

Manitoba INSURANCE

Volume 22 Number 2, SUMMER 2014

BROKER



Presenting IBAM's New President

KEITH JORDAN

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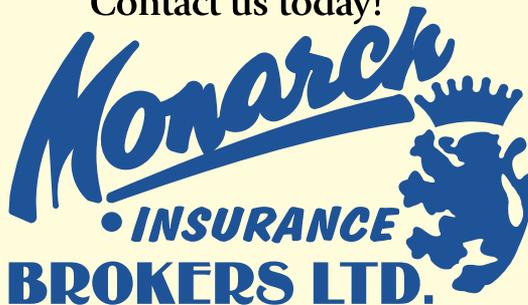


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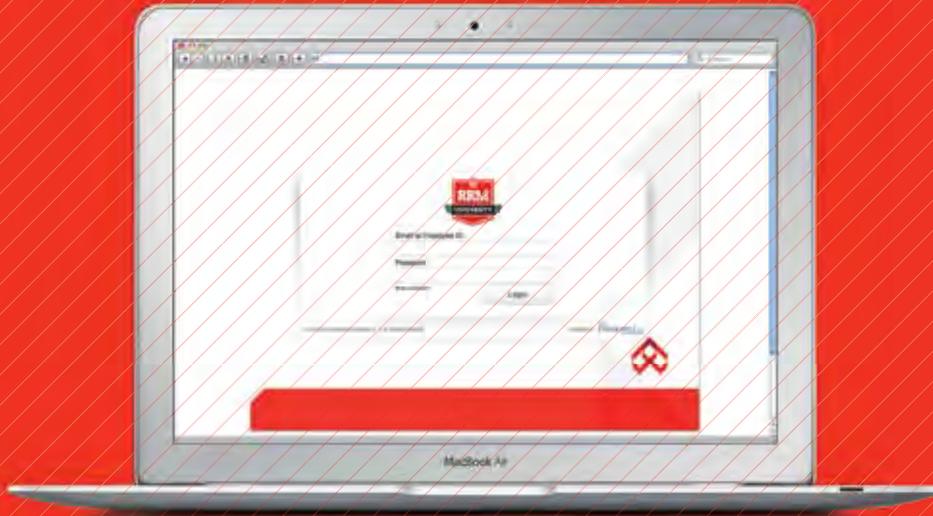
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Features

Presenting your NEW President	7
2014/2015 Board of Directors	15
RIMS 2014 comes to Winnipeg	24
2014 Conference & Trade Show revisited	29
Special Report: Restoration Companies	47
Getting to Know Dan Guimond	56
Half a Year in - and Loving it	59

Departments

CEO's Remarks	6
Viewpoint	18
YBN Report	20
Rookie Corner	21
Making an Impact	22
Legal Corner	60
Business Corner	62
News Briefs	64
Reach our Advertisers	68



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- Communications/BIP Committee** – Russell Wasnie
- Professional Development/IBAC Liason** – TBD
- Young Broker Liason** – Katrina Hueging

The MANITOBA INSURANCE BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 205-530 Kenaston Blvd. Winnipeg, MB R3N 1Z4, (204) 488-1857, email: info@ibam.mb.ca

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Publication Mails Agreement #40065075
Return undeliverable
Canadian addresses to: lauren@kelman.ca





Dave Schioler, CEO,
Insurance Brokers
Association of Manitoba

Membership has its Benefits

In its simplest and most intrinsic terms, IBAM membership has the raw benefit of providing a sense of belonging – belonging to a community of sorts. But what else? What are the core and ancillary benefits that membership brings?

At its core, membership in your Association has always been designed and intended to create and continually develop and enhance broker interests by providing a unified voice for the industry overall and in the following areas more specifically:

1. Political/government relations including relations with elected and unelected “politicals” and regulatory authorities
2. Insurer relations including both local and national interests
3. Advancing broker interests in the broader public domain
4. Coordination and control of the prerequisites to licensing requirements and perpetual, professional development through strict education and other means
5. Organization of the affairs of the Association and its members via Annual General Meetings, Conferences, Trade Shows and other events

6. Governance of the Affairs of the Association through the coordination and conduct of Board meetings and Board affairs
7. Facilitating the national and local “broker identity programs”
8. Providing general informational services through regular communication with members

In addition, some of the secondary benefits of membership include:

9. IBAM serving as broker for the Association’s members who take part in the Errors and Omissions insurance program
10. Acting as an ambassador in the community at large
11. Providing a range of participants and facilities in the Association’s affinity program whereby members can enjoy a wide array of discount and other group purchase benefits
12. Keeper of the member web-site
13. Serving as editor and distributor of the Association’s quarterly magazine, “The Manitoba Broker” 📖

BROKERS PROVIDE CHOICE



MEET YOUR PRESIDENT...

KEITH JORDAN

HUB International
Horizon Insurance



“It is all about the people, whether they are clients, or co-workers. I have not found an industry that attracts such great people.”

Q How did you get your start in the insurance industry?

A I was in another industry and looking to find something else to do. I found a small brokerage for sale in Kildonan Place Shopping Center. I knew nothing about insurance, so I asked my broker Peter Leipsic about the business. He gave me such great reviews that I bought in. The rest is history; I was partnered with Peter and Michael Leipsic until our sale to HUB International.

Q What do you enjoy most about the industry?

A It is all about the people, whether they are clients, or co-workers. I have not found an industry that attracts such great people. The industry is full of terrific individuals that are outgoing, friendly and truly interested in the best interests of the client. The industry works hard, but also takes the time to have a lot of fun, as you could see at the recent Conference.

Q What is your role at HUB International Horizon Insurance, and what can you tell us about the current state of the company?

A I am President and CEO for HUB International Horizon Insurance. The company is very much in a growth mode. We have strong organic growth goals, but as well we put a high emphasis on growing by acquisition. Internationally, HUB has done over 300 acquisitions. Locally we have completed over 10 in the last 18 months. We have grown substantially since we joined HUB.



Congratulations **Keith Jordan**
on becoming **IBAM President!**

from your **Friends, Colleagues,** and
Staff at HUB International.

A few comments from your team...

“Congratulations on your achievement of becoming IBAM President! Wishing you all the best for your new role and responsibilities. May you continue to achieve excellence.”

- Kathleen Kolt

“Congrats Keith! IBAM will flourish under your leadership.”

- Tony Taronno

“Congratulations Keith, on becoming IBAM President! You truly lead by example and are an inspiration to our office.”

- Curtis Desrochers

“You have made us proud by your achievement. Congratulations we wish you all the best for your future successes as IBAM President!”

- Doug Ketler



KEITH JORDAN

Q Speaking as the new leader of IBAM, what are the Association's immediate priorities?

A Our first priority is to finalize the operating standards with MPI and get this out to the brokerage community. This should be complete in the next few months. Our next priority is to follow our mission statement, to ensure IBAM is recognized as the 'industry authority' and that brokers and brokerages remain the primary distributor of insurance products. We are trying to enforce this message to the public with an advertising campaign. We are meeting government and carriers in one-on-one meetings to also convey this message.

Q What can you tell readers about the IBAM team (executive, board of directors and staff)?

A I continue to be impressed with the executive and board of IBAM. We have a dedicated group of brokers that want to make the insurance industry in Manitoba the leader in Canada. The board is comprised of unique individuals

"I believe that meeting other brokers is all about exchanging ideas that can improve the way we do business."

that have together resolved to improve the education and professionalism of the individual broker. We have had some great past executive and board members, and the current slate certainly continues that excellence. As for the staff of IBAM, led by CEO Dave Schioler, we have never had a better-organized and more professional group to support and promote the brokerage industry. Their devotion to IBAM and its mission statement is phenomenal.

Q What are your thoughts on the recent AGM, Conference and Trade Show?

A This year we had the AGM in Brandon to provide an event outside of Winnipeg. We had good discussion and commentary at the AGM. In my opinion we run the best conference in Canada. We continue to have sellout crowds at the President's Dinner & Dance and the

entertainment is always outstanding. How do you surpass such great acts as The Tenors, Burton Cummings and K.D. Lang? And of course the videos are just pure entertainment, and participating in them is great fun. The exhibition area was packed with exhibitors and brokers. In short, the Conference was a tremendous success.

Q Over the next year or two, you will be traveling quite a bit on Association business. What do you hope to learn from these travels?

A I believe that meeting other brokers is all about exchanging ideas that can improve the way we do business. We always think our problems are unique to us, when in fact, most times we have the same common issues. If we can help spread great ideas and systems to all brokers when we get together, then we will all be successful.

Congratulations Keith Jordan

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



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KEITH JORDAN

Q What can you tell us about IBAM's 'first family?'

A Life is very hectic; it seems we are always on the run. My wife Vicky is completing her 25th year at Balmoral Hall School. Vicky assists senior school students with Pre-Calculus, Biology, Chemistry

and Physics. I know I could never do this. Our daughter Chelsea is out on her own now with a full-time career in the hotel industry. We have an annual trip to New York that is a great shopping event for the girls and we take in some terrific shows. It is a family event that we all look forward to.

Q How do you enjoy life away from the office and the boardroom?

A Our home away from home is at South Beach. If we aren't there then we are at home just relaxing or enjoying dinner out with friends and family. Whenever there are a few minutes, then we like to be out walking or reading a book.



Congratulations

to Keith Jordan of
Hub International Horizon Insurance
on being named President of the Insurance
Brokers Association of Manitoba



www.sgicanada.ca

Warm wishes from your friends at SGI CANADA

"Quick Pix"

SINGER/GROUP

This one is easy, Madonna. I have loved her music since the day she started. I have seen her several times in concert. I thought Dave would bring her to the Conference.

MOVIE

There is nothing like a great action or science fiction movie. I have several that I would consider great, but *Braveheart* would be one of my top choices.

BOOK

It isn't so much a book as it is authors. I think I have read every book by authors John Grisham or Robert Ludlum. I love the suspense and action.

MEAL

There is nothing like a great filet mignon. Summer BBQs with a filet, it just can't get any better.

ICE CREAM

A Rum & Butter milkshake is my favorite. It is a little hard to find, but worth the wait.

BEVERAGE

Another easy question, a terrific red wine or a great scotch.

HOLIDAY SPOT

The beaches of South Beach Florida. We go there several times a year to relax and get some heat. It is a great place to have some fun, and watch people.



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Congratulations Keith Jordan!

From the Management & Staff of Portage Mutual



Congratulations to the new IBAM President Keith Jordan

President & CEO of HUB International Horizon Insurance LP

The Optimum Team is proud of our longstanding association with Keith, who has been an esteemed member of the Canadian insurance industry for many years.

We wish Keith the best of success in this new role!

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**Special congratulations to
Keith Jordan on your recent
appointment, from your friends
at Manitoba Blue Cross.**



KEITH JORDAN

Congratulations Keith!
 Much success in the upcoming year as President of IBAM.

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SPORTS TEAM

I would have to say all of the Winnipeg teams, but especially the Winnipeg Jets. Going to a game is a terrific event and we are lucky to have them back in Winnipeg.

HERO

Warren Buffett: I'm not sure I would call him my hero, but he is certainly an individual to have high regard for and whose example I try to follow.

CHILDHOOD MEMORY

Working on the family farm, and growing up in a small rural community. It was so much fun growing up in that environment.

QUOTE

"Watch your thoughts; they become words. Watch your words; they become actions. Watch your actions; they become habits. Watch your habits; they become character. Watch your character; it becomes your destiny."
 - Lao Tzu 🙏

Congratulations
Keith Jordan
 on your appointment as IBAM President!



Wawanesa
 Insurance



Congratulations,
 Keith Jordan on your
 appointment to IBAM President!



Ladies & gentlemen, we have a new emperor.

**Congratulations to Keith Jordan
of HUB International Horizon
Insurance on your new position
as IBAM President.**

Demonstrating tremendous community leadership, last year's HUB International Horizon Insurance Penguin Cove at the Assiniboine Park Zoo was a huge success. And while the exhibit featured the Black-Footed-Penguin, we're happy to salute Keith as the new Emperor.



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2014/2015 IBAM Board of Directors

KEITH JORDAN

President



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

Accountant in 1980. Keith purchased his first business in 1985 and grew that to a staff of approximately 180 employees. He sold this successful business in 1994, and then purchased his first insurance brokerage in 1995, which later became part of Horizon Insurance. Keith first served as a senior partner at Horizon Insurance and in 2002 became Chief Operating Officer. In December 2009, he was appointed 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 10th largest in the US. HUB Horizon has 21 offices in Manitoba, Nunavut and North-west Territories.

Even with all the responsibilities and extensive business trips, Keith makes time for his personal life. Like the success he has found in business, he has found the same success in his marriage to Vicky, who has been incredibly supportive of Keith's career. Keith has a daughter, Chelsa, from his previous marriage. Keith enjoys time with his family, along with reading, golf, and travel.

He serves as Chair of the General Council of the Insurance Council of Manitoba, and serves on the Board of Directors of IBAM and the Centre for Study of Insurance Operations (CSIO).

LORI KING

Chair and Past President



Lori grew up in the family business, helping out in the summers and during Autopac season. After receiving her diploma for x-ray technology in 1986, she worked at the St. Boniface Hospital for 8 years. She returned to insurance in 1994, getting her CAIB designation in 1999. Lori became the office manager at Turnbull Whitaker's Corydon location in '96 and then became general manager of operations for the business in 2003.

In January 2011, Lori became a full partner in the brokerage, along with her father Ray Turnbull, and now divides her time between the Corydon and St. Mary's locations.

Lori and husband Allan are the busy parents of three boys: Lucas, Myles and Noah. She enjoys all sorts of activities, from being a proud sports mom, to skiing, curling, biking, running and traveling. Her favourite downtime is spent at the family cottage at Lake of the Woods.

RUSSELL WASNIE

President-Elect



Russell has worked for ONE Insurance Group for over 20 years; the last 10 as Branch Manager for ONE's largest location in Selkirk and most recently as Vice-President, Personnel & Corporate Affairs.

A life-long resident of Selkirk, Russell believes in supporting the community. He is a proud supporter of the Selkirk Soup Kitchen and Selkirk Youth Hockey.

When not working with his ONE team, Russell devotes his time to 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.

TARA CHAMMARTIN

Vice-President



Tara began her broker career in 1994 and is currently the Operations Manager of La Salle Insurance Services Ltd., with offices in Winnipeg and La Salle, MB. Tara achieved her CAIB designation in 2001, and continues as a course facilitator for the CAIB program.

Tara has been very involved with IBAM over the last 13 years, as an original member of the Young Broker Network, PD Committee and the Conference Committee.

Tara resides just outside of Winnipeg in Grande Pointe with her 16-year-old daughter, Cortney, a high-level competitive dancer. Tara plays competitive baseball and is focusing on improving her golf game.

Board of Directors

BLAIR ANDREW



Blair joined Andrew Agencies in 1986, becoming a partner in 1993. He currently is the Chief Operating Officer

of Andrew Agencies.

With Andrew Agencies serving 18 locations in Manitoba and Saskatchewan, Blair is also a past board member of the Insurance Brokers' Association of Saskatchewan.

Blair and his wife of 22 years Debbie have three children: Nicole (19), Carson (18) and Brock (16). Between chasing his kids around he enjoys piloting his Cessna 210 and snowboarding.

GREG BARROWS



Greg was raised in southwest Manitoba. He attended Brandon University, graduating in 1999 with a B.Sc. in Biol-

ogy. He then worked four years in the agricultural and biological fields.

Greg became life insurance and mutual fund licensed in 2001, later attaining a level 2 General Insurance license in 2004 and becoming a partner in Cameron Agencies.

He is presently involved in all general insurance areas of the business. In addition, he spends time in Life insurance, wealth management and is 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 wellbeing.

DOUGLAS J. FAST



Born and raised in a family insurance brokerage, Doug vividly recalls clients coming to their St. Vital home during supper hours, and going downstairs to the basement office to

purchase auto insurance from the newly formed Manitoba Public Insurance. It was during these early years where he was introduced to the industry, and witnessed his father and mother's commitment to customer service. After many seasons helping the family business during the February Autopac 'rushes,' Doug joined the industry in 1994, right at the time when he and his Falcon Lake sweetheart, Karina, were married.

In 2007 Doug joined MIG Insurance Group and secured his partnership in 2009. The CAIB designation was obtained in 2001; the AIPC designation in IBAC's 2009 inaugural session, and he is currently working on his Association of Canadian Surety Brokers (ACSB) designation.

Doug and Karina have three children who are all active in sports and music. In their spare time, the family still enjoys summers at the family cottage at Falcon Lake, ski trips, and travel in general. Photography, golf and coaching flag football are additional activities that Doug takes interest in.

RYAN GARRIOCK



Ryan is owner of Garriock Insurance and Anchor Agencies with four locations in Winnipeg along with offices in Gimli and Winnipeg Beach. Garriock Insurance was established in

1950 and it has seen three generations of Garriocks in leadership roles. Ryan has been in the insurance business since 1988. He has his diploma in Business Administration from Red River College as well as his CAIB and CPIB designations.

Ryan has sat on the boards for Manitoba Applied Users Group and the Red River College Students Association. He is currently past chair of the Red River College Alumni. He was chair of the Manitoba Young Broker Network in 2006 and aided in the development of the Network both provincially and nationally.

Married to Erica for 11 years, the Garriocks have a 7-year-old son (Cole), 3-year-old twin daughters (Abigail and Aislinn) and a black lab named Murphy. Ryan's hobbies include fishing, hunting, going to the cottage, boating, golf, camping, hockey and baseball. His burning desire is to travel the world.

JOHN MCDONALD



John has been married to Louise since June 11, 1966. They have a son age 43 (married with three children), a son age 40 and an adopted daughter of 30 (married with one child). John and

Louise moved around some as he was in the Canadian Air Force. Military surrounds the family. Their youngest son is a Combat Engineer in the reserves, their son-in-law has come back from his tour in Afghanistan, and both of Louise's brothers and father were in the Canadian forces.

John got into the industry in Toronto with Mutual Life in 1972 when he was named Rookie of the Year. After five years, the McDonalds decided to move back home to Manitoba. (John is from a farm near Strathclair and Louise is originally from Gimli.)

John worked at Xerox in Winnipeg, but moved to Brandon to open his own business. But the insurance industry was in his blood, so he became a Sun Life agent. He later moved back to Winnipeg and joined Excelsior Life. During this time the opportunity to join forces with Earl and Rhoda Cook as their life agent came and John got 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

Board of Directors

in 1995. During this time John obtained his CAIB designation.

In the past John has been on the board of Big Brothers of Brandon, Kinsman Club of Brandon, deacon in his church and on two different church building committees, been chair and is currently on the board of Hockey Ministries (Winnipeg) since 1981, heavily involved in hockey as a player, WHL scout and has coached for close to 31 years including three years Junior A and five years Major Junior.

John and Louise are currently empty nesters and love it, although the nest gets busy with children and grandchildren – two girls (9 and 5) and two boys (17 months and 15 months).

T.J. McREDMOND



T.J. started his career with Crossroads Insurance in 1988 after attending the universities of Winnipeg and Manitoba. He obtained his CAIB 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 IBAM, serving on various committees, including a term as chair of the Young Broker Committee.

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 managing the day-to-day operations of the brokerage, and servicing new and existing commercial clients.

DARREN PETERS



Darren is President and COO of Oldfield Kirby Esau Insurance Brokers, and a partner in Milnco Insurance. He has over 20 years of insurance experience, and holds a Certificate

in Risk Management and Fellowship of Insurance. Darren spent nine years on the insurance company side of the industry and is in his 14th year on the broker side. Currently Darren specializes in Professional Liability and Directors & Officers Liability.

He is Vice-President with PLAN (Professional Liability Agents of North America) as well as a previous board member of Entrepreneurship Organization Manitoba Chapter.

Darren is married with two sons. In his personal time he enjoys outdoor activities such as golfing, running, biking and kayaking and is an active annual participant in the MS Bike Tour in Riding Mountain.

MARIO REIMER



Mario grew up a city boy with country roots, spending summers and holidays working on the family hog farm in Landmark. After graduating from Saskatch-

ewan's Briercrest College in 1997, he joined the family brokerage, Lakeview Insurance. He received his CAIB designation in 2009. He presently leads the Commercial department and manages the office in Winnipeg (Lakeview has three other locations throughout Manitoba and Saskatchewan).

Mario and older brother Anthony have become shareholders in the business and, together with dad Sid, Tim Friesen and Kris Plett, they enjoy life in the industry.

Mario also sits on various golf tournament committees and is heavily involved in the Southdale Community Centre.

Mario met wife Tracy in college. They married in May 2000, and now have three sons: Jackson (11), Kieran (10) and Mikiyas (9).

Mario enjoys traveling with his family, and has been coaching his boys' hockey team in recent years. Mario still plays hockey, also enjoying golf, water skiing and keeping his yard in shape.

DAVE SCHIOLER

Chief Executive Officer



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 23 years, Dave has spent the last decade as an executive with various Canadian business interests, including his current role as IBAM CEO. Throughout 2006-2013, 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 U. of M., Dave is involved in many business, professional and community activities, including current service as a Board Director for the Manitoba Liquor & Lotteries Corporation. In 2010, the Prime Minister of Canada appointed Dave a member of The National Parole Board. Dave's past involvement has also included 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.

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.

Survey says broker support for BIP is confirmed across Canada

With consumer recognition and understanding of the BIP brand logo becoming ever more positive, there is high value in brokers displaying it at every opportunity. It is also important to our advocacy efforts, building credibility for our Association with politicians and investment partners. The 25th anniversary of the BIPPER this year provides a perfect milestone to measure broker engagement with the Broker Identity Program.

While we understood that the BIP was in use in many brokers' marketing communications, we recently commissioned some research to quantify the breadth and depth of its use. Additionally, we wanted to better understand the underlying motivations of BIP's most ardent supporters, as well



as diagnosing why some brokers have not adopted it, or are only light users.

An online survey of brokers was developed by an independent research firm, and administered by member Associations. A big "thank-you" to everyone that participated including Tripemco Insurance Brokers Inc. of Burlington, Ontario, the randomly chosen winner of our \$2,500 contest. A robust total sample of 1,153 brokers was collected, representing different community sizes, brokerage size and brokerage age, was weighted by province to reflect broker distribution across Canada.

The results were reassuring: BIP utilization of one form or another is generally good everywhere, but the study revealed that room still remains to improve brokerage penetration and type of use.

Key findings include:

- An average of 74% of brokerages (varying from 67% to 81% by province) use the BIP symbol in their communications.

Ken Myers, President,
Insurance Brokers
Association of Canada



- Use is higher in smaller (communities <50,000) and smaller (<11 employees) brokerages
- 42% of brokerages are medium to heavy BIP users i.e. use at least 5 of the most important identifiers e.g. exterior signage, business cards, stationery, contracts, pins, website, email signatures, social media, reception area, window/door stickers.
- Reasons cited for widespread use include:
 - Signifies membership in an official association
 - Benefit of awareness from TV campaign
 - Builds trust with customers
 - Conveys credentials and professional knowledge
 - Assurance of integrity and high standards
 - Important symbol for consumers, easy to spot

Positive reasons for the use of BIP far outweighed the reasons for *not* using it. These tended to center on simple forgetfulness (53%), lack of proper consideration (46%), and oversight (45%). A minority of brokers expressed concern about perceived branding priorities/conflict (24%) and uncertainty about usage rules (20%).

While it is satisfying to see that most brokers use the BIP trust mark somewhere, there are still opportunities to improve its visibility. Displaying the BIP symbol brings the power of the BIP television campaign directly to your front door, identifying your brokerage as a valuable source of trustworthy and impartial insurance advice.

Display the BIP for all it's worth at every opportunity, be it large (e.g., brokerage signage) or small (e.g., emails, newsletters, business cards, website and of course BIP pins). Consumers recognize and understand what the BIP stands for, don't miss any opportunity to take advantage of that connection. #



James Dubé Spraggs

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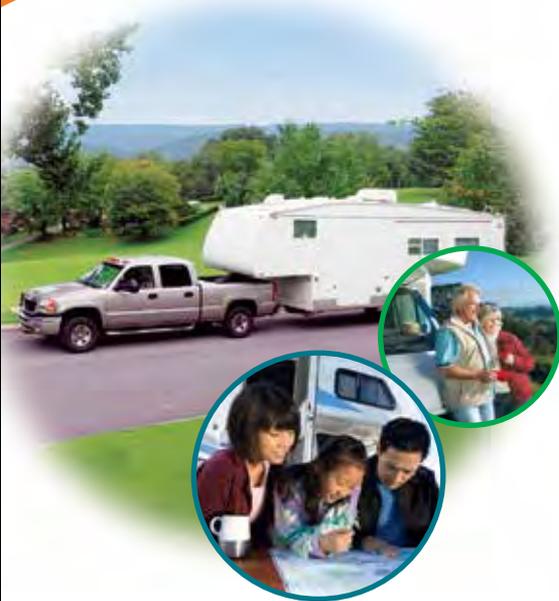
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Convention leads into eventful year

What a great year it has been! The YBN Committee goes on hiatus soon for the summer but that never stops us from still bringing our network amazing events.

The YBN held a fun Bingo Bowl night back in April, which was a sell-out event allowing Manitoba brokers to mix and mingle with each other in a relaxed setting. We are also

starting to get our energy back from an amazing IBAM Convention that saw the YBN Committee emcee many of the events. A big thank you to all of our YBN Network members who volunteered with us to help make these events a success, as well as those who brought gently used clothing to the convention (which we donated to Clothes Closet and Siloam

Katrina Hueging,
IBAM, Young Broker
Committee Chair



Mission to assist those less fortunate get back into the workforce).

By the time this gets published, I will have also attended the Insurance Brokers Association of Canada's Lobby Days in Ottawa, which coincides with National Young Broker meetings. This is an opportunity for YBN Chairs from across Canada to get together, improve our networks and brainstorm new ideas to become stronger in the future. Watch for more information on this powerful event in the next issue of *Manitoba Insurance Broker* magazine.

The YBN's next big event coming up is our 2nd Annual YBN Dale Rempel Memorial Golf Tournament being held August 27 at Pine Ridge Golf Club and Elmhurst Golf & Country Club with all of the proceeds raised going to Cancer-Care Manitoba in Dale's name. Last year's tournament was a quick sell-out so be sure to register your team as soon as possible. Registrations for the tournament can be found on the IBAM website (www.ibam.mb.ca).

But now summer has finally arrived and, with that, my term as Chair is coming to an end. We have had a successful 2013/2014, full of great events and charitable donations that I am proud to have been a part of. Our incoming Chair, **Jason Searcy** of Wyatt Dowling Insurance, is bringing with him an enthusiasm for our industry that is infectious to all that meet him. My year would not have been nearly as successful without the great team of individuals that I have with me on the committee to help plan and organize everything we do. If you would like to learn more about joining our committee, simply email me at katrinahueging@ibam.mb.ca for more information on how you can get involved.

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

“ We have had a successfully 2013/2014, full of great events and charitable donations that I am proud to have been a part of. ”



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KRISTIN NORMAN

Patill/St. James Insurance

Q – Where were you born and raised?

A – I was born in Regina and raised in the West End of Winnipeg.

Q – What were your career goals as a child?

A – I've always loved art and as a young person wanted to be an artist or an art teacher.

Q – Which high school did you attend? Do you have any post-secondary education?

A – I attended College Churchill and I have a Bachelor of Fine Arts from the University of Manitoba.

Q – When did you start in the insurance industry?

A – While attending university and planning to be an art teacher, I realized that 90% of my classmates had the same career goal. With the teaching market as tight as it is, I thought maybe I should adjust my sights. Through word-of-mouth, I discovered Patill Insurance was hiring. I applied, was hired, and started in January of 2012.

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

A – I spent my first day in MPI training with **Morris Subtelny**, who is a great guy and an excellent trainer. It took awhile to adjust to the new terminology, but I'm a keener, enjoy jumping into new experiences with both feet and I love to learn; so it was great.

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

A – The best thing about it is the

connectivity to the community.

Our brokerage has been in business for 45 years and we have had multi-generations of families entrusting us with ensuring their possessions. That is an honour and a privilege that we don't take lightly. Our brokerage is, and always has been, very involved in the community.

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

A – This isn't meant to be a negative, but we have to be very diligent and careful in our work. Mistakes can prove very costly. The industry is certainly no place for slackers. This is also a good thing in that it keeps you on your toes and striving to be the best you can be.

Q – Who have been your mentors in the industry?

A – My manager, **Melanie Schierle**, really took me under her wing and, these days, she is teaching me the Commercial side of the business. Everyone else on the wonderful team here at Patill/St. James Insurance has all been so selfless in sharing their expertise with me. We strive to be a strong team and always work to help in each other's growth as broker.

Q – Have you considered joining the Young Broker Network?

A – I've given it some thought and often wondered how it works, but to date I haven't taken the plunge.

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

A – Oh, sure. I completed my CAIB 3 in December after taking the three levels one right after the other. Currently, I'm taking a bit of a break from professional development, but fully intend on obtaining my CAIB designation. I'm a huge fan of lifelong learning.

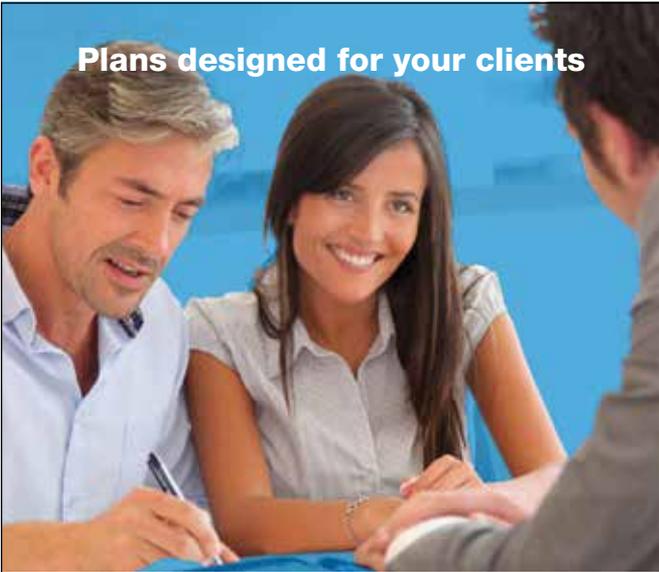
Q – What are your future career goals?

A – At this point, I have no aspirations to be in management. I enjoy the 'frontline' and dealing with the public too much. Down the road, though, we'll see.

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

A – I am always working on my own art and I coordinate and run an art workshop for all ages one day a week on behalf of the Daniel McIntyre / St. Matthews Community Association located in the old West End Library (823 Ellice Avenue). 🎨

Currently, I'm taking a bit of a break from professional development, but fully intend on obtaining my CAIB designation. I'm a huge fan of lifelong learning.



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Breakfast with Braid

Debbie and Curtis Wyatt had breakfast recently with MP **Peter Braid** (Centre) at a Conservative Party function. Mr. Braid, MP for Kitchener-Waterloo, is chair of the federal Conservative Insurance Caucus.



To the rescue

BSI and Red River Insurance donated \$3,000 to Prairie Dale School (PDS) in Schanzenfeld, Manitoba for new playground equipment. †



(L-R) PDS Parent Advisory Council Vice-Chair Jake Fehr, Chair Steph Friesen, BSI Insurance Winkler's Peter Pauls, PDS Student Council President Sara Nickel, Red River Mutual's Alvin Ginter and PDS Principal David Hoepfner



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2014 IBAM-MJHL Scholarship awarded



At the recent IBAM Convention, the 2014 IBAM-MJHL Scholarship was awarded to **Mitch Van Teeling** of the Dauphin Kings. Mitch could not make it to the President's Dinner to receive his award in person as his Kings were hosting and playing in the Western Canada Cup. Proud mom **Heather Van Teeling** filled in for her hockey-playing son.

This is the third year for the IBAM-MJHL scholarship. The scholarship goes hand-in-hand with IBAM's corporate sponsorship of the MJHL under the 'Major Partner' category. The criteria for the scholarship was developed jointly by IBAM



and the MJHL. It combines citizenship, community involvement/volunteering, and academics with sportsmanship and achievement on the ice.

All MJHL teams nominate one or more graduating players and the applications are vetted and judged by the selection committee. 🏒

Our previous winners were:

2012 – Dylan Hyde

University of Toronto Varsity Blues
(Toronto, ON)

Program: Employment Relations

2013-14 Season: 28 Games, 5 Goals, 12 Assists, 17 Points, and 22 Penalty Minutes.

The Varsity Blues finished 5th in the Western Division of the OAU and lost to the University of Windsor Lancers in the first round of the playoffs.

MJHL Team: Selkirk Steelers



2013 – Brendan Mitchell

Nipissing University Lakers
(North Bay, ON)

Program: Commerce

2013-14 Season: 27 Games, 0 Goals, 5 Assists, 5 Points, and 24 Penalty Minutes.

The Lakers finished 8th in the OAU's East Division and lost to the Carleton University Ravens in the first round of the playoffs. Brendan won his team's Rookie of the Year Award.

MJHL Team: Selkirk Steelers



Watch for an interview with Scholarship recipient
Mitch Van Teeling in our Education issue coming out in late August!



2014

RIMSCANADA Conference



CROSSROADS

SEPTEMBER 14-17, 2014
WINNIPEG

The Manitoba Chapter of the Risk Insurance Management Society, Inc., is looking forward to welcoming delegates and industry partners alike to the 40th Annual RIMS Canada Conference.

CROSSROADS: Changing Landscapes, will be hosted in Winnipeg from September 14-17, 2014.

Situated in 'your own backyard,' the location of this year's RIMS Canada Conference presents an excellent opportunity for Manitoba-based risk practitioners and industry partners – including insurance agents and brokers, insurance company personal, and claims adjusters – to attend the preeminent Risk Management Conference in Canada. Whether a first time attendee or a veteran participant of the RIMS Canada Conference,

the local organizing committee is committed to providing a first class conference experience for everyone.

Conference activities start on Sunday morning with the opening of an engaging exhibit hall, located in the expansive RBC Convention Centre. The formal day ends with conference participants attending a Welcome Reception at the Canadian Museum for Human Rights, a more recent addition to Winnipeg's changing landscape. Situated at the Forks National Historic Site, a meeting place for thousands of years, the venue is an ideal location for conference attendees to renew old acquaintances and form new relationships.

In addition to networking opportunities, the primary focus of the conference is education. To that end, our program committee has been actively working on an educational program that is second to none. Talented and engaging speakers from across Canada and the United States have been carefully selected to deliver quality sessions. The program will focus on the many challenges and opportunities faced by today's risk practitioner as a result of a constantly evolving business landscape, including technological, human resource, economic, environmental, geographical, and climate change issues.

The program component of the conference consists of two-and-a-half days of educational sessions. The format includes concurrent sessions selected from various categories including Risk Management, Claims, Enterprise Risk Management, Insurance, and Legal. The sessions will be categorized as either entry, intermediate, or senior level to facilitate delegate's session selection.

In addition, there will be five plenary sessions featuring keynote speakers that have been carefully selected to deliver relevant and interesting presentations. Our plenary speakers include a Gemini Award winning business journalist with a personal connection to Manitoba; a thought provoking author whose recent book is sure to generate debate; an undercover operative successful in infiltration into organized crime; a global business and policy thinker and strategist whose work helps major organizations anticipate and plan for tomorrow's challenges; and a Guinness record holder whose talks are designed to reveal and build our untapped memory potential – a lesson particularly valuable given the 'information overload' environment many of us live and work in.

Please be sure to visit our website www.rimscanadaconference.ca for additional details. 📍



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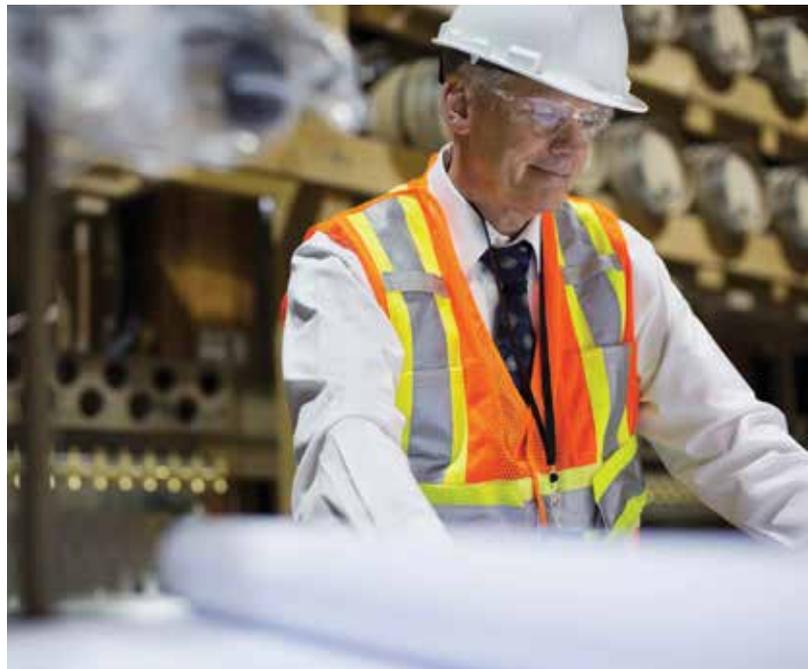
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MEMBERS FORUM



Randy Carroll, CEO IBAO presents on Telematics



Randy Carroll and Dave Schioler



Robyn Young, IBAA



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KEYNOTE SPEAKER – THE HONOURABLE JEAN CHAREST



Emcee Young Broker Brandi White



The Hon. Jean Charest, former Premier of Quebec and former Deputy Prime Minister of Canada presented on global issues concerning international trade & economics, the environment, geo-politics and global security. The finale included interaction with insurance executives.



Moderator George Hodgson, IBAA's CEO



John Mitchell, CEO, Portage Mutual Insurance



Laura Wiebe, CEO, Saskatchewan Mutual Insurance



Tom Reid, VP Western Region, AVIVA



Ken McCrea, then CEO, Wawanesa Insurance

KEYNOTE SPEAKER – THE HONOURABLE JEAN CHAREST



Diane Brickner, CEO,
Peace Hills Insurance



Brian Esau, CEO,
Red River Mutual



Jennie Moushos, Sr. VP Western
Canada, Intact Insurance



Darryl Levy, CEO,
Wynward Insurance

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FRIDAY EDUCATION SESSIONS

Canadian Olympic curler and insurance broker Cheryl Bernard



E & O MOCK TRIAL: YOU SAID WHAT?



Thanks to Bill Gange, David Cordingley and Kalyn Bomback of Gange, Goodman & French Law. Thanks also to the IBAM brokers who participated in the Mock Trial – Lindsey Jordan, Charles Beckley, Brandi White, Maggie Matsala, Jason Searcy, Kevin Swidnicki and Joyce Cassie.

AWARDS LUNCHEON



CAIB Award winner Ruth Aucoin (MIG Insurance), 'Top Student in Manitoba' with presenters IBAM President Keith Jordan and IBAC Chair and Past President Stephen Halsall



Brett McGregor (Centre) of Guild Insurance receives a Certificate of Recognition for being the first graduate in both Manitoba and Canada of the IBAC-Laurentian University MBA Program.



CAIB Graduates 2013-2014

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PRIZE WINNERS



Trip for Two to Palm Springs, California was won by Cara Dowse (Ray Dowse, BSI Insurance)



Trip for Two to Miami, Florida was won by Susan Lethbridge of The Standard Insurance Brokers (West) Ltd.



Two cash prizes of \$2,500 each were won by Cathie Coughlin and Karen Komishon (both of Coughlin Insurance).

OTHER PRIZE WINNERS:

EARLY BIRD:

3 Nights Stay at The Fairmont

– Connie Bromley, *MIG Insurance*

iPad – Shelley Hansen, *Turnbull Whitaker Insurance*

MEMBERS FORUM:

\$250 Visa Gift Cards

– Kent Cooke (*Cooke & Cook*) and

Lauren Hiltner (*Western Financial Group*)

AWARDS LUNCHEON:

Dell Laptop – Debbie Wyatt, *Wyatt Dowling Insurance*

WIND-UP:

\$150 Visa Gift Card – Lindsey Jordan

Dale Rempel
Memorial Golf Tournament

12pm Shotgun Start
Wednesday,
August 27, 2014
Pine Ridge
Golf Club & Elmhurst Golf
& Country Club

in support of
CancerCareManitoba
FOUNDATION



Premier Greg Selinger with IBAM President Keith Jordan



President Keith Jordan at the podium



Heather Van Teeling accepting the IBAM-MJHL Scholarship on behalf of her son Mitch, with emcee Joe Aiello

Manitoba Insurance Brokers Shake The Fairmont

The Fairmont was buzzing as the Insurance Brokers Association of Manitoba held its annual week-long convention. The 800 attendees at the President's Gala on Thursday evening included many of the city's brokers, underwriters, adjusters, lawyers, politicians, media 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 KD Lang's outstanding performance which resulted in multiple standing ovations.

Extra seating was also brought in to join 400 others to witness the world renowned Jean Charest, former Premier of Quebec & former Deputy Prime Minister of Canada. Mr. Charest presented on global issues concerning international trade & economics, the environment, geo-politics & global security.

The top notch finale included interaction with insurance company executives; John Mitchell - CEO Portage Mutual Insurance, Tom Reid - VP Western Region AVIVA Canada, Ken McCrea - CEO Wawanesa Insurance, Laura Wiebe - CEO Saskatchewan



Vicky and Keith Jordan



IBAM CEO Dave Schioler addressing the crowd



Insurance Company Executives with the Honourable Jean Charest



IBAM-MPI Operating Standards Committee Representatives: Christine Martin, Lori King, Tammy Kasian, Curtis Wyatt, Shale Reider, John Hallonquist



IBAM CEO Dave Schioler, wife Sharon Clarke, Connor Gudziunas, Emily Penner, Dana Schioler and Rebecca Fitzpatrick



Jennifer and Scott Andrew, PC MLA Ian Wishart, Regan and Geoff Archambault

Mutual Insurance, Diane Brickner – CEO Peace Hills Insurance, Brian Esau – CEO Red River Mutual Insurance, Jennie Moushos – Senior VP Western Canada Intact Insurance and Darryl Levy – CEO Wynward Insurance.

In his inaugural address, IBAM President, Keith Jordan, emphasized that during his tenure as President, the brokers association will continue to ensure that brokers remain

the primary choice of Manitobans in terms of insurance distribution. Jordan stressed that the guarantee of choice and professional advice is of paramount importance in terms of fulfilling the home, auto, farm and business insurance needs of Manitobans. He also noted that recruitment of quality brokers would be key to the industry's continued success. The President stated that working with insurance industry partners, IBAM is continuing with a

vigorous strategic marketing plan designed to continually draw to the attention of Manitobans the benefits of dealing with a professional insurance broker.

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



MaryAnn Kempe, Christine Martin, Premier Greg Selinger and IBAM's President-Elect Russell Wasnie



IBAO CEO Randy Carroll, the Honourable Jean Charest and IBABC CEO Chuck Byrne



KD Lang shook the President's Gala



IBAM CEO Dave Schioler Championing KD Lang



Tony Taronno introducing IBAM President Keith Jordan



MPI President & CEO Dan Guimond and wife Louise with IBAM CEO Dave Schioler and wife Sharon Clarke

GO PAPERLESS

and improve customer service with eSignatures

Michael Spiar, Member Engagement & Communications Specialist, CSIO

Electronic signatures, or eSignatures, is a technology solution that enables businesses and clients to send, receive and sign documents entirely without paper. Consumers already use eSignatures on a daily basis, whether making online purchases or simply tapping their credit card instead of signing a receipt.

For insurance brokers, the benefits of adoption extend beyond convenience.

They complement the efficiencies and cost savings already realized by the broker channel through eDocs and CSIONet, boosting workflow efficiency, operational savings and, above all, customer satisfaction.

Gerry Baert, President of BlueCircle Insurance, adopted eSignatures in spring 2013. “We were already on eDocs. Now with eSignatures as well, we save a third of the time per transaction compared to paper.”

Sproule Insurance also adopted eSignatures, using the technology almost exclusively. “We’ve certainly received great feedback from our clients,” says **Jay Sproule**, President. “We get comments of excitement on the ease of doing business with us. They’re enamoured by the process.”

The convenience of eSignatures stems from shortening and simplifying the sales cycle – with no further need to print, sign, scan and send paper, brokers can complete applications with clients in a single interaction. In addition, brokers can expand their territory and client base by enabling clients to sign documents remotely on their personal computers and mobile devices.

For Baert, customer convenience is paramount. “We see it through retention. It’s measurable. We had 25% fewer cancellations this March compared to

last year, and while I can’t owe all of it to eSignatures, I would definitely say that half of that reduction could be attributed to eSignatures. It’s because of our speed of delivery, and how we’re able to put things in consumers’ hands in a way that they like.”

eSignatures solutions can contain rules to prevent signing until all required fields have been populated, limiting the

eSignatures solutions also produce an audit trail, recording when the document was created, who modified it, when it was sent between parties and when it was signed. They feature tamper-proofing measures as well, invalidating signatures when unauthorized changes are made.

Combined, consent and audit trails reduce the risk of repudiation and

significantly deter contract disputes, litigation and settlements. “It’s fantastic from our point of view,” states Sproule. “Everything is time-stamped. Every time you touch the document, there’s a new version. We have better control over verifying documents than we did on paper.”

“The people who aren’t doing this,” says Baert, “they’re going to be left behind. It’s the same as if you’re not using



occurrence of errors and corrections. “The biggest benefit is that we have the documents back so quickly – we don’t have that exposure out there,” remarks Baert. “The efficiency of our operation through document management has improved immensely.”

While there exists a misconception that eSignatures are not legal or enforceable, the opposite is true – Canadian e-commerce and insurance laws permit eSignatures both federally and provincially. In fact, eSignatures can provide security and integrity that is superior to pen and paper.

Consent is a key piece of enforceability, and as a first step in a transaction, eSignatures implementations typically obtain customers’ express consent to sign and receive documents electronically, providing evidence that they signed with full intent and comprehension.

eDocs or some sort of upload-download standard. Brokers just have to expose themselves to eSignatures – but it’s only one part of the equation. Everything has to work together.”

Sproule has a similar philosophy. “eSignatures is about creating a seamless digital insurance transaction. It’s about amalgamating various documents, possibly from different sources, into a single client-ready document.”

CSIO, recognizing the benefits of eSignatures, commissioned law firm Fasken Martineau to produce an eSignatures Advisory Report. Released in November 2013, the Report is a foundational document to educate brokers on the Canadian legal and regulatory landscape concerning eSignatures and provide guidance in researching and selecting a solution. Visit www.csio.com/esignatures to learn more. 📌

SPECIAL REPORT:

RESTORATION COMPANIES

Contents:

FIRELINE SYSTEMS - Ultrasonic Content Restoration Division.....	47
New beginnings for Winmar Winnipeg.....	48
A Contents Revolution: Esporta™ & Fireline The time has come to restore, not replace.....	50
MX Restorations Ltd. (a division of MX Group Ltd.) 'From catastrophe to comfort'.....	53
Davian celebrating 40 years in business.....	53
ServiceMaster Restore - ready to restore peace of mind.....	54
SERVPRO – restoration through innovation	55

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What is the Fireline Ultrasonic Cleaning System?

The Fireline Ultrasonic Contents Cleaning System is an assembly line process to quickly and effectively clean customers' contents following damage caused by fire, smoke, water, mould or other related disasters. Ultrasonic cleaning is a technology that uses high frequency sound waves, creating a jet of liquid that in turn acts on contaminants adhering to the contents and forces it off the item. The principle behind ultrasonic cleaning is a phenomenon known as "cavitation".

What is the Fireline Electronics Restoration System?

The Fireline Electronics Restoration System is a two-part process in which electronics are taken apart and cleaned inside and outside with pressurized de-ionized water and detergent. The electronics are then placed in the Fireline Electronics dryer/deodorizer chamber for 8-10 hours in which the moisture is removed from the electronics and completely dried out. The electronics are then re-assembled.

Certified restorers

While utilizing the Fireline System, our expertise in content restoration enables us to offer a total solution that provides increased customer satisfaction. Employees that work in the Fireline System Division are all trained by Fireline Systems Precision Cleaning Specialists and are certified to work in restoring contents as a result of a fire, smoke,

water, mould or other related disasters. Our staff is highly trained in property damage restoration. From initial and ongoing training by experienced technicians, rest assured our staff is equipped with the knowledge to restore your property and contents. When choosing

First General Services, you are choosing a company who understands the stress and worry that comes with devastation. Having our employees at your door with understanding, along with the knowledge and training to back their work will prove to be invaluable. 🛠️



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New beginnings for Winmar Winnipeg

For **Bryan Dudek** and **Scott Rose** of Winmar Winnipeg, the last 12 months have been challenging, yet rewarding. The unlikely duo met through Bryan's son while they trained at the same martial arts dojo. Scott learned Bryan needed a manager at his restoration company. The chance encounter developed into a partnership, and ultimately a Winmar Franchise.

With only a few franchised locations in the west, Winmar Winnipeg was one of the pioneers for the brand, and opened its doors in August of 2010, focussing on the 'customer experience.' "No task is too small for anyone in our office," says Scott. "Anyone needing help can ask anyone on staff for anything at all. We really have a great team here and everyone believes in what we are doing."

"Building the right corporate culture has allowed us to grow and build our business to where we are today. Our people are really our strength," says Bryan. "When we made the decision to become part of the Winmar Family, it became apparent pretty quickly that indeed we are a family, and it shows. We strive to create a supportive environment whereby members of our Winmar Team can excel in their areas of responsibility."

After only three-and-a-half years, Winmar Winnipeg was able to relocate from its beginnings on Richard Street, to a much larger facility, at 1574 Erin Street. The larger building has enabled them to provide a broad range of services including Emergency Work. This is all under the direction of seasoned pro **Pat Francassi**

and his staff of 18 IICRC certified technicians. The Construction Services are led by **Joel Tetreault**, who until recently operated his own general contracting business. **Penny Wiens** manages the Contents Department and brings with her years of experience along with her experienced crew. They are able to utilize Winmar state-of-the-art contents software to provide timely and efficient reports to adjusters.

The building is also home to Winmar's six project managers, who collectively have 150 years of experience in dealing with all areas of insurance claims and are familiar with insurer company protocols, enabling efficient and timely handling of claims.

Office Manager **Chantel Wood** diligently carries out administrative duties. With the aid of estimating and job costing software, Chantel ensures detail files are maintained and invoiced to comply with insurance company protocols. "We are very proud of our Winnipeg franchise" says **Sean Douglas**, Regional VP Western Canada for Winmar Franchise Corp. "I began my insurance career in Winnipeg 25 years ago and absolutely love the people and the industry there. It really is a pleasure to be able to visit Winnipeg and build relationships with owners like Bryan and Scott. They really are doing wonderful things in the city."

"Community First" is one of Bryan and Scott's mottos. Aside from helping people every day, Winmar Winnipeg prioritizes many community organizations and pride themselves as socially responsible

corporate citizens and enjoy giving back to their city. This past winter, GM **John Bullaro** led the charge in organizing "Winmar Warms Winnipeg." The initiative saw John and the staff members collect and distribute warm jackets to the homeless and needy of Winnipeg. "This really showed how much this franchise cares about its city" says VP Sean Douglas. "We were so impressed by John's ideas that we adapted this initiative and rolled it out with other communities in Western Canada."

As currently the only Winmar franchise in Manitoba, Winmar Winnipeg continues to look for opportunities not only within the city, but also in the rural regions of the province, and will go to many lengths to service their customers.

Katie Mouritzen, AVP Western Canada has visited the office a few times, and had the chance to attend a few trade shows with the Winmar Winnipeg staff. "The staff is so friendly, and from the time I came in the front door, they made me feel welcome and went out of their way for me." Proof, that not only are external relationships important, but the crew in Winnipeg really focus on the internal relationships as well.

The future really does look bright for Winmar Winnipeg. With the support of Winmar Franchise Corp. as well as the other franchise owners in Western Canada, Winmar looks to continue growing their brand in and focussing on their simple motto: "We always come through for you." 🙌

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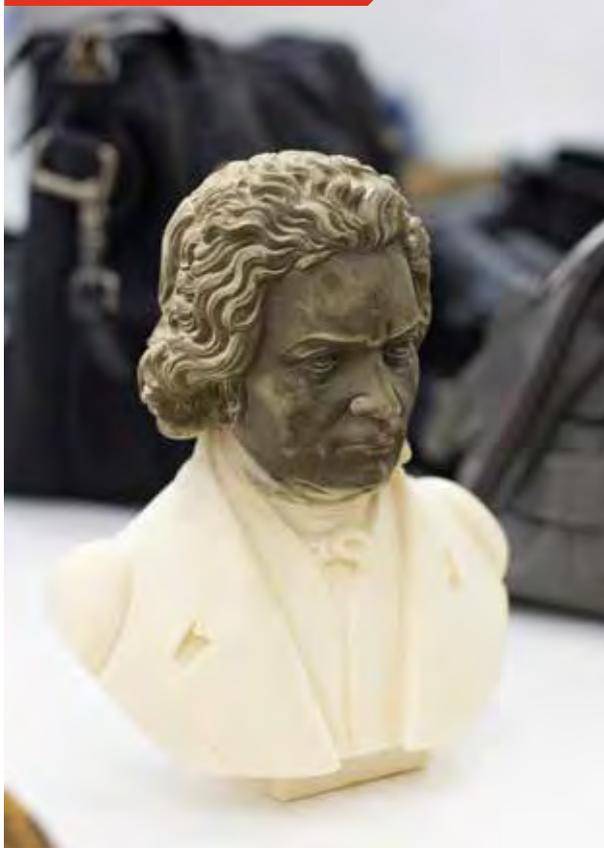
WINMAR.ca

A Contents Revolution: Esporta™ & Fireline

The time has come to restore, not replace.

By Priority Restoration

Cleaned by the Fireline System



Cleaned by the Esporta™ Wash System



Photos courtesy of Douglas Little Photography

After 25 years, we know that the unexpected happens. We care about getting your clients' lives and property back to normal.

At Priority Restoration, we have joined the contents revolution by adopting the Esporta™ and Fireline technology. We are reducing landfill waste and restoring items that were previously considered to be non-restorable. Saving your clients' precious items can be the factor that turns their negative experience into a positive one.

Esporta™ Wash System

With our new Esporta™ machine, Priority Restoration has become a part of the soft contents revolution. We are now able to restore 85% of soft contents that were previously deemed non-restorable. The Esporta™ Wash System can restore unique items like shoes, pillows and hockey equipment that were damaged by water, heavy smoke and soot, mould and bio-waste contaminated goods. The Esporta™ is so efficient it can restore items to Food Grade Clean! With a 24-hour turnaround time for emergency items, customer satisfaction is at an all-time high. To date, the Esporta™ has saved millions of dollars on thousands of claims.

Fireline Ultrasonic Cleaning System

Designed to eliminate the inefficiencies and bottlenecks associated with standard cleaning methods, the Fireline Ultrasonic Cleaning System is the future of content restoration. The Fireline System, exclusive to Priority Restoration, can quickly and efficiently transform damaged content from beyond recognition to better than pre-loss condition.

We can prove it to you. Come visit us for a building tour. We are happy to share what we do with who we do it for.

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The unexpected happens. Get your life back, fast.





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come to restore,
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MX Restorations Ltd. (a division of MX Group Ltd.) - 'From catastrophe to comfort'

Emergencies can take place any time of day, and when they happen you need a reliable restoration company to handle the calls that come in. At MX Restorations, we specialize in insurance restoration for both residential and commercial properties. When we receive emergency calls, our team is quickly dispatched to the location of the emergency where they immediately assess the situation and take the necessary steps to prevent further damage to the property.

Our insurance restoration process is timely and effective. In many cases, we are able to restore the home or commercial property back to its original condition within a few days.

We work closely with insurance providers and homeowners on our projects. Our extensive experience in satisfying restoration insurance claims results in satisfaction for all involved parties. We work hard to deliver results as scheduled, while staying within budget.

Since the beginning, MX has been committed to providing quality service and workmanship to our customers. MX was first started in 2003 with two employees providing renovation services.

Today, MX has evolved into the MX Group Ltd. a full-service solution for our customers, offering a range of service from renovations to restoration to new home building.



We offer 24-hour emergency response when disasters strike, insurance-based renovations services, an ICC accredited flooring store, as well as a range of comprehensive commercial and residential renovations services including roofing, environmental, electrical, maintenance and painting services.

MX Group Ltd. is a LEED accredited and IICRC accredited firm with an extensive COR certified safety program. Learn more about our certifications and association membership.

For more information, visit www.mxrenovations.com.

Davian celebrating 40 years in business

Davian Construction Ltd. is a locally-owned, family-operated business proudly celebrating its 40th anniversary in 2014.

In 1974, partners **David Gatherum** and **Ian Balcain** formed Davian Construction Ltd. (a combination of their first names). While David retired 25 years ago, Ian is actively involved on a daily basis as the President and CEO.

Davian is a general contracting firm that specializes in providing services to the Insurance market, dealing with restoration aspects after fire, smoke, water and impact claims to residential and commercial properties alike.

Heather Certified Restoration (a division of Davian) handles the typical fire/smoke/water related content issues. In addition, Davian has staff who are certified in all aspects of environmental remediation.

The team at Davian Construction looks forward to continuing to service the insurance industry for the next 40 years! 📍



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ServiceMaster Restore - ready to restore peace of mind.

In 2013, Canadians experienced some of the most expensive, disruptive and catastrophic weather in our nation's history. These events had a tremendous effect on several Canadian communities, with property damages in the millions and immeasurable personal loss for the people within those communities.



With disaster restoration locations throughout the country, ServiceMaster Restore® was able to mobilize its network and respond quickly and effectively.

The company's Director of Disaster Restoration, **Stephan Roy** says, "ServiceMaster Restore across the country is delivering on its brand promise of Restoring Peace of Mind®. We repair homes and businesses every day, but

more importantly we are responding to the customer needs at critical times and assuring them that we can help get their lives back to normal as quickly as possible."

For over 60 years, ServiceMaster has served Canadians and continues to be a leading provider of disaster restoration services for residential, business and industrial customers. Through ongoing innovation of products, processes and equipment, ServiceMaster Restore has been able to handle any unexpected event, no matter how big or small.

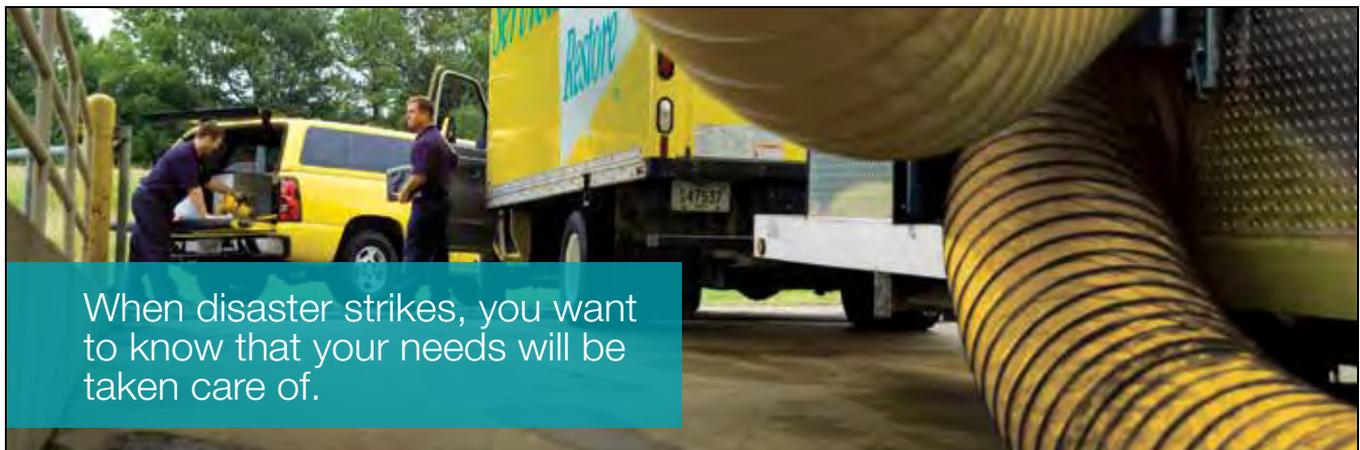
Roy says, "Our national footprint provides the breadth of national resources with the commitment to local response. Our franchisees are dedicated business owners who are fully invested in the communities they serve. When the unexpected happens, local residents and business owners know they can rely on ServiceMaster Restore for fast response and superior service."



David Friesen, owner of ServiceMaster Restore serving Winnipeg is a prime example of this commitment to the customer. Friesen says, "We understand the

impact of our customers' loss and we firmly believe that our first job is to put their mind at ease. With quick response time to assess the damage and a strong plan of action, we can minimize the disruption to our customers' lives."

ServiceMaster of Winnipeg brings over 50 years of collective experience in emergency service and remediation, high-level construction and carpentry. Friesen states, "We were in a unique position to join such a progressive brand, build a company that has a new, innovative mindset with a long-standing, deeply-rooted knowledge base." #



When disaster strikes, you want to know that your needs will be taken care of.

You need a professional, reliable and dedicated company that will help you get back to normal as quickly as possible.

Whether you have been affected by water, fire or natural disaster, our team of trusted professionals will provide the best disaster restoration services for your situation. With locations across the country, we have the ability to provide emergency response – 24 hours a day, 7 days a week, 365 days a year. We respond immediately to mitigate damages and minimize your losses, and utilize

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state of the art equipment to produce results. It's our main goal to provide you with the support you need, so that you can find peace of mind knowing that we are there when you need us most.



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SERVPRO – restoration through innovation

SERVPRO has been known as a premier cleaning and restoration company for over 40 years. In fact, our vision statement is “To be the premier cleaning and restoration company in the world.”

Over the years SERVPRO has grown to be the #1 ranked restoration franchise worldwide. In 2014, SERVPRO was ranked #7 out of all franchise systems by Entrepreneurs magazine.

From carpets to catastrophes, SERVPRO has the processes, standard operation procedures, and equipment, to handle any type of loss. Most people in the insurance industry know the basic process of completing a restoration and mitigation. Our effort lies in what can be done with innovation, which adds value to any standard service that is currently provided. SERVPRO has its own proprietary claims handling software that tracks the claim from start to finish. With the newly released, proprietary DRYBOOK MOBILE operating system, our staff can

monitor all aspects of job status in real time from a mobile device. Tablet-based data entry from customer authorizations, to certificate of satisfaction, the system provides full disclosure to all parties.

‘SERVPRO GREEN’ is our environmental program that offers ecofriendly products and processes to both the customer and the insurance representative. LEED certification programs are available as well. All SERVPRO offices have the ability to preform energy star audits when preforming inspections. This process saves money on energy costs, but also our environment.

With over 16,000 employees, thousands of pieces of equipment, and many years of experience, SERVPRO has developed specialized teams such as LLRT – Large Loss Response Team, EXTREME team and CAT team. These specialized programs enable SERVPRO to be the leader in large-scale responses such as Hurricane Katrina, Hurricane

Sandy, and the Calgary flooding. Last year, SERVPRO mobilized over 1000 staff in southern Alberta alone to assist in the catastrophe response.

In Canada, we now have coast-to-coast representation, with offices from BC to Newfoundland. As the brand continues to grow, it will become a staple in the insurance mitigation industry. SERVPRO is now certified to offer CE classes in your local area to offer true value added education. Please contact us to get full details.

Personalized, local service with international response capability, SERVPRO has the ability to aid in any type of disaster. We are thankful to be part of the Manitoba market, and will be happy to be a valued provider of services in the insurance sector. Look forward to a major expansion and big things to come in 2014 and 2015 for SERVPRO. Please contact our office for more information or check our website at www.servpro.com. #

A fire or water damage, even a small one, can be stressful for anyone. When it's your home, your business or your belongings that become damaged, you don't just want things clean, you want your life back. That's where SERVPRO® of Winnipeg comes in.

SERVPRO® of Winnipeg is a team of professionals trained in cleanup and care for your home or business. SERVPRO® has been working in North America communities for over 35 years. We are available 24 hours a day, 365 days a year with a full line of restoration services.

The first steps taken to clean up a fire or water damage can mean the difference between restoring versus replacing. Contact SERVPRO® of Winnipeg at 204-779-1720 for additional information.



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With the newly released, proprietary DRYBOOK MOBILE operating system, our staff can monitor all aspects of job status in real time from a mobile device. Tablet based data entry from customer authorizations, to certificates of satisfaction, the system provides full disclosure to all parties.

Like it never even happened.®



Getting to know MPI's Chief Executive Officer

Dan Guimond was recently appointed president and Chief Executive Officer of Manitoba Public Insurance. He took time recently to sit down with *Manitoba Insurance Broker* to chat about his new position, the state of Manitoba Public Insurance and the relationship the corporation has with Manitoba brokers.

On his background

My dad was in the Canadian armed forces and we moved around a bit in my early years. I've lived in Manitoba since I was 17, though, and I feel like I'm a Manitoban through and through. I graduated with a B.A. from the University of Manitoba and got introduced to the insurance industry when I was hired at Great West Life.

I joined Manitoba Public Insurance in 1990 and filled various positions within the corporation over the years, most recently as vice-president of Strategy and Innovation and Chief Information Officer. In my 24-years with Manitoba Public Insurance, I am proud of the knowledge I've acquired and the relationships I've built. I really am quite passionate about this place. I was named president and CEO in February, succeeding Marilyn McLaren.

“ In my 24-years with MPI, I am proud of the knowledge I've acquired and the relationships I've built.

Dan Guimond

I have an associate customer service designation from the Life Management Institute and I'm also a fellow of the Institute. I've also completed the Queen's University School of Business Public Executive Program in 2004.

On his transition to President and CEO

The transition has gone very well. Manitoba Public Insurance has an excellent management team composed of talented individuals who work really well together.

We believe it is important to remain vigilant and not rest on our laurels within what is a rapidly changing industry. We are focusing on road safety, cost control and process improvement. Gains in all these areas will be extended to customers.

On his initial priorities

Our initial priority is to ensure the transition is effective and seamless. We will continue to adapt to our ever-changing environment, remain strong and stay true to our mandate.

We are looking to change how we process claims to make it more streamlined and easier for customers. We are studying changes in the medical industry to ensure our Personal Insurance Protection Plan is up to date. We are committed to providing the most comprehensive auto insurance at the most affordable price. In short, we are proud of what we are, but we are committed to getting even better!

On Manitoba Public Insurance's relationship with brokers

We have an excellent relationship with the Insurance Brokers Association of Manitoba and brokers across the province. Brokers are very important business partners. With almost 300 brokerage locations marketing Autopac, many of which are open seven days a week, brokers provide our customers with immediate service and are a huge part of helping us meet our customer satisfaction index.

I've been fortunate to have had a long relationship with their CEO, Dave Schioler, who joined IBAM when I was appointed a vice-president with Manitoba Public Insurance. Shortly after, we were involved in creating a new agreement between the corporation and brokers.

Under Dave's leadership and careful direction, IBAM has continued to grow in a positive direction, allowing us to have a true, strategic partnership.

On hiring his predecessor on a contract basis

It's important to fully explain and clarify our risk-mitigation strategy as it related to Marilyn, who had 30-plus years

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of experience. She has not been retained on a full-time basis – Marilyn will be there when and if she is needed. This type of risk-mitigation agreement is done all the time in the corporate world to ensure a seamless transition process. It's a good business risk mitigation strategy.

On the recent brutal winter season

There is no doubt the past winter tested everyone's resolve – and we encountered an inordinate number of vehicle collisions during the season. We will submit our General Rate Application to the Public Utilities Board in June. Based on a record-setting winter for collision claims, it would not be unreasonable to conclude this rate application may request an overall rate increase which would take effect March 1, 2015.

Manitoba Public Insurance prides itself in rate stability. In fact, if there is a rate increase it would only be the third one over the last 15 years. This is a remarkable feat when comparing our rate stability to other jurisdictions which have experienced annual rate increases, combined with a loss of benefits.

On time spent away from the office and boardroom

I've been known to take work home on occasion (LAUGHS), but when I am really away from work, I enjoy reading. I read a lot of business magazines to stay on top of things both inside and outside of our industry. My wife, Louise, and I like to stay in shape and enjoy hiking, running, biking and walking. Last year, I ran the full Manitoba Marathon. It was extremely challenging, but I'm proud to say I did it! It was an experience I'll never forget. 🍷

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“I can’t think of a company I’d rather deal with than Economical in a disaster.”

Scott MacEwan, BMF Insurance



“Economical left a really good feeling for the clients and for us as brokers.”

Beth Feagan, BMF Insurance

Your clients count on you, especially when their lives have been turned upside down. When a tornado hit Goderich, Economical® was on site — actively supporting brokers like Scott and Beth and offering policyholders help that matters.

Watch Scott and Beth’s story at economicalinsurance.com.



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HALF A YEAR IN — and loving it

Western Financial Group's **Jeff Burke** is currently celebrating six months at the helm of the company as President and CEO (he assumed the roles on January 1). Since 2012, Burke had served as President and CEO of Western's network of brokerages that includes more than 160 branches from BC through Manitoba. The personable leader took time to sit down with MIB to reflect back over those six months and look ahead – and he had some interesting things to say.

Transition

"The transition into my current role has gone very smoothly," says Burke. I succeeded an industry legend, **Scott Tannas**, who has moved on to Canada's Senate. Scott has been my mentor and is the reason I joined Western two years ago. Fortunately, he remains engaged with the company as Vice Chair and Founder. He is only a phone call away.

"The rest of our leadership team did a great job of succession planning and has also been very supportive, particularly **Jim Dinning**, Western's chairman of the board, and Desjardins Group's President, CEO and chair **Monique Leroux** (Desjardins purchased Western three years ago). They eased me into the position, so that right from the start I was comfortable.

"My job is to lead the company's core of business units, the network's 162 branch offices, Western Financial Group Insurance Solutions, Western Financial Insurance Company (Petsecure) and Western Life Assurance.

"Near the top of our 'to-do' list this year was overseeing the re-opening of our High River branch following the devastating flooding of 2013. High River is Western's home and it's important for employees and customers that the branch opened as soon as possible. We are optimistic that this will take place this summer and I salute everyone involved in making it happen."

Goals and growth

On the company's immediate goals, the Colorado native says, "We committed ourselves to building Western's future direction through a strategy we called 'One Western.' We have over 100 businesses under the Western banner and felt it was important to increase alignment – get everyone going in the same direction and know what that direction is.

"Following 2013, a year in which we managed to conclude a number of acquisitions across western Canada, it was decided to take a hiatus from acquisitions during 2014 – although in January we did assume 100% control of Falkins Insurance Group in the Kootenays (up from the 40% control we'd acquired in 2010). In 2014, we'll assess where we are and where we want to grow in the upcoming years. We expect 2015 to be another year of acquisitions and growth. Our goal is to double our business by 2020 to \$2 billion in premium. In the two years I've been here, we have grown by 25%, so we see that 2020 goal as something that is certainly attainable – especially after learning that the Q1 of 2014 was the company's best quarter ever!"

The HR challenge

Like other entities in the industry, Western is concerned about hiring quality employees for the right positions. The new President and CEO says, "When it comes to attracting 'millennials' to the industry and to Western, I think we have to do a better job. This may mean flexibility in work schedules to accommodate both working parents, and being more visible in our community payback efforts such as Habitat for Humanity and Big Brothers, as it's been well documented that this appeals greatly to this generation of Canadians.

Insurance is an unknown career with this generation and we have to be more active in boosting our visibility, including on the social media front. Western has a successful employee referral program that we'd like to see expanded even more.

"With existing employees, we see the value of inspiring and promoting teams from within. We don't want to provide jobs. We want to offer evolving careers wherein employees are always growing and improving. This creates more engagement and, in the end, more creativity and productivity."

Technology drives innovation

Jeff Burke is a big fan of Western's recently instituted BMS (broker management system). After an extensive search, the company settled on the new Applied Epic System. Burke says, "We were the first in Canada to adopt the system. To date, we have 30 branches engaged, with the rest coming onboard by year's end. The system allows users to easily access data and customize the workflow. It is creating a lot of efficiencies within our organization, which allows employees to spend more time with customers. In the future it will help service customers in urban and rural settings more on their terms than on ours. We are confident that we made the right decision going with the Epic System."

In conclusion, Burke says the beginning of his era as leader of Western Financial has been "fantastic." He adds, "I'm half a year in and loving it. I can't wait to see where we are at the end of the year, and then at the end of 2015, and so on. My wife Julie and I really enjoy High River. It reminds us so much of Colorado, our previous home. And the Canadian P&C insurance industry suits me just fine." †



Tax planning for your incorporated insurance business

By Michael Selchen, Pitblado Law

Building your insurance brokerage business requires years of hard work, devotion and time. During this period, few business owners are focused on the fact that inevitably there will come a time when you will no longer own the shares of your incorporated insurance business. This eventuality will occur either actively (through a sale to a third party) or passively (when you pass away). Either way, there could be significant tax consequences associated with this event.

Most business owners realize that when they sell the shares of their business, there will be a tax cost associated with this sale. What many owners don't realize is how significant this tax cost may be. What even fewer owners realize is that this same tax consequence will occur when you pass away owning shares in your business. However, unlike a sale to a third party, this tax cost will occur notwithstanding that you have received no funds from which to pay this tax.

Whether you plan to sell your shares while you are alive, or pass away holding shares in your corporation, these significant tax consequences will arise, eroding the financial legacy that you may wish to

leave for your loved ones. These tax consequences may be minimized or avoided, but only if you start planning in advance.

If you sell your shares to a third party while you are alive there will be an actual disposition of your shares for tax purposes. If you pass away holding your shares, there will be a deemed disposition of those shares for tax purposes. Either way, this disposition will normally result in a capital gain. This capital gain will generally equal the difference between what you paid for your shares and the fair market value of the shares at the time of disposition, with 50% of this difference being taxable at your personal marginal tax rate.

Take the following scenario as an example. When your insurance business was originally incorporated, you purchased 10 shares for an aggregate total of \$1.00. Your business has been successful and your shares are now worth \$1,000,001. On the disposition of these shares, there will be a capital gain of \$1,000,000 resulting in a tax bill of approximately \$215,000, even if you had no other taxable income in the year. As discussed above, a deemed disposition may be even more problematic

since you would not have received any value to offset these taxes. In this case, without proper insurance or significant funds from other sources, your estate may be left with a significant unfunded tax liability. With proper planning, these taxes can be minimized.

Although there are several methods of significantly reducing your tax bill on a disposition of your shares, there are two methods to be considered immediately.

The first (and perhaps the most important) method to guard against a significant tax bill on an actual or deemed disposition of your shares is to ensure that the shares qualify for an individual's lifetime capital gains exemption (LCGE). Currently, the LCGE is \$800,000. This means that the LCGE will shelter up to the first \$800,000 of capital gains on qualified small business corporation shares, resulting in substantial tax savings.

In the situation described above, the first \$800,000 of gain would be sheltered from tax, resulting in a capital gain of \$200,000. The overall tax bill would be reduced to approximately \$30,430. Using the LCGE would result in an approximate tax savings of \$184,570.



Not all dispositions of shares can be sheltered by the LCGE. It is important, on a regular basis, to review the assets of your corporation to ensure that there are no non-active business assets (such as passive investments or excess cash) remaining in the corporation that could put the shares offside of qualifying for the LCGE. There are various techniques that can be employed to assist in removing non-active business assets out of the corporation. Such techniques are generally referred to as purification strategies, as you are purifying the corporation of offside assets.

The second strategy to be considered, and which will generally be used in conjunction with a purification strategy, is to bring in additional family members as shareholders well in advance of an actual or deemed disposition of shares.

For example, using the above scenario of a sale resulting in a capital gain of \$1,000,000, to the extent the \$1,000,000 gain is distributed among several family members, as opposed to just you, the aggregate tax bill may be reduced. This is because each individual's proportional share of the capital gain will be taxed at each individual's marginal tax rate. In addition, to the extent the shares otherwise qualify for the LCGE, each individual's capital gain exemption of \$800,000 may be utilized, thus allowing for gains in excess of \$800,000 to be sheltered. In the situation when you pass away

holding shares, by bringing in family members early on, the capital gain on the resulting deemed disposition (at the time of your passing) will be limited only to the shares still owned by you.

In addition to accessing one or more LCGE's, utilizing these types of strategies may provide additional benefits including substantial creditor protection of corporate assets and the ability to income split with family members (in order to reduce your family's overall tax bill).

Though it is not the most fun topic, it is important to remember that it is

never too late to begin planning for the inevitable. Consultations with your lawyer, accountant and financial advisor will help you choose the strategy that is right for your business and your ultimate goals. Planning techniques that are put in place well in advance will help save significant taxes on a future disposition of the shares in the business you worked so hard to build and grow. #

Do you have a legal topic you'd like to see in a future article? If so, contact us at firm@pitblado.com.

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Managing your cash

The cheapest money you can find may be closer than you think – in your brokerage. Accessing it requires self-discipline and good management of cash or what accountants refer to as “liquidity.” This can help improve your profits, reduce the business risk of your brokerage and even enhance its value.

Probably the best mantra when it comes to managing your brokerage’s cash is ‘in on a jet plane and out by dog sled’ – meaning you should accelerate cash inflow while decelerating its outflow.

Brokerages manage two primary cash inflows – premiums from customers and commissions from markets. While the relative mix of agency versus direct bill business varies amongst brokerages, finding opportunities to speed up cash flow is not unique to either billing system. On direct bill business, consider leveraging your bank’s cash management

services to receive commissions from your markets. While this may not necessarily speed up the receipt of cash, the predictability of the payment dates is likely to improve, by eliminating delays due to mail or manual processing at the carrier. This, in turn, better allows the brokerage to plan its liquidity accordingly.

Another opportunity to enhance cash inflows is through premium collection. If you are consistently providing credit to your customers some careful consideration of the costs involved may be worthwhile. For customers that regularly stretch their premiums payable (and hence your commission), this may cause the brokerage to rely more on an operating line and incur interest expense. Careful examination of your brokerage’s policies on overdue accounts (daily monitoring, collection, cancellation, receiving electronic payments) will help minimize the associated cash drain. Poorly managed receivables

can ultimately result in higher bad debts, an obvious negative on cash balances. Additionally, you may want to consider having your clients use a third-party premium financing solution or develop an in-house premium financing offer to alleviate cash strains created by habitually late payers.

Ultimately if the brokerage maintains positive general account balances, then consult with your banker as to potential income generating opportunities that also consider forecasted cash needs. Quite simply it generally is not advantageous to be booked into an investment and also drawing on an operating line.

Decelerating cash outflows is another important component to liquidity. Some simple steps include: controlling petty cash and advances, using credit cards for employee expenses (which also helps with record keeping), paying bills only when due, and examining any prepaids for advantageous discounts. In looking



“The best mantra when it comes to managing your brokerage’s cash is ‘in on a jet plane and out by dog sled’ – meaning you should accelerate cash inflow while decelerating its outflow.”

at payables under general expenses, it is most cost effective to prepare for them in advance. Separate the payables into 30, 60, 90 and more than 90 day due dates. Then segregate all payables by type: those offering discounts for early payment, those that are demanding/charging on overdue accounts, and those that allow you to run long. Armed with this information you will be better able to draw up a suitable payment schedule that maximizes your cash on hand.

An added benefit of better understanding cash ins/outs is improved cash forecasting. Knowing well in June that the following February will see a brokerage running tight could prompt for advanced changes in cash management or the need to set up an operating line (usually less than 10% of annual commissions). Taking such action in advance rather than responding to an overdrawn account is a great insurance policy for your brokerage. 📌

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Applied Systems Releases *Applied Performance Management*

Applied Systems has released its new analytics application, *Applied Performance Management*, in Canada and the US. It's the first application designed for brokerages to transform their data into visual business insights that enable executives to make more informed decisions.

Applied Performance Management analyzes brokerage management system data stored in *Applied Epic* and *Applied TAM* and quickly generates multidimensional visual representations of business performance over time based on key performance indicators used by brokerages. With the software, brokerage executives get a greater understanding of their

clients, prospects, internal operations and carrier relationships to increase growth and profitability.

Key benefits of *Applied Performance Management* include:

- Strengthen client relationships, retention and market share with greater visibility into client revenue and policy retention, enabling brokerages to make better decisions that lead to stronger client relationships and new customers.
- Build more profitable carrier relationships through a multidimensional view of quoting and policy activities with

carriers to better understand profitability trends, gaps and opportunities.

- Manage productivity more precisely with insights to optimize the workforce for greater productivity and deploy resources to maximize profitability based on a comprehensive assessment of employee productivity, producer workload, revenue per employee and other metrics.
- Identify high/low performing areas and growth opportunities by understanding how to more effectively market to customers based on geography, coverage gaps and retention percentages across multiple time periods.

RSA Canada sells Noraxis

RSA Canada has agreed to sell its majority share in Noraxis Capital Corporation to Arthur J. Gallagher & Co. for \$500 million. After minorities, and including estimated excess working capital, RSA is expected to receive cash consideration of \$441 million subject to closing adjustments on completion. "As the majority shareholder in Noraxis Capital Corporation, an independently operated network of insurance brokers, we believe we are extracting significant value on our investment," said **Rowan Saunders**, CEO, RSA Canada. "This move enables us to invest in advancing our strategy and build stronger capabilities and propositions to our brokers and customers."

"In Noraxis, we have found the ideal

partner and together we now have a proven platform for organic growth and a leadership team that will continue to attract new merger partners in Canada," said **J. Patrick Gallagher, Jr.**, Chairman, President and CEO, Arthur J. Gallagher & Co. "By joining with Gallagher, Noraxis will be able to leverage our sales and service capabilities across Canada. In particular, our combined expertise in areas such as energy, construction and mining align well with growth opportunities in the Canadian market. We're extremely pleased to welcome the Noraxis team to our Gallagher family of professionals."

RSA Canada first became involved in Noraxis Capital Corporation in 1999 as a means of supporting a strong and

growing Canadian broker network. Brokers who joined Noraxis gained access to additional resources and tools to grow their businesses while maintaining their independence.

"The timing was right to sell our stake," continued Saunders. "Noraxis was strategically important, but not a core part of our business and our focus remains steadfast in executing our Canadian strategy and providing our customers and brokers with the best service and propositions as possible. We wish Noraxis, and their tremendous people, continued success as part of Arthur J Gallagher & Co. and look forward to continuing to work with them as valuable broker partners."

CGI inks contract with Desjardins as part of State Farm Canadian acquisition

CGI has signed a 21-month contract with Desjardins Group as part of the acquisition project announced last January involving the Canadian P&C and life insurance operations of State Farm, the largest mutual property insurance company in the US.

To aid Desjardins in the implementation of this project, which is subject to regulatory approvals, CGI will carry out work to adapt systems and convert data in areas related to vehicle and home insurance. In addition, its experience in busi-

ness integration will be substantially put to use within the context of this project.

CGI is a provider of consulting and IT services to 7 of the top 10 insurers in the world. CGI has also partnered with more than 160 P&C, life and group insurance companies, as well as with other insurance organizations and brokers worldwide.

As a result of this transaction, which is expected to close in January 2015, Desjardins will become the second largest P&C insurance company in

Canada, with its volume of annual gross premiums underwritten increasing from approximately \$2 billion to \$3.9 billion. Upon completion of the transaction, Desjardins will welcome State Farm's 1,800 Canadian employees into its ranks, along with the Canadian network of more than 500 agents serving over 1.2 million existing clients in Ontario, Alberta and New Brunswick. Desjardins expects this transaction to give rise to a significant number of new jobs in Canada over the next few years.

New VP of Finance at Cowan Group



Jennifer Justason has been promoted to Vice-President, Finance of Cowan Insurance Group Ltd. effective March 31. Ms. Justason is accountable for the Company's financial leadership, performance measurement and management, business continuity

plan, operational effectiveness, and for providing strategic financial advice and analytics to the Leadership Team at Cowan Insurance Group. In addition, Cowan Insurance Group's IT team will now report to Jennifer.

Jennifer joined Cowan in 2007 in the role of Controller, moving through roles of increasing accountability within the Finance area. She has been instrumental in the development and

implementation of meaningful metrics and corresponding reporting. In addition, Jennifer has become an integral member of the Leadership Team, providing innovative and results-driven strategic input that has helped position Cowan Insurance Group for continued growth and success.

Jennifer holds her Chartered Professional Accountant (CPA), Chartered Accountant (CA) designations and her General Insurance Essentials (GIE) designation.

Red River Mutual Food Drive

On April 11, Red River Mutual staff held a food drive in support of the Rhineland and Area Food Bank and Winnipeg Harvest. Staff members competed in teams to see who could collect the highest number of non-perishable food items for local food banks.

All teams were encouraged to decorate office spaces with a sports theme and wear sports themed clothing. Representatives from Country 88.9, the *Red River Echo*, and the Rhineland and Area Food Bank judged the decorations.

Cathy Dyck, a company Social Committee member, said, "All of our teams have been collecting food all week and are competing against each other to see who can bring in the most." Social Committee member, **Shawn Parago**, shared, "It's been a lot of fun and to see everyone come out and challenge each other for such a worthy cause – it's great!"

A total of 2,313 items were donated to the two deserving organizations.

For more information about Red River Mutual and the "Modern Mutual", visit www.redrivermutual.com/community.



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RSA and Queen's mold brokers into partners

After five intensive days of practical seminars and workshops, RSA Canada is releasing another crop of elite brokers into the competitive world of insurance. The company's Making Partner Program, designed to give experienced brokers the leadership and business skills necessary to become senior managers, just concluded its eighth year. Twenty graduates are now well prepared for the coveted position of 'partner' within

their brokerage and RSA is gearing up for the ninth session of the Program in 2015.

Co-hosted by Queen's University School of Business, the Program equips participating brokers with insights into the latest thinking and practice necessary to grow their business profitably. Educational sessions fall within four major themes – strategy, customer value, leadership and managerial

decision-making – which enhances the broker's ability to lead, collaborate effectively, develop and implement strategic plans, and achieve a heightened understanding of industry financials.

Successful applicants will take part in classroom discussions, group activities, case studies and interactive sessions tailored specifically to help senior leaders thrive. Upon completion, they will be able to understand and apply their new skills to solve complex industry challenges, and will have a common understanding of the theories and tools that will fuel their ability to make a real difference in their brokerage's performance.

With former graduates in mind, the Making Partner Program has evolved to include a number of global Alumni Conferences, previously hosted in Toronto, Miami and London, England. These conferences consist of RSA- and Queen's-led seminars, and aim to build strong broker peer-to-peer relationships. Rooted heavily in knowledge sharing, alumni will also be able to use the insights they've gained both here and during the Making Partner Program towards a credit for an Executive MBA at Queen's School of Business.

"One of the Program's greatest benefits is that its participants are working intensely alongside colleagues who are equally interested and invested in the material being covered, all of which ties directly into the next phase of their careers," said **Barbara Dixon**, managing director Executive Education, Queen's School of Business. "It exposes brokers to the ideas most pertinent to their industry, and creates an environment where they can grow while fostering future professional relationships."

Candidates interested in applying to the program will have spent eight to 10 years in commercial insurance sales and/or have five to seven years of management experience. The applicant's brokerage must also hold an active contract with RSA, and the applicant must hold a recognized insurance designation. Additionally, participation in, or membership with, an insurance or industry-related organization is required. Finally, submissions should include a letter of support from the brokerage principal and a 500-word statement explaining why the candidate is qualified for enrollment.



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