

MANITOBA INSURANCE **BROKER**

VOLUME 19 NUMBER 4, DECEMBER 2011



IBAM Team Captain
PETER TESSIER
in the community

Manitoba's Dale Rempel becomes
new IBAC prez- See report inside

SPECIAL REPORT:
TECHNOLOGY

YOUNG BROKER NETWORK GOLF TOURNEY RECAP

Ever had that Errors & Omissions feeling?



Call Monarch BEFORE it happens to you!
Insurance Brokers' Errors & Omissions Program

As managing brokers for Lloyd's of London markets, we can also help in placement of coverage on most Errors & Omissions classes of business, as well as excess umbrella, CGL, D&O, property, motor truck cargo and auto physical damage.

SERVING: ALBERTA • BRITISH COLUMBIA • MANITOBA • SASKATCHEWAN

Contact us today!



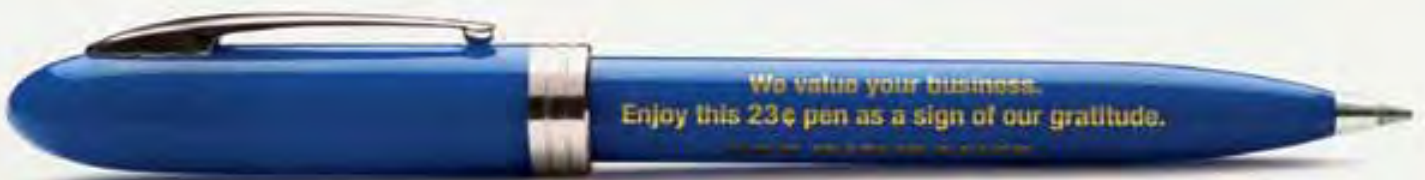
204, 7633 - 50 Street
Meridian Place
Edmonton, Alberta T6B 2W9



Ph 780-422-0568 Fax 780-425-6776
Toll-free phone Canada: 800-561-1713
Toll-free fax Canada: 866-425-6774

monarch@monarchins.com

online at www.monarchins.com



Great relationships are built on more than just corporate knick-knacks. We are committed to building strong broker relationships that are mutually beneficial... because in the end, a strong working relationship beats a free paperweight.

Ask your Red River Mutual Broker Relations Consultant about our suite of broker benefits, including our Co-op Advertising Program, RRSP Programs and Succession & Financing options.

redrivermutual.com

**Red River
Mutual** TM
make it your own.

INTRODUCING

Canada's Newest Marine Intermediary



GroupOne Underwriters is pleased to introduce **MarineOne** Underwriters, a division of GroupOne. MarineOne provides **Standard & Sub-standard** insurance for Marinas, Yacht Clubs and Boat Dealers to brokers across Canada. MarineOne offers Hull & Machinery, Property & Casualty, Protection & Indemnity, CGL, CARGO and Commercial Property coverage for virtually all classes of marine trades.

MARINEONE
UNDERWRITERS
a division of GroupOne Underwriters

Coast To Coast, we've got you covered. www.grouponeu.com

Features

2011/2012 Board of Directors

Executive Committee

President

Peter Tessier
Wagoner Insurance

Chair / Past President

Pamela Gilroy-Rajotte
HUB International Horizon Insurance

President-Elect

Curtis Wyatt
Wyatt Dowling Insurance Brokers

Vice-President

Lori King
Turnbull Whitaker Insurance

Chief Executive Officer

David Schioler
Chief Executive Officer

Directors

Greg Barrows – Cameron Agencies
Tara Chammartin – La Salle Insurance
Keith Jordan – HUB International Horizon Insurance
Garry Fast – Team Insurance
John McDonald – BSI Insurance
T.J. McRedmond – Crossroads Insurance
Darren Peters – Oldfield Kirby Esau
Russell Wasnie – One Insurance

IBAM 2011/2012 Committee Chairs

IBAC

Scott Andrew/Pamela Gilroy-Rajotte/Peter Tessier

MPI/DVL/IBAM General Liaison

Russell Wasnie

MPI/IBAM SRE Committee

Dale Rempel

Communications/BIP Committee

Peter Tessier

Conference

Curtis Wyatt

Nominating

Pamela Gilroy-Rajotte

Professional Development

Tara Chammartin

Young Broker Committee

Lindsey Jordan

The MANITOBA INSURANCE BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 205-530 Kenaston Blvd. Winnipeg, MB R3N 1Z4, (204) 488-1857, email: info@ibam.mb.ca
All rights reserved. Contents may not be reproduced without express consent of the publisher. ©2011



Editorial and Advertising Offices:
3rd Floor, 2020 Portage Ave. • Winnipeg, MB R3J 0K4
Tel: (204) 985-9780 • Fax: (204) 985-9795
E-mail: terry@kelman.ca

Executive Editor David Schioler
Managing Editor Terry Ross
Design / Layout Theresa Kurjewicz
Marketing Manager Kris Fillion
Advertising Coordinator Lauren Campbell



**Dale Rempel
new IBAC President 17**

Special Report: TECHNOLOGY 29

Young Broker Golf Tournament 46



Departments

6 President's Message
8 Viewpoint
9 YBN Report
10 Raising our Profile

22 In the Community
40 Business Corner
50 Industry News
52 Reach our Advertisers





Pete Tessier,
IBAM President

Much has happened in six months

It's been six months since I had the honour of being elected President of the Insurance Brokers Association of Manitoba. Much has happened in that time, the most exciting being the return of the Winnipeg Jets and their inaugural season starting this past October. The Jets represent what many in our province consider a 'return to glory' and I see no reason why insurance brokers cannot share the same feeling.

The past six months have seen the board engage in some hard and difficult work with MPI in regard to our ongoing compensation model. Some of the conversations have been challenging, but both parties agree that our accord is not performing the way it was designed. There are solutions, both short and long term, as the Executive Committee and Board-at-Large are working to provide brokers with the best options for our continued role as the insurance industry authority in Manitoba.

I have had the pleasure of representing our association and province for the past six months and this role involves telling our story to those wanting to understand insurance in Manitoba and beyond. Many people within the financial media will cite new products and players in the insurance industry specifically geared to the new 'ever-changing' consumer. The conversation often ends with the question: 'How will brokers survive?'

In my opinion brokers will not only survive, but also thrive in the future as long as we adapt to change. That is what the consumer expects of us. One story I have been relating to colleagues across the country is that of the mortgage broker. Fifteen years ago this broker channel was seen as a fringe role in the mortgage industry. The growth has been spectacular with industry partners predicting 9% growth in the next 5 years. More importantly the support from industry partners say 97% **"see clear benefits for their company in being involved with the broker channel."** Mortgage lenders also see the broker channel as providing

"access to a wide range of customers as one of the top two benefits.... Other benefits include low operational costs, and putting different lenders on a level playing field." One has to wonder why.

It's because consumers demanded more from their lenders, the financial institutions with whom they thought they had a relationship. As the lenders got bigger and less customer-focused the mortgage broker offered care, respect, a relationship and, most importantly, choice to the consumer. These are the same attributes of service that we, as insurance brokers, offer our customers.

The comparison between the two industries is important, as all who have a mortgage require insurance. As insurance companies ask us to change and evolve for their specific needs (mainly technological evolution), we have to

remind them that it is brokers who know the consumers. For us, customers are people to offer and provide service to because we know they demand choice and expect care.

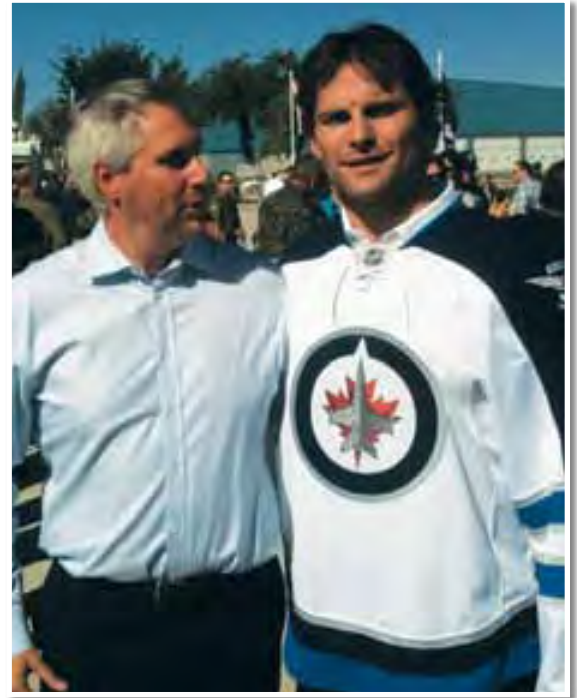
As we move forward as an association, and in our individual businesses, remember to embrace your customer knowledge and experience. Don't just remind our insurance company partners about how customers operate – tell them. Tell them what you need to succeed, and ask them to cooperate with you and other insurers toward a common goal for their chosen line of distribution – the broker channel. Your association mission statement says IBAM is "the industry authority in Manitoba, advocating change and ensuring choice." Reach for this goal every day and brokers will not just survive, they will thrive! #



(L-R) MP Laurence Toet, MP Joy Smith, MP Rod Bruinooge, and Pete Tessier at the official unveiling of the team's new uniforms. Peter and CEO Dave Schioler were invited to the event by MP Rod Bruinooge.



The Winnipeg Jets unveiled their new uniforms at 17 Wing in Winnipeg



Pete Tessier with Jet Mark Stuart

Help customers get the most from *Rental Car Insurance*

As an insurance expert, you know how good *Rental Car Insurance* is.

For customers, it's an unbeatable combination of savings and rock-solid protection, making it their wisest choice.

To ensure their protection is seamless, here's an important reminder to offer each customer:

- If you're buying *Rental Car Insurance* in your name, make sure you rent the car in your name too.

It'll help *Rental Car Insurance* protect them as well as intended.

Save up to
\$25 daily



**Manitoba
Public Insurance**



Dale Rempel, President,
Insurance Brokers
Association of Canada

Government backs brokers

For my first Viewpoint article as President of the Insurance Brokers Association of Canada, I have a great privilege and pleasure in talking about an issue that has consumed our association for almost three years now. As most of you may know, the Government of Canada published on October 12 the regulations that would prohibit banks from promoting, advertising, and selling insurance on their banking web sites. IBAC had raised this issue with legislators in the spring of 2009, as well with the Department of Finance. We had made the case that when the rules were drafted in 1991 that would prohibit banks from retailing insurance directly from their branches, very few transactions were taking place via the Internet. The rules, as drafted in 1991, did not expressly deal with the Internet, or any other form of transactions done through a telecommunications device.

As the market and technology evolved, more and more transactions

were taking place on-line. By way of comparison, in 1993 there were about 4 paper transactions done for every one electronic transaction done in Canada in the financial services sector. Today that proportion is about 6 electronic transactions done for every single paper transaction. That is a massive shift in favour of electronic dealings in the financial services sector. The banks claim that they are cheaper to do, quicker, and more “convenient” for consumers. It seems that this is the way forward for most banks in Canada.


The issue we raised seems quite timely in view of the above shift. The principles that we, as brokers, put forward back in 1991 and ever since, needed to be transposed into the on-line world. Consumers could just as easily be pressured or coerced into considering insurance when they apply for credit; be it sitting in front of a loan officer, or making an application for credit on-line. We communicated this principle

to legislators as well as the Minister of Finance. In October 2009, the Minister announced that the Government would be putting in place regulations that would extend this consumer protection to the on-line world. As a profession we applauded him and the Government for this principled decision.

We also were pleased to see the publication by the Government this October of the actual regulations. The banks will now have until March 1, 2012 to conform to these rules. We are still asking brokers across the country to keep an eye out for any insurance related materials in bank branches, as we will be keeping an eye on whether they abide by the on-line rules.

This is a huge win for consumers! We applaud the Government of Canada for taking this strong stand in extending this protection to the on-line world. The Minister of Finance deserves credit for driving this file to its end. #


“As a profession we applauded the Minister of Finance and the Government for this principled decision.”



G. WOODWARD RESTORATION SERVICES LTD.
1109A Winnipeg Avenue, Winnipeg, Manitoba R3E 0S2
Phone: 204 783-6266 Fax: 204 772-5422

**SPECIALIZING IN INSURANCE RELATED REPAIRS
24 HOUR EMERGENCY SERVICES**

- Complete content and building restoration
- Fire, Smoke and Water damage repair
- Mould remediation specialists
- Secured warehousing facilities
- Carpet and upholstery cleaning



Visit us online

www.ibam.mb.ca





No rest for the Young (Brokers)

Lindsey Jordan, HUB International Horizon Insurance
Young Broker Committee Chair

On August 26, we hosted our annual YBN golf tournament at the beautiful Teulon Golf & Country Club. There were 80 golfers and volunteers in attendance for a great day of golf. This year's event raised \$800 through the silent auction and putting contest with all proceeds going to the Multiple Sclerosis Society of Canada South Central Chapter. A big thank you goes out to all the sponsors, volunteers and participants that helped make the day a success.

In September, **Dwight Heppner** and I travelled to Minneapolis to participate in the Young Agents Big "I" Fall Leadership Conference. This was an excellent opportunity for us to be involved in seminars, group discussions and various events where we were able to meet fellow brokers and exchange valuable information. The new ideas acquired from this event will be shared with the Young Broker Committee and implemented in

the upcoming months. Overall it was an excellent experience.

At the time of writing, we are preparing for the 8th Annual Young Broker Hosted Education Day, being held November 18 in Winnipeg, MB. The event will feature two seminars, as well as a networking lunch and 'Meet Your Company Representatives' reception. The event is open to brokers of all ages, it not only provides brokers the chance to obtain continuing education credits, but is also a great networking opportunity.

I'd like to take this opportunity to introduce the newest Young Broker Committee member. **Andru Valpy** is currently working at Western Financial Insurance in Winnipeg. He began his career in 2003 with Pet Plan Insurance (a division of HED Insurance Solutions) and continued with them until 2004. In 2005, Andru left the industry to pursue a career in the Communications industry

with Shaw Communications, where he remained until 2010. In fall of 2010, Andru returned to the insurance industry with Western Financial Insurance and is currently a telephone sales customer service agent. Outside of the industry, Andru is actively involved in the community and volunteers with various organizations. Welcome to the Committee!

We are still seeking new members. The YBN is an excellent opportunity to meet other young insurance professionals. If you are interesting in receiving our E-News or becoming a member of the Young Broker Network, please visit the YBN link on the IBAM website. We also have a few open spots on our Committee. If you are under age 37, looking to share your ideas, become more involved in the industry and interested in joining the Young Broker Committee, please contact me at ljordan@horizoninsurance.ca or 204-856-2426. #

Open minds. Better solutions.

At Sovereign General, we believe that open minds create better solutions. Operating as an established 'A' rated Canadian Insurer, our experienced professionals across the Country are empowered to create innovative solutions to your specialized insurance needs. So next time you're facing a complex challenge, our knowledgeable team is committed to solving it.

sovereigngeneral.com

Karl Jaikaransingh, (left) Office Manager
Linda Cyrenne, (centre) Senior Commercial Underwriter
Sheridan Pawluk, Junior Commercial Underwriter
Toll Free 1-800-268-0393.



In the Media



The Idea Guy

ave Schioler, CEO of the Insurance Brokers Association of Manitoba, says Pete Tessier, the president of the association, is a very sharp fellow. He's an idea guy," says Schioler, "who doesn't get selfish about the ownership of ideas." By Ron Shorvoys

Self-admitted risk taker, artist, hockey binger and erstwhile Deadhead, Pete Tessier is all of those things and more – including president of the Insurance Brokers Association of Manitoba. Tessier, 39, is originally from the West Coast. He says he "came out to Winnipeg for the good weather." He was born and raised in Vancouver, where he attended St. George's School, an independent school for boys on

for interval productions. I continued working there after university, doing things like developing corporate communications strategies." He did get to do some real net work, though, piloting a 30-foot-long by 15-foot-high motor of a paddlewheeler in New Orleans-themed event drugstore chain was staging 1992 to '85. "I just seemed to stick around like mould." At the age of 24, Tessier decided to travel. "I jumped on a plane to London, overland to Egypt and then flew to where I stayed for three months. No

How to reduce those receivables

Calling it an "important profit line" for his brokerage, Dale Rempel, president of Rempel Insurance Brokers in Morris, Man. and president-elect of the Insurance Brokers Association of Canada, says the Kimbley Systems finance software he's been using for the past seven years continues to pay his back office

of CS. The product allows the broker's finance department to take over the signal control and manage the account day-to-day. The system also alerts the department when it's time to cancel, eliminating risk to the brokerage.

Kimbley says his system ensures a broker will have increased profit with virtually no risk. "Our technology works seamlessly as a silent partner alongside the insurance brokerage," he says. "It's a product that's easy to use and ultimately contributes to the bottom line."



Rempel



Rempel

financing rates," he says. "You can set the payment plans, the number of payments, establish pre-authorization and even set the amount of down payment. It works for it all."

Rempel adds: "A key benefit is the way it makes managing an in-house finance program simple. The software offers the ease of submitting and posting electronic payments, along with the ability to manage in-office, post-dated payments. Charges to client payments are simpler than with a third party.

"There is another value-add to this because we can service our existing customers better and offer the financial terms new prospects may be after. Our brokerage has been able to reduce its commercial account receivables with package." www.kimbley.com

"It gives us a competitive edge," he says, "because it provides a lot of financing flexibility." The finance software is the Cape Breton-based vendor's core product, but president David Kimbley also offers specialized consulting. Since 1997 his software has made it possible for brokers to finance premiums from the desktop of any producer, account

Rempel agent. His medium-sized brokerage counts on commercial sales for 75 per cent of its business. "This software lets you determine your

Ottawa backs brokers with web announcement

Minister of State (Finance) Ted Menzies announced in Calgary, on Tuesday, October 11, 2011, government regulations that prohibit the promotion and sale of unauthorized insurance products on banks on their web pages.





Paul Davis Systems
Restoration Specialists



24 Hour Emergency Service, 365 Days a Year

204-586-1684 • 888-276-5682

Fire and Water Damage Repair

Structural Drying and Contents Cleaning Specialists

It's official: Banks now banned from promoting non-authorized insurance on their Web sites

OTTAWA (AP) — The federal government has announced that it will ban banks from promoting non-authorized insurance on their Web sites.

The new rule, which is part of a broader effort to protect consumers, will take effect on Jan. 15, 2011.

The rule changes will apply to all banks, not just those that are members of the Canadian Bank Association. It also applies to any bank that is not a member of the association but that has a Web site that offers insurance products.

The rule is part of a broader effort to protect consumers from the risks of non-authorized insurance. It also applies to any bank that is not a member of the association but that has a Web site that offers insurance products.

The success of Weggoner Insurance has allowed Tesler to pursue other interests. In 2005 he and brother-in-law Kreitz set up Weggoner Industrial Products.

"We sell hoses, fittings and accessories for fluid, air and water transfer. We even have a rear-mounted plough for moving snow. We have a separate shop, a 5,000-square-foot warehouse in an industrial park in Winnipeg. Usually we're stocked with every kind of hose imaginable."

The firm distributes its products from northwestern Ontario, across Manitoba and Saskatchewan, to the oil sands of Fort McMurray, Alta.

When he's not selling hoses and fittings...



NEWS

It's official: New rules prevent banks from selling insurance online

OTTAWA (AP) — The federal government has announced that it will ban banks from selling insurance online.

The new rule, which is part of a broader effort to protect consumers, will take effect on Jan. 15, 2011.

The rule changes will apply to all banks, not just those that are members of the Canadian Bank Association. It also applies to any bank that is not a member of the association but that has a Web site that offers insurance products.



Restoring your life and property is our priority.



PRIORITY
RESTORATION

The unexpected happens. Get your life back, fast.

24-hour emergency service for your property, contents and document restoration.

204.786.3344 priorityrestoration.com

THE CANADIAN PRESS

Ottawa to prohibit banks from advertising insurance products on web sites

Canadian Press
The Star 11/22/11
Business
Byline: STELLA LIU/REUTERS

OTTAWA — The federal government is moving to prevent Canada's banks from advertising their in-house insurance products on their web pages.

The action was not a surprise. Finance Minister Jim Flaherty has warned banks for several years they were breaking the spirit of the law in advertising insurance products on web sites.

In an announcement, Minister of State Ted Menzies said current regulations already prohibit banks from promoting or selling unauthorized insurance products in their branches.

But in recent years, some banks have taken to advertising on their websites.

"We want to ensure the Bank Act reflects the new reality of online banking, to avoid attempts by banks to do on their websites what they are prohibited from doing at their branches," Menzies said in a statement Tuesday afternoon.

"We must make sure there is a level playing field where small businesses can compete, thrive and create jobs, which is why our government announced that we would, at the earliest opportunity, ensure that banks are legally prohibited from selling and promoting unauthorized insurance products on their banking web pages."

Earlier this year, the government launched public consultations on the issue.

Tuesday's announcement said the new regulations would be posted in the Canada Gazette.

The government announcement quotes the **Insurance Brokers Association of Canada** as supporting the move, which was expected.

The Canadian Bankers Association has opposed regulation, arguing that the restriction would limit competition in the insurance market.

Menzies said the new regulations will ensure fair competition between the powerful banks and insurance providers.

Copyright © 2011 The Canadian Press

Length: 235 words
Word count: 227 (1311282)



GlobeAdvisor.com Search

RAIN MUTUAL FUNDS STOCKS RATES NEWS & COLUMNISTS ADVICE FOR A

News from globeandmail.com

Ottawa to ban online bank insurance ads

Wednesday, October 12, 2011

The federal government is moving to prevent Canada's banks from advertising their in-house insurance products on their web pages. Finance Minister Jim Flaherty has warned banks for years they were breaking the spirit of the law in advertising insurance products online. Minister of State Ted Menzies said current regulations prohibit banks from promoting or selling unauthorized insurance in their branches. But some banks have taken to advertising on their websites. "We want to ensure the Bank Act reflects the new reality of online banking, to avoid attempts by banks to do on their websites what they are prohibited from doing at their branches," Mr. Menzies said in a statement Tuesday. He said the ban will ensure fair competition between banks and insurance providers.

THE GLOBE AND MAIL

Aurora Underwriting Services Inc.

Toll-free tel: (866) 328-1314
Toll-free fax: (866) 428-8143

**Wholesale
BROKER
FOR BROKERS**

Property • CGL (incl. Truckers)
Cargo • COC • Umbrella/Excess
Auto Physical Damage (incl. Logging)
Special Events • CEF • Aviation
E&O • High Value Homes • D&O

Please visit our website at
auroraunderwriting.com

Feds cracking down on unauthorized insurance

The Canadian Press
The Star 11/22/11
Page: 14
Topic: News
Keywords: Insurance, Unauthorized

Canada is getting serious about the regulation of banks and other insurance providers.

In Toronto, federal regulators were unveiled a long-expected ban on the unauthorized insurance products on the same website that purports to be authorized.

The move is aimed to limit bank's consumer and insurance services, said Secretary of State (Finance) Ted Menzies.

"We are strengthening the insurance regulations by adding a clause to ensure the clarity and business insurance... the government believes it is a positive step forward and consistent with the spirit of the Bank Act," Menzies said.

He said the new regulations would be posted in the Canada Gazette.

The ban will ensure fair competition between the powerful banks and insurance providers.

"We're ensuring fairness," Menzies said.

The ban covers all banks and other insurance providers.

© 2011 The Canadian Press

Length: 235 words
Word count: 227 (1311282)





simple to present
easy to sell
profitable

Introducing the extended vehicle warranty that takes the High Road

High Road Warranty was created exclusively for insurance brokers and their customers. Finally, Canadians can “top-up” their auto insurance to include protection from mechanical breakdown.

At last,
the warranty
you and your
clients can
trust

Contact High Road Warranty for your introductory package today.

www.highroad.ca
info@highroad.ca
T: 1.855.444.4762



Political Advocacy

BAM's President-Elect Wyatt 'does his stuff' for IBAM at Winnipeg Chamber of Commerce-sponsored Provincial Election Debate, held September 22 at the Winnipeg Convention Centre. #



Premier Selinger speaking during the debate.



NDP leader Premier Greg Selinger



Progressive Conservative Party leader Hugh McFadyen



Liberal Party leader Jon Gerrard



YOUR CUSTOMERS RELY ON YOU. YOU CAN RELY ON US.

For over 300 years we have successfully helped our business partners achieve their goals. We can help you by sharing our knowledge and providing you with the products, tools and services you need to better serve your clients.

RSA provides a wealth of options beyond home and auto insurance that makes doing business better for both you and your customer. Whether it's coverage for jewelry, cottages or antiques, or useful broker tools such as web-based client inquiries and electronic policy documents, you'll be equipped for success.

In addition, policyholders earn one AIR MILES® reward mile* for every \$20 spent on their insurance premiums and have access to our Hassle Free Claims Service that gets them back on track quickly.

**Rely on us. Contact your RSA Business
Development Manager or visit rsagroup.ca**



© 2011. RSA is a registered trade name of Royal & Sun Alliance Insurance Company of Canada. "RSA" and the RSA logo are trademarks used under license from RSA Insurance Group plc.

®™ Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Roins Financial Services Ltd.

* All AIR MILES® offers are subject to the Terms and Conditions of RSA, and may be changed or withdrawn without notice. Terms and Conditions can be found at www.rsagroup.ca.





PAL, also your Specialist of ATM, VLTs and Misc. Property

Our unique property programs offer protection for Automated Teller Machines (ATM), Coin Sorters, Video Lottery Terminals, Vending Machines and miscellaneous property.

We offer All Risk policies with Replacement Cost coverage for the property as well as cash and Liability if needed.

For more information, give us a call or visit our website.

PAL is your specialty insurance broker; make sure your clients have the best protection at the most affordable premium.

Simcoe, Ontario - Branch Office
Toll Free: 1-800-265-8098
Fax: 519-428-5661

www.palcanada.com



PREZ.

BIGWIG.

TOP DOG.

BOSS MAN.

HEAD CHEEZE.

HEAD HONCHO.

BIG KAHUNA.

THE BRASS.

No matter what they call you, we're proud to call you one of our own.

Congrats to Dale Rempel, born-and-bred Manitoban and newly-elected IBAC President.





Dale and Lynne Rempel with son Brent

Manitoba's **DALE REMPEL** elected new IBAC President

Dale Rempel, President of the Insurance Brokers Association of Canada

The Insurance Brokers Association of Canada (IBAC) is celebrating its 90th anniversary in 2011. The national organization also has a new leader these days – and he’s a born-and-bred Manitoban. Former IBAM President **Dale Rempel** of Morris, Manitoba, was elected to the national organizations top post on September 24 at IBAC’s AGM in Banff, AB.

Manitoba Insurance Broker (MIB) caught up with Dale recently while he was in New Brunswick in the midst of a very busy schedule. He was gracious enough to take time from that hectic schedule to be interviewed.

MIB - Can you describe the feeling of leading a national organization of your peers?

Dale - It is quite an honor to be elected the President of the Brokers Association of Canada. I have always wanted to give back to an industry that has been so good to my family and me. Over the past 10 years, I have been involved with IBAC as a volunteer on committees, a director and an executive member. My passion has always been Professional Development and I have attended eight annual IBAC PD Conferences. IBAC is a very strong organization and I am honoured to be a part of the organization.

MIB - What are your priorities for your term in office?

Dale - Insurance brokers become successful when they build strong relationships with customers, companies and other industry supplier. I believe building relationship has made IBAC a very strong association as well. But, we need to continue working on these relationships.

My goal and focus for the next year will be ‘Fostering a stronger relationship with Industry Stakeholders.’ These include government, regulators, insurers, other trade groups and media

Regarding government IBAC’s success has been based on developing strong relationships with politicians and government employees. Now it is even more important as there are so many new MPs in Ottawa. It is important that we contact all new MPs to let them know who we are and what our values are. What makes IBAC different than many other associations is that we keep in contact with MPs and their staff even when there are no current issues or concerns. We don’t just run after the politicians when we need something from them.



‘The Rempel Clan’ – Dale Rempel, Calgary Centre - North MP Michelle Rempel and her husband Jason Rempel

In terms of other stakeholders, we feel it's important to ensure that IBAC is the main voice and source of information for the P&C industry. It is important that IBAC provides timely and accurate information to all stakeholders.

MIB - How can Manitoba brokers assist you in your presidency?

Dale - Manitoba brokers can assist by contacting and making personal visits to MPs in their riding. It is important that brokers get involved with promoting the broker channel to the government and other industry partners.

MIB - How is IBAC celebrating its 90th anniversary?

Dale - We celebrated the 90th anniversary at the annual meeting in Banff where I was elected President. The celebration included a video birthday card highlighting the past 90 years. There are no other specific plans during the year.

MIB - What are the current issues that are keeping you busy?

Dale - Anticipating the finalization of the new Web Regulations related to the *Bank Act*.

Closely monitoring the *Bank Act* review (expected to be completed by next spring). We are still advocating no changes to the Act. The *Bank Act* is working well, so we see no need for change. The *Bank Act* properly protects consumers by providing the consumer with choice.

Demutualization - IBAC stressed the importance that Mutuals play in the whole industry and for consumers. Mutuals play a very important role in the insurance industry and losing Mutuals would definitely change the insurance landscape. They provide a stable market place for consumers especially when the insurance market is hard. #




Congratulations
to new IBAC President Dale Rempel
We are proud of you!

- From the Management
& Staff of Portage Mutual

Insurance With
Integrity.
Since 1884.

Congratulations to Dale Rempel for his succession to IBAC President.

From your friends at Manitoba Blue Cross.



MANITOBA BLUE CROSS®
THE COLOUR OF CARING

Congratulations Dale Rempel!
Wishing you a successful term as President of IBAC!
You will do Manitoba Proud.



PEACE HILLS
INSURANCE

WWW.PEACEHILLSINSURANCE.COM

“It is important that brokers get involved with promoting the broker channel to the government and other industry partners.”



Dale and Lynn Rempel with Sharon Clarke and Dave Schioler 'Twisting and Shouting' with the Beatles at the IBAO President's Dinner



New IBAC President Dale Rempel presents outgoing President Fraser Lyle with a token of appreciation for his leadership

"Thanks Scott"

IBAM Past-President **Scott Andrew** (Right) recently received a Certificate of Appreciation from IBAC President (now Board Chair) **Fraser Lyle** for Scott's service on the IBAC Board of Directors this past year. **Pamela Gilroy-Rajotte**, IBAM's Immediate Past-President, now sits as a Director on the IBAC Board.



Congratulations Dale Rempel!

on your appointment as IBAC President



Congratulations Dale Rempel!

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



HUB INTERNATIONAL

Acquires Horizon Insurance



DEAL CREATES NEW REGIONAL HUB OPERATION IN MANITOBA

On September 14, 2011, Hub International Limited (Hub) announced that it has entered into a definitive agreement to acquire the operations of Horizon Insurance, LP. (Horizon), a full service insurance brokerage firm headquartered in Winnipeg, Manitoba. The acquisition is expected to close in the third quarter of 2011 and is subject to customary closing conditions. Terms of the acquisition were not disclosed.

Horizon will become a new regional platform (hub) doing business as Hub International Horizon Insurance (Hub Horizon) through offices located in Manitoba. **Keith Jordan**, President; **Brent Gilbert**, Chief Operating Officer; **Tony Cesario**, Chief Sales Officer; **Wendy Harrison**, Chief Financial Officer and their staff will join Hub as part of this acquisition.

“This was a tremendous opportunity to join an international brokerage firm,” said Keith Jordan. “Joining the Hub team will provide enhanced opportunities for our staff, and we will continue our planned growth in Manitoba, Saskatchewan and Northwestern Ontario.”

Horizon is the largest independent insurance broker in the Province of Manitoba, offering a broad suite of insurance solutions to individuals and businesses through 18 sales and service centres in Winnipeg, Brandon, Portage la Prairie, Whitemouth, Lac du Bonnet, and Pinawa. Twelve of these offices are branded as Horizon Insurance, and the other six operate as Ryan Gateway Insurance (which was acquired by Horizon in 2009). Insurance products and services offered through these entities include home, auto, business, farm, travel, health, life, employee benefits and private client services. Horizon arranges insurance programs for a wide variety of industries including property management, retail, wholesale, construction/bonding, professional services, industrial/manufacturing, group programs, hospitality, fleets/trucking, agriculture, life sciences and more.

This transaction represents a strategic opportunity for Hub to continue to expand its regional footprint in Canada and establish a regional operation in Manitoba. Horizon has grown

significantly during the last five years, primarily through acquisitions. Founded over a century ago by the Aronovitch and Leipsic families, Michael Leipsic and Peter Leipsic will continue on in their present roles with the company.

“This acquisition will establish a new Hub for us in Central Canada, which will give us the infrastructure to build out the Eastern Prairies across to North-western Ontario,” said **Jim Barton**, President of Hub’s Canadian operations. “The team at Horizon has done several acquisitions in the past and is ready to help further build out this footprint as we continue to build the Hub brand in Canada. This firm has roots in Manitoba going back 106 years and supports our reputation of having quality firms as part of the Hub family.”

Headquartered in Chicago, IL, Hub International Limited is a leading North American insurance brokerage that provides a broad array of property and casualty, reinsurance, life and health, employee benefits, investment and risk management products and services through offices located in the US and Canada. #

We are here and looking forward to it.

Looking to **ACQUIRE** brokerages

Looking to **HIRE** great producers and staff

Looking to **BUILD** on our long history of success and stability.

HUB International Horizon Insurance will offer a broad suite of insurance solutions to individuals and businesses through service centres in Manitoba and ultimately, Saskatchewan and North Western Ontario.

A growing part of a leading North American insurance brokerage, we provide a broad array of property and casualty, reinsurance, life and health, employee benefits, investment and risk management products and services across Canada and the U.S.



For more information about the opportunities with **HUB International Horizon Insurance** email us at:

ACQUISITIONS

Keith Jordan, *CEO*
kjordan@horizoninsurance.ca
204-988-4791

HIRING

Robin Steel
rsteel@horizoninsurance.ca
204-988-1195



3rd Annual King Insurance Charity Classic Car Show

On August 26, 2011, King Insurance (Steinbach) Ltd. held its 3rd Annual Charity Classic Car Show. Participants paid an entrance fee for the right to display their classic vehicles and take visitors down memory lane. The car show and accompanying pulled-pork BBQ went from 6:00 p.m. to 10:00 p.m. and

raised \$6,400. During the event, a pair of live bands provided entertainment.

All proceeds went to the Four Winds Project, a community outreach ministry of Southland Community Church. Four Winds focuses on supporting those in the community who are struggling with overcoming addictions through its social

outreach activities and life skills training.

Congratulations to the staff of King Insurance (Steinbach) Ltd. for putting in countless volunteer hours to make this event a reality. 'Hats off' to **Norma Hiebert, Melissa Kehler, Tina Nickel, Diane Reimer and Shelley Perrick.**



MAIN OFFICE

Dave Dubé, Manager
207 - 675 Pembina Highway
Winnipeg, MB R3M 2L6
Phone: (204) 985-1200
Fax: (204) 475-0221
E-mail: jdsadj@mts.net

BRANCH OFFICE

Gary Pilloud, Manager
7A - 2010 Currie Blvd.
Brandon, MB R7B 4E7
Phone: (204) 728-6126
Fax: (204) 728-6044
E-mail: jdsbdn@mts.net

www.jdsadj.ca



2nd Annual Pinawa Celebrity Golf Tournament

IBAM was on hand to promote its sponsorship toward community arena development. Everyone had a great time while raising a significant sum for the Pinawa community. #



(L-R) Reid Carruthers (curling), Joe Daley (hockey), Eric Fehr (hockey), Leslie Wilson (curling), Breanne Meakin (curling), Raunora Westcott (curling), Lee major (TV/radio), Don Percy (radio/TV), Trevor Kennerd (football) and Ab McDonald (hockey)



IBAM CEO Dave Schioler and former Winnipeg Jets captain Ab McDonald



Former Jet goalie Joe Daley, current Jet Eric Fehr and radio host Don Percy



Deputy Mayor Clay McMurren, the LGD's Pat Sullivan and Connie Plunkett accept a cheque from IBAM CEO Dave Schioler

Aviva's \$1M Community Fund returns

For the third consecutive year, Aviva Insurance is holding its Community Fund Competition. Ideas for community improvement from across Canada compete for \$1 million in funds. The event was officially launched on September 26 in North Bay, ON. Voting for Round 1 (Idea Entry and Initial Voting) began on October 3 and closed November 30.

Round 2 (Semi-finals & Voting) takes place from December 1 to December 16. Round 3 (Judging) goes from December 17 to January 24. Winners will be announced January 25, 2012.

Aviva's broker partners can vote at www.AvivaPartner.ca. Broker ideas are eligible for \$150,000 in funding available exclusively to brokers.

Any Canadian can vote at www.AvivaCommunityFund.org and for the first time on Facebook at www.facebook.com/AvivaCommunityFund.

Why travel?

When you can

TravelWell®

Whether your customers are travelling outside the province or out of the country, once per year or once per week, Intact offers personalized travel insurance to ensure they are properly protected.

There are two options to choose from:

- TravelWell® Emergency Medical Plan
- TravelWell® All-Inclusive Plan

TravelWell® protects against the cost of unexpected emergencies that may happen prior to or during their trip, such as trip interruption, medical insurance, and travel assistance.

And now, they can receive Medical Concierge Services Provided by Standby MD at no added charge. Quick and easy access to a qualified physician who can assess your customer's symptoms and provide treatment options 24 hours a day, 7 days a week.*

Talk to your Intact Insurance representative about TravelWell® today.

*Certain conditions, exclusions apply.



You're back.



HOME • CAR • BUSINESS

The BIP logo is a registered trademark of the Insurance Brokers Association of Canada (IBAC). All other trademarks are property of Intact Financial Corporation used under license. © 2009, Intact Insurance Company.

Winnipeg Jets Home Opener Luncheon

IBAM attended Member of Parliament Rod Bruinooge's Home Opener Luncheon for the Winnipeg Jets held at the Fort Garry Hotel on October 9.



Rod Bruinooge (MP-Winnipeg South) and IBAM President Pete Tessier



Ryan Garriock, Wade Garriock, Minister of Public Safety Vic Toews (MP-Provencher), IBAM CEO Dave Schioler and Pete Tessier



Pete Tessier, Merv Tweed (MP – Brandon-Souris) and Dave Schioler



Dave Schioler, Ryan Garriock, Wade Garriock, Brian Gilbert, Rod Bruinooge, Doug Fast and Pete Tessier

Ranger Insurance Golf Tournament



IBAM attended Rangers' annual Golf Tournament on October 11 at Southwood Golf & Country Club. Thanks to Rangers' lead, more than \$40,000 was raised for the Winnipeg Jets True North Foundation. (L-R) Jack Lazareck, CEO Dave Schioler, Jet prospects Jason Gregoire and Kevin Clarke, Mike Yakimishyn and Clay McMurren.

Ditch the Same Old, Same Old

Wyatt Dowling Is Doing It Different

Our business is growing and as it grows, we need your help. After all, doing it different requires a strong team, with people looking for opportunities to grow with a forward-thinking brokerage.

As Manitoba's largest family-run brokerage, we are always in the market for top quality, team players. Today we are building in these areas:

- Our Central Processing Unit – the grease that keeps us running and helps our brokers with renewals
- Our Commercial Lines Department – great opportunities for account executives and support people who think outside the box
- Our Personal Lines and Auto Account Managers – the customer solutions experts with the right tools to do the job

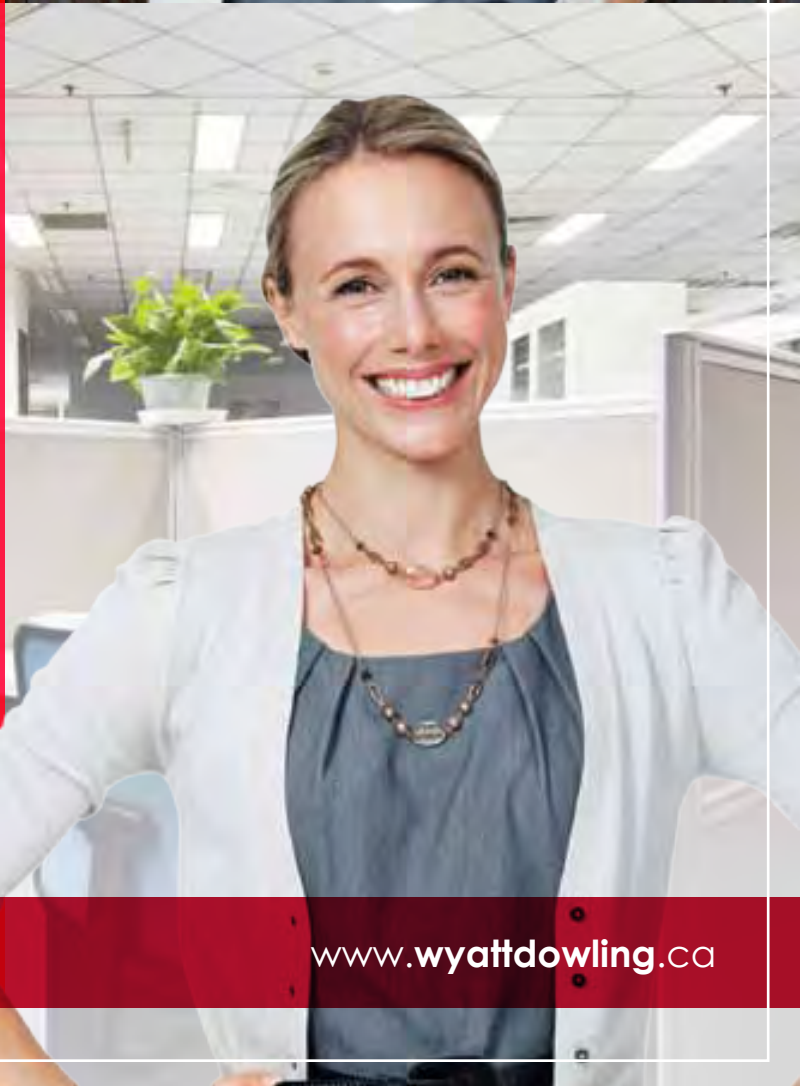
Wyatt Dowling is changing the face of how brokerages operate in this province. If you want to be part of something exciting, leading-edge and long-term, then we want you.

We are proud to be Manitoban and believe in our team. Tear this page out – it is the key to your future. Call me, Curtis Wyatt, President or Sonia Johannson, HR Administrator at 204-949-2600, to talk about your future. Resumes can be emailed to: sjohannson@wyattdowling.ca

I look forward to hearing from you.

Wyatt Dowling
INSURANCE BROKERS

www.wyattdowling.ca



BELFOR

PROPERTY RESTORATION

- STRUCTURAL DRYING
- DOCUMENTS RESTORATION
- CLEANING AND DEODORIZATION
- ELECTRONICS RESTORATION
- COMPLETE STRUCTURAL REPAIRS
- SECURE STORAGE
- MOULD REMEDIATION
- CONSULTING


WINNIPEG

801 BERRY STREET, WINNIPEG, MB R3H 0S7
Phone: 774-8186 (24-hours) Fax: 774-4890
Toll Free: 1-877-774-8186
www.belfor.com

24-HOUR EMERGENCY RESPONSE

SERVICING ALL OF MANITOBA

Records Storage | Data/Media Vaulting | On-Site Shredding



SECURE DOCUMENT & DATA MANAGEMENT

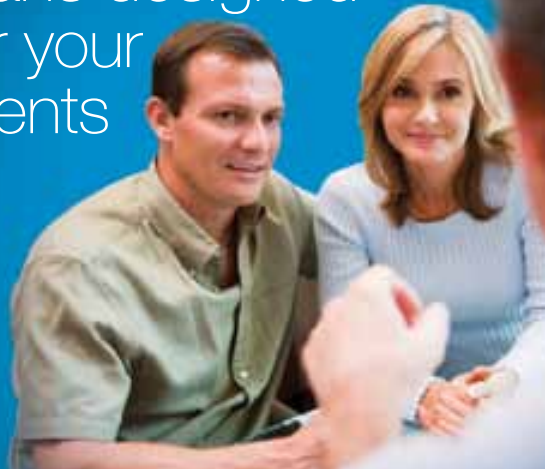
Allmove

YOUR "ONE STOP"
**SECURE DOCUMENT AND
DATA MANAGEMENT SYSTEM**

Allmove
SECURE DOCUMENT & DATA MANAGEMENT

Phone: 204 633-6889 www.allmove.com

Plans designed
for your
clients



As Manitoba's only not-for-profit supplemental health care provider, we're committed to providing a range of health, dental and travel plans designed with your clients' needs in mind. To learn how we can support the health and wellbeing of your clients, visit us online at mb.bluecross.ca.



ATTENTION BROKERS! TSW WANTS YOU TO SUCCEED.

At TSW, we have what it takes to **make it happen**. We're a team of highly **skilled, creative and motivated** insurance **wholesalers**, with **strong and supportive commercial markets**, providing **consistent and reliable service**, and all with a passion to grow... **just like you**. We don't merely "receive and send" your submissions. We review each one closely and work with you to produce a submission that will generate the **best possible results**.

As **experienced brokers**, we completely understand your needs and we **strive to exceed** them. Give us a call to discuss any **complex commercial risks** that you may have. We're always here to help.

TSW...enabling brokers to do more!

TSW
MANAGEMENT SERVICES INC.



International Insurance Wholesaler

Dave Weinberg, CIP - Western Regional Manager
Direct: (604) 678-5405 Email: dweinberg@tsw-management.ca

Karen Stewart, CIP CAIB - Client Service Manager
Direct: (778) 331-8607 Email: kstewart@tsw-management.ca

866-904-8146

www.tsw-management.ca

A Full Line of Products to Help Grow Your Business

As one of the largest property and casualty insurers in Canada, Wawanesa Insurance has the breadth of products to meet your customers' diverse and ever-changing needs.

With our outstanding claims service, policyholders become customers for life.



Wawanesa
Earning Your Trust Since 1896

www.wawanesa.com

Auto – Home – Business – Farm – Life and Group



Time to embrace consumer facing technology

By Scott Andrew, President & CEO, Custom Software Solutions Inc.

Over the last year there have been some promising projects and initiatives that focus on improving the efficiencies in the broker distribution model. The IBAC automation initiative, using the IBAC real-time principles and the CSIO standards, will be delivering a working model of real-time transactions, including but not limited to new, renewal, cancellation, and endorsement transactions, starting in the Broker Management System (BMS) and ending in the BMS. All BMS vendors in Canada have been part of this initiative. The Organization Of Real Time Brokers implementing Technology (ORBiT Canada) is a non-profit broker driven organization with the mission to facilitate collaboration and education between all stakeholders in the broker distribution channel for the advancement of real time, once-and-done transactions to drive efficiencies by way of best practices workflows following industry standards. CSIO has also recently released new standards that allow insurance companies to securely send documents electronically to BMS systems to update client's data files when the documents are received, eliminating time-consuming scanning and filing procedures.

While these projects and initiatives are excellent at improving the efficiencies in the broker distribution model, they focus on the interface between the broker and insurance company. In conjunction with these business-to-business internal improvements, brokers need to embrace **consumer facing technology** for servicing new and existing clients in an automated online environment. The brokers' primary competition, direct writers and banks, continue to move forward and expand their online platforms and offerings. Traditional brokers are already seeing an erosion of their market share with no sign of this slowing. Much of this lost market share can be attributed to

online services provided by the competition. The consumer's use of online purchasing for products and services will continue to expand and encompass even the relationship driven world of the insurance broker. Without a plan to compete online in a true full-serve, self-serve environment, the existence of the broker as it is today will be in jeopardy.

Most brokers have moved forward and established a web presence but the online offering on broker websites is very limited. To date, we have seen development from established software vendors limited to quoting. In the absence of available online tools for brokers, we have seen both broker associations and insurance companies move forward on developing online systems to fill this void. Association initiatives have been focused on quoting and have not addressed added functionality. Insurance company initiatives have the potential to offer more functionality, but are restricted to offering the online services only to the clients the broker has placed with that company. In the case of the company initiatives, the broker ends up turning control of the online experience over to the company. When the broker remarks the client they are faced with moving to a different company that may or may not have an online presence. If the company has online tools the client will be faced with different interfaces and new user names and passwords.

The broker vision for future online services should include everything they do today as a full-serve broker. The services must be offered in an online self-serve environment in a system that the brokers own and control. This vision of online services owned and controlled by the broker may appear to be a stretch, but many of the tools and most of the information required

to make this work lie within the broker's management systems depending on the solution he/she employs. BMSs need to be fully integrated to work as one and include tools to deliver all services. Quoting, rating and underwriting systems need to be integrated into business and accounting systems all wrapped in a robust client relationship manager. If commercial is to be included, it too must be fully integrated into the BMS. Once you have the management systems integrated and operating as one, the extension to online services is not a huge lift. Exposing the information and automation tools in a secure online environment to the end client becomes the next step for the BMS providers.

The BMS providers will require assistance and participation from companies and brokers to move forward on this next step in service. Companies will need to be involved in development so their systems are automated to provide additional processing capabilities and to allow the broker's systems access to certain types of information. To deliver a system as described, brokers will need to be committed financially to assist in development and fully committed to deployment to the end client. Delivering a usable experience to the client and driving costs down for brokers and companies will rely on how well the integration between the different parts in the delivery chain work; client, broker website, BMS and insurance company.

The extension of full-service online will happen over the next few years, as the consumer will demand it. The end client will have the ability to perform many of the transactions described in the list above. For the broker to ensure their future success providing an online full-serve self-serve will be important. It is now time for brokers, vendors and companies to include consumer facing technology in their initiatives. •

GOT LEMONS?

MAKE LEMONADE!

Keal introduces Keal Connect - a sweeter way to work.

Using Keal Connect, brokers can send information directly from sigXP to participating insurers without duplicate entry or third party software. Easily connect to carriers with single sign-on, to perform inquiry, new business upload – auto and property, and endorsement.

- 1 Save money**
free carrier integrations and no additional software
- 2 Save time**
eliminate duplicate data entry, reduce clicks
- 3 Work smarter**
simplify workflows, no additional software or carrier portals to learn



We help Canadian brokers increase revenue through efficient use of technology.



1-800-268-KEAL
www.keal.com

SEMCI Straight up

By Pat Durepos, Keal Technology

With the wide gap between broker management systems (BMS) and insurance company back-end technology infrastructure, the Property & Casualty industry has had to rely on a variety of applications to create electronic data exchange. These have involved company portals, broker middleware and data scraping, to name a few. The techniques represent necessary building blocks on the path to Single Entry Multiple Company Interface (SEMCI), but many brokers and, increasingly, insurance carriers now recognize some of their long-term limitations.

These initial attempts at SEMCI addressed a very real challenge facing the broker distribution channel. Brokers and insurance companies have their own perspectives on the data they need to collect and store for transactions. They organize their own data in sometimes subtly different ways. This lack of standardization makes the integration of data between systems more complex. In this environment, real-time electronic data exchange is difficult, if not impossible.

IBAC has rightly set out the parameters for how broker-carrier communications should be streamlined, leaving the vendor marketplace to deliver real-world applications that work. These are coming to market. In fact, some are in place right now.

York Fire & Casualty is one example of an insurance company that can communicate and integrate directly with a BMS without any middleware or third party software required by the broker. Brokers using Keal's sigXP BMS are able to perform Inquiry and New

Business Upload for auto and property directly with York, under a service called 'keal connect.'

'keal connect' uses a connectivity solution provided by iter8 called *connect8* that integrates data with insurance company policy administration, staging areas or support systems. This eliminates the need for any broker-required middleware or third party software. Brokers can work solely in their BMS and focus on their own business without worrying about data translation or exchange problems. This greatly reduces duplicate data entry, overlapping broker-company workflow and resultant inefficiencies.

It is important for brokers to test any purported SEMCI solution against the principles enunciated by IBAC. The 'keal connect' service sends CSIO XML data in real-time from the BMS directly to York's broker support systems. The transaction starts and ends in the BMS, with no additional broker software or middleware. The workflow is the same for the broker. Data integrity is maintained at both ends of the transaction process through close adherence to standardized data elements and fields. Most importantly, the broker experiences increased efficiencies in the form of reduced data entry and less 'clicks and screens.'

The next big opportunity is Policy Change and Endorsements. There are many reasons why this is such a complex area for brokers seeking efficiencies in routine but data-intensive transactions. The fact is, however, that modern technology solutions can overcome this hurdle. What is needed is a sharp focus on coordination between BMS and

carrier systems, process orchestration and implementation. Progress in Policy Change is imminent in a matter of months.

The big picture advantage of true SEMCI solutions for insurance companies is that enhanced broker efficiency means a stronger distribution channel.

Those carriers committed to independent brokers should regard working, functional real-time data exchange solutions as a weapon in their ability to compete with banks and direct writers. It's time to move from shortcuts to investments in real-world SEMCI solutions. •

TESTIMONIAL

After a successful implementation, the President of York Fire and Casualty had this to say about 'keal connect':
 "...this project is reflective of our commitment to provide our Broker partners 'ease-of-doing-business' tools to help them successfully compete and grow their business...each of the transactions begins, and ends, in sigXP...allowing the broker to work in the environment they are most comfortable with, that is easy to maintain, and ensure uninterrupted service for brokers..."

Martin Delage
 President and COO
 of York Fire and Casualty

How will independent commercial-lines brokers compete?

By Steve Pieroway, VP Marketing & Client Services, Policy Works Inc.

The threat of the direct writer is real. A survey conducted by PricewaterhouseCoopers, released in December 2010, suggests that independent brokers are losing 0.5% of their market share every year to direct writers. By 2019, the independent broker network's market share will have eroded to 60%.

How are direct writers winning brokers' business? With technology. In a June 2011 *Canadian Underwriter* article, Desjardins General Insurance Group president and CEO **Sylvie Paquette** stated that the technology employed by direct writers offers them a competitive advantage. From predictive analytics to streamlined interactions between CSRs and underwriters, direct writers are using technology to win business.

How will the independent broker network compete? With technology. Sure, brokers have the competitive advantage of being consultants who offer advice and choice, something insureds give-up when they deal with direct writers. But without streamlined, integrated technology,

this may not be enough to compete with direct writers.

Many brokers have automated their personal lines business with broker management systems (BMS). But in commercial lines, the same brokers are still storing data in Word® and Excel® files. Herein lies the problem: this data cannot be efficiently managed to compete. Submissions, proposals, renewals, certificates. Each cut-and-paste in Word® and Excel® to produce any one of these documents not only wastes time, but creates significant E&O risk.

Broker management systems, like TAM and Power Broker, do a great job with personal lines. But they lack the capacity to adequately store commercial lines data. That's why brokers are using Word® and Excel®; these systems act to bridge the gap between what data is needed and what the BMS systems cannot handle.

Regardless of the size of brokerage, principals and commercial lines staff need to automate their commercial business. Commercial management systems (CMS), like Policy Works,

are designed to specifically manage commercial lines business. From small package to medium and large risks, a CMS stores the necessary data in a format that can be easily used for multiple tasks.

Automated brokers are just half of the equation, though. The second half: integration with insurer systems. In 2010, Policy Works and SGI CANADA (SGI) released Canada's first real-time, straight-through processing solution for commercial lines. Policy Works brokers are now able to upload submissions and download quotations when dealing with SGI, all while staying in their Policy Works desktop environment.

The result is an independent broker network that is as technologically savvy as direct writers, but with the best interests of the end insured in mind. For the independent broker network to survive, and thrive, technology must keep pace. Brokers, vendors, and insurers have a mutual obligation to work together to create solutions that eliminate the believed 'competitive advantage' of technology so enjoyed by direct writers. •



2ND ANNUAL
POLICY WORKS
**COMMERCIAL BROKER
APPRECIATION WEEK**

NOVEMBER 1ST TO 8TH, 2011

Being a commercial broker is a demanding job.
And let's be honest, you may not always get the
recognition you deserve.

We at Policy Works appreciate what you do. And
while we can't physically give you a well-deserved
pat-on-the-back, we can put a spiffy new shirt on it.

**Though Commercial Broker Appreciation Week
has officially ended, we'd still like to
offer you a FREE t-shirt at
policyworks.com/MB**

Policy
Works[®]
Commercial Management Systems

Compu-Quote introduces Sales Focused Broker

Compu-Quote's (CQ) Sales Focused Broker (SFB) is a powerful new service designed to help brokers get the most out of their sales initiatives.

SFB lets brokers monitor and track activity in their sales pipeline by identifying:

- The most effective marketing channel;
- The peak volume of activity by hour and day of the week;
- The relative competitiveness of each of their insurers;
- The effectiveness of their abeyance and orphan account mining (by producer and line of business);
- The quote volume by producer (by policy, risk and dollar volume);
- How long it takes a risk to flow through their acquisition funnel;

- The most effective producer in their office (by conversion rate, policy count and volume); and
 - The average premium volume quoted and sold per producer.
- "Brokers are exploring new ways of doing business, trying to develop new channels and using social marketing. CQ is right there with them with services like Sales Focused Broker," says **Brian Schwab**, Executive Vice-President, Compu-Quote, "Sales Focused Broker is just one of a new suite of products and services we are introducing that are designed to energize broker sales and improve their efficiency!"

For more information about what Sales Focused Broker can do for you, or any other CQ product or service, visit www.compu-quote.com or call 1-800-265-0808. •

ABOUT COMPU-QUOTE INC.

Since 1983, Compu-Quote has been Canada's leader in the underwriting and rating software and related services. A pioneer in the industry, that continues to deliver innovative solutions for insurance companies, brokers, actuaries and providers of insurance products for consumers through the web.

Compu-Quote integrates with third-party data providers, as well as Canada's leading broker management systems and company mainframe technology.



SMI elects to work with iter8

Recently, iter8, an insurance solutions software developer announced that Saskatchewan Mutual Insurance Company (SMI) has selected iter8 as the technology partner on their independent broker download initiative for multiple broker management systems, including solutions from Applied Systems, Keal and Zycomp. The iter8 solution *communic8* will be implemented to enable independent brokers to receive accurate, complete download services.

SMI operates in Alberta, Saskatchewan and Manitoba, providing personal property and

automobile coverages, commercial lines packages, including business insurance, contractors insurance, and general commercial policies, and farm policies. Distributing exclusively through independent brokers, SMI plans to undertake several new technology initiatives in the next few years, with download as a first effort to address the needs of its broker partners.

Denise Thiessen, VP of Underwriting and Marketing, stated, "Maintaining strong relations with our brokers is critical to our success. This means we need to invest in technology to facilitate their ease

of doing business, and improve the connectivity between SMI and the broker. iter8 is the right partner for us, with a wealth of expertise in this area and a proven track record, and we are looking forward to a successful on-time, on-budget result."

The project begins immediately, and a fast implementation is planned. iter8 will use *communic8* to extract and format data from SMI's current policy administration system, and integrate with the CSIO standards. Brokers will receive accurate and timely download information to align their broker management systems with core SMI data. •

Manual for the Estimating the Replacement Cost of Single Family Dwellings

1 Storey
Tri-Level

1-3/4 Storey
2-1/2 Storey

Raised Ranch
1-1/2 Storey

2 Storey
Garages

NEW
Residential Costing Manual

DOUGLAS
COST GUIDES INC

Call, Fax or Email for Details

Website: www.douglascostguide.com

Email: karldouglas@hay.net

Telephone: (877) 284-0028

Fax: (519) 238-6214

Cost guides help brokers

The Douglas Agricultural Cost Guide has been developed over the past 15 years as a manual to assist in estimating the Replacement Cost New of a wide variety of agricultural use improvements, including:

Dairy	Beef
Swine	Feed Storage
Poultry	Machinery Storage
Horses	Produce Storage
Manure Storage	Commodity Storage

The costing data contained within the guide is a compilation of actual construction costs, various estimates for agricultural use buildings, and other construction cost sources, from across Canada.

The Douglas Agricultural Cost Guide translates costs into a square footage rate for easy application, with adjustments for extra features and for equipment, where applicable.

There are location adjustment factors, as required, to allow for differences in construction costs between the various provinces. There are also adjustments for unique construction situations. The cost guide includes a physical depreciation schedule.

The Douglas Agricultural Cost Guide is updated on a regular basis. The book version of the guide is re-printed on an annual basis. The electronic version of the guide is a downloadable

program, which is maintained on an ongoing basis. The cost figures are updated primarily on an annual basis. However, based on market evidence, the costs are adjusted throughout the course of the year, if necessary.

The guide is utilized primarily by the insurance industry, across the majority of Canada, including Prince Edward Island, New Brunswick, Nova Scotia, Quebec, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia. Other users include Revenue Canada, Municipal Property Assessment Corporation (Ontario), real estate appraisers, contractors, and banks.

The costing manual is intended as a resource for:

- * Assisting with insurance coverage recommendations;
- * Assisting with the settlement of insurance claims;
- * Financial management;
- * Accounting functions;
- * Budgeting for new construction;
- * Assisting with obtaining financing; and
- * Assisting in the settlement of disputes/litigation.

Douglas Cost Guides Inc. has now developed a Residential Cost Guide. The same research and market data investigation, as the agricultural cost guide, has been employed to develop the

Residential Cost Guide which includes the compilation of actual residential construction costs, the use of various estimates for residential occupancies, and other construction cost sources from across Canada.

The Douglas Residential Cost Guide employs the same techniques for calculating the Replacement Cost New as well as for additional features, as the Douglas Agricultural Cost Guide.

The Douglas Residential Cost Guide will be updated on an annual basis. An electronic version of the Residential Cost Guide is intended to be available for the end of 2012.

The developer of the cost guide, **Karl Douglas**, has been involved in the estimating and appraisal/evaluation of agricultural use buildings and properties for over 25 years.

Karl Douglas will provide consulting services for unusual or challenging situations, if required. Most consultation work can be accomplished through email correspondence with the use of written information and especially photographs, as well as through telephone conversations.

For additional information and a quote on the cost of the book, the electronic version of the guide or for consulting services, call Karl Douglas at Douglas Cost Guides Inc. at 1-877-284-0028 or email karldouglas@hay.net. •



Manual for Estimating the Replacement Cost of Agricultural Use Buildings

- ✓ Dairy
- ✓ Poultry
- ✓ Produce Storage
- ✓ Feed Storage
- ✓ Swine
- ✓ Horses
- ✓ Machinery Storage
- ✓ Beef

2012 Costing Manual **NOW AVAILABLE!**

Visit our website to view
sample pages and subscribe

Call, Fax, or Email for subscription rates



DOUGLAS
COST GUIDES INC

Website: www.douglascostguide.com

Email: karldouglas@hay.net

Telephone: (877)284-0028 Fax: (519)238-6214



Trans Canada Insurance Marketing Inc.

Visit our new **ON-LINE QUOTES** section of the web site for immediate premium indications on certain lines: www.tcim.ca/online-quotes.htm **New product lines will be added continuously.**

Resourceful

Jean Fontaine



Capable

Peter Harper



Knowledgeable

Bob Gardecky



Remi Pajot



Colette Rezanoff



Jim Robinson



George James



Gerry Llewellyn



Karen Fontaine



Marie-Anne Shewchuk



Bonnie Penner



Sherri Scheer



Chun Hao



Tammy Fontaine



WHAT WE DO

- REGULAR COMMERCIAL BUSINESS PROGRAMS
- COMMERCIAL GENERAL LIABILITY, SEXUAL MISCONDUCT LIABILITY
- CRIME
- CYBER RISKS
- EQUIPMENT BREAKDOWN INSURANCE
- DIRECTORS & OFFICERS LIABILITY, PROFESSIONAL LIABILITY / ERRORS & OMISSIONS
- ENVIRONMENTAL LIABILITY INSURANCE
- EMPLOYMENT PRACTICES LIABILITY
- INTELLECTUAL PROPERTY
- LIVESTOCK
- LLOYDS MARKETS
- MARINE
- PACKAGE P&C, PROPERTY / SUBSCRIPTION
- AGRICULTURE / SEED / AGROLOGISTS
- COURSE OF CONSTRUCTION / WRAP-UP LIABILITY
- SURETY
- UMBRELLA & EXCESS
- USA RISKS
- AUTO & TRUCKING
- AVIATION
- CONTINGENCY / CANCELLATION / PRIZE INDEMNITY
- UNUSUAL OR TOUGH-TO-PLACE RISKS, SUB-STANDARD RISKS, VACANT RISKS
- OIL PATCH

OUR PARTNERS

- Allianz Global
- ACE Canada
- Arch Insurance Company
- Aviva Insurance Company
- AXA CAP Canada
- Berkley Canada
- Boiler Inspection and Insurance
- Chubb Canada
- CNA Canada
- GCAN Insurance Company
- Global Aerospace
- Great American Ins. Cos.
- Guarantee Co. of North America
- Intact Insurance Company
- Jevco Insurance Company
- Liberty International Underwriters
- Lloyds underwriters – through Lloyd's brokers
- Omega General Ins. Co.
- Optimum Insurance Company
- RSA
- Saskatchewan Mutual Ins. Co.
- Sovereign General
- Travelers Canada
- The Mutual Fire Insurance Co. of BC
- XL Insurance, XL Environmental
- Zurich North America Canada

Trans Canada Insurance Marketing Inc.

www.tcim.ca

Man, Sask, B.C., Quebec, NT, Nunavut

807-177 Lombard Ave,
Winnipeg, Manitoba R3B 0W5
Ph: 204-925-8276 • Fx: 204-925-8279

Alberta

82 Tucker Circle,
Okotoks, Alberta, T1S 2J7
Ph: 403-982-0200 • Fx: 403-982-0201

Ontario and Maritimes

26 Kemano Road,
Aurora, Ontario L4G 2Y3
Ph: 905-727-2042 • Fx: 905-727-7154

Coming
Through
For You!

WINMAR.



THE PROPERTY RESTORATION SPECIALISTS WITH SERVICE LOCATIONS ACROSS CANADA

WINMAR WINNIPEG: 85 Muir Road, Winnipeg, Manitoba, R2X 2X7

24 hour phone: 204-255-5005 email: winnipeg@winmar.ca

Proud to be Canadian owned and operated.  For more information visit www.winmar.ca

Your business is about offering
customers choice.

Our business is about offering **you**
the best choice.

When you're searching for the best partner to help you make a difference in your community – go with a partner that supports what's important to you. Go with Aviva.

- ✓ In the last two years, Aviva has donated \$1.5 million to communities across Canada through the Aviva Community Fund. And this year, we're doing it again.
- ✓ Join us to help make a difference in your community and increase your brokerage's profile.
- ✓ Submit. Promote. Vote.

Experience and learn about the Aviva Community Fund today. Contact your local business development team or visit us at AvivaPartner.ca.

Aviva – Partnering with you for community change.



*Aviva and the Aviva logo are trademarks of Aviva plc and used under license by Aviva Canada Inc. and its subsidiary companies.



"The Aviva Community Fund really adds value to our partnership with Aviva. It has helped us offer a helping hand, as a way of giving back to the Ottawa community which has supported our business over the years, while also providing a further opportunity to market our brokerage and recommend Aviva to our customers."

Brian Scott, President
Smith, Petrie, Carr & Scott Insurance Brokers Ltd.
(2010 Aviva Community Fund brokerage idea winner)



By John Knotek,
BMO Bank of Montreal®

The value of being prepared



You don't expect your home to burn down. However, you buy insurance to be prepared for the worst. Similarly you do not expect uncontrollable events to disrupt the operations of the brokerage you are in. But if they do, a Business Continuity Plan (BCP) can be the insurance you need to stay afloat during potentially dire circumstances.

Insurance professionals know all too well the impact that uncontrollable events can have on people and businesses. While fortunately, most of us are only touched by these events from time to time – floods in particular come

to recent memory – proper insurance coverage and preparedness are the best way to minimize negative impacts.

If the brokerage you are in is caught off guard by an unexpected event, operating at close to normal may be difficult if not impossible. Now the goal is not to panic but to be prepared. The development of a BCP is a simple and an important exercise that would pay massive dividends. Ultimately a BCP may place brokerage employees in a position to carry on effectively in that:

- Priority services and operations will have been established;

- Employees will have been trained to handle the jobs of co-workers;
- Policies for flexible hours and alternative compensation will have been established;
- A list of alternate suppliers or awareness of their operational directives under a BCP will be available;
- Countless other contingencies that apply specifically to the brokerage you are in will have been considered and planned for; and
- Employees will understand the brokerage's BCP and will be ready to take appropriate action.

“The cost of not being prepared is far greater than the cost of being prepared.”

There are numerous government resources and private sector experts available to assist businesses in developing an effective BCP. While utilizing experts for any area that you are not fully proficient is good advice, seven simple steps can be taken by any brokerage to develop a BCP:

1. Identify potential threats: a BCP starts by recognizing the potential threats that could impact the brokerage.
2. Assess the risks: this involves scaling the probability of a threat and the impact that the threat could have on the brokerage.
3. Set business priorities: when an unexpected event occurs, employees must know which business functions are crucial and which can wait.
4. Analyze the impact of a business disruption: probably the most in depth analysis in constructing a BCP, this can range from determining how long different functional areas can operate in the brokerage before being materially impacted, to assessing the potential impact of delayed payment from customers and companies.
5. Create an action strategy: develop a clear outline of the steps that need to be taken to maintain your services/ functions in the event that a potential threat becomes reality. This should be constructed for the key functional areas of the brokerage: people, operations, facilities and information.
6. Implement the action strategy: keep employees briefed on the action strategy and ensure they are trained to meet the increased demands that could be placed on them.
7. Maintain the BCP: as the brokerage expands or changes, employees change or new potential threats arise it is critical that the BCP is updated accordingly.

Many people that have been affected by a catastrophic event now understand what they need to do to be prepared to weather other uncontrollable events with greater comfort. There is security in being prepared, but a cost as well.

The same holds true for the brokerage you are in. Being prepared for various threats does take time, effort and money. But as anyone who endured time without power or heat or shelter

will attest the cost of not being prepared is far greater than the cost of being prepared. So take the time and ensure the brokerage you are in has an effective BCP in place. 📌

Have you ever heard such a claim?

All banks claim to offer financial services for businesses. BMO Bank of Montreal®, however, goes one step further and is the only financial institution to offer a comprehensive program developed for IBAM members. Giving value to your client list, we offer:

- Acquisition Financing
- Premium Financing
- Succession Financing
- Refinancing of Loans from Insurers
- Employee Group Banking Plan.

To learn more about how our pre-arranged financial services program can meet your specific needs, call Bill Condon, Account Manager at (204) 985-2302, or contact us at industry@bmo.com.

BMO  Bank of Montreal
Making money make sense™

A member of BMO Financial Group. ™/® Trade-marks/Registered trade-marks of Bank of Montreal.

Morale vs. Execution

By John Treace



Morale – the *esprit de corps* or ‘spirit of the body’ – is the capacity of a group of people to hold a common spirit of loyalty and comradeship. We think of morale as being deep-seated in the psych of the individual or group. Execution, on the other hand, is the process of reaching an objective as the result of performance. A team’s ability to execute is more of a surface measurement that’s easily evaluated by an outside observer.

Morale and execution are the cornerstones of powerful sales organizations. Most organizations recognize the importance of a sales team’s ability to execute since that is measured by numbers. However, some underrate the importance of morale, which is difficult to measure and is often confused with enthusiasm or situational motivation generated from, for example, a spirited sales meeting. Situational motivation is generally short-lived, but morale is ingrained and tends to have a lasting quality, unless conditions degrade it.

I once asked an applicant for a sales manager position what was more important: a sales team’s morale or

its ability to execute. His answer was execution – period! He wasn’t hired in part due to the fact that I was part of a new management team charged with implementing a business turnaround with a very demoralized sales force. I needed a sales manager who intuitively knew the importance of high morale.

While morale is important, we can’t discount the importance of a sales team’s ability to execute. Good teams should be able to execute as long as they have the proper skill sets, sales tools, and business environment. But poor morale is a deal-killer wherever it exists. A sales team with outstanding execution ability but with poor morale will function below its normal standards of performance. And the reverse is true as well: a team with average to low execution skills but with outstanding morale will produce sales results consistently above average for their skill level.

When times get tough (and sooner or later they will for any company) a sales team with high morale will continue to produce even against heavy odds. Sports coaches and military leaders

understand this concept and take extra efforts to develop and maintain a high level of morale amongst their team members. History is replete with examples of underdog teams winning against incredible odds. The 300 Spartans who gave their lives holding off a vast Persian army for seven days at the Pass of Thermopylae exhibited the highest order of morale in defense of their country.

Execution can be taught to a willing group, but morale cannot. Morale, like reputation, takes time to develop and can be quickly lost. Entire books have been written on team morale, but let’s review some situations I personally experienced that demonstrate the importance of a team’s cohesion and trust in leadership.

I was once a sales rep for a company that changed its sales sample policy every few months. As reps, we never knew what to expect, and this put our sales process in jeopardy: we continually had to relearn how to operate within the company’s new rules. This took time away from selling and degraded our sales efforts. We had little confidence in management, as we believed they did

not know the business well enough to understand how disruptive this practice was. Worse, their actions indicated to us that management didn't care about the sales team. These inconsistent or frequently changed management policies damage morale in large part because they make it difficult for reps to anticipate the future. People like to believe their futures are secure, and actions by management that challenge that will degrade morale. Sales reps want to work for leaders who care about them and who keep unnecessary changes to a minimum. This company's sales sample policy struck out on both counts and was destructive to morale.

A different company I was a sales rep for reduced our rate of commission by 20% with no notice or explanation. This not only placed a financial burden on the sales group but also signaled that the company disregarded the value of the service we were performing. Again, people want to work for companies and managers who appreciate them. When managers don't care, they damage team morale.

Since morale is a state of mind, it is difficult to measure, but there are signposts that indicate the vitality of team spirit in an organization. A sales team with high morale will, nine times out of ten, accomplish its objectives ahead of schedule and with minimal resources. Team members will arrive at meetings early and stay late. They will always be prepared in meetings and on sales calls. They will always look and act sharp. In difficult times, they will offer more positive suggestions than negative complaints. They are quick to help other team members without request of reward. In a nutshell, they are ideal employees; you can see it and feel it, and you enjoy their company.

While my point is not to

“ When we keep morale high, the work experience can be enjoyable. ”

marginalize execution, in the final analysis, morale nudges out execution nine times out of ten as the single most important factor that defines powerful sales organizations and places them above weak ones. Because morale cannot be defined with metrics, a large part of sales management is an art, not a science. Business is tough enough today without a negative, dissatisfied team. When we keep morale high, the work experience can be enjoyable. High-morale teams not only sell more effectively—they are much more fun to be around.

John R. Treace has over 30 years experience as a sales executive in the medical products industry. He spent over 10 years specializing in the restructuring of sales departments of companies that were either bankrupt or failing. In 2010 he founded JR Treace & Associates, a sales management consulting business. He is a member of the National Speakers Association. He is the author of Nuts & Bolts of Sales Management: How to Build a High-Velocity Sales Organization. To learn more, visit www.treaceconsulting.com.



WORK WITH PEOPLE YOU TRUST.

GRAIN INSURANCE & GUARANTEE

Churches, Optometrists/Opticians, Amusement Industry, Concerts, Commercial, Retail, Small Business, Hairstylists, Funeral Directors, Special Events, Rodeos, Grain Handling Facilities, Custom Designed Programs.

We have been all about TRUST since 1920.

graininsurance.com

Corporate Office

1240 One Lombard Place
Winnipeg, MB R3B 0V9
Toll-Free: 1-800-665-3351



By Craig Aronoff

FAMILY COMMITMENT yields transition success

My dentist used to have a sign on his ceiling so you'd see it when he tilted the chair back. "The dentist can't do what the patient won't do," it said. Unless you practice basic oral hygiene and listen to your dentist's advice, was the message, I ultimately can't save your gums and teeth.

And so it is with family business consultants and their clients. A client hires us with the desire to deal with a problem, ease pain or to prepare for transition. The consultant gathers information-seeking understanding of family and business culture and values, and makes recommendations for processes, decisions and actions, which will help the client achieve stated goals. But sometimes, the client wants the result yet is unwilling to take the steps necessary to get there. The clients say in effect, 'I want to lose weight, but I don't want to exercise, reduce my caloric intake, change my eating habits or undergo surgery.'

What makes me think about this is not frustration about an unsuccessful client engagement, but an experience with a client that has gone exceedingly well.

The client engagement began inauspiciously enough. A series of phone calls, much indecision, lack of clarity about desired outcomes, almost a year

between first contact and the beginning of the consulting project.

Once begun, the project went well enough. In the past, efforts to introduce change had not gotten traction. Some non-family executives were skeptical that change could be achieved. Some family owners were frustrated that their ideas had been shot down by their father and that efforts to hold board meetings (Dad and four offspring were directors) led to unresolved conflicts. Dad had a tendency to dominate meetings and talk at length.

The business was strong and profitable (though impacted by the recession), but structure, processes and managerial depth were severely lacking. Some executives were outstanding. Others were overly committed to the status quo or were not right for their positions. There was little in the way of strategic planning and the future was unclear. But the company had great relationships with customers, was a highly efficient operation, no debt, some great people and a moral code built on 'unimpeachable integrity.'

The family was strong, too - despite inter-and intra-generational bickering.

And the need for change was clear to most everyone. The looming generational transition provided an important opportunity to bring

change because business practices and structures were recognized as being inadequate for future success.

A detailed report was written and offered three recommendations:

1. The father/founder/CEO said he was ready to let go. He needs to be true to his word, removing himself from management and ultimately from governance.
2. The four siblings of the successor generation must step up to their ownership roles and responsibilities, developing shared vision and goals for the business and the family, determining-individually and collectively-what their roles would be going forward. If they plan to continue to own the business, they must commit themselves to becoming an effective ownership team. As owners, they must determine how best to govern their enterprise.
3. Given the organizational transformation required to assure the company's on-going success, a CEO who can provide the necessary leadership must be identified and installed.

A year has passed. Dad has retired and ceased direct involvement in the business. Thanks to aggressive estate planning, he now owns a minority of the company's shares.

A new board, comprised of four highly qualified independent directors, the new non-family CEO, and the two sibling-owners who are the highest-ranking family members in the business, is in place. One of the independent directors is the non-executive chairman. Dad chose not to serve on the board.

During that year, the siblings met monthly to consider crucial issues, develop and articulate values, goals and policies, and make decisions about the family's future. The family (including parents) now meets each month to consider matters relating to the family. The siblings continue to meet quarterly.

The CEO was identified through an extensive search after family executives indicated that they didn't believe themselves qualified to lead the company through the changes required for on-going success. Non-family executives were invited to put their hats in the ring but chose not to. Two non-family executives left the company.

Today, the business is moving forward with new momentum. The owning family is thrilled with the progress and the results they have achieved. Family members feel a new sense of commitment to the business and the family. The third generation is beginning to express new interest in careers in the business, and recognizing the need for education and experience if they hope to play a significant role in the business's future.

The independent directors and the CEO are tremendously impressed with the direction chosen by the family owners and their commitment to the process that they've initiated. All are excited about the opportunity to play a role in what they see as a solid enterprise poised for dramatic improvement.

Time will tell how successful this transition proves to be, but the early returns are extremely encouraging. So, what makes this case successful, when others with similar circumstances and advice are not? I think most of the answer to that question is found in the owning family. Here's what they contributed:

1. Dad really was willing to step back and watch with pride as his children made decisions taking the company he founded in a very different direction;
2. The next generation was willing to step up to the responsibilities of ownership;
3. The next generation was able to reach consensus on values, goals and roles;
4. The next generation had the ability to function as a team and to reach decisions together;
5. Everyone in the family had a modesty about themselves that made them willing to learn and to apply lessons;
6. Each family member was willing and able to make realistic appraisals of their own individual abilities and circumstances;
7. The family was willing to invest generously in acquiring necessary

human resources in terms of consultants, directors and executives;

8. Everyone in the family was eager to embrace change;
9. All of the siblings, in addition to their responsibilities as employees and as family members, provided extensive focused effort in all aspects of developing and implementing the transition plan;
10. All of the siblings were willing to differentiate between their roles as family, employees and owners, and all were willing to embrace their ownership responsibilities.

As family business consultants, we did good work-as did the family's team of professional advisors. The CEO and directors recruited from outside the firm have enthusiastically taken on their tasks. The key to success, however, clearly has been in the hands of the owning family and they are using that key to open the door to a new future for their family and business.

Consultants can't do what the family won't do. We often get too much credit for either success or failure. We can be catalysts, coaches and bring experienced insight, but ultimately, the results are not in the consultant's hands. 🎯

Reprinted with permission from The Family Business Advisor, monthly newsletter. Copyright 2011. www.efamilybusiness.com The Family Business Consulting Group, Inc., Chicago, Illinois. Tel: 773-604-5005. All rights reserved.

Craig Aronoff, a principal consultant with the Family Business Consulting Group, is a leading speaker, writer and educator in the family business field. Craig can be reached at 678-277-9865 or aronoff@efamilybusiness.com.

The Family Business Consulting Group is the leading international consultancy devoted specifically to family owned business with consultants located across North America and Europe.



marine division

TF 1.888.645.8811 F 250.832.3222
PO Box 370, Salmon Arm, BC V1E 4N5

property & liability division

TF 1.877.532.6864 F 604.532.6894
#314 - 6325 204 St. Langley, BC V2Y 3B3

prairie division

TF 855.435.4862 ext. 2250
P 780.391.2115
4512 - 99 St. Edmonton, AB T6E 5H5

HAPPY HOLIDAYS!

www.beacon724.com

A flexible underwriting company, insuring more than boats.



Teulon

site of 2011 YBN Golf Tourney

Congratulations to the Young Broker Committee who, once again, staged a successful and fun-filled Young Broker Golf Tournament. This year's event took place at the Teulon Golf & Country Club on August 26. A huge THANK YOU goes out to all sponsors who made this great event possible.



THANK YOU TO OUR SPONSORS

GOLD

AXA
MB Blue Cross
Peace Hills Insurance
Portage Mutual

SILVER

RSA

BRONZE

J.P. Hamilton Adjusters Ltd.

SUPPORTERS

City Press
The Fairmont Winnipeg
Intact
SMI
Wawanesa
Zurich



Property Damage Cost Control Consultants

Providing Innovative Solutions to Control Property Claim Costs



National Coverage • Expertise • Consistency • Results

DETAILED VALUATIONS

LARGE LOSS SPECIALISTS

LIABILITY SPECIFICATION & ACTUAL CASH VALUE (ACV) VALUATIONS

INSURANCE TO VALUE APPRAISALS

SPECIFICATION AND BID DOCUMENTS

PROJECT CONSULTING & REVIEW

CATASTROPHE VALUATION PROGRAMS

CONFLICT RESOLUTION

FILE AUDITS & REVIEWS

APPRAISALS UNDER THE INSURANCE ACT

Contact us today to further discover why we are acknowledged as Canada's leading, independent property loss valuation and cost control professionals!



SPECIALIZED PROPERTY EVALUATION CONTROL SERVICES LIMITED

TOLL FREE: 1-877-907-7327 ext. 25 • eMail: info@specs.ca • www.specs.ca



Longest Drive (Male) contest was won by Raymond Dowse of BSI Insurance-Letellier



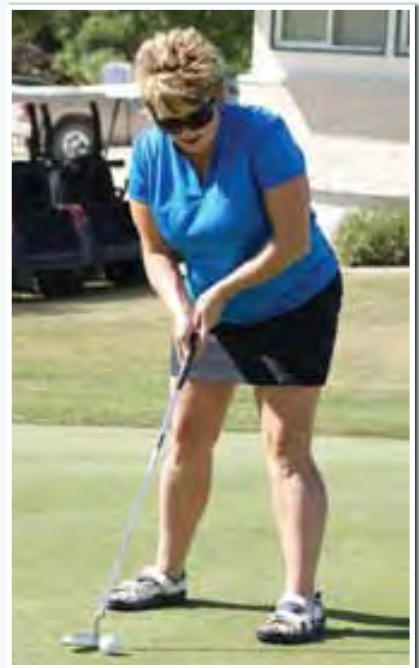
Longest Drive (Female) was won by Rena MacLeod of Ranger Insurance



Land in the Pond award went to Randy Owens of Portage Mutual



Land in the Sand was won by Rob Stevenson, Priority Restoration



Young Broker Committee Chair Lindsey Jordan working on her putting stroke

Insurance With Integrity. Since 1884.



Condominium Unit Owners

SUPERIOR BLANKET COVERAGE

to protect unit owners from today's unique condo exposures

For more information, visit us at:
www.portagemutual.com



GET AHEAD WITH YOUR EDUCATION AND YOUR CAREER!

Download broker survey results at www.insuranceinstitute.ca/GetAhead

Expand your perspective.



A CIP Designation broadens the view.

Whether you're a broker, an underwriter, adjuster or actuary, a Chartered Insurance Professional designation will widen your outlook by giving you a well-rounded understanding of the insurance business. The internationally recognized 10 course program puts an emphasis on knowledge that you can use every day. It builds on your experience and helps you to see both the industry and your career path more clearly. Through extensive public marketing, both insurance consumers and employers are learning the value of a CIP designation and understand that it indicates a high-level of ethics, experience and education. Choose from in-class, real-time Web or distance learning courses. Contact your local Institute or Chapter today to register for the upcoming semester.

Add a lift to your career.

www.insuranceinstitute.ca

1-866-362-8585

Educating the property and casualty industry since 1899.



The **Professional** Standard

**As seen in the Winnipeg
Free Press September 3, 2011**



Rob Depres, Managing Vice President and John Wright, Executive Vice President Western Region are very pleased to present BFL CANADA's Winnipeg dedicated commercial insurance team.

Sandy Peters Vice President Client Executive

Sandy joins BFL CANADA with 31 years of experience working with both insurance companies and brokerage firms providing unique insights into the servicing requirements and solutions for clients. Sandy's experience includes underwriting, marketing, sales and management with local, national and international brokerage firms both inside and outside of Manitoba. His expertise is in Construction, Manufacturing and Professional Liability. Sandy holds a Chartered Insurance Professional (CIP) designation.

Candace Suski Vice President Client Executive

Candace joined BFL CANADA in our Calgary office in 2005 and has 16 years of insurance industry experience. Following her promotion to Vice President, Client Executive Candace returned to her home province in January 2011 to promote the development and growth of our Commercial office. She has a wide range of Commercial experience and expertise in Transportation, Construction, Retail, Health Care and Life Sciences. Candace holds the Canadian Accredited Insurance Broker (CAIB) and Fellow Chartered Insurance Professional (FCIP) designations.

Joel Davison Client Executive

Joel joins BFL CANADA with over 10 years experience in the insurance industry and has worked with national and international insurance brokerage firms and his past roles include sales and underwriting. He specializes in providing insurance solutions to the Real Estate/Property Management, Construction, Manufacturing industries and to Public Entities. Joel holds the Canadian Accredited Insurance Broker (CAIB) and Canadian Risk Management (CRM) designations

The BFL CANADA Winnipeg commercial insurance team will be locating to Lakeview Square, 175 Carlton Street Winnipeg.

Contact Information:

Sandy Peters	email: speters@bflcanada.ca	Ph. 204 298-6200
Candace Suski	email: csuski@bflcanada.ca	Ph. 204 960-3373
Joel Davison	email: jdavison@bflcanada.ca	Ph. 204 792-0989
Rob Depres	email: rdepres@bflcanada.ca	Ph. 204 296-8037

BFL CANADA's Henderson Highway office will continue to provide full service to Homeowner, Autopac and Commercial clientele.

BFL CANADA Henderson Highway location:
877 Henderson Highway, Winnipeg, MB

Peter Harbun email: pharbun@bflcanada.ca Ph. 204 661-2446

Zurich launches integrated insurance solution for commercial real estate

Real Estate investors and property managers are faced with the responsibility of coping with increasingly complex risks to protect resources from accidental loss and managing uncertainty.

Zurich recently launched the Real Estate Advantage that focuses on the risk management needs of commercial real estate owners and managers in Canada.

“By offering insurance protection customized for the real estate sector covering property, casualty and specialty risks we aim to greatly reduce the risk of coverage gaps or the expense of overlapping coverages,” said **Randy MacFarlane**, head of Real Estate for Zurich Canada.

The Zurich Real Estate solution includes more than 35 additional property coverages; builder's risk coverage; and Z-Choice™, a customizable environmental liability insurance product.

The Real Estate Advantage provides a bundled product that benefits customers by offering a simplified program designed to meet the needs of a real estate owner. Zurich has significant capacity to write full real estate portfolios and the underwriting, risk services and claims expertise to foresee the risks faced by office, retail, industrial and multi-residential property owners and investors.

To become a part of the online conversation about commercial real estate, contribute to Zurich RealTalk, Zurich's social networking community exclusively for commercial real estate practitioners. Log on at <http://www.ZurichRealTalk.com> for frank discussions about market trends and industry risks, access exclusive content, and pose questions to a team of subject matter experts.

**Please send
Industry News items
to Managing Editor,
Terry Ross.**

**Email:
terry@kelman.ca**



MIG opens Portage Place office

Officials at MIG Insurance are very excited to report the opening of their new location at Portage Place Shopping Centre in downtown Winnipeg. The new site is at the south end of the skywalk adjacent to the Manitoba Hydro building and MTS Centre.



WFG acquires brokerages in MB and SK

Western Financial Group (WFG) has acquired David Duncan Insurance Agency in Gilbert Plains, Manitoba, and Leith & Glassford Agency Ltd. in Rosetown, Saskatchewan.

Agencies will now be operated as Western Financial Group offices in these communities.

“These locations are just another great addition to our Network of offices,” said **Lana Wood**, President of Western Financial Group (Network) Inc. “Our newest Manitoba location in Gilbert Plains will help us continue to provide products and services to its residents at a level they deserve.”



SHOWING YOU THE WAY FROM COAST TO COAST



Canada's Leading "SPECIALTY" Insurer

- Professional Claims Services
- Committed to the Independent Brokers
 - Commercial Lines (Canada Wide)
 - No contract required
 - No minimum premium volume required
 - Personal Lines (Provinces AB, MB, ON, QC)
 - Contract required

"We have time for you!"
SINCE 1872



PRODUCTS WE OFFER:

- Contract Surety • Commercial/Miscellaneous Surety • Fidelity Bonds • Credit Insurance
- Directors' and Officers' Liability • Guarantee GOLD® (Executive Home and Automobile Insurance)

gcna.com

GRAIN INSURANCE & GUARANTEE

Appointment Notice

www.graininsurance.com



DARRYL LEVY

Curt Vossen, Chairman of the Board, is pleased to announce the appointment of Darryl Levy as President & Chief Executive Officer of Grain Insurance & Guarantee.

Mr. Levy brings over 20 years of senior executive leadership experience to Grain Insurance & Guarantee. In his most recent position, Mr. Levy was Regional President of Ontario & Western Canada at Rogers Communications. His experience and success in markets across Canada, in addition to his strong distribution channel experience, is a tremendous asset to the Company.

A graduate of the University of Manitoba, Mr. Levy is a member of the Business Council of Manitoba, the Young Presidents Organization and the Executive Advisory Board of the Faculty of Business-University of Winnipeg.

Mr. Levy has also been appointed to the Board of Directors of Grain Insurance & Guarantee.

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

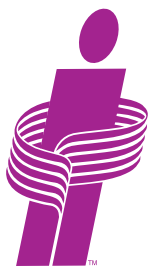
GRAIN INSURANCE & GUARANTEE

Nationwide Coverage — Local Knowledge

Reach our Advertisers

The *Manitoba Insurance Broker* would not be possible without the advertising support of these companies and organizations. Please think of them when you require a product or service. We have endeavoured to make it easier for you to contact these suppliers by including their telephone number and, where applicable, their websites. You can also go to the electronic version of the *Manitoba Insurance Broker* at www.ibam.mb.ca and access direct links to any of these companies.

COMPANY	PAGE	PHONE	WEBSITE
ALLMOVE	27	204-633-6889	www.allmove.com
Aurora Underwriting Services Inc.	12	866-328-1314	www.auroraunderwriting.com
Aviva Canada	39	204-942-0424	www.avivacanada.com
Bank of Montreal	41	416-927-5973	www.bmo.com
Beacon Underwriting	45	888-645-8811	www.beacon724.com
Belfor	27	204-774-8186	www.belfor.com
Douglas Cost Guides	35,37	519-238-6207	www.douglascostguide.com
G.Woodward Restoration Services Ltd.	8	204-783-6266	
Grain Insurance & Guarantee	43,51	204-943-0721	www.graininsurance.com
GroupOne Underwriters	4,54	888-489-2234	www.grouponeu.com
Guarantee Co. Of North America	50	416-223-9580	www.gcna.com
HighRoad Warranty	13	855-444-4762	www.highroad.ca
Horizon Insurance	21	204-988-4789	www.horizoninsurance.ca
Insurance Institute of Canada	49	866-362-8585	www.insuranceinstitute.ca



IBAM 2012

Annual General Meeting, Conference & Tradeshow

APRIL 25-27, 2012 • THE FAIRMONT, WINNIPEG

Visit www.ibam.mb.ca for more information

COMPANY	PAGE	PHONE	WEBSITE
Intact Financial Corporation	19,24	204-942-8402	www.intactfc.com
James Dube Spraggs Adjusters Ltd.	22	204-985-1200	www.jdsadj.ca
Keal Technology	30	800-268-5325	www.keal.com
Manitoba Blue Cross	18,27	204-775-0161	www.mb.bluecross.ca
Manitoba Public Insurance	7	204-945-8097	www.mpi.mb.ca
Monarch Insurance Brokers	2	780-422-0568	www.monarchins.com
Pal Insurance Brokers	16	800-265-8098	www.palcanada.com
Paul Davis Systems	11	204-586-1684	www.pds.ca
Peace Hills Insurance	18	800-272-5614	www.peacehillsinsurance.com
Policy Works	33	800-260-3676	www.policyworks.com
Portage Mutual Insurance	18,48	800-567-7721	www.portagemutual.com
Priority Restoration	11	204-786-3344	www.steamaticwinnipeg.com
Red River Mutual	3,16	800-370-2888	www.redrivermutual.com
Royal & Sun Alliance Ins. Co. of Canada	15,55	416-366-7511	www.rsagroup.ca
Sovereign General Insurance	9	204-982-1287	www.sovereigngeneral.com
Special Risk Insurance Brokers Ltd.	32	604-541-9799	www.srib.ca
SPECS	47	888-394-4434	www.specs.ca
Swiss RE	56	416-217-5550	www.swissre.com
Trans Canada Insurance Marketing Inc.	38	204-925-8276	www.tcim.ca
TSW Management Services	27	866-904-8146	www.tsw-management.ca
Wawanesa Insurance	19,28	204-824-2132	www.wawanesa.com
WINMAR	39	866-494-6627	www.winmar.ca
Wyatt Dowling Insurance Brokers	26	204-949-2600	www.dowlinginsurance.com

Please support our advertisers. It's good business!



The *Manitoba Insurance Broker* would not be possible without the advertising support of these companies and organizations. Please think of them when you require a product or service. We have endeavoured to make it easier for you to contact these suppliers by including their telephone number and, where applicable, their websites. You can also go to the electronic version of the *Manitoba Insurance Broker* at www.ibam.mb.ca and access direct links to any of these companies.



To reach Manitoba's general insurance professionals through *Manitoba Insurance Broker* magazine and its targeted readership, please contact me at

Kris Fillion, Marketing Manager
E-mail: kfillion@kelman.ca

Phone: 204-985-9798
Toll Free: 866-985-9798




Coast to Coast, we've got you covered

GroupOne is a national wholesale intermediary that provides underwriting solutions and niche products to our network of brokers across Canada in need of placing standard, non-standard and hard to place commercial property and liability risks.

WE ARE Leaders in Standard and Specialty Underwriting
WE ARE Hospitality Specialists
WE ARE Committed to our Brokers
WE ARE Committed to Excellence
WE ARE GroupOne



www.GroupOneU.com

3601 Highway 7 East, Suite 905
 Markham, Ontario L3R 0M3
 Tel: 905-305-0852 Toll-Free: 1-888-489-2234
 Fax: 905-305-9884 Toll-Free: 1-877-302-7822
 Email: insureit@grouponeu.com



STANDARD & NON-STANDARD COVERAGES
 SPECIAL LIABILITY COVERAGES
 HOST HOSPITALITY COVERAGES
 ERRORS & OMMISIONS COVERAGES
 BUILDERS RISK
 COMMERCIAL MARINE
 MARINAS, YACHT CLUBS AND BOAT DEALERS

WE'RE BIG ON THE TASTE OF SUCCESS



Premier Canadian cheese maker, St. Albert Cheese, need an insurer who understands their business. RSA delivers customized solutions covering their intricate risks. Our flexible, customer-centric approach continually ensures the client and broker's trust – making them feel at home with RSA.

By combining our specific industry knowledge with local expertise and understanding, we deliver robust commercial insurance solutions across RSA's Global Network. As one of the largest general insurers in Canada, RSA offers leading propositions and a strong commitment to our customer and broker partners.

With over 300 years of experience, RSA is an established 'A' rated insurer offering a complete suite of insurance solutions from small businesses to multi-national organizations through a network of independent brokers.

IF YOU'RE BIG ON THE TASTE OF SUCCESS, PARTNER WITH RSA INSURANCE.

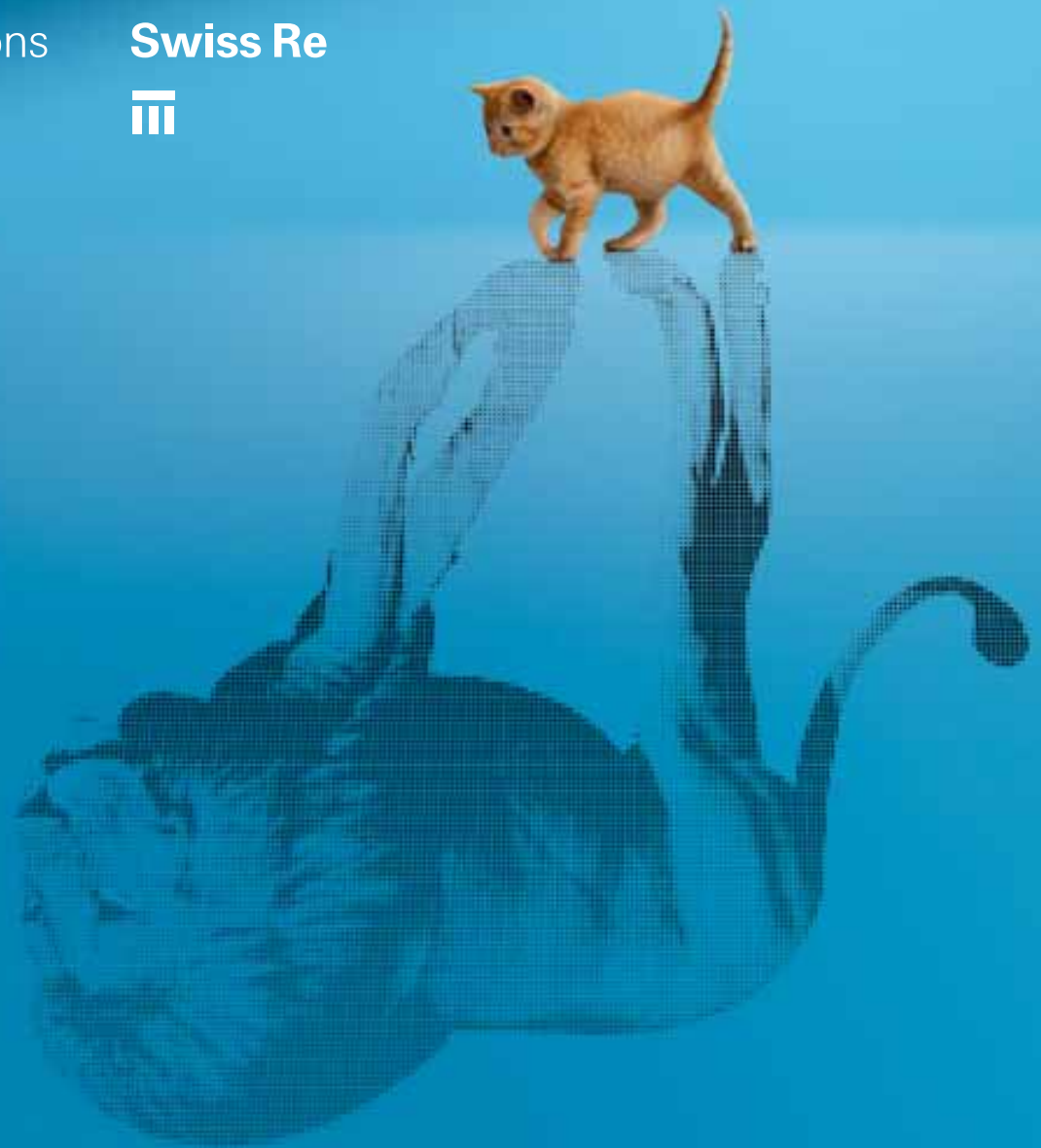
When it comes to protecting your reputation, you may find us surprisingly fierce.

With over 30 years of serving the Canadian broker market, we're the most experienced provider of professional liability coverage. Yet it's not just our longevity in the market that may surprise you; it's our commitment. As more than 20,000 insurance brokerage firms across North America have discovered, we're fiercely committed to protecting what matters most – your business, your financial assets and your reputation. As in everything we do at Swiss Re, risk is our raw material; what we create for you is opportunity.

See for yourself at www.swissre.com/eo

Corporate Solutions

Swiss Re



© 2011 Swiss Re

Swiss Re Corporate Solutions is proud to be the endorsed E&O provider for the Insurance Brokers Association of Manitoba. For more information or to access our Insurance Brokers professional liability programme, please contact:



T +1 800 204 5649, T +1 204 488 1857, F +1 204 489 0316
www.ibam.mb.ca
205-530 Kenaston Boulevard,
Winnipeg, Manitoba R3N 1Z4

Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, United States, a member of Swiss Re Corporate Solutions.