Darren Peters

Darren is President & COO of both Oldfield Kirby Esau and Milnco Insurance. He has 20 years of insurance experience, holds his Certificate in Risk Management,

and Fellowship of Insurance. He spent nine Years on the Insurance Company side and is going into his 12th year on the broker side.

Presently Darren is a board member with PLAN – Professional Liability Agents of North America, as well as a board member of Entrepreneurship Organization Manitoba Chapter. Darren is currently serving as the broker chair on Aviva Insurance Company's Broker Council. Currently Darren specializes in Professional Liability and Directors and Officers Liability.

Darren is married with two sons. In his personal time he enjoys outdoor activities such as golfing, running, biking and kayaking and has recently signed on to do a triathlon in September of 2012.



Russell Wasnie

Russell has worked for ONE Insurance Group for over 20 years; the past eight in the position of Branch Manager for ONE's

largest location in Selkirk, Manitoba.

Russell is a life-long Selkirk resident who firmly believes it is his duty to support the community in which he lives and works. Russell serves on the Selkirk Chamber of Commerce; and is a proud supporter of the Selkirk Soup Kitchen and Selkirk Youth Hockey.

When not working with his ONE family, Russell devotes his time to his wife, Drinda, and their two sons, Blair and Cole. As the father of two athletic boys, Russell divides his time between hockey, lacrosse, and family camping trips.



Mario Reimer

Mario grew up a city boy with country roots, spending summer and Christmas holidays working on the family hog farm in Landmark,

Manitoba. After receiving his college degree from Briercrest College in Saskatchewan in 1997, he joined the family insurance brokerage Lakeview Insurance. He has been there ever

since working in every department and presently leading the Commercial department and Managing the office in Winnipeg. He received his CAIB designation in 2009.

Presently Lakeview Insurance has three other locations throughout Manitoba and Saskatchewan, which keep Mario and his business partners busy. Mario and older brother Anthony have become shareholders in the business and, together with dad Sid, Tim Friesen and Kris Plett, they are enjoying life in the insurance industry.

Mario recently resigned due to 'old age' from the Young Broker Committee where he served for 12 years including Committee Chair as well as Chair of the National Young Broker Committee. Mario was introduced as the newest Board member at the IBAM Conference in April 2012. He also sits on various golf tournament committees and is heavily involved in the Southdale Community Club.

Mario met his wife Tracy in college and he was able to 'convince' her to move from mild and majestic BC to cold and flat Manitoba in the summer of 1997. They were married in May 2000, and now have three boys: Jackson 9, Kieran 8, Mikiyas 6.

Mario enjoys traveling with his family, and has been coaching his boys' hockey team this past year, which has become his new passion. Mario also enjoys playing hockey and pretending that he still has a shot at making it to NHL. He also enjoys golf, water skiing, and keeping his yard in shape.



Dave Schioler Chief Executive Officer

Dave Schioler is the Chief Executive Officer of the Insurance Brokers Association of

Manitoba (IBAM). Dave holds a Masters in Business Administration from the Queen's University School of Business, a Juris Doctor degree from Dalhousie (Schulich) Law School and Bachelor of Arts (HONOURS - Political Studies) and Bachelor of Education degrees, both from the University of Manitoba.

Dave is a former professional hockey player and currently a long-time member of the world renowned Winnipeg Steelers Hockey Club. A lawyer of 21 years, Dave has spent the last decade as an executive with various Canadian business interests, including his current role as IBAM CEO. Throughout 2006 – 2012, Dave was featured with his executive teams and with young Association members in the Winnipeg SUN's "Manitoba Profiles in Business Excellence."

As an "Associate" of the Asper School of Business at the University of Manitoba, Dave is involved in many business, professional and community activities, including current service as a Board Director on the Manitoba Liquor & Lotteries Corporation, and past service 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.

In 2010, Dave was named as a member of Canada's National Parole Board. A four-time Provincial "Achievement in Sports Excellence" award winner, Dave for a number of years coached his sons' hockey teams in Winnipeg. Dave and his wife Sharon live in Winnipeg with their three boys, Jordan, Connor and Dane. Dave was born in Montreal, Quebec. 🇨🇦

In the next issue:

MANITOBA INSURANCE BROKER



- 2012-2013 IBAM Education Calendar
- Interview with IBAM Scholarship winner

... and more



Dale Rempel, President,
Insurance Brokers
Association of Canada

Diligence on the federal front

Spring has been a very busy time on the government relations front for IBAC. Your national association continues to be in constant contact with the federal government in Ottawa on a wide range of issues. Here is an update on developments that have taken place recently.

The Parliament passed Bill S-5, which is the financial institutions package, at the end of March. This Bill contains the five-year mandatory review of the *Bank Act*. The banks as usual have been asking the government to amend the Act to give them more powers into insurance. Through consistent advocacy and outreach IBAC has been able to make the case that allowing the banks the ability to promote and retail insurance in their branches would not be in the best interest of Canadian consumers. Legislators agreed and the current restrictions were maintained. The next review will take place in 2016-17.

The Minister of Finance introduced the federal budget, Bill C-38, in the House of Commons at the end of March. Of note to the insurance sector is the reaffirmation that the

government will introduce legislation that would clarify the definition of an insurance annuity in order to make it clear that banks are not allowed to promote or retail these products in their branches. This is a result of BMO selling an 'annuity-like' product from their branches last year.

In addition, the budget bill also included a preamble of the *Bank Act* which clarified the intent that all banking activities must fall under one jurisdiction, and that is the federal regime.

The bank website regulations came into force March 1 of this year. The banks had six months to comply with the regulations published in October 2011. IBAC has been diligently monitoring bank web sites since the date of implementation and we have noticed that several banks are not in compliance with these regulations. As a result, IBAC has filed a complaint with the federal regulator, the Office of the Superintendent of Financial Institutions (OSFI), about this non-compliance. In addition, we have had discussions with the Department of Finance on this issue, and they are aware of our position.

IBAC is also closely monitoring developments related to the government's intent to draft a regime for P&C mutual insurers to demutualize. This is an ongoing effort.

IBAC, along with Toronto Insurance Conference, continues to be engaged with the Canadian Revenue Agency and the Department of Finance on several *Excise Tax Act* issues. Of note are the application of an excise tax on a premium where there is more than one broker involved in the placement of a policy, and an excise tax that is applicable for non-licensed insurers placing a policy in Canada. These discussions continue.

Once again, IBAC is holding its Parliament Hill Day in Ottawa in June. There was none in 2011 due to the election being called. This is the premier advocacy event of the year where brokers from across all parts of the country have an opportunity to meet with their legislators and discuss legislative matters dealing with the insurance sector. The year on the advocacy and government relations front continues to be busy indeed. #



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It's been a great year and a great experience



Lindsey Jordan, HUB International Horizon Insurance
Young Broker Committee Chair

This will be my final Young Broker report as the Chair position is being passed on to Maggie Matsalla, who I am confident will do a great job leading the Young Broker Committee in

the upcoming year. The past year has been a great experience for me; I gained valuable knowledge about our industry, and learned a lot about myself. I'd like to say thank you to **Dwight Heppner**

for his guidance as Past Chair, as well as the rest of the committee members, who were all great to work with.

The Young Broker Committee was once again actively involved in the annual IBAM Conference, helping out with emceeing events and any other tasks the IBAM staff required assistance with to put on a great event. The turnout was excellent and the Conference was a huge success. A big 'thank you' goes out to all the volunteers who helped out with the Thursday night President's Dinner & Dance; you did a fantastic job ushering.

The Young Broker Golf Tournament is all set and ready to go for August 30. We will be hosting this event at the Winkler Centennial Golf Club (<http://www.winklergolfcourse.com>). The 18-hole championship course is suited for all skills levels, known for its lush fairways and manicured greens. Make sure you submit your registration early, to make sure you don't miss out on this great event.

In the upcoming months the Young Broker Committee will be busy working on getting an Education Seminar put together for the fall. Keep your eyes open for the registration forms, for what should be a full day of education and networking.

The Young Broker Committee is sad to announce that **Andru Valpy** has resigned from the committee to pursue new opportunities. The Committee has enjoyed working with Andru and we wish him all the best in his new endeavors.

On that note, we 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 ljordan@horizoninsurance.ca or (204)-856-2426. If becoming a committee doesn't fit your schedule, consider joining the Young Broker Network (<http://www.ibam.mb.ca/documents/YBN-application.pdf>). Joining the network is an excellent way to connect with fellow young brokers and receive information regarding upcoming industry events. #

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By John Knotek,
BMO Bank of Montreal®

Are you ready to pass the torch?

All too often, succession planning is a step that principals put off because of the more immediate concern of running the brokerage. There is no argument that keeping up with operations, customer needs and markets is a full-time job in itself; however it is important to find the time to develop and implement a succession plan. In not planning, you actually may increase your operational risk, reduce your sale options and ultimately limit the value you get for your life's work.

Getting started

There is little doubt that getting started with succession planning is the hardest part. While some see the task as overwhelming and time intensive, you can ignite the process by thinking through three key questions: 1) What is important to me and my brokerage? 2) How much do I need to retire? 3) When is a preferred time to leave? With answers to these questions, your advisors can fill in the succession plan details with greater ease. One of the critical steps in this regards is getting advisors' assistance in determining how much the brokerage is worth and how this fits with your retirement needs and timing of. If the current brokerage value is not enough, your

advisors can explore strategies of building up personal assets in advance plus methods to enhance the brokerage's value prior to a future sale.

Realizing the value

Once you've determined a value, you can then develop a strategy for tapping into it. A successful succession plan is one that allows you to gradually make the transition out of a business management role while maximizing your personal financial security. Several routes are open to you. You can sell the brokerage and invest the proceeds elsewhere, or sell a portion of your interest to achieve a greater diversification and better protect the value of your assets. If retirement is many years away, some wealth can be unlocked without having to sell at all.

In any case it is important to really understand all the financial benefits that you may currently receive from being an owner operator. When adding up all the financial benefits you derive from the brokerage (i.e., auto expenses, income splitting, medical benefits and salary) the actual total might surprise you. Upon the full sale of a brokerage, many of these benefits will likely go away and you will be reliant upon an investment income stream from the sale proceeds. Keeping in mind the current low interest rate environment, any investment income will likely be far less than your current financial benefits. While the risks of operating a brokerage differ from holding an investment portfolio, carefully considering the potential for generating greater financial benefits through a graduated or delayed sale versus an immediate sale at what appears to be a high price is a worthwhile exercise.

Who will take over?

Often the brokerage is heavily reliant upon the principal(s) for its ongoing operation. Transferring appropriate duties and responsibilities to key employees at the right time can reduce this dependency and potentially create internal successors. At a minimum, this reduced dependency can make the brokerage more attractive to buyers (and their lenders) who recognize the inherently lower ownership transition risk. Sufficiently transferring responsibilities also serves as a bit of an insurance policy as in the event of a principal's incapacitation or demise, employees would be well suited to continue to run the brokerage and preserve its value until a suitable buyer is found (or buy it themselves).

While doing nothing for succession planning is an option, developing a good succession plan puts you much more in control and creates stability. Knowing that you have a well managed brokerage that is not overly reliant upon any one individual for its success can give you greater latitude as to when and who you sell to. Employees and markets alike can take comfort (and likely value) knowing the direction the brokerage is headed, family members know how they may fit into plans and ultimately it can provide principals and their families with greater financial security. #



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Brokers making an impact in the community

In its May 28, 2012 issue, *The Globe and Mail* reported that “Canadians were eager to support charities and other causes making an impact in their communities.” IBAM and its member brokers are making a difference in the community. They do more than ‘talk the talk,’ they ‘walk the walk.’



Take Pride Winnipeg

This year, IBAM is the title sponsor for Take Pride Winnipeg’s *IBAM Brush Up Winnipeg* program. This annual program partners 10 corporate teams with 10 homeowners who are physically or financially unable to paint their homes. A corporate team leader visits the homeowners a few weeks prior to ‘paint day’ to decide on colours. Each corporate team of 18-20 volunteers then spends a day prepping the surface and rejuvenating the home with a fresh coat of paint.

Western Paint supplies all the paint free-of-charge. The City of Winnipeg provides primer supplies. Home Depot comes through with ladders and other supplies needed to complete the job.

According to **Tom Ethans**, Executive Director of Take Pride Winnipeg, it’s a win-win situation for all those involved, and even for those who aren’t directly involved. “Obviously, the homeowners greatly appreciate it,” says Ethans. “The painters have a great time and their leaders see the value of the exercise in terms of it being a team building experience. The neighbours love to see the upgrade to their street. The City benefits from increased curb appeal in the affected neighbourhoods.”

Ethans adds, “In the past, some teams have also ‘gone beyond the call of duty’ by planting flowers, creating a garden and repairing steps. On another occasion, a neighbour walking by noticed the home’s chimney needed scoring and since that was his profession, volunteered to do it for nothing. We have many stories like this.”

Brush Up Winnipeg is ‘priming’ for a pair of paint days – June 16 and September 15 (teams have their choice of either day) – and is still looking for teams. Two teams of students from Quebec are already committed, as is a team organized by a local church. Ethans is hoping for at least a couple of teams from IBAM including perhaps a Young Broker team. Tom Ethans concludes, “And if you have a team from outside the city limits (which would be a first for Take Pride Winnipeg), please let us know, and we’ll help get you get organized. We would love to see the program expand to other parts of the province.”

For more information on *IBAM Brush Up Winnipeg*, call 204-956-7590, e-mail Tom Ethans at tom@takepride.mb.ca or visit www.takepride.mb.ca/index.php?pid=49.



Habitat for Humanity Winnipeg



IBAM is helping Habitat for Humanity Manitoba (HFHM) celebrate its 25th year in Winnipeg by becoming a VISIONARY Sponsor for Habitat’s 2012 Insurance Build, which has the theme *Ensuring Brighter Futures*. According to **Sandy Hopkins**, CEO for Habitat for Humanity Manitoba, “Habitat for humanity enjoys a strong relationship with many insurance brokers and companies, and we are very grateful for the significant financial support that IBAM has made towards the Insurance Build. This new partnership makes so much sense because of the natural need for homeowners to have house, mortgage, life and auto insurance.”

Habitat for Humanity’s objective is to eliminate poverty housing. Homeowners chosen to receive a new home are given a hand up, not a hand out. They must complete 350 volunteer hours, purchase their home at full market value through no money down and interest-free mortgages, which include their property taxes. Payments are set at 25% of a family’s income rather than the property value.

Thanks to their new home, the homeowners gain self-esteem, stability and security for their family. In fact, the physical and mental health of the entire family improves. Mortgage payments from homeowners are reinvested into the Build program to purchase land, allowing donations to keep on giving – and building more homes in the future!

Last year, Habitat completed its 230th home in the Winnipeg region. This amazing accomplishment was possible through the hard work of volunteers and generosity of Winnipeg-area businesses and individuals.

Joining the Habitat Build program can be a life-altering experience for individuals; and many businesses and government agencies have picked up hammers as an invaluable team-building exercise.

Donations, of course, are an important revenue source for HFHM. The organization’s administrative overhead costs are covered by the Habitat ReStore, which means that 100%

of any funds donated buys the building materials and trades labour required to construct a home.

ReStores are building supply stores run by Habitat for Humanity affiliates that accept and resell quality new and used building materials. Shopping at a ReStore is a socially conscious decision, as funds generated are used to fund Habitat homebuilding projects. As well, shopping at a ReStore is also an environmentally conscious decision, as much of what is sold at ReStores is product that is new, gently-used or customer returns that would otherwise end up in a landfill.

From humble beginnings in Winnipeg, where five volunteers created the ReStore concept and opened the first store over 20 years ago, there are now 73 ReStores located across Canada occupying over 775,000 sq. ft. of retail space.

IBAM encourages its members to become a sponsor of the Insurance Build or join the IBAM Build Team by emailing Greg Mallett at gmllett@habitat.mb.ca.

Manitoba Junior Hockey League



Manitoba Junior Hockey League Partnership Services Director **Trevor Kennard** says it best: "The alliance between the MJHL and the Insurance Brokers Association of Manitoba is a terrific fit. There are insurance brokers in every corner of the province and 10 of our 11 teams are outside of Winnipeg, including the new team in the Westman area, the Virden Oil Capitals."

Kennard continues, "Our players are role models in their various communities and so are IBAM's brokers,

IBAM Scholarship winner Dylan Heide

and both groups take this responsibility of community support seriously. The league and the province's brokers share common values – a commitment to hard work, winning and doing things the right way. This relationship goes far beyond basic sponsorship."

IBAM is one of the MJHL's Major Sponsors. According to Kennard, sponsors appreciate the province-wide reach of the Junior 'A' league. He says, "Branding and advertising opportunities are plentiful and varied in the City of Winnipeg. It's much more difficult to achieve, however, in rural Manitoba. The MJHL offers an ideal venue for sponsors to reach rural audiences."

Signage, banners and program ads touting IBAM and individual brokerages are prevalent throughout MJHL arenas, which attract 250,000 spectators annually. As well, the league boasts an interactive website (www.mjhlhockey.ca) that receives an average of over 6,700 visits per day and over 195,000 visitors annually, in which IBAM is prominently featured.

The league and IBAM also have a ticket program in the 11 MJHL communities outside of Winnipeg wherein a local



broker is given a block of 25 tickets each month, which are then distributed to a local minor hockey team. The team members wear their jerseys to the next game where they are also introduced.

Another IBAM promotional concept, which was the brainchild of IBAM Past President **Peter Tessier**, is the popular *Insurance Goal of the Game*. After each MJHL game, along with the 3-Stars, the player scoring the insurance goal of the game is announced brought to you by Manitoba insurance brokers.

As well this year at the President's Dinner & Dance, IBAM announced the inaugural IBAM-MJHL Scholarship, awarded annually to a deserving player who is going on to post-secondary studies. According to Trevor Kennard, "IBAM's criteria are good marks, good sportsmanship, but especially good citizenship and community involvement."

The first recipient of the \$2,000 scholarship was **Dylan Heide**, an assistant captain and defenceman this past season with the Selkirk Steelers. In a very successful campaign, Dylan scored 20 goals and 61 points in 62 games. Dylan has also been very active in the community, including:

- Volunteering at Selkirk Community Bingo;
- Instructing at the Learn To Skate Program where he helped kids to skate and provided encouragement;
- On-ice instructing at the Steelers' Skill Development Camp;
- Delivering Christmas Cheer Board hampers throughout Selkirk; and
- Participating in the Selkirk Fair and Rodeo where he helped build relationships between the community of Selkirk and Steelers hockey club.

The competition for the scholarship was fierce as each team nominated one or two players for consideration. Kennard states, "Dylan came out ahead of a very talented group of young men. He and his family and team should be very proud."

Dylan intends to study at the University of Toronto where he hopes to play for the Varsity Blues in the fall. He is supported by his proud parents, **Paul and Jan Heide**, who were at the MJHL table along with Dylan's head coach **Ryan**

Smith, assistant coach **Jordan Sobkowicz** and other league officials and their wives.

With all this excitement, it's too bad we have to wait a couple of months for the 2012-2013 season to get underway. 🏒

In the next issue:

An interview with IBAM scholarship winner Dylan Heide.





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Manitoba's insurance brokers are indeed eager to support charities and other causes making an impact in their communities.

Attack the Track

IBAM President Curtis Wyatt was at the Blue Goose annual 'Attack the Track' event where eight Blue Goose members from North Dakota Pond annually join over 50 Manitoba insurance industry people at Assiniboia Downs. The Honorable Order of the Blue Goose is an insurance industry fraternal organization.

The Blue Goose event has been going on for over 40 years in support of various charities in Manitoba.



(L-R) Kevin Wallis, Most Loyal Gander from Portage Mutual; IBAM President Curtis Wyatt, and Kenneth Zetocha, Past Most Loyal Gander from Peace Garden Pond Fargo, ND, and Manager of Border Area Adjustment Inc.



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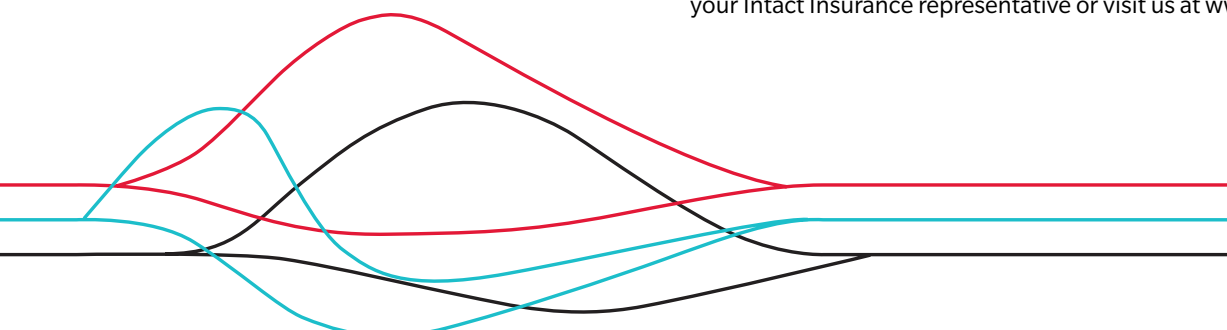
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AGM



Above: Executive table at commencement of AGM: (L-R) Vice-President Lori King, President-Elect Curtis Wyatt, President Peter Tessier, CEO David Schioler and Past President Pamela Gilroy-Rajotte

Right: Induction of 2012/2013 IBAM Board of Directors



Left: Honourable Andrew Swan, Minister of Justice and Attorney General addresses the brokers at the AGM

Right: Visiting dignitaries with newly inducted President, Curtis Wyatt



Keith Jordan



Lori King



Curtis Wyatt



Pamela Gilroy-Rajotte



Peter Tessier



David Schioler



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E & O MOCK TRIAL: The Case of the Missing Jets Jerseys



Thanks to lawyers Jackie Collins, Len French and Bill Gange of Gange Goodman and French.

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- Maggie Matsalia
- Dean Postlewaite
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PRESIDENT'S DINNER



CEO Dave Schioler told the audience that brokers are here to play and win as demonstrated by Wyatt and Schioler joining The New Zealand All Blacks world champion rugby team in the pre-game 'HAKA' chant.



Emcee Dwight Heppner



Singing 'Oh Canada' Reg Wyatt, Sandy and Tony Taronno



Russ Wyatt introduces President Curtis Wyatt

PRESIDENT'S DINNER



PRESIDENT'S DINNER



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Renowned Canadian band *Spirit of the West* gave a stellar performance



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Jets Private Box – Susan Gilbert, MIG Insurance

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PRIVATE BOX	Susan Gilbert, MIG Insurance
DELL LAPTOP	Brandy Kliewer, Winnipeg Insurance
KOBO READER	Lori King, Turnbull Whitaker



NHL Trip to Boston – Blair Pilotte, Wyatt Dowling Insurance



\$4000.00 Cash Prize – Liz Kristajanszen, Shippam & Assoc.

MJHL SCHOLARSHIP WINNER



President Curtis Wyatt presents the inaugural IBAM-MJHL Scholarship to Dylan Heide's Selkirk Steeler coach Ryan Smith and Dylan's father Paul Heide.



Congratulations to all!

TRADE SHOW/HOSPITALITY SUITES



TRADE SHOW/HOSPITALITY SUITES



TRADE SHOW/HOSPITALITY SUITES



AWARDS LUNCHEON



CAIB Award Winner, Blaine Parnell, Gemstar Insurance 'Top student in Manitoba' with presenters Dale Rempel, IBAC President and Curtis Wyatt, IBAM President.



Auto Broker Award Winner Rovila Balagtas with Fran Frederickson of MPI.



Dell Laptop winner Brandy Kliwer.



IBAM's very own Tammy Shpak receives her CAIB Certificate.



Dale Rempel, IBAC President with his wife Lynn Rempel, CAIB Graduate.



Curtis and Deb Wyatt with the Wyatt Dowling Insurance CAIB Graduates.



CAIB/CPIB Graduates.



As in The Winnipeg Sun, Sunday May 13, 2012



Manitoba Premier, Greg Selinger is greeted by IBAM president Curtis Wyatt when arriving at the Fairmont for the President's Gala.



Strong representation from the Wyatt family. Back Row Left to Right: Connor Wyatt, Taylor Wyatt, Yanet Wyatt, Russ Wyatt
Front Row Left to Right: Curtis Wyatt, Debbie Wyatt, Donna Wyatt, Reginald Wyatt.

Brokers play and display crucial role in socio-economic fabric of Manitoba

The Fairmont was buzzing April 23rd through the 26th, as the Insurance Brokers Association of Manitoba held its annual week-long convention. The 700 plus attendees at the President's Gala on Thursday evening included many of the city's brokers, underwriters, adjusters, lawyers, politicians and other industry partners. Representatives from beneficiaries of IBAM's charitable and community involvement - notably Take Pride Winnipeg, Habitat for Humanity and the Manitoba Junior Hockey League were also in the audience. The crowd enjoyed the beautiful and talented Tamia along with Spirit of the West.

Extra seating was also brought in to join 400 others to witness industry heavy hitters, including Wawanesa Mutual President & CEO Ken McCrea,

Portage Mutual President & CEO John Mitchell, Red River Mutual CEO Brian Esau, Intact President Jean-Francois Blais, AVIVA Canada EVP Broker Distribution Gregory Somerville and Peace Hills President & CEO Diane Brickner. The insurance executives panel was hosted by Gemini award winning journalist, Evan Solomon.

In his inaugural address, President Curtis Wyatt vowed to utilize in his role all of the skills and abilities gained during his 20 years in the industry. Wyatt brings the foundation built from the ground up by his parents during their years at Wyatt Insurance, now known as Wyatt Dowling Insurance.

Currently, Manitoba's insurance brokers are working diligently with the Provincial Government to ensure smooth implementation of the



Multiple Grammy Nominee Tamia wowed the crowd.



President Wyatt addresses the audience at the President's Gala.



Panel executives.

application of Provincial Sales Tax to insurance. Brokers across Canada have also worked extensively with the Federal Government to protect consumers from tied selling and other unfair practices utilized by Canada's big banks when selling insurance. Recently, Federal Finance Minister Jim Flaherty brought forward regulation specifically prohibiting banks from marketing, offering or selling property and casualty insurance on their websites.

General insurance contributes \$2 billion and \$80 billion to the Manitoba and Canadian economies respectively.



President Curtis and wife Debbie Wyatt.



Brent Gilbert, David Schioler, Sharon Clarke and Chris Luby enjoying the IBAM Trade Show.



Trade Show saw hockey "Insurance Goal" theme.



Out of town VIPs with some of the IBAM executive.



Minister Andrew Swan and MLA Sharon Blady arrive at Gala.



IBAM CEO Dave Schioler addresses AGM.



Dave Schioler with MPI CEO Marilyn McLaren & Dave's wife, Sharon Clarke.



Kevin Klein, Publisher & CEO Winnipeg Sun and Heather Klein



Several PC MLAs were in attendance.

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MIB following brokerage growth

Oldfield Kirby Esau and Kenora partners purchase Milnco Insurance

Three companies, whose history in insurance goes back well over a century, have used that business experience to initiate a significant move in the Manitoba market. Winnipeg-based Oldfield Kirby Esau (OKE) has partnered with Kenora-based The Standard Insurance Brokers Ltd. to purchase Milnco Insurance of Winnipeg, another insurance entity with a notable business past in the province.

OKE's rich history dates back to 1889, when it was formed as Oldfield Kirby Gardner and offered services as a real estate brokerage, property management company, insurance agency, mortgage lender and investment dealer. The company helped shape Winnipeg's Portage Avenue as a major commercial district, brokering the land that Eaton's and The Bay stood on for many decades. In 2012, OKE is a full-service brokerage offering risk management in addition to specialized areas such as municipal liability, professional liability, fleet insurance, aviation insurance, equine mortality, and yacht and marine insurance solutions.

The Standard Insurance Brokers Ltd. has been offering a broad range

of insurance solutions to clients and sub-brokers throughout Northwestern Ontario, Manitoba and Saskatchewan since 1897. In 1988, The Standard began specializing in program insurance business and product development.

Milnco Insurance dates back to 1909 when it was known as McFadyen and Co. **Dan Milne** purchased the company in 1969, and in 1973 changed its name to Milnco Insurance. Today, it offers clients and sub-agents specialized products and broker solutions. The company will continue to operate under the "Milnco Insurance" banner.

According to **Darren Peters**, President and COO of Oldfield Kirby Esau (and a member the IBAM Board of Directors), the deal was a complicated one and took 18 months to complete. He says, "We had been looking to grow for awhile before this opportunity arose. Most deals of this nature involve two principals – this one involved three and it just took that much longer to cover all the legalities.

"This acquisition is a good fit for all three companies. Milnco's retail book of business is very similar to OKE's and will allow us market exclusivity in a number

of niche areas. Our plan is to build on Milnco's strong underwriting platform and continue to develop product solutions to meet our broker and client needs."

Milnco is a managing general agent or MGA. This means the company is a wholesale insurance intermediary with



The OKE team: (L-R) Gord McCool, Louise Scammell, Darren Peters, Pina Guenette and Brian Ingo.



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the authority to accept placements from brokers on behalf of an insurer. MGAs usually market more unusual types of insurance coverage, for which specialized knowledge is required. Milnco will retain its wholesale business while its retail business will revert to OKE. Peters says the new business reality will offer exciting insurance opportunities for the OKE team.

Gord McCool, The Standard Insurance Brokers Ltd.'s VP of Business Development, notes, "We are fortunate to partner with two brokers in Manitoba that share a common vision and expertise, while also providing a new opportunity to deliver unique products."

Over at Milnco, Dan Milne reports, "We are proud to work with two companies that are so aligned with our corporate values. Our goal throughout this transition is to make the amalgamation as seamless as possible for our clients; and they can expect the same high standard of service as we move forward."

Peters says besides being a good insurance fit for all concerned, two of the new business partners have another business element in common – location. Peters can see the Milnco office on Donald Street from his desk at OKE's St. Mary Avenue head office. (OKE has a franchise office in Selkirk, Manitoba.) "Both companies have been situated in downtown Winnipeg since their inceptions," Peters points out.

"While other brokerages are located in specific neighbourhoods and do much of their business in these areas, our clients come from all over Winnipeg and surrounding area. There are over 12,000 people working in downtown Winnipeg at any given time and we can service their insurance needs before they head into work in the morning, over the lunch hour, after work, on their way to meetings or during coffee breaks. Plus we are ideally located for any and all types of business insurance. This gives us a very unique advantage."

These are exciting times in the Manitoba insurance industry. According to Darren Peters, "With Milnco being an MGA and The Standard Insurance Brokers being involved as partners, this is much more than a couple of brokerages joining forces. It's a whole new way of doing business and shows brokers in Manitoba that there are other ways to perpetuate their businesses." #

"It's a whole new way of doing business and shows brokers in Manitoba that there are other ways to perpetuate their businesses."



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SPECIAL REPORT: Restoration Companies

The emergency damage and claims process

Can you explain to your client when they really need to know? By Doug Hopkins, B.Acs CIP

Your client calls you – they have damage needing immediate attention – you report it to the carrier – the claims department intakes the loss details....you've done your part as the broker.

What happens next?

You know the carrier will assign a restoration or cleanup vendor to mitigate the loss, but when your client calls **you** with the *magic questions*, can you respond with confidence as to what the insured should expect to happen over the next 96 hours at their property? To the general public, an insured loss (a claim) is the product they have pre-paid for (via premium) in their minds. As their broker, it's important to be versed in the processes and techniques that the insured experiences through the claims 'product' in the initial days of their claim.

Most carriers have a service level standard that their client be contacted by the cleanup vendor within two hours, and the clients damage be viewed within six hours. In the case of severe water or fire damage, cleanup should begin that day.

Water damage (clean water) – The cleanup contractor will extract remaining standing water. They may remove some finishes such as drywall, trim, and flooring. Keep in mind that *just because it is wet does not mean it needs to be torn out!* Many insureds are under the impression that if water touches something it must be removed. In a clean water loss most materials can be successfully dried in place by a trained restoration professional. This includes insulation, drywall, trim, framing, carpets and hardwood flooring.

The insured should expect an array of drying equipment such as dehumidifiers, air movers, heat exchangers, and injection dryers to be running in their home for 24 to 96 hours continuously. It is extremely important the insured let this equipment run....too often the insured will turn off the equipment prematurely, and are then upset it takes too long for the building to dry properly. As well, many contents can be dried on site concurrently with the building.

Sewer backup (contaminated water) – The cleanup contractor will extract remaining water, and remove materials impacted by water – including drywall, insulation, trim and flooring. Usually rough framing can remain – as the contractor will utilize a sanitizing chemical or steam process on all surfaces remaining. Again the drying process will be required, however sometimes the drying time will be shorter, as less materials need to be dried due to the tearout of impacted porous materials. If odour is serious, one of many deodorization methods such as Hydroxyl, BioSweep or Vaportek may be utilized. Contaminated contents are generally removed from site for cleaning and sorting at the contractors facility.

Wind damage – The contractor will board up any exposed doors and window openings. If the roof has sustained damaged, a temporary tarp or shingles will be installed to prevent subsequent water damage to the interior.



“As their broker, it's important to be versed in the processes and techniques that the insured experiences through the claims 'product' in the initial days of their claim.”

Fire and smoke damage – In the event of a fire where there is no structural damage preventing re-occupancy, the contractor will initiate detailed cleaning and deodorization of the home. Walls, ceiling, floor and non-porous contents surfaces are washed with acid neutralizing cleaning agents. Deodorization methods will likely be used throughout the home and attic space. Cleaning of the duct work and furnace is recommended as well. Contents that cannot be cleaned on site will be packed out to the contractors facility for specialized cleaning.

Contents cleaning – Not everything has to be thrown out just because it was subjected to water or smoke! In the last six years there have been major advances in contents cleaning and sanitizing. Leading restorers have been installing the Fireline System and Esporta Wash System in their facilities, internalizing contents cleaning and greatly speeding the return of contents and resolution of the contents claim.

The Fireline System operates on the time tested efficiency of the assembly line, integrating technologies such as the Ultrasonic baths, Odell electronics cleaning booths, spray booths and drying ovens, and wet and dry cleaning stations together with the contractors content management system. The end result is a fully integrated cleaning process (visualize a cleaning assembly line) that effectively restores over 90% of contents from fires and Category 1-3 water losses.

SPECIAL REPORT: Restoration Companies

The Esporta Wash System is a wet wash system that utilizes proprietary detergents and a patented hydraulic action to sanitize clothing and soft contents from fires, and Category 1-3 water loss. Goods are returned to insureds with scientifically proven 99.999% bacteria kill – and with a documented 85% acceptance rate!

Although each emergency loss is unique, a qualified cleaning and restoration contractor has the tools to mitigate and minimize the damages to your client's property at the outset of the claim. A positive client experience on the emergency portion of the claim inevitably leads to a good start on the subsequent settlement and restoration of the property.

Qualified cleaning and restoration contractors in North America are CleanTrust™ certified through the Institute of Inspection, Cleaning and Restoration Certification (IICRC) – having the training, equipment, and insurability to service your clients.

Doug Hopkins is the general manager and owner of the Winmar - Niagara/St. Catharines franchise. Winmar is a Canadian-owned and operated property restoration firm devoted to serving the insurance industry and their clients. Winmar has over 60 disaster response offices located coast to coast, and can be found at www.winmar.ca.

Winmar Winnipeg is owned by Bryan Dudek and Scott Rose. Staff hold extensive IICRC designations and are able to assist with all types of damages. Winmar Winnipeg is also home to the only two individuals in Winnipeg who are certified through CMHC's Indoor Air Quality Inspection program. Providing excellent customer service and quality workmanship is important to Bryan and Scott. Winmar Winnipeg is ready to service all customers in the Province of Manitoba with their emergency needs. For more information contact winnipeg@winmar.ca.

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SPECIAL REPORT: Restoration Companies

Paul Davis Systems Canada and NPS

Paul Davis Systems Canada, established in 1986, has a proud history of superior customer service and a dedication to excellence. One of the country's largest full-service restoration and construction companies it has 58 locations across Canada and is headquartered in Toronto. **Ken Robinson**, President and CEO, has led the Canadian company into its position as one of the nation's leading restoration operations.

Customer issues are a priority in any company, but Paul Davis Systems has gone a step further by implementing a customer survey system that lets it gauge company success in real time and allows it to respond quickly to literally any situation the customer shares.

The Net Promoter Score (NPS) is a straightforward metric that holds companies and employees accountable for how they treat customers. The main question being, from a scale of 1-10 would you recommend Paul Davis Systems to a friend or colleague? As well, customers are asked for additional comments regarding the score. It provides real insight on customer satisfaction and loyalty.

"One of the most difficult things is trying to understand if people are happy with the service you provide. You can clearly tell if they're not happy. But a large group will not



Ken Robinson, President and CEO, Paul Davis Systems Canada

respond to any type of survey. And we were looking for a method to find out how our customers really felt about what we were doing in their homes," says Ken.

Paul Davis Systems has interrogated the NPS program as a network-wide standard, setting NPS goals, providing support, and encouragement to continue to provide exceptional service and proactively resolve customer concerns.

To learn more about Paul Davis Systems visit www.pds.ca.

To learn more about Net Promoter Score visit www.netpromoter.com.

"One of the most difficult things is trying to understand if people are happy with the service you provide."

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SPECIAL REPORT: Restoration Companies

How to choose the right restoration contractor

Courtesy of Priority Restoration



The unexpected happens. Property loss or damage is a difficult experience for your client – whether it's loss or damage to buildings, business documents, family photos, or other valuables. They are looking to experts like you to help navigate through their disaster experience.

What is the key to a good experience for your client? Answer: Partnering with the right restoration contractor. When it comes to getting your client's home or business back to normal after a disaster, not all companies are created equal. Here are some essential qualities to look for when choosing your restoration contractor.

Fast response

The unexpected doesn't just happen between nine and five, Monday to Friday. Check that the company you select has an Emergency Line available 24 hours a day – including weekends and holidays – with a guaranteed response time to ensure any requests are addressed immediately.

Certified trained technicians and project managers

The team that works on your client's project is one of the most significant determinants of its speed and success, so look for a company that has the personnel capabilities and experience to handle all types of emergencies efficiently and effectively. Ensure that their technicians meet the IICRC (The Institute of Inspection, Cleaning and Restoration Certification) standard, and that their project managers are qualified to handle projects of any scale.

Safety

Don't put your clients, or their clients or employees, at risk. Choose a restoration contractor that has been through the national Certificate of Recognition Program (COR™). This occupational health and safety accreditation program provides industry employers with an effective system to reduce incidents, accidents and injuries as well as the associated human and financial costs. Ask to see a current 'Letter of Good Standing' or COR™ certificate.

Current technology and equipment

The company you select should be industry leaders – equipped with the best disaster recovery response methods available to suit your unique needs. If your business relies heavily on paper documentation, for example, consider a restoration contractor that provides a document recovery solution.

Social and corporate responsibility

If community responsibility and environmental practices are important to you, for example, does your restoration partner employ similar 'green' practices?

Make sure to ask these questions of the restoration contractor that you choose to work with, to ensure that your clients get their lives back, fast. Your clients trust you to get their lives back to normal, and their experience heavily depends on the partners that you engage.

SPECIAL REPORT: Restoration Companies

First General Services

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First General Services is a full service restoration company that has been servicing Winnipeg and the surrounding areas since 1900. With a firm commitment to providing the highest quality service for clients, it offers complete restoration services.

First General restores all sizes of residential and commercial properties affected by fire, smoke, water, vandalism, break-and-enter, trauma/crime and mould – right down to carpet and upholstery cleaning.

First General Services provides the best in:

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- Mould remediation;
- Applied structural drying;
- Contents pack-out, cleaning and storage;
- Trauma scene clean-up;
- Vandalism, board-ups and restoration; and
- Carpet and upholstery cleaning.

First General Services is a leader in all aspects of restoration and mould remediation work. The FGS team ensures any situation will be dealt with professionally and with the highest quality of workmanship by providing the newest, most advanced technological expertise; a large warehouse for cleaning, storage and inventory of contents; an ultrasonic cleaning facility; and a deodorization and ozonic treatment room,

First General Services ensures its staff is fully trained and up-to-date with the latest techniques and procedures to ensure every home or business they enter is restored to the standard their customers deserve.

First General Services is Canada's largest full-service restoration network of specialists. Its commitment to quality is second to none!

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SPECIAL REPORT: Restoration Companies



When building materials become saturated call on Belfor

Once upon a time, drying a flooded building was a simple procedure in southern Manitoba. Building materials would release unbound moisture readily, which is why simply using blowers or fans to promote evaporation was an appropriate response. An open window took care of the humidity spike.

As technology brought new concepts to the construction industry, new ideas also surfaced in the restoration industry, and we began to experiment with dehumidifiers to dry down sealed building systems and to limit business interruption. Utilizing dehumidifiers allowed us to control an indoor environment, offering greater opportunities to recover hardwood flooring and other costly interior finishes.

Today, our world is filled with composite finishing materials, none of which are intended to be wetted. You will be hard pressed to find finishes or furnishings in your home or office that are able to withstand even short-term saturation. Today, an immediate restorative response to flooding is more important than ever before.



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Colleen LaPage and National Brokerage Services – a great fit



When fitting people to positions in business, it is rare that the ‘stars line up’ regarding qualifications and requirements; but **Colleen LaPage** and National Brokerage Services (NBS) appear to have achieved a perfect fit.

When Colleen came aboard in 2009, the initial priority for NBS was to engage an experienced, qualified underwriter to nurture and grow the Lloyd’s facilities in English Canada. Colleen had been managing a profitable block of Lloyd’s business in Manitoba since 1997, was well known and respected by a large network of brokers. With Colleen’s 30+ years experience, including FCIP and CCIB designations, NBS was well-positioned to achieve its objectives.

Next, NBS needed someone who could work independently within their decentralized office environment. Colleen fit that bill too, having managed her own time from an office in a Winnipeg business centre- where she still works today.

NBS also needed someone with connections, at Lloyd’s in London, domestic carriers, and the Canadian broker network. Colleen has developed solid connections during her 13-year career as a commercial insurance broker and Lloyd’s coverholder in Edmonton, and continued as a commercial underwriter for a Lloyd’s coverholder in Winnipeg for 12 years.

Finally, NBS needed a visionary leader and teacher to help grow the fledgling organization and develop an effective underwriting strategy. Colleen immediately rose to the occasion to become an integral part of the NBS management team.

Colleen values the many friendships she made working with brokers in Manitoba and Alberta over the years, and she continues to make new contacts across the province and the country as she fields new business submissions. She helps brokers find solutions for those risks falling outside the appetite of a brokerage’s domestic carriers. As NBS grows, so does the NBS ‘tool box’ of insurance solutions, and Colleen is committed to assisting brokers in placing the business.

“We invested tremendous time and energy building our markets, our capacity, our technical tools and our organizational structure. We did it right, and now work in an efficient ‘green’ paper-free environment, with full bilingual service, prompt electronic issuance and a dedicated team of underwriting specialists,” says Colleen.

“Our investments in 2012 allow us to further expand our market and product selection to capture mid-market accounts – those \$25,000 to \$200,000 premium accounts that regional brokers hunger to land. We are in a position to support the producer at every stage, from advice around approaching decision makers, to formatting professional submissions to closing the big sale – NBS has the resources to help the producer make it happen.”

The extraordinary fit has translated into extraordinary results. Colleen and the NBS team have worked together to grow the company into a national wholesaler – and its network of supporting brokers continues to grow strongly.

You can reach Colleen by phone 1-877-732-4607 or by email clapage@scn-nbs.com. #

“NBS has the resources to help the producer make it happen.”

“As NBS grows, so does the NBS ‘tool box’ of insurance solutions, and Colleen is committed to assisting brokers in placing the business.”

Wallis Agencies supporting many communities

According to **Randy Wallis** of Wallis Agencies Ltd., “With multiple office locations our philosophy about giving back to the community is plain and simple: we believe that if we support the communities we serve, these communities will support us.”

Over the years Wallis Agencies has been involved in several community events. The brokerage will be hosting its 26th annual mixed golf tournament in July 2012. All proceeds go to the Glenboro Golf Club and the Glenboro & Area Foundation.

For the past 30 years the Wallis team has sponsored the ‘Wallis Agencies Ltd. Business Education Award,’ which goes to a graduating high school student who is entering the business field in a post-secondary institution.

In 2010 the brokerage established the Roy & Lorna Wallis Family Agricultural Scholarship Fund, awarded to a graduating Glenboro High School student who is entering a career in agriculture and attending post-secondary studies. Everyone associated with the brokerage was saddened with the passing of **Roy Wallis** in February 2012. Roy was a founding member of the Glenboro & Area Foundation and worked countless hours on behalf of the organization.

All Wallis Agencies staff members are involved in the communities in different ways. From the Glenboro & Area Foundation to Glenboro minor sports, the Glenboro Golf & Country



Club, the Glenboro Community Development Corporation, the Glenboro Gaiety Theatre, Community Donor Choice Programs, Glenboro School, UCT, and the Glenboro Fire Dept – the list goes on and on.

Other ways in which Wallis Agencies supports its communities:

For the past four years, the Wallis Agencies office has been the local distributor during the March Daffodil Days for Cancer and May's National Denim Days, also for cancer.

Staff members have participated in the ALS Walks in Belmont for the past decade and in Cypress River more recently.

There are Wallis Agencies Ltd. billboard signs in local arenas and on the Zamboni.

The brokerage makes monetary donations to several projects including the Holland Daycare Project, the Baldur Hall Siding Fund, Glenboro Playground structure, Glenboro Theatre digital projector fund.

Members of the Wallis Agencies team participate in parades of all sorts.

Melanie Geeregat, who was hired in August 2011, took the initiative to accept donations from the area this spring and take them to the Siloam Mission in Winnipeg.

The brokerage and its employees sponsor, coach and manage local sports teams including hockey, volleyball and basketball. #

“With multiple office locations our philosophy about giving back to the community is plain and simple: we believe that if we support the communities we serve, these communities will support us.”

All Wallis Agencies
staff members
are involved in the
communities in
different ways.



Randy Wallis (R) presents \$50,000 cheque to Blake North, winner of the 2011 CGK Triple Play Lottery

These days, Wallis Agencies is spearheading the **CGK Triple Play Lottery**. For \$50 you receive a ticket to be entered in a draw for \$50,000. Only 3,600 tickets were printed. The draw date is September 22, 2012.

The ticket includes green fees for 18-holes of golf at the following courses:

- Carberry Sandhills Golf Club
- Glenboro Golf & Country Club
- Killarney Lakeside Golf Course

(A \$90 value for \$50 plus a chance to win \$50,000!)

There is still time - give Wallis Agencies a call if you would like a ticket (1-204-827-2009)!

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Sandra Buckberrough named Crawford's National Account Executive

John Sharoun, CEO, Crawford & Company (Canada) Inc., is pleased to announce the addition of **Sandra Buckberrough** as National Account Executive. Reporting to **Gary Gardner**, Sr. VP, Sales & Marketing, Buckberrough will be responsible for developing and implementing national sales initiatives, products and presentations.

Buckberrough has 24 years of experience in the insurance industry. She has worked for several large insurers and has a diverse claims background including all lines, specializing in AB and BI. She has also held management roles within procurement and learning and development.

"Sandra will play a leading role in acquiring new business for Crawford and representing us in the marketplace," said Sharoun. "Her strong knowledge of the industry and extensive experience in a variety of roles will make her a valuable part of our Sales team."

"Sandra's dedication to excellent customer service will support Crawford's key goals well," said Gardner. "We are excited to welcome Sandra to the Crawford team."

Frank Cowan launches new risk management website

Frank Cowan Company launched a new risk management website called the Risk Management Centre of Excellence, an invaluable resource for municipalities as they try to prevent incidents before they occur. By identifying risks early, municipalities are able to take corrective action, mitigate loss and save money.

Frank Cowan monitors legislation and current issues to educate clients about any potential changes in exposures and ways they can manage risk. Inspectors also perform loss control assessments and risk managers lead regional educational seminars. It's a free, value added service that all clients receive.

Future enhancements to the website are already in development.

GRAIN INSURANCE & GUARANTEE

Appointment Notice

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RICK SWANARCHUK

Darryl Levy, President & Chief Executive Officer, is pleased to announce the appointment of Rick Swanarchuk, CIP, CRM as Vice President, Sales, Marketing, & Distribution of Grain Insurance & Guarantee.

With 13 years of progressive responsibilities in the Canadian Property and Casualty market, Mr. Swanarchuk will lead the National sales, marketing and distribution team with a strong emphasis on investing in broker relationships. Most recently, Mr. Swanarchuk was an Assistant Vice President at Aviva Canada.

Mr. Swanarchuk will draw upon his proven abilities to develop and build an effective customer focused organization.

Founded in 1920, Grain Insurance & Guarantee is a leading property and casualty insurer. Headquartered in Winnipeg, this 100% Canadian owned and operated company serves its customers in all 10 Provinces and 3 Territories and is rated "A (Excellent)" by A.M. Best.

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Karl Jaikaransingh (left), Linda Cyrenne (centre)
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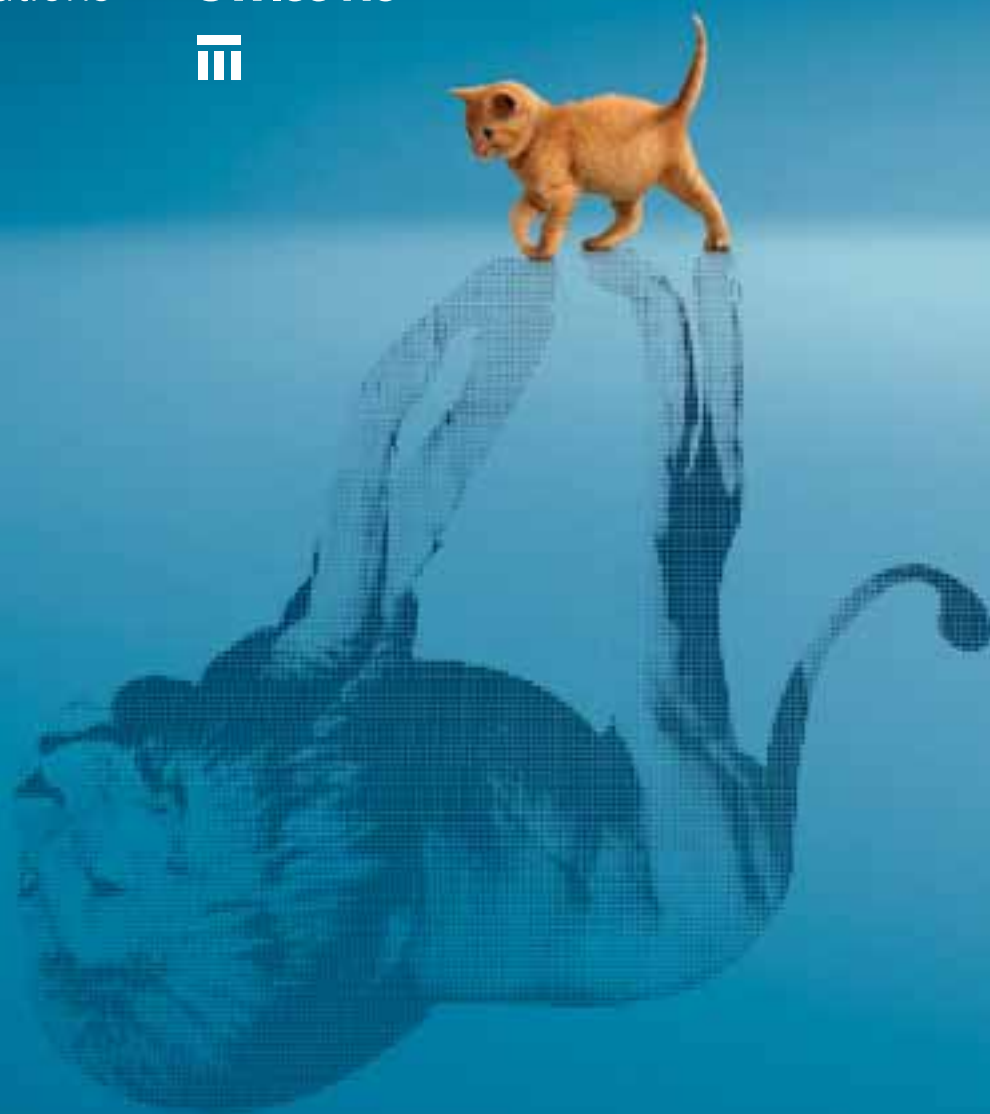
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