

THE MANITOBA **BROKER**



VOLUME 17, NUMBER 4, DECEMBER 2009

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Holidays*

Inside:
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PM 40065075

IBAM CEO: "Selinger no stranger to IBAM/consumer issues."

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Ross Ashby
Underwriter
Sovereign General

To answer the question, 'Does Policy Works make a difference for our business?' – absolutely.

”

Bruce Minty, CIP
Senior Marketing Manager
Rhodes & Williams Limited
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Scott Andrew,
IBAM President

Fighting the fights that matter

My current thinking is that this will be a year of working ever more closely with the Governments of Canada and Manitoba – particularly with respect to banks and credit unions, and the incidental marketing and selling of insurance. Tied and coercive selling – and data mining and the sharing of a customer's personal information with the intent of selling them insurance – is simply very bad for consumers. Most of you will be aware of the recent decision and stance by Federal Finance Minister, Jim Flaherty, with respect to ensuring that banks cannot market or sell insurance via bank websites – that in effect bank websites are extensions of bank branches. We give Mr. Flaherty much credit and support as he listens to broker intermediaries advocate on behalf and

in the interests of their clients. I also believe that we will be spending much time this year – and witnessing a great deal of success I might add – in working with our Province's insurance regulators, the Office of the Superintendent of Insurance and the Insurance Council of Manitoba. In particular, we will hopefully see the coming of some key broker licensing



Minister Flaherty meets with IBAC's Dan Danyluk at the time of the website announcement.

changes that will in consequence help to provide an improved level of service to Manitoba consumers. Some of these are already in the works. In this regard, we pay thanks to Superintendent Jim Scalena, and to the ICM's Executive Director, Erin Pearson, who have been working and will continue to work with IBAM to facilitate positive change for Manitobans. Stay tuned. 📺



IBAM was prominent at a recent Chamber of Commerce luncheon featuring Federal NDP Leader Jack Layton.

CEO's Remarks

Selinger good for consumers – good for brokers



David Schioler,
IBAM CEO

It was only this past fall on October 29 precisely, that Manitoba's new Premier, Greg Selinger, took the helm at 'the Leg' on Broadway. Immediately preceding his move to the Premiership, Greg had served as Manitoba's Minister of Finance since October 5, 1999. In that capacity, the now Premier was responsible with overseeing the Province's financial affairs, which of course included the rubric of insurance. Greg has a PhD from LSE and a Masters in Public Administration from Queen's – he is an educated guy. But it is his general smarts, and his willingness to learn about people's concerns and

interests – and his common sense – that rule. Furthermore, Mr. Selinger is neither a stranger to IBAM nor to the issues that our members and their clients face. In fact, Greg has met and worked with



Premier Selinger (R) has worked closely with IBAM over the years.

IBAM on various matters over the years. In doing so, he has demonstrated insight and a great desire to find solutions. Like IBAM's broker members, Greg cares about the Manitoba insurance consumer. This mutual interest is indeed what we have in common; and as we have done in the past, consumer centricity is what we can and will focus on during the coming years as we work with the Premier and his team – which now includes Ministers Gord Mackintosh and Andrew Swan – in the interests of ensuring that our brokers are the primary provider of insurance products and services in Manitoba. 📺



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*Brett McGregor,
Young Broker
Committee Chair*

Evening with IBAM – a networking event

On the evening of November 12, the Young Broker Committee hosted a networking evening at Winnipeg's St. Charles Country Club. The event involved 30 college and university students, 35 young brokers, over 50 brokerage owners and experienced brokers, as well as a number of college/university faculty members.

The Evening with IBAM had three goals: the recruitment of young people preparing to enter the workforce; the retention of young brokers who may not be aware of the myriad of career opportunities within the industry; and the promotion of the Young Broker Network so this valuable IBAM resource can grow.

After cocktail hour, a short supper program was emceed by **Katrina Hueging**. The program included President **Scott Andrew** bringing greetings on behalf of IBAM; Past President **Wade Garrick** discussing his career path and successes; and yours truly addressing the young people in the audience – first the students as to why our industry is so appealing and then the young brokers, encouraging them to use this and other IBAM events to discuss their careers (and options) with the veterans of the industry.

The evening was so successful that plans are afoot to make this an annual event on IBAM's calendar. Thanks to all who attended and to those who helped coordinate this enlightening experience. 🍷





A **HUGE thank-you** goes out to the evening's sponsor – The Totten Group



Terry Gudmundson and Corrine Charles of The Totten Group.



(L-R) The Totten Group's Mike Callon, IBAM's CEO Dave Schioler and Past President Tony Taronno.

IBAM a presence at Council of the Federation meeting

IBAM joined with representatives of IBAC and other provincial broker associations to have a presence at the annual summer meeting of the Council of the Federation (the annual and highest level meeting of Canada's premiers) held in Regina August 5-7.

The first (August 5) day, prior to commencement, was given over to talks with leaders of national aboriginal associations. Day Two (August 6) saw the discussion centre on the economy and how Canada can emerge from the recession stronger than ever. The final day featured a focus on building stronger international relationships. Included in these discussions were talks on upcoming North American and international climate change and energy dialogues.

The Council was created by the Premiers in 2003. Its objectives are to:

- Promote interprovincial-territorial cooperation and closer ties between members of the Council, to ultimately strengthen Canada;
- Foster meaningful relations between governments based on respect for the Constitution and recognition of the diversity within the federation; and
- Show leadership on issues important to all Canadians.

The Council of the Federation will hold its 2010 summer meeting in Manitoba from August 4 to 6.

For more information, visit www.councilofthefederation.ca

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(L-R) Michelle Charest, Quebec Premier Jean Charest, IBAM CEO Dave Schioler and IBAC CEO Dan Danyluk.



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In the media ...

Ottawa prevents banks from marketing insurance on-line

THE GLOBE AND MAIL
SECTION B THURSDAY, OCTOBER 8, 2009

Report on Business

Ottawa scuttles online insurance marketing by banks

BY TARA PEREIRA
FINANCIAL SERVICES REPORTER

Finance Minister Jim Flaherty has decided to stop banks from marketing insurance on their websites, a surprising move that threatens one of the industry's most important growth strategies.

Banks said they were stunned by the policy decision, which they said was made without consultation with the public or the banks. Several of the country's largest banks have been pouring money into their burgeoning insurance divisions recently.

Royal Bank of Canada has spent millions building insurance offices, a strategy that Bank of Nova Scotia is now testing.

Bank of Montreal earlier this year struck a deal to buy AIG Life Insurance Company of Canada for \$200-million. But as consumers turn to the Internet to research and purchase products, they are increasingly looking for the Internet as a new sales outlet where financial products of all kinds can be sold.

Some critics, led by

Yahoo

Flaherty asks banks to stop selling insurance online, says legislation in offing

Wednesday, October 7, 6:39 PM

By Julian Beltrame, The Canadian Press

OTTAWA - The federal government intends to stop Canada's banks from using the Internet to promote and sell insurance on their websites.

Finance Minister Jim Flaherty said Wednesday he has written the banks telling them to pass legislation to make the practice illegal in the future.

As expected, the insurance brokerage industry welcomed the move.

However, the association representing the Canadian banking industry said it was shocked by the government's move and said consumers will suffer from it, with less information to make informed choices on financial services.

"We are completely shocked that Mr. Flaherty would want to limit how and where consumers can access information about insurance," said a statement late Wednesday from the Canadian Bankers Association.

"Further, Mr. Flaherty has taken this step without any public consultations with Canadians or the banking industry."

Currently banks can sell insurance through separate subsidiary companies, not from bank branches.

In a recent ruling, however, the Office of the Superintendent of Financial Institutions found that under existing law the policy separation did not extend to websites.

"But in my view it contravenes the policy intent," Flaherty said late Wednesday outside the Commons.

"I wrote the banks telling them this was not consistent with government policy ... and asked the banks to quickly stop the practice."

FROM PAGE 13 INSURANCE

'The losers here are consumers'

The Conservatives campaigned in 2008 on a promise to maintain the status quo for banks' marketing products such as life, health, home and auto insurance by their websites. The ban, which has been in place since the early 1990s, has been attacked by the use of websites, Mr. Flaherty said.

He wrote to the banks yesterday, noting the marketing of insurance on their websites was not consistent with government policy and asking them to stop the practice.

The Canadian Bankers Association quickly released a statement saying it was "completely shocked" by Mr. Flaherty's move.

"It is clear that the losers here are consumers, who will be denied access to the information they need to make informed financial decisions," the CBA said. "In the middle of an economic crisis, when others including Canada's banks are working cooperatively with government and all parliamentarians, is no time to surprise Canadians with changes that limit access to basic financial products."

Noting that the ban would prevent consumers from researching and shopping for insurance products on-line from their banks, "in other words, it is a barrier to the financial marketplace," the CBA said.

Banks were long ago allowed to buy trust companies and brokerages, and they are allowed to own insurance businesses. But the one major divide that remains in the financial marketplace is the separation between their massive branch networks and the sale of insurance policies.

The government naturally

No other country has this limitation, and it goes against consumer preferences.

Not sharing, head of Royal Bank of Canada's insurance business

The banks held out hope that the rule would be changed in the next session, according to the head of Royal Bank of Canada's insurance business.

In the meantime, they have been getting more creative. Royal Bank of Canada has built dozens of insurance offices right next door to bank branches, some of them with new concrete entrance off the street. This summer, Bank of Nova Scotia opened its first insurance office adjacent to a bank branch.

Mr. Flaherty did not comment on the adjacent offices. The banks never accepted the insurance broker industry, which lobbied a committee with the country's financial regulator this year about their marketing of insurance online.

In its response, the Office of the Superintendent of Financial Institutions said that websites were not considered to be bank branches as the regulations were currently written, and that if the banks wanted to prove their case further they would have to take it through policy makers. They did so.

Don Deschênes, CEO of the Insurance Brokers Association of Canada, said his organization had been in discussion with the finance minister's office for some time. "I think it's just common sense that if banks are doing a significant amount of their insurance policy, that

Banks await insurance talks

Most ready to fight finance minister's ban on selling insurance policies on websites

Iain Marlow Business Reporter, Toronto Star
Published On Fri Oct 16 2009

The Canadian Bankers Association could be in talks with the federal finance department as early as next week over a letter that has stunned Canada's major banks, a top bank source says.

Banks are bristling at the letter, faxed last Thursday by Finance Minister Jim Flaherty, ordering them to stop marketing insurance policies on their banking websites.

"We were very much taken by surprise, we don't feel this change is necessary, and we don't exactly know what is required," said Nancy Hughes Anthony, president and CEO of the Canadian Bankers Association.

At issue is this: the Bank Act has long stipulated that banks may not sell insurance in a bank branch, which is why consumers must walk a few feet out the door or around a glass divider at a bank branch to buy insurance. For years, banks have sold insurance to Canadians via their high-traffic websites.

The country's 33,000 insurance brokers have lost out as banks make headway in the lucrative insurance industry. To the brokers and their lobby group, the banks are preying on consumers, pitching them insurance policies when they are on the banks' turf.

Traditional insurers, such as Manulife Financial, also say independent brokers are key to allowing consumers a choice of various insurers, since it is unlikely banks would sell each other's policies.

The insurance market in Canada is worth around \$115 billion. The banks' share of personal/property and auto insurance has risen dramatically since 2002, to around 11 per cent and 11 per cent, respectively, according to MSA Research.

TD Bank Financial Group said that over the past 12 months it had more than 10 million hits on its insurance website, with around 700,000 requests for quotes.

Joel Baker, CEO of MSA Research, says in the upcoming MSA/Baron Outlook that banks will fight Flaherty's proposal and try to water down any legislative is a battle royale," he writes.

Laurence Booth, professor of finance at the Rotman School of Management, says banks are eroding the core business of small-town brokers, undermining their competitive in other, more specialized areas such as giving financial advice.

The Big Five banks are particularly aggrieved about one line of Flaherty CEOs, which reads, "This is an issue of importance to insurance broker

Winnipeg Free Press
THURSDAY, OCTOBER 8, 2009

BUSINESS

No bank insurance on web: Flaherty

By James Armstrong

OTTAWA — The federal government intends to stop Canada's banks from using the Internet to promote and sell insurance on their websites, a surprising move that threatens one of the industry's most important growth strategies.

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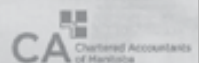
Gregory J. Hanson, FCA

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The Lifetime Achievement Award is given to CAs who have brought honour and distinction to the profession throughout their lifetime by continuously providing outstanding service to the profession and the community. Gregg received his CA designation in 1979 and FCA designation in 1998. Since then, Gregg has continued to call upon his professional experience and has generously given back to the community.

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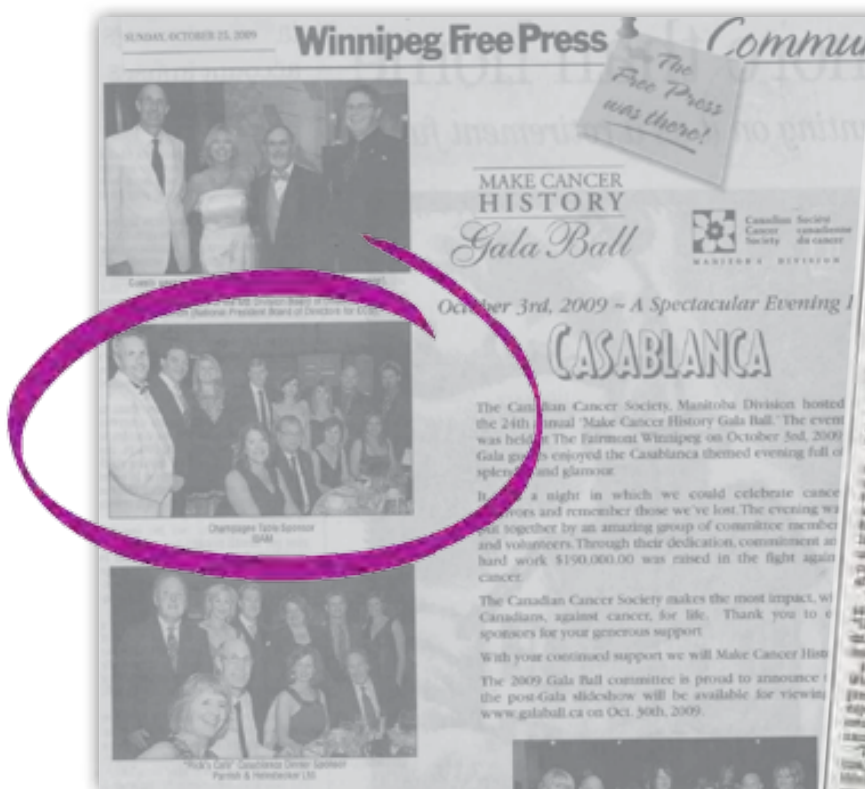
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Manitoba's TOP 25 Employers 2010



MIG workplace fosters family values

'Being in rural offices reminds us what's important in life'

By Peter Smith-Bohler

John Hester, General Manager of MIG Insurance, is a man who lives by his word. He is a man who believes in family values, and he is a man who believes in the importance of the workplace. He is a man who believes in the importance of the workplace, and he is a man who believes in the importance of the workplace.

He has found the perfect balance between work and family. He has found the perfect balance between work and family. He has found the perfect balance between work and family. He has found the perfect balance between work and family. He has found the perfect balance between work and family.

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MIG Insurance is a family-owned business, and it is a business that is committed to its employees. It is a business that is committed to its employees, and it is a business that is committed to its employees.

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The team at MIG Insurance Group in Portage la Prairie, Man. is one of the best of the best. Photo: Brian Elliott, Doug Hart

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The Free Press

Manitoba's TOP 25 Employers 2010

HED - Building on the strengths of employees

'We take a genuine interest in helping our staff members achieve and succeed'



HED employees (left to right) Elizabeth Lloyd, Steve Martin, Nancy Cudmore, Steve Dyer and Jennifer Bell are the company's employee of the year winners. Photo: Brian Elliott, Doug Hart

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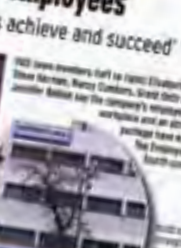
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HED building

HED building

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Manitoba's TOP 25 Employers 2010

SecuriCan - A shared passion for pets - and employees

'We take great steps to create a unique, comfortable and stimulating working environment'



SecuriCan's President & CEO, Steve Harty, is one of the best of the best. Photo: Brian Elliott, Doug Hart

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Steve Harty, SecuriCan's President & CEO

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Steve Harty, SecuriCan's President & CEO

An exciting organization to build a career with?

An exciting organization to build a career with?

An exciting organization to build a career with?

An exciting organization to build a career with?

An exciting organization to build a career with?



Photo of a woman

Photo of a woman

Photo of a woman

Photo of a woman

Photo of a woman

Manitoba Business Excellence



Scott Andrew, President of IBAM, stands in front of the Fairmont Hotel in Winnipeg, where IBAM's annual conference is held. The Manitoba Insurance Association is a leading industry organization. (Photo: Michael S. Gorman)



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Update your technology

– the time is now

Len Andrusiak, Seerx Technologies

Remember Y2K? It was just over nine years ago. It is a distant memory for most of us and a totally unfamiliar term for today's teenage techies. At the time, Internet Service Providers (ISPs) were aggressively competing for customers to use the new and affordable High Speed Internet product. On the other hand, for the Small and Medium sized Business (SMB) market, it opened up the world to business opportunities never seen before.

Prior to the availability of High Speed Internet, large companies and government operations were the only ones who could afford this service. Thankfully, over the last nine years, technology has allowed small and medium sized businesses to take advantage of services that have streamlined operations and created competitive opportunities.

If you can believe it, in the year 1994, only 19,000 websites existed around the world. In 2004, that number rose to 50 million and, in 2008, there were over 100 million. Most of this growth occurred in the SMB market. Today, websites are widely used to provide information to existing and potential customers whether they exist locally or globally. In other words, technology has literally made the world your very own oyster!

Technology services have become so affordable that SMBs can make quick business decisions and put them into operation within a few short weeks. Technology allows small business owners to completely revamp their operations into a full-blown technology integrated business machine. Technology today provides computerized network operations including full e-mail, web mail for staff members working in remote regions, file sharing with staff and customers, and Virtual Private Networking (VPN) for secure remote access to the company computers. It allows for wireless access at office and home, blocks out those irrelevant or inappropriate messages sent on the Internet to a large number of newsgroups or users called SPAM, provides filters and antivirus solutions, as well as accounting systems and secure offsite file backups. Other add-on services can prove invaluable for marketing a business which can include customer relationship management databases (CRM) and electronic newsletters.

However, many SMBs have been reluctant to make the move. In most cases, this is primarily due to a lack of knowledge and understanding of the true power of technology. If as a business owner, you are thinking about succession planning, then adopting effective technology solutions could significantly increase potential buyer interest. Check in with your business colleagues; inquire how they have used technology to revolutionize their business and how long it took to implement. You may be surprised at how quickly you can get your business online and open the doors to opportunities you didn't know existed.

Today, technology solutions are a necessary business requirement and the applications and services available will only become more comprehensive as advancements occur. One popular and plausible option is to turn to a qualified service provider to explore the potential of technology in your business. If you want to make your business more efficient and effective, reach more potential customers, and increase your profitability, then technology is the answer and now is the time. 📧



Mark your calendars!



IBAM 2010 Annual General Meeting, Conference & Tradeshow
April 28th, 29th & 30th at the Fairmont Winnipeg



Rental Car Insurance: keep your customers in the know

For brokers, it's no secret: our **Rental Car Insurance** offers customers big savings, plus the best rental car protection they can buy.

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**Manitoba
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“Should I or shouldn’t I?”

– Thinking through E&O claim reporting

By Matthew R. Davis, Assistant Vice President, Claims & Liabilities, Westport Insurance/Employers Reinsurance

Most professional liability claims begin with an agent or broker asking himself/herself a pivotal question, “Should I report this into my carrier (now) or should I wait?” How you resolve that dilemma may have a very significant impact on the outcome of the claim, including your contribution to it. Settling upon the wrong answer usually flows from one of several common mistakes, which can readily be avoided.

The most egregious error of all: deciding not to report the claim “until I really have to.” The basic problem with that decision is that your policy does not leave that choice in your hands. Instead, your policy probably contains the following (or similar) language:

“An INSURED **shall**...provide notice of any CLAIMS or potential claims to us in writing during the policy period or Extended Reporting Period. ...If our position is prejudiced due to late notice made within the policy period by an INSURED, coverage under this policy is forfeited.”

Your failure to abide by that “shall” requirement could easily result in the loss of your E&O coverage just when you need it most.

Another common error: admitting blame. Your E&O policy likely contains terse language to the effect that, “An INSURED **shall not**, without our written consent ... admit liability.” The challenge of obeying that admonition when an irate customer calls about a missing or inadequate coverage may seem daunting at first blush.

Understand, though, that there is a significant difference between acknowledging that a problem exists and accepting the blame for its creation. Listen to your customer’s concerns. Agree to investigate. Even indicate, if need be, that you will report the matter to your E&O carrier (which most will take as a tacit acceptance of responsibility). Do not, however, make any promises or guarantees regarding the outcome.

Equally suspect is the insurance professional’s decision to act as mediator when a dispute arises. Was the deal properly documented? Were the responsibilities of the various parties laid out carefully? Who will pick up the tab if one party defaults on its commitment? Were you absolved of blame as part of the deal, because if the deal you put together turns sour and the customer is forced

to file suit to protect her rights, it’s a safe bet that the person who orchestrated the ‘deal-gone-bad’ will receive top billing in the soon-to-be-filed ‘Statement of Claim.’

To make matters worse, that word “shall” shows up again in your policy: “The Insured **shall not**, without our written consent ... enter into any settlement.” The upshot of these provisions: leave the negotiating to others.

Is there ever a situation where the insurance professional **should** take an active role in resolving a dispute, usually by working with and encouraging the carrier to find coverage and cover your customer’s loss? Of course – there are bound to be situations that are recoverable within the ordinary course of your work. But once you are faced with what amounts to a claim that you erred, or even a potential claim, that is a course of action best pursued in consultation with your E&O carrier.

That requirement exists in large part for your protection. Consider that most insurance professionals have had few, if any, E&O claims previously. That’s the positive side of the equation. The flip side is that, when it comes to addressing an E&O situation, most are relative novices with little practical knowledge about how to interact with lawyers and adversaries in a malpractice setting, much less an understanding of applicable law.

Your E&O carrier, on the other hand, is staffed with claims professionals who handle such matters on a daily basis. Moreover, they maintain a list of attorneys in each province who specialize in insurance agent/broker E&O claims – genuine experts to whom they can, and regularly do, turn for in depth advice regarding the unique nuances of local law and their application to individual cases. With these resources primed and ready – not to mention paid for by your premiums – why go it alone? Are you afraid that your premiums may rise? While that is by no means a certainty, it beats the alternative: a hefty deductible payment, or worse yet, no coverage at all for either defense or indemnity.

As the saying goes, “When you find yourself in a hole, stop digging.” Get help from a team of professionals. 📌



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Unique merger of family-owned brokerages

Dowling and Wyatt become one



May 1, 2009 was an historic date for Manitoba's insurance industry. On that day, a unique business merger became official when 70-year-old Dowling Insurance and 36-year-old Wyatt Insurance became one entity. Not only did the merger see two well-known businesses begin operating as a single company, it also meant that two families, who were integral to the history of insurance in this province, began working together as one unit.

Recently, TMB sat down with five of the merged brokerage's principals – **Charlie Dowling, Reg Wyatt, Curtis Wyatt, Debbie Wyatt** and General Manager **Keith Phillips** – for this enlightening interview.

The genesis of the merger began over 20 years ago when a group of like-minded insurance brokerage owners and managers, seeking new and creative ways to grow their businesses, got together and formed one of Manitoba's first 'umbrella' or 'cluster' groups of brokerages – the Premier Insurance Group. This alliance gave its members the best of both worlds: the financial clout and influence of a large, experienced, forward-looking enterprise along with the freedom of an independent businessperson. Two of the founding members of the Premier Insurance Group were Charlie Dowling and Reg Wyatt (who went on to serve as President of IBAM in 1993-94). What got these individuals together in the first place?

CHARLIE: "Before then, when brokers gathered for industry functions, everyone would stand with their backs to the wall and their hands in their pockets eying their competitors with suspicion. Eventually, a few of us became comfortable enough with one another and realized we all had a similar world view – we saw the same problems and possibilities within our industry. This evolved into a formal partnership. Very quickly that formal partnership Reg and I shared developed into a very strong friendship. I think we became closer as we looked at the best practices in each other's business. From that grew a respect and a healthy competitiveness."

REG: "As we talked business, it was evident how much we had in common. We were both involved in family enterprises, co-owning brokerages with our wives (**Donna Wyatt** and **Rose Dowling**). We also believed strongly in a few important tenets including surrounding yourself with a strong management team, ongoing professional development, and working together with other professionals to improve the industry while proudly remaining independent

insurance brokers. From the beginning, Charlie and I always had an understanding that we wouldn't compete in the other's geographical regions and we wouldn't go after the other's clients."

Over the years, the Wyatt and Dowling families became closer, socializing and holidaying together – all the while talking insurance! About a year ago, the merger idea came up in conversation. How did this come about?

CHARLIE: "For the last couple of years, Rose and I have been spending our winters down south. While my management team was doing a terrific job in my absence, I was finding it more and more difficult to keep in tune with what was going on in the industry when I wasn't around on a day-to-day basis. I also think it was hard on the employees to work without visible ownership."

"This business has been in my family for 70 years – we now have third generation family members involved in the company. (*Editor's note: Former IBAM President **Melody Terin** is Charlie's sister and her son Nathan and daughter Jillian are both employed by Dowling Insurance.*) We have employees who have been with us for 20 and 30

years and some of their children are now working with us. We've all grown up together. And we are now serving fourth and fifth generation clients. How do I walk away from that? This merger was the best way to take the company into the future and allow it to continue its growth of recent years. It was the right time to turn over the reins without losing the ability to be involved."

REG: "The timing was right. The four senior principals (Reg, Donna, Charlie and Rose) are old enough to want to slow down and still young enough to want to be around to consult and help out as members of an Advisory Board."

As Wyatt's President, Curtis Wyatt and his wife **Debbie** (the company's Treasurer/Controller) oversaw the merger; and they are working on a succession plan for Charlie and Rose, as they have done for Reg and Donna.

Keith Phillips, a long-time member of the Dowling management team, was a major part of the merger talks, and will continue a similar, integral role with the newly merged brokerage.

How did they go about uniting two industry giants?



(L-R) Reg Wyatt, Curtis Wyatt, Debbie Wyatt, Charlie Dowling, and (inset) General Manager Keith Phillips

CURTIS: “Thanks to the similarities between the two companies, the synergies fell into place and the transition was an easy one. Both companies have experienced outstanding growth in recent years; both share common business ideals and in the past have shared not only ideas, but also training and marketing promotions. Significantly, both enterprises were multi-site businesses (Dowling: 6 sites and Wyatt: 5 sites) employing several long-term, experienced staff members and had already built the capacity to handle growth within each of their teams. Thus, going from 5 or 6 sites to 11 sites was a pretty seamless move for both brokerages.”

KEITH: “Without knowing this merger was eventually going to happen, both brokerages have spent the past 10 years learning how to do it. Both businesses have incorporated rapid growth into their day-to-day business operations. In 1997, Dowling and Wyatt combined had five sites. Today, there are 11 offices. Where another business would see employees wondering what to do if it doubled its operations, those who work

at Wyatt and Dowling view it as ‘no big deal’ – simply as part of doing business in this day and age.”

CURTIS: “In fact, this is now a selling feature when it comes to employee recruitment and retention. Staff members are made to realize that they have the same advantages and opportunities as those who work for multinational corporations in Toronto, Montreal or Vancouver. We, too, offer numerous opportunities in the areas of sales, human resources and management – but our people don’t have to move to those large urban centres in order to pursue them. They can stay right where they are in their hometown. We’ll give a goal-oriented employee the tools to do the job and then give him/her the latitude to do it. Our employees are in control of their career destinies.”

These “tools” include in-house training that is second-to-none in the industry. While professional development has been a staple at both Wyatt and Dowling, it will now be entering a new, unprecedented phase. How will PD be approached within the new enterprise?

DEBBIE: “Training will become a priority as we move forward. We will be hiring a certified HR manager so we can now leverage education. Along with our in-house trainer we have the tools to help our team grow and develop.”

KEITH: “Our new in-house training, coupled with the excellent programs available from IBAM and the Insurance Institute, will provide our employees with unheard of opportunities for professional development. We are very excited about this product of the merger.”

REG: “One of my goals during my career was to be able to retire from the business Donna and I started and grew. Now, that goal is becoming a reality for us and for some of our long-term employees. It’s what I desire for everyone who works at Wyatt and Dowling. This merger has created a great opportunity for all young people in the two businesses to grow, become better at what they do and move up the ranks.”

CHARLIE: “A person cannot grow within a vacuum. Dowling Insurance got better as a business because of my

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association with Reg and the others at Premier Insurance. We 'talked shop,' 'picked each others' brains' and brought new ideas back to our brokerages. That was our 'professional development' back then. New ideas allow the business to move forward. We are committed to providing our staff members with the opportunities to incorporate new ideas and new ways of doing things. Young people today need to be challenged and Curtis and Keith and the rest of the new management team are committed to doing just that."

With a new business entity, comes a new brand. What about a new name; and a new logo? According to Curtis, these and other branding issues will be decided upon shortly.

CURTIS: "Once the merger was a reality, we had two priorities: to serve our clients in the best way possible and to ensure staff had the tools to carry out our first priority. We also wanted to give the team a chance to get to know each other, so we had a joint picnic as well as a combined golf tournament. The management teams met frequently and positioned the right people in priority placements to accommodate what needed to be done. In the midst of all this, we purchased the book of business belonging to Bell Garth Insurance Services Ltd. whose principal, Garth Bell, passed away last spring.

"Now that these initial changes are well in-hand, we can focus on our re-branding efforts. We will be looking at a new logo, new corporate colours and a new corporate identity (name). Once these are determined, they will be part of a promotional campaign aimed at existing clients."

KEITH: "Communication is a key element within the new entity, as it was with its predecessors. Our goal is to enhance our communication tools. We are in the process of developing a new Intranet site."

What does the future hold for the new brokerage? Do the principals want to keep on growing or are they content to remain *status quo* for a time?

CURTIS: "Growth is an industry reality these days and you need to be positioned to take advantage of an opportunity whenever it presents itself, as we were recently with the Garth Bell book of business. We are committed to looking at all opportunities for expansion. We bring added value to insurance

companies – with more clients from the combined operations, we will be 'spreading the risk' and this, in turn, will benefit these same clients in improved coverage and rates.

"We now have a larger network of commercial brokers and will be able to focus more on business insurance. We expect strong growth in this area of insurance."

KEITH: "We are not only committed to external growth, but internal as well. We've already discussed our approach to education where we will urge employees to grow as professionals. We also

encourage personal growth outside of the office through volunteerism within the community. Staff members have two shining examples of this in our mentors Reg and Charlie. Reg was a city councilor and worked tirelessly for the people of Transcona in various other capacities (as a Shriner, a past President of IBAM, and a member of the Rotary Club). Charlie has been a life-long Shriner. He was elected Potentate (CEO) of the Khartum Shriners in 1999. Throughout the years, has helped raise thousands of dollars for children's hospitals across North America.



UNITED STRENGTHS

Dowling Insurance Brokers and Wyatt Insurance Brokers recently merged their talents and strengths.

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Congratulations!

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"Within our brokerage, we have a number of wonderful individuals who are contributing to the community as leaders within ethnic groups, as members of the Rotary Club and Shriners, as sports coaches and administrators, and so on. The business also makes considerable charitable donations to worthy community causes."

REG: "The Premier Group is alive and well and the new operation will continue to use the Group as a valuable source of marketing and dealing with


industry challenges. I cannot express strongly enough how committed everyone is to the concept of broker independence. Our staff must always have the freedom to put clients with the insurance packages that best suit their needs."

CHARLIE: "Absolutely! Consumers are astute. Despite all the changes and growth, we must never lose sight of the fact that we are in the services industry. We exist to serve our clients!"

These are certainly exciting times for

the Manitoba insurance industry. Mergers of this size and scope don't happen every day. Watch for updates on the newly merged Wyatt-Dowling brokerage in future issues of *The Manitoba Broker*.

Congratulations
both Wyatt & Dowling
on your recent merge!




From the Management & Staff
at Red River Valley Mutual



The Summer 1993 (left) and the Spring 1999 covers of *The Manitoba Broker* magazine.

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on your recent merger.



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Congratulations To Both
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10th Annual YBN Golf Day



loads of fun for all

IBAM's Young Broker Network did it again. The group's annual Golf Day, this year held at Lac du Bonnet's beautiful Granite Hills Golf Club, was the Network's 10th consecutive golf tournament – and the best yet.

Congratulations to all participants and organizers.

YBC Chair Brett McGregor made the following award presentations:



*Tara Chammartin –
Longest Drive - Female*



*Lincoln Bergman –
Longest Drive - Male*



Cory Friesen – Land in the Sand

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Above: Winning Team – Allan Asplin, Wade Garriock, Ryan Garriock, Shane Hartje

Far Right: Most Honest Score – Sheila Smart (missing: Jonathon Schmidt and Cleo Morris)

Right: Putting Contest – Penny Forbes

Below: Best Poker Hand



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IBAC donates blankets to community women's shelter

Blankets Of Warmth For A Caring Community" took place on August 18th at the Portage Family Abuse Prevention Centre. Portage Lisgar MP Candice Hooppner attended the event and presented the centre's Director, Joyce Schrader, with 25 blankets donated by the Insurance Brokers Association of Canada. Hooppner believes the event is important in recognizing the Family Abuse Prevention Centre and bringing awareness to the issue of domestic violence.

Tara Chammartin, representing IBAC, explains the project runs annually, and they appoint a different MP to present every year. She notes, Hooppner selected the Portage Family Abuse Prevention Centre as one of the participants in the project. Centre Director Joyce Schrader says she recognizes the contribution as a part of the community's generosity and support. She adds, the small gifts are what make a big difference in the lives of clients at the centre.



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By John Knotek,
BMO Bank of Montreal®

Smart cards – they're here, better get onboard

Some might feel that a smart card would be one that is able to forget all of one's spending last month. In actuality, the smart cards I am referring to are a new type of credit and debit card that will be appearing in your wallet in the near future – if it hasn't already.

Smart cards will look and feel pretty much the same as cards today. The big difference will be that in addition to a magnetic stripe, there is a microchip embedded into the card's surface. While the chip's appearance is fairly innocuous, what it offers is quite powerful. Chip technology offers superior encryption technology and as a result it is

extremely difficult to copy or counterfeit, as proven through use in over 55 countries around the world. The added security that microchip cards offer is a demonstration of the industry's efforts to further secure Canadian electronic payments, making an already safe system even more secure.

There are some differences that will come with using the smart card. There will be no more swiping the card multiple times for the terminal to pick up a worn stripe or in trying to figure out which way you need to swipe a debit card. With smart cards the cardholder inserts the card into point of sale terminal for the duration of the transaction

and the card is always within view. From this point, the transaction looks the same for debit card users, whereby a Personal Identification Number (PIN) has to be inputted. However, credit card users will experience a noticeable change in that they will also have to enter a PIN. This feature adds an element of security to the transaction and will replace the signature requirement. This will make the payment experience consistent for credit or debit card use and increase checkout speed, a particularly welcome improvement when there are 10 people behind you in line. One study actually claims the PIN system is 15% faster than a signature system. It is



worth noting that microchip technology is different from the 'tap and go' technology being incorporated into some credit cards currently. The latter technology allows cardholders to make small purchases through simply tapping their credit card on a reader, usually without having to sign or provide a PIN, much in the same manner many consumers are using special key tags to pay for gas.


Given the vast number of point of sale terminals and debit and credit cards in use today, the conversion to chip technology will take several years. The process started with pilots in 2008 followed by roll outs that vary by financial institution/ terminal suppliers. While each institution will have its own conversion timelines magnetic stripe only card transactions will not be accepted at Canadian ABMs after 2012 or at merchants after 2015. However, for the foreseeable future both converted cards and terminals will have chip and magnetic stripe technology. This is to accommodate the multi-year period for cardholders and merchants to get updated and to ensure that the cards can be used in countries that have not yet migrated to chip technology (for example the United States has not committed to full scale conversion).

While merchants will have until 2015 to have their terminals updated, there will be some incentives to do so earlier. Mastercard and Visa Canada have committed to a mass distribution of smart cards in the market by 2010. Additionally, Visa has implemented a liability shift, whereby at October 2010, the liability for any fraudulent transaction that would have been prevented by chip technology will fall on the merchant that has not yet migrated to chip.

Most brokerages already have a point of sale terminal in place and it may already have the capability to process smart cards. To check, in addition to the card swiping slot for magnetic stripes there will also be another slot for smart card processing, often located at the bottom of the terminal and often accompanied by a 'chip card accepted' logo. However, the ability to process chip cards will be dependent also upon the related software component being connected. If your terminals are not yet smart card ready and you are currently

renting them, there is no immediate rush as generally the equipment will be upgraded under a normal replacement cycle. As upgrading schedules of hardware and software components for chip cards differs significantly, check with your provider to see when you can expect to receive a smart card terminal.

Smart cards are here and are

expanding quickly. They are expected to improve the security of card transactions in Canada and transaction processing times. This would be a welcome benefit to cardholders making everyday purchases, and for some these benefits are already here. 

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Upcoming MAIP event

The Manitoba Association of Insurance Professionals (MAIP) is sponsoring a special education event on January 19, 2010 at the Fort Garry Hotel. The topic is *Developing Yourself as a Leader* and will feature speaker **Kim Bilcowski** (ICM credit hours: 1).

For further information and to RSVP your attendance, please contact Nancy Dixon at least 10 days prior to the event (ndixon@mpi.mb.ca).

Western Financial Group acquires HED

Western Financial Group has agreed to acquire all issued shares of Winnipeg-based Hayhurst Elias Dudek (HED) Inc. and its subsidiaries, including Securican General Insurance Company. Western Financial Group owns 49% of HED and has been a minority shareholder for almost three years.

HED specializes in commercial insurance and employee benefit products specifically designed for

Canadian independent businesses and government entities that are aligned with associations or buying groups.

Securican underwrites pet health insurance through its own brand name, PetSecure, as well as a number of white label agreements with national brand name companies.

Western Financial Group provides insurance, financial and banking services in more than 90 communities.

Selinger succeeds Doer as Premier

Gary Doer has handed over the Manitoba premier's office to his successor, **Greg Selinger**. Doer said he and Selinger, who served as his finance minister since 1999, always worked well together and said Selinger knows government issues "better than anyone."

Doer stepped down to become Canada's ambassador to the US.

Selinger was elected to replace Doer at the New Democratic Party's leadership recently in Winnipeg. IBAM and its members are looking forward to the same warm, professional relationship with Mr. Selinger that they had with Mr. Doer.



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Education awards



IBAM's Denise Moreau presents award for Top CIP graduate in the Agent/Broker Professional Series to Thom Proch.



Joanne Hampson presents the "Blue Goose International (Manitoba Pond) Award" to Brett McGregor, top FCIP graduate with the highest marks in the Management Major. Brett is also Chair of IBAM's Young Broker Committee.

Congratulations to Thom and Brett!

FirstOnSite appoints Parizeau

FirstOnSite Restoration has appointed **Robert Parizeau** its new Director of Technical Resources. His key focus will be to standardize and maintain consistent operating procedures in the field across all FirstOnSite locations in Canada. He will also spearhead the development and implementation of *FirstInEducation*, an external training program that FirstOnSite provides to its various customers, allowing participants to attain industry education credits.

Horizon promotion



Michael Leipsic, Chairman of Horizon Insurance LP, is pleased to announce the appointment of **Keith Jordan, CA** as President of the company. Keith has been with Horizon since 1995, was named COO in 2002, and has been one of the key architects of Horizon's growth over the past 10 years. Horizon and its affiliated companies (Nunavut Insurance Brokers, Stewart Greenslade, Leipsic Private Risk Management and Ryan Gateway Insurance) today have 19 offices and over 200 employees.

Directors of the company include **Keith Jordan, Michael Leipsic, Bryan Alsop, Peter Leipsic** and **Brent Gilbert**.



Kein joins AXA Pacific



Dale Kein, FCIP has been appointed Manager, Commercial Lines Underwriting, Prairies for AXA Pacific effective January 4, 2010. In his new Winnipeg-based position, Dale will report to **Ken De Decker**, Director, Commercial Operations and assist in the strategic management, production and servicing of the commercial lines business within Manitoba and Saskatchewan.

New data validation service from SCM and Compu-Quote

SCM Risk Management Services and Compu-Quote have partnered to develop a data validation service, providing an accreditation process for information submitted by consumers to insurance brokers during the quoting process.

Compu-Quote will receive information from SCM to validate data and provide a street view photo or satellite view of the dwelling being quoted. The photo and data accreditation process provide visual and quantified intelligence to the broker, allowing verification of the data consumers supply.

TIC extends partnership with Trek Escapes

TIC Travel Insurance has announced its continued collaboration with high-end adventure travel provider Trek Escapes, a partnership that has now stemmed over a decade.

Dallyce Macas, President and CEO of Trek Escapes, cites travel insurance as a necessary component of her customer's needs. She adds, "TIC offers a very strong products portfolio for people taking active vacations."

Between the two organizations, they share over 60 years of experience in the travel industry.

To learn more about TIC Travel Insurance, visit www.travelinsurance.ca.

Keal and Advantage Financing are partners

Keal Technology and Advantage Financing have agreed to a partnership that will provide brokers single-entry integration from Keal's sigXP broker management system to Advantage Financing's website to finance premiums.

According to a Keal release, "Keal clients now have increased options for their premium financing needs."

President-Elect joins Horizon



IBAM President-Elect **Pam Gilroy-Rajotte** has joined Horizon Insurance where she oversees the Personal Lines division and leads the sales efforts at the Horizon and Ryan Gateway brokerages. Pam was formerly a Managing Partner at MIG Insurance Group, overseeing their Winnipeg operations and their Personal Lines division.

Pam began her insurance career in 1987, while completing her final year of high school. She obtained her Canadian Accredited Insurance Broker (CAIB) designation and a certificate in Business and Administrative Studies from Red River College in 2005.

This coming spring, Pam will become the next President of the Insurance Brokers Association of Manitoba.

Cunningham Lindsey appointment

Cunningham Lindsey has announced that **Lisa McCabe** has been appointed Assistant Vice-President, Western Operations. In her role, Lisa will be responsible for overseeing branch operations in the West.

Garriock acquires Impala Agencies

Just after we went to print with the Fall issue of TMB, IBAM Past President **Wade Garriock** announced that during the summer, Garriock Insurance had acquired Impala Agencies, located at 1766 Arlington St. in Winnipeg. This acquisition comes less than a year after Garriock acquired Winnipeg's R. Landa Insurance at 105-696 Portage Avenue. Thus, within 10 months, Garriock Insurance has doubled its brokerage sites from two to four. Well done Wade, Ryan and the rest of the Garriock team.

MIG Insurance one of 'toba's Top 25 Employers

Mediacorp has named MIG Insurance Group Ltd. one of Manitoba's Top 25 Employers. The brokerage, headquartered in Portage la Prairie, is one of only two companies on the list that is based in rural Manitoba. (The other is the Brandon Regional Health Authority.) With four sites in rural locations and five in Winnipeg, MIG feels it has found the perfect balance geographically and in terms of business and family values.

To develop the list of employers, Mediacorp examined the recruitment histories of over 75,000 employers across Canada. The editors invited 16,000 to apply, plus another 8,000 companies/organizations that they wanted to examine more closely. Over 2,600 employers started this year's application process nationally.

Also named to The Top 25 Employers list were Winnipeg-based HED and Securian General Insurance Company (see pages 16-17).

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Aviva Canada names new President, CEO

Longtime insurance executive **Maurice Tulloch** will take over as Aviva Canada's President and CEO on January 1, 2010.

The appointment follows chief executive **Robin Spencer**'s imminent move to take on the Chief Risk Officer role at Aviva plc in the UK. Tulloch has served as the company's Executive VP for broker distribution (Ontario) and specialty distribution, as President of Aviva-owned Pilot Insurance Company and Executive VP for Aviva Traders, Aviva Elite and Aviva Scottish & York, a resume that "make[s] him a natural to lead Aviva's business in Canada," **Igal Mayer**, incoming CEO of Aviva North America, said in making the announcement.

Along with Tulloch's appointment, Mayer named **Greg Somerville** as the company's Executive VP for all broker business in Canada. That role was previously split by region. Somerville has served as Aviva Canada's executive VP, broker distribution (East & West), surety and reinsurance.

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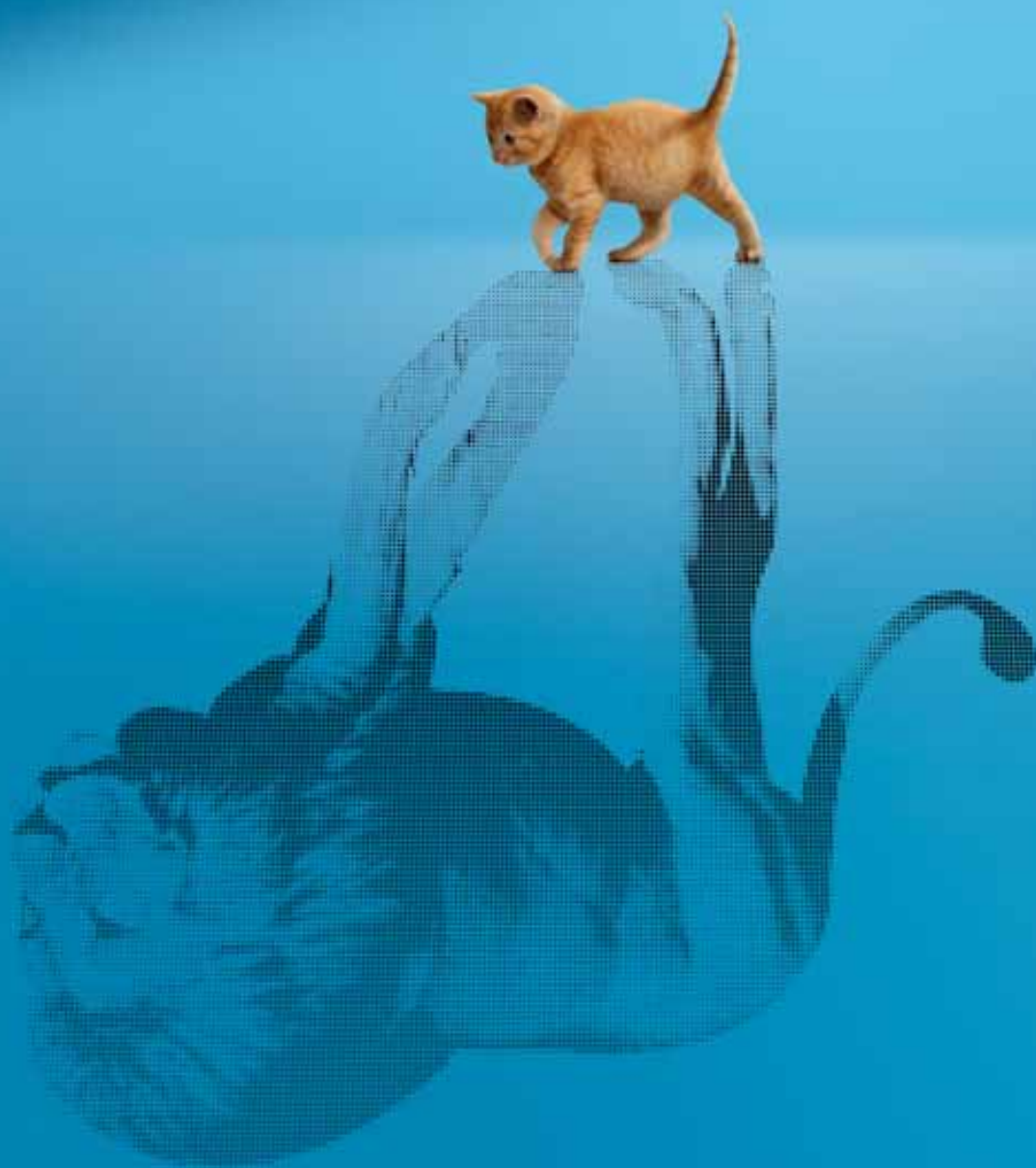
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