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**THINK GREEN**



David Schioler,  
IBAM CEO

# Remarks from the CEO

I am hopeful that by the time this publication gets into your hands, you will have commenced already with some 'seasonal' celebrations. As we approach the New Year, it is evident that there are many things your Association is excited about – and a couple in particular.

## What are your Insurance Goals?

Firstly, our 'Insurance Goals' strategic marketing campaign (the brain-child of our own IBAM President-Elect, Peter Tessier) is well underway as a pilot in Manitoba. Brokers – and as a result consumers – can expect to see much more of this in the months and years to come. On both a national and local basis, the full intention is to use our de facto national sport and national identity of hockey as a backdrop in the promotion of brokers. Note the cover of this very magazine

– using hockey to emphasize how the insurance consumer can **score** successfully with the **assistance** of brokers. See also the ad on the facing page asking the consumer to think about his or her own insurance goals.

Remember, the *Manitoba Insurance Broker* magazine is distributed to all Manitoba MLAs, all Manitoba MPs, and to the Prime Minister of Canada and selected Cabinet Ministers. We want these decision makers to continually get our message – that “Your Best Insurance is an Insurance Broker,” offering a wide array of choice at an affordable price – and contributing in a variety of ways in communities across the country. (This same ‘Insurance Goals’ ad has already appeared in the *Winnipeg Sun*.)

Furthermore, when one considers that over 30 million viewers tuned in to the Olympic men’s Gold Medal Hockey Game last winter, it is clear that messaging through hockey is a natural fit. Hockey is also a way to reach the many communities across our province. Through IBAM’s new arrangements with the Manitoba Junior Hockey League for example, the *Insurance Goal of the Game* is being announced at each and every game in places like Dauphin, Selkirk, Portage la Prairie, Winkler, Steinbach, Swan Valley, Pine Falls, Waywayseecappo and Neepawa – and of course Winnipeg. Similarly, as we move forward with support of the Manitoba Major Junior Hockey League and minor hockey in Manitoba, we will have a further presence in Pembina Valley and in more of western Manitoba and other communities. As the plan is to ultimately hit all parts of

Canada complete with TSN and NHL involvement, we are indeed proud of the fact that the idea was conceived and the program started right here in Manitoba through your Association.

## It's all politics

Our members should also be pleased to know that at our recent September 2010 Strategic Planning sessions in Brandon, the IBAM Board again confirmed with vigour the membership’s absolute commitment to the Association’s primary role and *raison d’être* of political advocacy. At the Association, we are delighted that our Board (which is highly representative of our membership inclusive of Winnipeg and rural Manitoba), has essentially told us that we have been and are on the right track, and that there is even more that we can do in terms of educating the decision makers and influencing them in the interests of the consumers. So – what you our members can expect to see simultaneously in the coming months is more of the same – and yet something different and even more prevalent.

## Have a great holiday season

More on all of this later. For now – have a fabulous and Merry Christmas and a Happy New Year!#



# What are *Your* Insurance Goals?



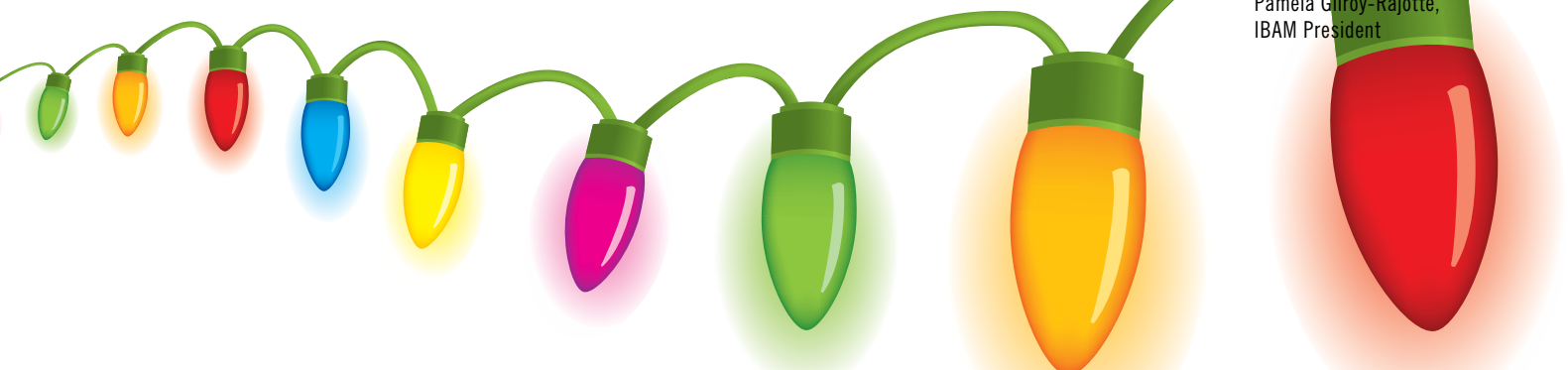
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Pamela Gilroy-Rajotte,  
IBAM President

# Happy Holidays and a Happy New Year



As the season is upon us and we immerse ourselves with family and friends, I wish all of you happy holidays and a very Happy New Year. I hope you all enjoy some much deserved time off; believe me, I know how hard you all work for this great industry and it's easy to see the ongoing contribution that you make to the lives of Manitobans.

In the months ahead, I am confident that you will see some excellent progress on a number of IBAM 'files.' In particular, I'm hopeful and confident that brokers will witness in action the growing partnership between brokers and MPI – and in this regard you will see several examples of MPI's commitment to the broker channel of distribution. I am also certain that our members will enjoy some of the

coming positive changes that will be seen in the IBAM professional development courses and seminar offerings, complete with the commencement of our national MBA & B.Comm. initiatives through Laurentian University.

In the meantime, get rested during the holidays and then hold on tight – the next few months and years are going to be a great ride. #

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Fraser Lyle, President,  
Insurance Brokers Association of Canada

## Post-secondary dreams can now come true

Many of us who started in the insurance industry as brokers did so with a desire to become entrepreneurs. That entrepreneurial spirit was founded in ambition, dreams and what was learned through education and real life experiences. As we grew personally and our businesses grew, it became increasingly clear that any additional 'free' time needed to be channeled back into the brokerage to sustain the levels of customer service and profitability we demanded of ourselves.

As a result, those of us whose dreams of advancing their formal education beyond high school or college were put on hold indefinitely. The realities and demands of the business made achieving these dreams either impractical at best or impossible at the worst. Now, the exciting launch of the Laurentian University Online Honours Bachelor of Commerce (H.B.Com) and Master of Business Administration

(MBA) programs makes those dreams much more achievable.

After researching and analyzing the educational needs of professional insurance brokers and identifying possible solutions, IBAC determined that among the solutions, there had to be an opportunity for higher-level, post secondary education, focused on business skills development. Flexibility, affordability and recognition for professional and academic experience were important considerations. After extensive research and consultation with member associations, a solution, tailor-made for brokers was developed with Laurentian University, through their online MBA and H.B.Com programs.

What this really means to you as a broker is that your university degree is waiting for you *now*. If you are a member of a broker association, have a college diploma and have successfully completed the CAIB or

CPIB programs currently offered through your association, you are eligible to apply for admission in Laurentian's Online H.B.Com program. If you are an experienced broker with a university degree, and you wish to go further with the advanced degree of MBA, then a CPIB or CAIB designation, along with your association membership is all that is needed to apply to the MBA program. If you possess a CIP designation, this is acceptable for entering the CPIB program which helps you reach your goal of earning an MBA or H.B.Com degree.

Not only can established brokers take advantage of the new Laurentian online degree programs offered through IBAC, younger brokers who want to set an early, clearly defined educational career path for themselves can indeed make this a reality through the CAIB and CPIB programs.

As the new H.B.Com and MBA campaign suggests, the next move is indeed up to you! 🚀



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## Golf, education and networking – it's all about getting involved

Dwight Heppner, MIG Insurance,  
Young Broker Committee Chair

This is my first report as the new chair of the YB Committee and on behalf of the committee I'd like to take the opportunity to thank Brett McGregor for his past year of service as chair of the YB Committee; great job Brett and I look forward to your helpful insight in the year to come.

On August 27, we hosted our annual golf tournament at the beautiful Carman Golf & Country Club. We had 100 golfers and volunteers show up for a great day of golf that also raised \$715.00 for South Central Cancer Resource. I would like to put a goal/challenge out there for our 2011 event to at least double this total for next year's charity. A big thank-you goes out to all the volunteers, and the participants for making the event a success.

In September, Brett McGregor and I had the opportunity to travel to San Francisco to participate in the Young

Agents Big "I" Fall Leadership Conference, which had representation from all US states. It was a great experience to be involved in their round-table discussions, seminars, and events where we were able to meet new friends in the insurance industry and gain valuable knowledge for our YBN. We definitely took home some new ideas, and will be implementing a few in our coming year. All in all it was an unforgettable experience!

Our YBN Education Day and Networking Dinner has been moved from its original date of November 18, 2010 to January 27, 2011. Last year the Networking Dinner was a huge success. We promoted our industry to students as well as young brokers to both recruit and retain staff. We are planning on making this event even bigger and better by incorporating the Education Day for

that afternoon. We hope you will mark your calendars to join us for this exciting event.

The Young Broker Committee has a new member! Nathaniel Tetrault is currently working at MIG Insurance Group and has been in the insurance industry for seven years. Nathaniel is a husband and a father of a one-year-old daughter. Away from the office, he enjoys spending time with family and getting to the golf course or driving range. On behalf of the YB Committee I'd like to welcome Nathaniel to the committee.

We still have open spots on our committee for interested Young Brokers. If you are under the age of 37 and are interested in getting involved in your industry and the Young Broker Committee, please contact me at [dheppner@miginsurance.ca](mailto:dheppner@miginsurance.ca) or 204-325-6777. #

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# In the Media

## Insurance West

### THOMPSON'S DAILY INSURANCE NEWS SERVICE – OCTOBER 27, 2010

#### Rempel Insurance celebrating

Rempel Insurance just celebrated the grand opening of its new, 5,700 sq. ft. office in Morris, Man., less than a year after breaking ground on the project (*Thompson's daily insurance news service*, Nov. 13, 2009). It features 10-metre-high windows in the lobby and green features including geothermal heating. Co-owner Dale Rempel had other reasons to celebrate: Diagnosed with brain cancer in 2008, he has been off chemotherapy for two months and said he's feeling awesome and energetic.

**Dream a little dream**  
When a career in the National Hockey League – and then in sports broadcasting – didn't pan out, Winnipeg's Mario Reimer went to work at the family brokerage, Lakeview Insurance, where he's now a part-owner.

By Ben Sawyer

Mario Reimer admits to being a dreamer. "I've got you excited about insurance."

When he was young, Reimer had dreams of playing in the National Hockey League. When that didn't work out, he dreamed about being a sports anchor. It was all great fun to think about what could have been. But in the end, his dreams solidified in the insurance industry. That's how it went.

Reimer, 37, is now a part-owner of a Winnipeg brokerage. Lakeview Insurance was established 28 years ago by his parents, Ted and Gladis. It's not the NHL, and it's not the broadcasting world, but it is a very satisfying career for him. "I'm a very satisfied man in the world, but it is a very satisfying career for me," he says. "I'm a very satisfied man in the world, but it is a very satisfying career for me."

Reimer attended a high school in Brandon, where he was a member of the basketball team. He then attended the University of Winnipeg, where he studied for a degree in business administration. He worked for several years in the insurance industry before starting his own brokerage with his brother, Dale, in 1991.

Reimer says he's proud of his family's legacy in the insurance industry. "I'm proud of my family's legacy in the insurance industry," he says. "I'm proud of my family's legacy in the insurance industry."

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These days Reimer is primarily responsible for the commercial department, but he also oversees the personal lines division. He's a member of the National Young Broker Council.

Lakeview Insurance is owned by Mario, his parents and his brother, Dale. The firm's president is Dale, the CEO and Tim Fittner, a former NHL player.

Reimer says he's proud of his family's legacy in the insurance industry. "I'm proud of my family's legacy in the insurance industry," he says. "I'm proud of my family's legacy in the insurance industry."

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# Political Action



Premier Greg Selinger has had an ongoing dialogue with IBAM. Our Executive had a good chat with Mr. Selinger at the Premier's Dinner on October 29 and the Association looks forward to the 2011 MLA Reception in the spring.



LEFT: IBAM and the Ambassador: IBAM reps met recently with Ambassador Gary Doer (second from right) in Washington, DC. Renewing acquaintances with the former Premier were (L-R) CEO Dave Schioler, Director Keith Jordan and Past President Tony Taronno.



Charleswood MLA Myrna Driedger attended the Young Broker Network's 'Best Little Pub Party in Town' at the Thirsty Lion on October 20, 2010.

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# Brokers meet with MPI



## Manitoba Public Insurance

Representatives from Manitoba Public Insurance treated Winkler area brokers to lunch on Wednesday, September 1, as the Corporation and IBAM wrapped up a pilot project involving MPI service centres in the region. The event was held at the Heartland Inn in Winkler.



Dan Guimond, MPI VP, speaks to a group of brokers.



Winkler area brokers with MPI VP Christine Martin and MPI's Manager of Broker Operations David Burns



Listening to a question being posed



MPI's Christine Martin makes a point to brokers as David Burns looks on



Dale Rempel (chair of MPI/IBAM SRE Committee) and fellow brokers are all ears.



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# Big move for Rempel Insurance



**M**orris-based Rempel Insurance recently moved into brand new office space. *TMB* spoke with owner **Dale Rempel**, an IBAM Past President, following the move.

**Q - When did your business move?**

**A -** Rempel Insurance moved Friday Aug 13, 2010. The move started at 4:00 pm on Friday and the new office was open the following morning at 9:00 am.

**Q - How long had Rempel Insurance been at the former location?**

**A -** Since 1970. My wife Lynn and I purchased the business in 1990.

**Q - Why was the move necessary? Was it a difficult decision?**

**A -** We outgrew the former location. The boardroom had been turned into a combination lunch room, mail room, computer server room and one office. The decision to move was not difficult as the benefits were so great. The challenges were planning and building the new space. There was no other option in the town.

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**Q - This was a 'big move' in more ways than one. Did you oversee it all or did you delegate?**

**A -** We planned the building with input from our entire team. My wife Lynn oversaw the entire project. It was built using a local contractor with most of the sub-trades being local as well.

**Q - What is the new address? Where is the new site in relation to the former site?**

**A -** The new location is only two blocks south of the old location. It is located on Main Street (Highway #75).

**Q - Is it a refurbished building or brand new?**

**A -** The building is brand new. We owned a lot with an older house on it. The house was demolished to make room for the new office building.

**Q - What are some of the features and benefits of the new site?**

**A -** There are many features and benefits. The main features include more space for each workspace, a separate lunch room, computer/mail room, board/meeting room, a small gym with treadmill and elliptical and two

private client meeting rooms. There is also a large parking lot for customers and employee parking.

**Q - What has been the reaction of staff and customers?**

**A -** The staff is really enjoying the new office space. They all have larger desk space and private work spaces. Customers are impressed with the larger waiting area and new Autopac service stations.

**Q - How are you informing customers of the move?**

**Will you be having an Open House?**

**A -** Our Grand Opening was held on October 15 and 16. Customers were notified by advertising in local newspapers and direct mailers in local community mail boxes. 📧



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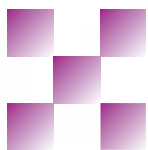
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**Mate.**

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**Both programs** are open to members in good standing with their provincial broker association, and who have successfully completed their **CAIB** or **CPIB** designation. Admission to the online **MBA** program requires a 4-year undergraduate degree, although brokers with no degree but with exceptional industry experience will also be considered. Applicants to the online **H.B.Com** program must hold a college diploma. (For full details visit your provincial association web site.)

Now there's a way to up your game. Applications will be available online beginning January, 2011, with a deadline of March 31st to start the program in September.

**Your move**



**Laurentian University**  
**Université Laurentienne**





# SCOTT ANDREW ON TECHNOLOGY

**I**BAM's Chair and Immediate Past President **Scott Andrew** is not only a well-known insurance broker. He is also CEO of Moston House Ltd. Group of Companies, a business entity that oversees the family brokerage (Andrew Agencies), insurance industry software provider Custom Software Solutions Inc. (CSSI) and high-speed data and voice provider RFNow Inc. It's safe to say that Scott knows his technology.

Recently, Scott found time in his very hectic schedule to talk with TMB about the role of technology in the industry.

**Q - The P&C insurance industry has witnessed huge changes in technology over the last two decades. Which of**

**these changes stand out in your mind since you entered the industry in 1990?**

**A -** It would have to be the advent of the Internet. It affects our work directly and indirectly 24-7. Along with XML, it has transformed our industry.

**Q - How has technology enhanced the services brokers provide to customers?**

**A -** Most of the work to date has gone into enhancing delivery in the channel. The focus has been on improving efficiencies in workflow and data exchange between the broker and the insurance company. The end consumer has seen very little change with their

interaction with the broker. The next round of development will extend to better service the customer through the use of online interactions and services including account inquiry, claims servicing, new sales and endorsements.

**Q - Have there been any negative repercussions from these technological advancements?**

**A -** In an effort to become efficient in the workflow and communications between broker and company there can be less interaction between brokers and underwriters. This can be important in a relationship-based business.

**Q - Your company CSSI has been integral in 'raising the bar' in terms of broker technology. In a nutshell, what are the products and services CSSI offers brokers?**

**A -** Our proven broker product is *The Brokers Workstation (TBW)* which consists of *Intelliquote* (rating and underwriting module), *Broker Management Accounting* module (*BMS*), *Commercial Management System (CMS)* and our *Web Connect* and *I-Biz* insurance company communication tools. For MGAs we have the recently released *The Underwriters Workstation (TUW)* and for insurance companies we have *ICompany*, which includes *IBiz* and *I-Broker*.

**Q - What is the latest news from the company?**

**A -** We have announced new integration projects using our *Web*



Connect and I-Company modules with a number of insurance companies this year and we do not see this slowing down. On the broker front we will be promoting the fact that we are the only vendor in the marketplace that can provide a complete solution. There are real advantages for a broker to have one complete integrated solution.

**Q - What advice do you have for brokerage owners who want to stay on top of industry technology?**

**A -** It is hard for brokerage owners to keep pace with rapidly changing technology so it is important to align with a vendor that can support them on this front and treat them like a partner. For individual brokers it is important to embrace the new technologies that are available as they are designed to improve their productivity and efficiency.

**Q - Where do you see P&C technology heading in the next few years?**

**A -** There will continue to be work done on improving integrations between the broker BMS and company systems. Industry initiatives around CSIO standards will impact the extent of the success of these integrations. There will also be a focus on the broker and company online services to the customer. With consumers using internet services at a greater rate every year it will be a requirement for the broker distribution channel to embrace this trend and extend services online. —○

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**Jeff Hart, Can-Sure Underwriting Ltd. Vancouver, BC**

"The Underwriter's Workstation has allowed us to functionally shift our organization to focus on our clients. It has streamlined our administrative functions and processes and dramatically improved the efficiencies of our system."

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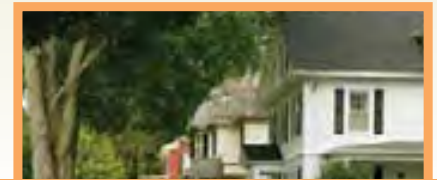
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# e2VALUE LEADS THE PACK

## The company

e2Value, Inc. has the only web-engineered valuation system for the insurance industry and has since 2000. The e2Value process improved the inaccurate and ineffective manual system that existed to value the replacement cost of residential property. The company pioneered successful on-line valuations based on its proprietary Expert Valuation System (EVS™). EVS™ provides fast, accurate and accessible valuations for insurance companies, agents and consumers.

e2Value is a "Software as a Service" company that provides property valuation solutions and data to the Property and Casualty industry. The company's Internet-based applications are built on the latest technologies that enable its products to be fast, accurate and easy-to-use. E2Value the only company with a patent for its methodology and the only system that can value any sized property on a single platform. Based in Stamford, Connecticut, USA, e2Value offers coverage for both Canada and the US. Its customers range in size from small-town brokers, to regional and national carriers and the Internet giant Yahoo!



Products include: ProntoLite™, EVS™ (Structure Valuation for Personal Insurance), ProntoLite Commercial (Structure Valuation for Commercial Insurance), and HSR (Underwriting Information Gathering and Delivery System), and the former eValue-MCV.

## The product:

e2Value operates a SaaS, Hosted Application developing revenues through site licenses and individual transactions. EVS™ not only delivers more accurate valuations, it does so faster and easier than other models. It is easily scalable and can be integrated with existing methodologies.

The company offers a suite of Internet based products: Residential, Commercial, Workflow Solutions (digital gathering and delivery of underwriting information), and Digital Storage.

Current Products:

### EVST™ Residential:

ProntoLite™ Residential  
Mainstreet®  
Mainstreet® Pro  
Exterior Residential  
Full Residential  
Mainstreet® Additions and Alterations  
Full Additions and Alterations  
Additional Structures

### QCE™ Commercial Estimators:

ProntoLite Commercial  
Pronto BPP – Commercial Contents

### Smart Data Warehouse:

In conjunction with each valuation tool, customers have access to all information entered into the valuation system. Previously calculated structures can be reviewed, changed and/or re-calculated. Photos and diagrams detailing the property may be stored as part of the record for each property. Each valuation may be downloaded and saved to a PC, edited in a Microsoft Word® or compatible estimator or downloaded into an Adobe Acrobat® document. Each valu-

ation may be e-mailed to one or more recipients in an HTML, Microsoft Word, and/or Adobe Acrobat Format. The storage includes images and we customize outputs per user. The valuation information may be shared with interested parties via a secure link allowing interested parties to have access to the Smart Data Warehouse, as well.

## The technology

At the heart of e2Value's success is its patented valuation system. The system is patented in the US until May of 2024 and protected by patent number 7,373,303.

After the valuation is developed, it is the property of the paying customer and may be kept by that customer for future permitted uses even if the company is no longer a customer of e2Value. —○



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# DATA EXCHANGE 2.0

By John Eastly, Vice President, Policy Works Inc.

Over the past year, brokers have not been shy about putting their tech cards on the table. Whether it is the Insurance Brokers Association of Canada's ideal electronic workflow initiative or the work done by Organization of Real-Time Brokers in Transition (ORBiT), the message is clear – "all transactions must start and end in the broker's systems."

And with the release of Policy Works v2010.1, this vision becomes reality. On November 8, 2010, Policy Works Inc. and SGI CANADA launched the first-ever straight-through processing of commercial lines data between a desktop application and an insurer's underwriting system. With this release, brokers are able to send submissions to, and receive quotations from, SGI CANADA's underwriting system directly without ever having to leave their Policy Works desktop application.

Let us explain this vision. Presently, the data-exchange integrations between broker systems and company portals are bridging solutions. These bridging solutions represent the first generation of web solutions— we refer to them as 'Data Exchange 1.0.' Bridging solutions are far from perfect, but they are the foundation from which we can build 'Data Exchange 2.0,' as represented by our straight-through processing initiative with SGI CANADA.

The first goal of Data Exchange 2.0 is to always provide the richest data possible. For the computers that are involved in the workflow, CSIO XML is the common language. It enables one computer to understand what another computer sends. But when people need to get involved, XML is not a friendly format. So Data Exchange 2.0 provides human-friendly formats, too, like PDF documents. With a PDF, for example, an underwriter can say to a broker, "What is the meaning of the note on page 3 of

your submission?" and the broker can see the same document.

The second goal of Data Exchange 2.0 is supporting multiple, flexible workflows. The ideal workflow is no-touch, straight-through processing, in which a broker prepares a submission in a CMS like Policy Works and uploads it straight to an insurance company's web services. Note that the broker does not send it through a portal, but rather directly to the insurer's back-end system. If the insurer's system can rate the submission automatically, it sends back a quotation to the broker in real time.

For business that cannot be rated

automatically, a Data Exchange 2.0 system would have the flexibility to refer the submission to an underwriter. With rich data, the underwriter gets a PDF copy to review, and the insurer's system gets XML so there's no time wasted on data entry. If required, the underwriter talks to the broker and resolves any questions, before completing the quotation. Then the broker downloads the rich-data quotation— PDF and XML—into their system.

Much like the Web moved from version 1.0 to 2.0 in its evolution, data exchange in the insurance industry is undergoing its own transformation.



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# KEAL TECHNOLOGY: Recognize opportunities or languish in the face of competition

**T**he right technology gives brokers the tools to compete, plain and simple. Whether that competition is the direct writer aggressively advertising for personal lines customers or the brokerage down the street targeting commercial accounts, it doesn't matter. What does matter is how open brokers are to embracing technology tools that will measurably improve their productivity.

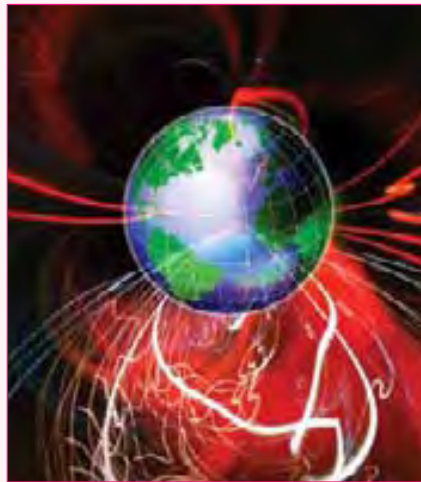
The fact is that only a handful of brokers are using the tools at their disposal. This has to change. Brokers must define what they can do immediately to make tangible gains in operational efficiency and how they should invest in the future to grow their business in an increasingly digital world.

For many brokers, the question is – where do I start? A legitimate response when faced with a bombardment of new technology offerings.

Here's what brokers can do – pick out the key pain points and 'time wasters' in the office today. Don't know what these are? Get help.

Invest in an experienced consultant who has worked with brokerages of all shapes and sizes to examine operations, ask hard questions, identify opportunities and create a plan to increase efficiencies. Keal's consulting division implements best practices that strengthen brokerages across Canada. Could your inefficient workflows be eroding your profits?

Here are some examples. Keal's sigXP broker management system provides automatic direct bill and agency bill reconciliation that reduces processing time by 90% – taking this task from days to



hours. Not only does this reduce billing errors and strengthen accuracy of financial reporting, it also creates a paperless process that verifies the insurance company has paid correct commissions.

As insurance companies make more data available online or through web portals, managing electronic documents becomes critical for brokers. Keal offers a digital scanning and document management solution called dokXP that integrates with sigXP. It allows for reliable document scanning, storage and retrieval, in addition to vital E&O protection through an electronic 'paper trail.' Keal continues to partner with insurance companies to develop seamless integrations that streamline workflows and minimize the unnecessary expense of a paper rich office.

Some brokers may have a document management process in place, but lack any similar system for another important medium: the telephone. sigXP

offers award winning voice recording software integration with blueButler's blueC 802 application. Now brokers can securely manage customer, policy and claims records from all methods of communication.

By implementing a secure call recording system, brokers can:

- Lower their E&O exposure (and premiums);
- Automate compliance tracking;
- Enhance customer service through better coaching and training; and
- Simplify applications over the phone using audio signatures.

How are you communicating with web-savvy Canadian consumers? Websites are becoming more intuitive and functional, with the availability of online quote engines and integration with policy applications. More brokers are exploring the potential of linking with select insurance companies to provide quotes, applications and binding authority. Buy online is not a futuristic thought, it's happening right now.

These are examples of existing technology tools that will automatically increase efficiency in the brokerage office. If your staff spends needless time manually completing tasks why wouldn't you make the investment to improve their productivity?

This article is an excerpt from the new white paper: *Opportunity Knocks: How Brokers Can Exploit Technology to be More Profitable*. Download it here: [www.keal.com/whitePaper/](http://www.keal.com/whitePaper/) or call **Shannon Major** at 1-800-268-5325, ext. 2588.

Keal Technology is a Canadian software developer, exclusively servicing Canadian brokerages. —○

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"ezLeads plus is the must-have tool for brokers seeking to grow their book of business," says **Olivier Morin**, Compu-Quote Regional Sales Director. "More and more consumers are doing their research online and ezLeads plus is available any time – day or night – when someone is looking for a quote."

It's easy to pull reports to measure ezLeads plus's financial return.

ezLeads plus enables brokers to download the leads they receive, complete with the underwriting details and the annual premium into *PropertyRater* with a simple mouse-click.

For more details, call your Compu-Quote Sales representative today at 1-800-265-0808. —○

# TECH BYTES

## New release of Compu-Quote's iClarify for rural Ontario brokers

Compu-Quote has issued a second release of iClarify property validation services for Ontario brokers. This release includes an enhancement of risk address selection and searching that has improved the service for rural brokers.

**James Nickelo**, Compu-Quote's Senior VP states, "We studied feedback from over 700 brokers across Ontario processing more than 120,000 iClarify transactions. We were pleased to see that brokers in urban areas were reporting over 90% accuracy in terms of correct images and dwelling details. Rural dwellings proved to be a greater challenge. This release focused on refining the address location and provides 'progressive address building' just like the GPS in your car. That should significantly improve success rates."

## OSFI to replace database system

The Office of the Superintendent of Financial Institutions (OSFI) is going to replace its 12-year-old Tri-Agency Database system (TDS). TDS, which was launched in 1998, collects, validates and maintains information filed by federally-regulated deposit-taking institutions like P&C insurers.

According to OSFI, the design of the new system will begin in early 2011 with design and development expected to take several years. The aim is for the new solution to offer more flexibility and provide additional functionality to users.

## MSB launches broker Virtual Academy

Marshall & Swift/Boeckh (MSB) has launched its new *MSB Virtual Academy*, an on demand professional development program for agents and brokers in the US and Canada. This program allows agents and brokers to become more productive in using MSB tools like Residential Component Technology



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(RCT) and more knowledgeable about important topics like the fundamentals of residential construction.

MSB Virtual Academy course offerings include: Fundamentals of Construction - Residential, Introduction to RCT Express Main Street, Introduction to RCT Express Main Street – Canadian French, and Introduction to RCT Express High Value Home.

MSB Virtual Academy brings construction knowledge to the fingertips of new and experienced brokers to help them quickly and accurately complete replacement cost estimates. The program provides a tracking component to assist with monitoring the progress of agents and brokers, and to provide data for helping clients develop additional testing requirements to meet their certification needs.

To review a training demonstration or to receive additional information, contact Jerry Fox, MSB at [jerry.fox@msbinfo.com](mailto:jerry.fox@msbinfo.com).

### Portage Mutual and CGI announce IT agreement renewal

Earlier this year, CGI Group Inc. and Portage la Prairie Mutual Insurance Company, announced they had extended their IT contract until 2014. This agreement will extend the existing infrastructure services outsourcing agreement by five years.

“CGI and Portage Mutual have worked together for nearly two decades, with CGI providing a flexible relationship to meet our evolving needs,” said **Randy Clark**, then President of Portage Mutual. “As a result of this extension and our ongoing relationship, CGI will provide the operational excellence to support Portage Mutual’s continued growth in providing reasonably priced, flexible insurance products and by supporting our brokers and customers with exemplary service.”

“CGI is committed to delivering high quality IT services to the P&C insurance industry and we are delighted to extend our services partnership with Portage,” said **Doug McCuaig**, Senior VP and GM, Ontario, Atlantic & Western Canada, CGI. “We are proud that Portage continues to rely on CGI to provide core IT solutions.”

### Policy Works, SGI exchange data electronically with straight-through processing

This spring, Policy Works announced an agreement with SGI CANADA to deliver a commercial lines data exchange solution integrating Policy Works’ Commercial Management System (CMS) and SGI’s underwriting system. SGI CANADA offers P&C insurance in Alberta, Saskatchewan and Manitoba.

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

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

### Keal Technology awarded for new technology benefitting Canadian brokers

In February, Keal Technology, software provider for Canadian brokers, was named the recipient of the Insurance Canada Technology Award (ICTA) Best in Class solution provider. The award was presented at the 2010 P&C Insurance Technology Conference in Toronto. The ICTA recognizes the benefits brokers realize by utilizing the integration

between Keal’s Broker Management System (BMS), sigXP and blueC 802’s call recording software, blueButler.

Recording phone calls within the industry is now considered standard practice, as today’s technology revolutionizes the business benefits of recording calls. After implementing a secure call recording system integrated with the BMS, brokerages can:

- lower their E&O exposure,
- automate compliance tracking,
- enhance customer service with better quality control and,
- book revenue over the phone using audio signatures.

**Pat Durepos**, President of Keal, said, “The sigXP and blueButler integration gives brokers the same technology banks and direct writers have used for years to erode brokers’ market share. Now a broker can exploit the benefits associated with a call centre environment married with the enhanced personal service brokers provide. We’ll continue to work with the blueC’s team to expand the integration to increasingly leverage the benefits for Canadian brokers.”

**Bob Casselli**, President and CEO, blueC 802 added, “blueC’s focus is to use state-of-the-art voice management technology to add critical value to the insurance business by affordable, practical means. These processes that involve voice communications are driven to increase revenue and reduce expenses in ways not achievable until now with the affordable, user-friendly, seamless blueButler and sigXP integrated call management and recording solution. The ICTA reflects this accomplishment. blueC is excited to be working with Keal on this innovative solution.” —○

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Kimbley Systems, an innovative Canadian firm based in Cape Breton, Nova Scotia has focused on niche tools for Canadian brokers since 1997, developing strong relationships with brokers from coast to coast. Its core product is a software package that allows a broker to finance premiums from the desktop of any Producer/Account Executive/CSR. The finance department takes over the signed contract and manages the account daily. The system tells the department when to cancel, eliminating risk to the brokerage. The Kimbley program ensures an agency will have increased profits with virtually no risk.

**David Kimbley**, President and Senior Consultant of Kimbley Systems Inc., states "Technology works seamlessly as a silent partner alongside the

insurance brokerage. This means a product that is easy to use and ultimately contributes to the bottom line."

**Case Study:**  
**Rempel Insurance Brokers,**  
**Morris, MB**

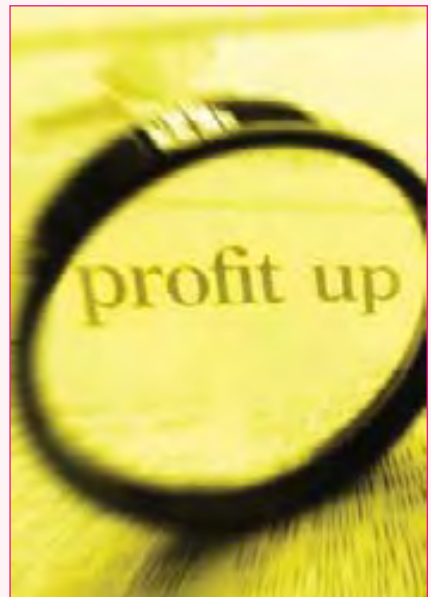
*Ease of Use* – "Using the Kimbley finance software program, has made managing an in-house finance program very simple. The ease of submitting and monitoring electronic payments, along with the ability to manage in office postdated payments, has streamlined the client finance process. The ability to make changes to our client payments is much simpler than with a third party, as we have the Kimbley finance program in place to manage it in-house!"

- **Tara Chammartin, CAIB**, Operations Manager, Rempel Insurance Brokers Ltd.

*Contributes to Profitability* – "The finance program has provided another value-added service to our customers. Using a finance program has helped our brokerage reduce commercial account

receivables. We have been using the Kimbley finance program for a number of years and it has become an important profit line for our brokerage."

- **Dale Rempel, P.Ag, CIP, CAIB**, President, Rempel Insurance Brokers Ltd. —○



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# Totten Group has the formula for success

In less than a decade, Canadian niche product provider Totten Insurance Group has grown from a pair of offices and a staff of six to seven offices stretching from Winnipeg to Moncton housing 85 employees. In its first year of operation (2003), Totten Group generated \$3,000,000 in volume. The company's target market for 2010 is \$64,357,000. Now that is some growth!

Company President and CEO **H. Ross Totten** and Sr. Vice-President (Marketing / Business Development) **Mike Callon** recently spoke with TMB about their company's enviable success and its value to Canadian brokers.

## A very eventful history

Ross Totten recalls opening the doors in January 2003: "We started with a real 'mixed bag' of niche products," he states. "We marketed policies for specialty sub-standard property, professional liability, medical malpractice, E&O and specialty contracting. Today, we still cover those areas, but we have been able to add dozens of other product categories.

"The following year (2004), we negotiated a rollover of a \$1,500,000 book of farm business from Ecclesiastical. That was a huge shot in the arm."

In 2005, Totten Group opened its first new office, its third overall, in Winnipeg.

It served brokers in Manitoba and Saskatchewan.

During the latter part of 2006, Ross and other company officials negotiated the acquisition of EMC Underwriting of Toronto. The purchase became official on January 1, 2007. Later that year, the Winnipeg office expanded its territory to include brokers in Alberta.

A big change occurred at the end of 2007 when Totten group sold to HUB International, merging Totten Insurance Group, The Wholesale Insurance Group (TWIG) and Cross Border Underwriting Services (CBUS). The company continued operation across Canada as an independent HUB as 'Totten Group.' As part of the merger, the firm acquired a new office in Moncton serving Atlantic Canada.

In August of '08, Totten Group acquired KMS in Montreal from HUB Quebec. The operation conducts business in that province as Group Gestionnaire d'Assurances Totten Ltee. In 2009, also in Quebec, saw Totten acquire Norac, an intermediary specializing in liability accounts.

Also in '09, Totten Group started delivering 60% of its policies electronically and launched a new corporate website nationwide. Currently 85% of policies are delivered electronically to brokers.

## Seeking and finding markets

Totten Group markets an extremely wide variety of niche insurance products under five divisions.

The Commercial Casualty Division insures over 15 types of insurance, from Environmental Remediation to High Hazard Contractors to Day Care Centres to Umbrella / Excess Liability – and even Hole-in-One insurance. **Terry Gudmundson**, Vice-President (Western Region), writes this business, out of the Winnipeg office for Western Canada.

The Commercial Property Division, also overseen by Terry Gudmundson for the West, offers coverage for Additional Capacity, Vacant Risks, Used Car Dealers, Retail Stores, Logging & Bush Equipment and much, much more.

The Personal Lines Division, under **Corinne Charles** for Western Canada, has programs for Agricultural Operations, High Value Homes, Rental Properties and Student Housing among others.

Totten Group's Hospitality Division, supervised by **Marcus Morson** in Toronto, provides insurance programs for Licensed Premises, Liquor Sales, Night Clubs, and so on.

The final division is the Professional Liability / E&O Division under **Tracy Green's** supervision. Along with miscellaneous E&O coverage, it offers D&O for profit and non-



President/CEO **H. Ross Totten** (right) and Sr. VP (Marketing & Business Development) **Mike Callon**



**Terry Gudmundson**, VP (Western Region)

profit organizations, Medical Malpractice, Media Coverage and Technology Risks.

Ross Totten states, "It is our goal to develop six new products or programs each and every year. We've found that of those six, two will succeed, two will require fine-tuning and two will fail – all for a multitude of reasons."

When asked how the company gets ideas for new products, Mike Callon replies, "Our underwriters will get inquiries from our brokers regarding hard-to-find coverages. We keep a record of those requests and if we see a trend developing, we will explore it as a potential market."

"As well, being one of Lloyd's largest coverholders, we are passed international niche trends by that markets syndicates. We also receive market tips from the two dozen or so companies besides Lloyd's whose products we provide to brokers."

Ross adds, "Once we have interest in a new product area, we study it carefully. This due diligence must satisfy two criteria: First, it must be financially viable. Second, it must be a product that lasts because it's not fair to offer our brokers specific coverage one year and then have to say, 'Sorry, it's not available,' the following year. We know how hard it is to get that business in the first place and we want that customer (and broker) for the long-term."

Once Totten Group has determined the viability of a product then a price must be set. This isn't as easy as it sounds. According to Mike, "Underpriced products will be gone in a couple of years. It is so important to set the price correctly."

This past April, Totten Group launched its latest product, a liability pool involving four insurance companies. The advantage of pools is that companies are more amenable to covering a high-risk situation when that risk is spread around. In September they followed with an umbrella pool of 'A' rated markets providing \$20 million capacity to write more onerous classes of liability on a stand alone basis.

## The Totten team

The 85 individuals that make up the Totten team have one trait in common according to President Ross Totten. "When hiring, we look for people with passion for their career," he says. "We

seek quality individuals who want to be involved in the industry, who want to continually improve themselves. They don't necessarily have to have insurance experience. Experience can be obtained once the right person is onboard."

Mike continues, "Ross is a firm believer in professional growth through education and that belief permeates the company. We have an excellent internal training program in which everyone from Ross on down to the newest hire must utilize on a yearly basis. We also encourage utilizing industry education providers such as IBAC, the provincial broker associations and the Insurance Institute of Canada."

Ross enthusiastically adds, "We always look to move people up through the ranks. It is very satisfying to witness our employees moving up the career ladder."

## A beckoning future

The growth of the Totten Group has been impressive, indeed, But what of the future?

Ross says the company is always on the lookout for expansion opportunities. He states, "We want to grow organically, but we are also definitely looking to grow through acquisition."

Ross tells TMB that Personal Lines will continue to be a concern to regular markets to the point that many will drop 'problem' books of business. Enter Totten Group who is looking to grow, for example, its book of Substandard Homeowners business.

Mike points out that most Canadian domestic markets are reverting to core competencies in Commercial business. Movement into lines of business not typically written during the soft market is now reversing, and many carriers are exiting certain classes of business. This trend will provide opportunities for intermediaries like Totten Group.

As the economy improves, this improvement will be reflected in the growth of the construction, manufacturing, hospitality, service and professional industries. These industries, in turn, will have a need for hard-to-place insurance plans. Again, enter the Totten Group.

Ross Totten notes that nationally, the company "has a hole on the west coast." He continues, "To be a truly national company we have to fill that hole. Look for us opening an office in the BC in the near future."

Look for Totten Group to be doing that – and quite a bit more than in the months to come! †



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By John Knotek,  
BMO Bank of Montreal®

# 'Tis the season for RESPs

During December, many people find themselves considering numerous RSVPs for holiday parties. While it 'tis the season' for celebration, it is also a good time to consider

RESPs, one of the best ways to save for a child's education. Already, funding an education is an expensive proposition with forecasts indicating that for a child born in 2010, the cost of a four

year post secondary education for them could rise to well over \$100,000. This is a significant amount, but prudent financial planning can help parents ensure that sufficient funds will be available for their children.

A Registered Education Savings Plan (RESP) is a special savings plan designed to fund a post secondary education or training program. In terms choosing investments, an RESP is much like a Registered Retirement Savings Plan (RRSP), in that there are numerous options including cash, term deposits, mutual funds or stocks. Subscribers can choose from various providers (banks, financial advisors, trusts) in the marketplace who offer different setups that range from group plans to fixed baskets of mutual funds to self-directed accounts. While RESP contributions are not tax deductible like RRSPs, the savings do grow tax free until the funds are withdrawn or the plan expires at the 35<sup>th</sup> anniversary of its opening.

Most commonly, these plans are used to save for a child or grandchild's education, but anyone saving for an education can open one. The plan is established by a 'subscriber' (typically a parent or grandparent) for a single beneficiary or in the case of a family plan, multiple beneficiaries who must be directly related to the subscriber. There is an added benefit for minors with the federal government's Canada Education Savings Grant (CESG). There are some nuances for families with less than \$77,769 in net income, but the grant is a minimum of 20% of the contribution to a maximum of \$500 annually for beneficiaries up to and including the year they turn 17 (with some restrictions).


Contributions can be made to the RESP anytime during the plan's lifetime, to a maximum of \$50,000. However, the CESG per beneficiary is based on contributions made in a calendar year and with a lifetime limit of \$7,200. So subscribers could conceivably invest the lifetime limit all at once but only achieve the annual maximum CESG and forgo future CESGs. Despite this,

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if invested early enough in a child's life, the advantages of tax free investing for a long period of time typically outweighs making smaller contributions and maximizing the CESG each year.

Alternatively, since coming up with a single contribution of \$50,000 per beneficiary is probably not an option for most, consideration of a hybrid plan may be warranted. For instance, to receive the maximum lifetime CESG, it takes 14 annual contributions of \$2,500 for a total of \$35,000. So one could invest \$17,500 (\$15,000 + \$2,500) at the outset on which income could be generated tax-free and not impair the ability to maximize the CESG. This is provided that there are at least 14 years before the year that the beneficiary turns 18 (when they become CESG ineligible).

When the beneficiary begins his or her post secondary education, funds in the RESP would be used to pay for education related expenses. The withdrawals would be taxed in the hands of the beneficiary who typically would pay tax based on their income level. If the beneficiary does not pursue post-secondary education and another beneficiary is not named, the contributions are returned to the subscriber without tax consequences and the CESGs are returned to the government. However, dealing with the accumulated income in the plan under this scenario is a bit more complex and a variety of regulations and taxes may apply. Alternatively, this accumulated income can be transferred out to an RRSP tax free as a regular or spousal contribution for the subscriber, provided they have the contribution room.

Overall to get maximum benefit from any savings program, it generally makes sense to start early. So if you

have already started, good for you. If you haven't, there is no need to fret as every bit of savings will help. Just do keep in mind the CESG benefits of contributing by the December 31 deadline each year. But regardless of whether your plan is already in motion or under consideration, consultation with appropriate advisors is recommended and can

help develop and refine your own personal strategy for saving for your child's education. #

*The comments contained herein are general in nature and professional advice should be obtained in respect of any person's specific circumstances.*

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## Red River's Friesen heads CICMA

**Lyndon Friesen**, V.P. of Claims at Red River Mutual has been named President of the Canadian Insurance Claims Managers Association.

The Canadian Insurance Claims Manager Association (CICMA) was first established in 1952 as an organization to allow claims managers across Canada to promote and maintain a high standard of ethics in the handling of general insurance claims and to promote the image and welfare of the General Insurance industry in the matters pertaining to the settlement of claims.

Lyndon's term as President is a one-year position followed by a term as Past-President.

Congratulations, Lyndon, on your appointment.



*CICMA's new Board of Directors with Lyndon front-and-centre*



*Lyndon Friesen being sworn in as CICMA's President at the association's AGM in Quebec City*

## RSA Canada to purchase GCAN Insurance Company

RSA Canada has agreed to purchase GCAN Insurance Company and its parent company, Glenstone Capital Incorporated, from the Ontario Teachers' Pension Plan Board for \$420 million. Completion of the transaction is, of course, subject to regulatory approval.

RSA Canada President and CEO **Rowan Saunders** said, "This is actually the second-largest insurance company acquisition in the past 10 years in the Canadian P&C market, and it's important because it's now moved RSA up to the fourth-largest general insurer in Canada." (Previously, RSA Canada ranked fifth in 2009 premiums written.) The consolidation is expected to increase RSA Canada's premium base from \$1.9 billion (2009 figures) up to \$2.2 billion.

## Marsh appoints new senior Canadian executive

Marsh has appointed **Gerry Russ** as its Managing Director and Construction and Design Practice Leader for Canada. Gerry moves to his new post from the position of Canada Practice Leader for Construction and Surety at Aon. He has over 30 years of surety and construction risk management experience.

In other news from Marsh, the company has developed a new metals insurance product in response to high gold prices. According to Marsh, record high gold bullion prices has meant firms involved in metal trading, storage and transit are at risk of being under-insured against physical damage or loss.

In response, Marsh has developed a new metals insurance product that provides up to \$1 billion of cover. It offers protection for precious and base metals while in transit or in store worldwide, plus related plant, machinery and equipment. Designed for the specific needs of financial institutions, metals and mining companies, metals traders, refineries, transporters and storage companies, the metals insurance product covers 'all risks of physical loss or damage.'

## ACE Canada selects new CFO

ACE Canada has appointed **Bruce Walker** as its Chief Financial Officer. Walker will report to CEO **David Brosnan**. He will provide leadership in budget management, financial reporting, internal controls, audit and the strategic direction of the company's IT division.

## Brokers join Red River to swing a hammer for Habitat

Red River Mutual together with several brokers spent September 20-24 working on the build site with Habitat for Humanity.

Red River's increased community action in 2010 includes sponsoring a 'sustainable home' at Habitat for Humanity. These homes are designed to decrease the 'environmental footprint' of the home and reduce the owner's utility bills over the long term.

The company thanks the following brokers for getting involved: Horizon Insurance, PMC Insurance, BSI Insurance, Essex Insurance, King Insurance, Lakeview Insurance, Reider Insurance, and One Insurance.

## Celebrate the season with MAIP

The Manitoba Association of Insurance Professionals (MAIP) will hold its annual Christmas Party on December 14, 2010, at Winnipeg's historic Fort Garry Hotel. A Silent Auction will accompany the dinner and entertainment with proceeds going to Alpha House. Contact a MAIP member for further information or visit [www.caiw-acfa.com/maip/index.html](http://www.caiw-acfa.com/maip/index.html).

# Jeff Coleman and The Children's Wish Foundation raise funds

**J**eff Coleman, President of Patill/St. James Insurance, is part of the South Interlake Chapter of The Children's Wish Foundation. On Saturday, August 21, the organization held its 22<sup>nd</sup> annual Trail Ride and Family Fun Day at the Peltier Farm in Woodlands. This was the most successful year ever in terms of monies raised – \$69,000! With this year's

contribution, the Chapter approaching \$900,000 in total funds raised.

The great part of the Trail Ride and Family Fun Day is that annually the Chapter spends less than \$250 to put the ride on. Literally everything that happens is donated – right from the local folks who let 150 to 200 horses ride through their back yards to the folks who donate enough corn,

coleslaw, chicken, pork, buns, beans, ice-cream and auction items to get 825 people fed and on the edge of their seats during the auction. Of course the people who reach deep into their pockets for financial pledges help too. Every penny raised goes to granting wishes for children with life threatening diseases. 🙏



*What a great day!*



*Dinner line-up*



*Jeff Coleman helped serve dinner*



*Riders coming through the yard*



*A saddle was the raffle prize and won by a lucky participant*



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## THE TORNADO LEFT AN AFTERMATH.



## WE LEFT AN IMPRESSION.

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

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

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

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

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

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

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

The streets were almost in total darkness.

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

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

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