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VOLUME 20 NUMBER 4, DECEMBER 2012



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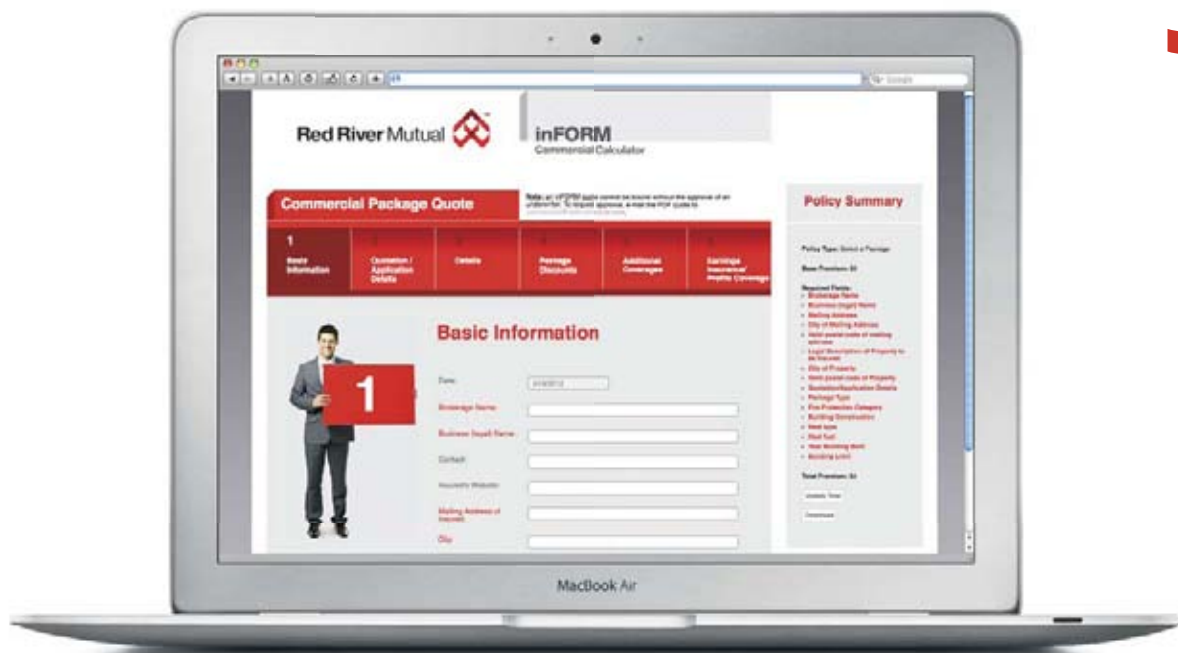
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Curtis Wyatt
IBAM President

Communication 2012

Without a doubt insurance brokers in Manitoba and Canada are by far the best communicators. I would challenge any other industry to a communication arm-wrestling match to prove my point. Where else do you find trained professionals, day in and day out translating the ins and outs of insurance contracts to a variety of customers? From travel to auto insurance, home to business, insurance brokers find ways to communicate with their customers. They take complicated policy wordings and explain them in a way the consumer can understand, relate to and – most importantly – remember. This skill is not one that is perfected overnight, or over one or two years. In many ways it's an art and, like many artists, brokers spend a lifetime learning new ways to better explain the various options and changes that are taking place in our industry.

So why do some customers think that dealing with a direct insurance company is better than dealing with a broker? Our friends to the south will tell you that 15 minutes can save you 15% on your car insurance or that they just don't "cheep" about savings. What they don't say is that they've built sophisticated communication tools to create an impression that their ability to talk to customers is just as convenient as dealing with a local broker. Today the consumer is looking to communicate on a variety of mediums. The day of the phone and fax are now being replaced by email, texting, web chats and video conferencing. Work life balance is what we, as brokers, try to find – and it is what our customer is also looking for.



So how this translates into an opportunity is the reason for me writing you today. As your IBAM President one of my many jobs is to travel to the various conferences and attend the many meetings and panels that are held. As you can guess, after three years of attending these out-of-province events you start to find similar concerns from one region to the next.

One of these similarities seems to be the discussion around broker availability to the consumer. As I had mentioned before I feel pretty strongly that as the 'translators' of wordings from insurance companies to the consumer the broker is the 'top dog.' The challenge we face going forward is to determine how we can carry out this age-old process using modern communication tools while simultaneously increasing broker availability for our customers. So – as brokers – we need to embrace changes and find ways to apply these new communication tools

to our industry. And I caution, be careful not to under communicate using these new mediums but rather over communicate by utilizing words that help the consumer understand what they are purchasing and do it in an environment in which the customers prefer. Take the time to learn what systems you can implement in your offices in order to help reach your customer or, better yet, implement systems that customers prefer to use in order to reach you. Whether it's installing an after-hours service, electronic document management process, or voice mail – the sky is the limit.

The customer of 2012 is different than the customer of 2002. The Information Age is here; let's be sure as brokers we continue to lead by building systems and processes that allow our customers to access us more easily and efficiently than the direct writers.

Good luck and all the best of the holiday season to everyone. 🍷

“As brokers we need to embrace changes and find ways to apply these new communication tools to our industry.”



Best of the Season

I am hopeful that by the time this publication gets into your hands, you will have commenced already with some 'seasonal' celebrations. As we approach the New Year, I take this opportunity on behalf of the IBAM board & staff to wish you all of the very best this holiday season.

David Schioler
IBAM CEO

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At Aviva, we believe social responsibility is more than just a buzzword. It's part of how we do business. That's why we're giving away \$1 million for the fourth year in a row through the Aviva Community Fund. Whether it's creating new opportunities for at-risk youth, education, the environment, or cultural activities, we fund initiatives for change all across Canada. We care about our communities, and we know you do too.

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Dave Nussbaumer
Principal

Farrell Agencies Ltd.
Yorkton, SK





Stephen Halsall, President,
Insurance Brokers
Association of Canada

Broker campaign builds

The Broker Identity Program (BIP), heading towards its 25th anniversary, is a wonderful demonstration of what brokers can accomplish when we all pull together. More and more members are benefiting from the investment that has been made in this program over the years, building awareness and image for the profession and helping to uphold broker reputation at a time of increasing competitiveness within the industry.

Brand recognition research continues to confirm the power of the BIP symbol and slogan. Our BIPPER logo is known to play an important part in the decision-making process. As our collective brand awareness builds, the opportunities for brokers to align themselves to such an effective campaign have never been better.

IBAC, on behalf of all brokers, will be launching new television commercials and expanding our online advertising presence in 2013 with a campaign designed to disseminate the broker value proposition further than ever before. Brokers have the opportunity to leverage these national brand-building efforts and put them to good use to boost their own marketing efforts.

The 2013 media plan will again consist of a mix of television (for its reach, influence and persuasiveness), and online advertising (for its ability to engage people for longer than 30 seconds, and lead them to look for a broker). We are very grateful for the continuing support of our insurer partners in our efforts to explain the broker brand values to as many people as we do.

The new TV commercials are an evolution of our signature magenta blanket campaign, extending the highly effective “Sleep Easy” campaign theme. Consumer research has proven over and over that the imagery and customer service message in our advertising is both distinctive and

“The BIP identity adds extra credibility and respect for any broker that displays it.”

appreciated by insurance buyers of all stripes. The new creative represents another large stake in the ground for the profession’s claim of working on the customer’s behalf, summed up in our ongoing campaign slogan *Your best insurance is an insurance broker.*

We have produced a new 30-second spot and three 15-second television spots, in English and French, which address the home, auto and business segments. Modern in style, each spot tackles the prevailing mindset of “All I need to know is how much it costs” head on, with reminders about the depth and customer focus of broker services. Customized versions of these can be made available for association or individual broker use.

The TV schedule will consist of high quality news, sports and entertainment shows that will run through the winter/spring and next fall, along with politically oriented properties. Preference will be given to programs that have particular Canadian appeal and are proven to have audiences with high concentrations of P&C buyers.

Research shows that customers continue to find insurance (and their various options for purchasing it) confusing. We have therefore also produced a four-and-a-half-minute informational video that explains, in an entertaining way, exactly why a customer’s best insurance is indeed their insurance broker. Like the advertising, this video can be tailor-made for associations or individual brokers to place on their own websites. All of our online advertising will contain links that when clicked will take visitors through to this video (and others) on the IBAC website.

The BIP identity adds extra credibility and respect for any broker that displays it on their external signage, business cards, websites, reception areas, office windows and doors, meeting rooms and marketing materials of all sorts. Your provincial association will be glad to help you make sure that when people are looking for a broker they can easily find you. Remember the logo is a trademark. It should be used but not abused. Your association can also provide you with the Official Guide to the Use of the BIP logo so you can ‘sleep easy’ knowing that you are using it correctly.

The new advertising campaign for 2013 will cause many people to consider their insurance options with fresh eyes. Let’s be sure that we’re all in step, ready to demonstrate the unique broker difference when they arrive. 📌



At IBAC’s AGM in September, IBAM Past President Pamela Gilroy-Rajotte received a Certificate of Appreciation for her term as Director from IBAC President Stephen Halsall (L) and IBAC Chair and Past President Fraser Lyle.

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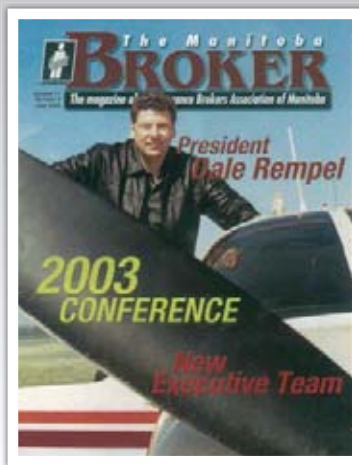
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Dale Rempel — YOU WILL BE MISSED

By Terry Ross, Managing Editor



The general insurance industry in Manitoba and Canada lost a true giant with the passing of Morris's **Dale Rempel** on Friday, October 5, at the age of 49.

Dale was a passionate and enthusiastic man, especially when it came to his family, his profession, his hometown and his favourite sport.

Dale and his wife Lynne married in 1986. Lynne was a teacher, but eventually joined Dale in the family business venture. The couple became parents in 1990 with the birth of son Brent, and again in 1992 when daughter Leanne arrived on the scene. Recently the family enjoyed an addition in the form of Brent's wife Rebecca. Dale passed away with the pride and knowledge that another generation of Rempels will soon be arriving as Rebecca and Brent are expecting their first child.

Dale started selling hail insurance while in university studying agriculture. He started his general insurance career in Winkler before returning to Morris in 1990 to start Rempel Insurance Brokers Ltd. In 2010, Dale saw another dream come true when he and Lynne opened a new office building in downtown Morris.

Dale and the insurance industry were a perfect fit. He was a fervent supporter of IBAM, serving a number of terms on the Board of Directors and as President (2003-2004). His professional vision extended beyond provincial borders and he also served on the board of the IBAC where he recently completed his term as President (2011-2012).

The consummate professional, Dale loved flying his plane for his work whether it was to attend a meeting in another town or survey a client's property from the sky. He strongly believed in Professional Development. In the fall of

2001 as IBAM's PD Committee Chair, Dale told this magazine, "I am a firm believer in continuing education. Striving to improve oneself is one of the reasons life is worth living."

Born in Morris in 1963, Dale never strayed far from his beloved hometown. As a businessman, he supported the town both financially and with long hours as a volunteer. He was past president of the Morris Community Development Corporation and a director of the Valley Ag Society and Manitoba Stampede. Other local efforts included the Chamber of Commerce, Ag Expo Committee, Morris Wellness Centre, Southern Manitoba Convention Centre, Morris Riverview Golf & Country Club, Café 75, Children's Wish Foundation, CNIBC, CancerCare Manitoba, and countless hours as a minor hockey and baseball coach.

Dale was a self confessed 'hockey nut.' A skilled player in his day, he is still one of the all-time leading scorers in the SEMHL. Once his playing days were over, he threw his energies into management and was one of the leaders in obtaining a Manitoba Major Junior Hockey League franchise for Morris and area – the Pembina Valley Twisters. The Twisters held a tribute to Dale on October 20, raising a "Dale Rempel" banner; and the team will establish a scholarship in Dale's name.

Dale will be missed as a husband, father, grandfather, professional, employer, citizen, supporter and friend. He was one of the 'good guys' and it was this writer's distinct pleasure to have known him. 🏒



Rempel Insurance hosts Grand Opening. Staff looks on as Fred Peters, Christine Martin, Dale, Lynn, Dale Hoffman and Mavis Tailleau attend to the ribbon cutting.



New IBAC President Dale Rempel presents outgoing President Fraser Lyle with a token of appreciation for his leadership at IBAC AGM 2011.



Dale with IBAM CEO Dave Schioler and Selkirk Interlake MP James Bezan at 2010 Hill Day.



Dale and Lynne with son Brent at IBAC 2011.



Dale, Leanne and Lynne at IBAM President's Dinner, April 2012.



Dale and Lynne with Sharon Clarke and Dave Schioler 'Twisting and Shouting' with the Beatles at the IBAO President's Dinner October 2011.



The Rempel 'Glan' – Dale, Calgary Centre - North MP Michelle Rempel and her husband Jason Rempel

Premier's Dinner

IBAM was prominent at the Premier's Dinner held on October 26.



IBAM President Curtis Wyatt talked at length with Premier Greg Selinger at the Premier's Dinner.



The voice of the insurance brokers of Canada is heard wherever members of the World Federation of Insurance Intermediaries meet.

The financial investment in our WFii membership made by Wawanesa Insurance helps us get there. On behalf of the 35,000 insurance brokers of Canada : many thanks.

Insurance Brokers Association of Canada 



Left Photo: Lawrence Toet, MP for Elmwood-Transcona, and Minister of State Ted Menzies spoke to the North Winnipeg Rotary Club recently. Mr. Menzies commented on the Federal government's continued support of brokers in Canada. (L-R) MP Lawrence Toet, IBAM President Curtis Wyatt and Minister of State Ted Menzies.



Right Photo: IBAM was front-and-centre at the PC Fall Gala Dinner held October 27 at the Victoria Inn. Pictured (L-R) are Sharon Clarke, CEO Dave Schioler, Tracy Reimer and Director Mario Reimer.

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MLA Reception (November 21, 2012)

Several MLAs were out enjoying the MLA Reception with our Manitoba brokers, including Ministers Swan, Struthers, Rondeau and others, and PC Leader Brian Pallister.







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Thank you all.

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our insurer partners
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gain strength from each other.

Link by link, initiative by initiative,
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with that most important audience of all:
the Canadian consumer.

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and gaining the trust of consumers is the single most
important thing we can do, since our strength in the
marketplace and in Canadian society depends on it.

The most significant consumer-oriented tool we have is the
Broker Identity Program, designed to raise the profile and enhance
the professional reputation of insurance brokers, and thereby reinforce,
and assure the perpetuation of the broker distribution channel in Canada.

This ongoing quest for customer satisfaction and loyalty is important to us all,
which makes it equally important that we, as brokers across Canada, express our
heartfelt thanks to you as our valued associates in the industry, and pay tribute
to the partnerships we mutually enjoy.



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Brokers play a crucial role

President Curtis Wyatt helps kick off Aviva Community Fund competition

IBAM President **Curtis Wyatt** was front-and-centre at the recent kick-off to the Aviva Community Fund competition. The competition encourages projects that benefit local communities.

Flanking Curtis are Tom Reid, Aviva's VP of Business Development (L) and Vinnie Gianotti, Aviva Branch Manager (R).



Patill/St. James Insurance always involved

Patill/St. James Insurance is another spectacular example of how insurance brokers are tremendously involved in their surrounding communities. Always helping his colleagues and his community, Jeff Coleman, President of the brokerage, was in attendance at the 2012 IBAM – MLA Reception (see p. 14-16 for more on IBAM's reception). Jeff and his employees spend countless hours volunteering for causes close to their hearts. The Children's Wish Foundation, Grace Hospital Foundation and the South Interlake Rockwood Agricultural Society, are just a few of the beneficiaries of the effort put forth by Patill/St. James team.



BSI and Red River Mutual make timely donations to community projects

BSI Insurance Brokers and Red River Mutual donated \$4,000 to the Manitou Community Arena to aide in the purchase of a new time clock. The arena is currently in the second year of renovations, which should be completed before the upcoming season begins.

BSI and Red River Mutual also teamed up to donate \$1,000 to the Sperling Community Club towards the construction of a new playground.

And we aren't finished yet! BSI and Red River Mutual recently donated \$2,000 to the Ste. Agathe Community Development towards the future River Park Trail, a walking/bike trail along the west side of the Red River.

These donations were done as part of BSI Insurance's *Because We Care* program. 🐾



(L-R) Robert Selby, Producer at BSI Insurance Brokers' Manitou Branch, presents a \$4,000 cheque to Clare Jago, President of Manitou Community Arena.



Tracy Enns, Team Leader and Faye Harms, Producer at BSI Insurance Brokers – Carman Branch present a \$1,000 cheque to Suzanne Schroeder, fundraiser at Sperling Community Club.



BSI's Paul Brodeur presents \$2,000 cheque to Jacques Courcelles and Therese Dorge.



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In the Media



What a ride

Keith Jordan has been a farmer's boy and a university grad wondering what to do with his life. He's worked on credit ratings for Dunn & Bradstreet, became a chartered accountant, developed and managed real estate and owned a successful commercial cleaning business — all before trying his hand at insurance, where, at 57, he's now the head honcho at Winnipeg's Hub International Horizon Insurance. By Ron Sharvovce

"A phenomenal ride" is how Keith Jordan, the president and CEO of Manitoba's Hub International Horizon Insurance, describes his 17 years in the business. The "ride," it might be said, actually began in the Kildare area, in the southwest of the province, where Jordan's parents farmed. He left home at 18 to attend the University of Manitoba in Winnipeg, but he had no idea what he wanted to do with the rest of his life. Insurance wasn't on his radar. So like a lot of students who don't know what they want to do, he enrolled in the Arts program, graduating in 1976, then worked for a year in Winnipeg with Dunn & Bradstreet, the corporate credit reporting and rating agency, helping accountants and lawyers. The experience inspired him to become a chartered accountant himself. He earned his designation in 1986. After working for a mid-size firm, developing and managing the property, in 1985 Jordan entered into a partnership to buy a business, Oxford Building Cleaning. "It had 75 employees," he says. "It built it up to a point where we had a couple of hundred employees. We did jobs like the Winnipeg airport, some of the Canadian Forces bases, including Shilo. At one time we had a majority of the office buildings in downtown Winnipeg. It was a good business." Good or not, it wasn't what Jordan wanted to do. The business was sold to a national firm in 1994. A year later he was in the insurance business. The experience inspired him to become a chartered accountant himself. He earned his designation in 1986. After working for a mid-size firm, developing and managing the property, in 1985 Jordan entered into a partnership to buy a business, Oxford Building Cleaning. "It had 75 employees," he says. "It built it up to a point where we had a couple of hundred employees. We did jobs like the Winnipeg airport, some of the Canadian Forces bases, including Shilo. At one time we had a majority of the office buildings in downtown Winnipeg. It was a good business." Good or not, it wasn't what Jordan wanted to do. The business was sold to a national firm in 1994. A year later he was in the insurance business.

When Keith Jordan thought he might try buying an insurance agency, he sought the counsel of Peter Leipsic, who had provided insurance for Jordan's commercial cleaning business. Leipsic called in his cousin Michael, and a partnership was formed. By 2009 their Horizon Insurance had 18 locations, making it the largest independent in the province.

"I heard about a Winnipeg agency that was for sale — Lylek Agencies in the Kildonan Plaza shopping centre — so I talked to them, even though I knew nothing about insurance. I needed some partners, so I went to Peter Leipsic, who'd provided me with insurance and bonding for the cleaning business. He referred me to his cousin Michael, who told me, 'We like to work the legs of people who want to get into the insurance business.' At this point I was wondering what the hell I was getting into here."

The Leipsics and Jordan joined forces and purchased the agency in Kildonan Plaza, Jordan managing the business. A year and a half later they bought another agency. More would follow.

"We've largely grown through acquisitions," Jordan, 57, says. "Peter and Michael brought information to the table and they brought credibility to the table. I don't think I'd be here today without them. We don't always see eye to eye, but we've been great partners."

By 2000 the company had five locations in Winnipeg, each with its own manager. In 2003 Jordan and his partners were approached to start an insurance brokerage in Warsaw, which was soon expanded to include the N.W.T. A year later, as suggested by Tony Tamone, one of the principals, the partnership was rebranded Horizon Insurance.

Expansion continued from 2007 through 2009, when, with 18 sales and service centres throughout the province, it had become the largest independent insurance brokerage in Manitoba. The success of Horizon caught the attention of Hub International, a leading North American insurance brokerage.

Expansion continued from 2007 through 2009, when, with 18 sales and service centres throughout the province, it had become the largest independent insurance brokerage in Manitoba. The success of Horizon caught the attention of Hub International, a leading North American insurance brokerage.

Opinions regarding the carbon tax were mixed. In June 2012, A.M. Best maintained the under-review status for Aviva Insurance Co. of Canada and its affiliates' ratings due to its strategic evaluation of Aviva plc's businesses and changes to its senior management, especially the departure of the chief executive officer.

IBAO backs minor hockey

ONTARIO's brokers association is once again putting its proverbial 'stick on the ice' in sponsoring a host of hockey events in southwestern Ontario communities. The Insurance Brokers Association of Ontario will be the title sponsor of championship tournaments next spring for players from several age groups in Stratford, Woodstock, Fort Erie and Brantford where over 4,000 participants from over 200 teams are expected. IBAO has also subsequently donated equipment to help players in Northern areas of the province.

CORRECTION

OUR STORY last week on the unusual size of Hurricane Sandy incorrectly reported that Institute for Catastrophic Loss Reduction cited climate change as the cause. The work of the Intergovernmental Panel on Climate Change suggests that the size of storms may change due to climate change — and Glenn McGillivray's title at the ICLR was misidentified. He is managing director.

headquartered in Chicago and a firm with a lot of Canadian clients. Hub proposed to Jordan that Horizon join the operation. "I was skeptical and not all that interested," Jordan says. "I largely ignored them until March 2011. But they kept calling and saying, 'Why don't you come to Chicago and see what we're all about?' I was expecting to deal with a bunch of U.S. guys when I got there, but I found most of the people were Canadians. Of the six-person executive, four are Canadians. They didn't apply any pressure. The strategic plans were the same. The history was the same. You'd think we were the same company."

In the fall of 2011 Horizon Insurance became Hub International Horizon Insurance. All partners continue with the new company, with Jordan as president and CEO.

"We retain complete autonomy with how we operate day to day. Our mandate is to grow organically and through acquisitions. We're responsible for Manitoba, Saskatchewan and northwest Ontario."

Scott Andrew, who runs Andrew Agencies in Virton, got to know Jordan through his work on the board of the Insurance Brokers Association of Manitoba. The strategic plans were the same. "He's smart, thoughtful and just a good guy," Andrew says. "Keith can be challenging, but in a constructive way. He thinks outside the box, and I certainly enjoyed the time I spent with him on the board."

EBAM CEO Dave Scholier has known Jordan for a number of years and describes him as a great asset to the insurance industry and the association.

"Since I've known Keith, he's become a friend," Scholier says. "He's very bright, willing to lead and to lend a hand. He's an intelligent guy. I'm sure the challenge of putting together the deal with Hub was quite rewarding."

Jordan was recently appointed chair of the Insurance Council of Manitoba. He also serves on the board of directors of the Centre for Study of Insurance Operations.

When he looks back on the last 17 years, Jordan is appreciative of the opportunity to get into the insurance business.

"I love the people and I love what I do every day. Insurance is a great industry."

VITAL STATS

- Jordan and second wife Vicky like to travel. Five times a year they rent a condo in South Beach, Florida.
- His daughter Chelsea is a University of Manitoba Arts grad.
- He loves listening to music. "Madonna is my all-time favourite artist. I've seen her perform twice in Toronto. She's awesome!"
- The Jordans love watching movies. "Action movies are my preference."
- On golfing: "If I shoot under 100, I'm happy. It's a sport that needs a ton of time. You've got to practice."
- The couple are walkers. "In the summer we walk every night for an hour or two."
- They live in a 4,000-square-foot home in Winnipeg's Tuxedo area, a seven-minute drive from his office.
- Jordan likes a good red wine and reading, mostly historical works. He also appreciates architecture.
- An older brother and older sister still live in Kildare, where he grew up.

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been ent that cations

students to create an Internet-based TV station broadcasting live sports, functions and community events, newscasts, a TV series and documentaries...

Dale Rempel of Rempel Insurance in Morris, Man. has passed away at the age of 49 following a four-year battle with brain cancer. Left to mourn him is wife **Lynn**, son **Brent** and daughter **Leanne**. [iw](#)

Rempel

Thompson's World Insurance News

Winnipeg Free Press, Monday, November 12, 2012

President; Lesia Peet, past president; Evelyn Davidson, secretary.

The Entrepreneurs Organization, Manitoba Chapter has announced their board of directors for 2012-13: Scott Shippam, chair; Wade Miller, past chair; Ben Sparrow, treasurer; Grant Arkle, Greg Libbrecht, Laura Lomow, Brian Lowes and Darren Peters.

Advocis Winnipeg has elected its new board of directors for 2013: Michael Silver, president; Emily Burt, treasurer; Les Wiens, vice treasurer; Jason Bonneteau, past president and advocacy chair; Chairs: Cherie Krentz and Kevin Harold, Jeff Gerwing, David Thompson, Cynthia Duncan, James Kirk, James Crouch, Brett Henderson, Rob Eby, Blair Smith and Shaun Gool.

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Past and future YBN events

Maggie Matsalla, HUB International Horizon Insurance
Young Broker Committee Chair

As the holiday season is upon us we would like to send a great big 'HAPPY HOLIDAYS' and 'Happy New Year' to everyone and best wishes to all. We hope you all enjoy time with family and friends.

We have had an eventful start to the new term and would like to welcome **Jason Searcy** to our committee. Welcome Jason! We are excited to have you with us and look forward to working with you.

This past September 6 through 9, **Lindsay Jordan** and I attended the Big "I" conference that was held in Atlanta, Georgia. Each year the Chair and Past Chair attend this across-the-border event to meet and discuss Young Broker experiences, activities,

successes and failures with our fellow brokers to the South of us. It was a fun and educational experience and I am looking forward to next year's Big "I" in San Antonio, Texas.

I would like to send a GREAT BIG THANK YOU to all who attended and/or volunteered at our Golf Day on August 30 in Winkler, Manitoba. I am proud to say that we raised \$1,800 – an incredible amount of money – to be donated to the Cancer Care Society of Manitoba.

Events to come

As this issue is being distributed we will have just had our winter event, which currently is in its planning stages, and are working on our

Education Day to be held later in January.

We are also planning a Christmas Hamper Delivery. If you would like to join us, please send an email to me and we will make sure to include you in the planning of this or any other future event. If you are unable to join us for that event, but would still like to help out, please donate to the "I" Kettle. We will be sending details on how to donate at a later date.

Please watch for more information on these and future events.

And as always should you like to join the Young Broker committee or receive updates on future events, please send an email to me at maggie.matsalla@hubinternational.com.

Manual for Estimating the Replacement Cost of Single Family Dwellings

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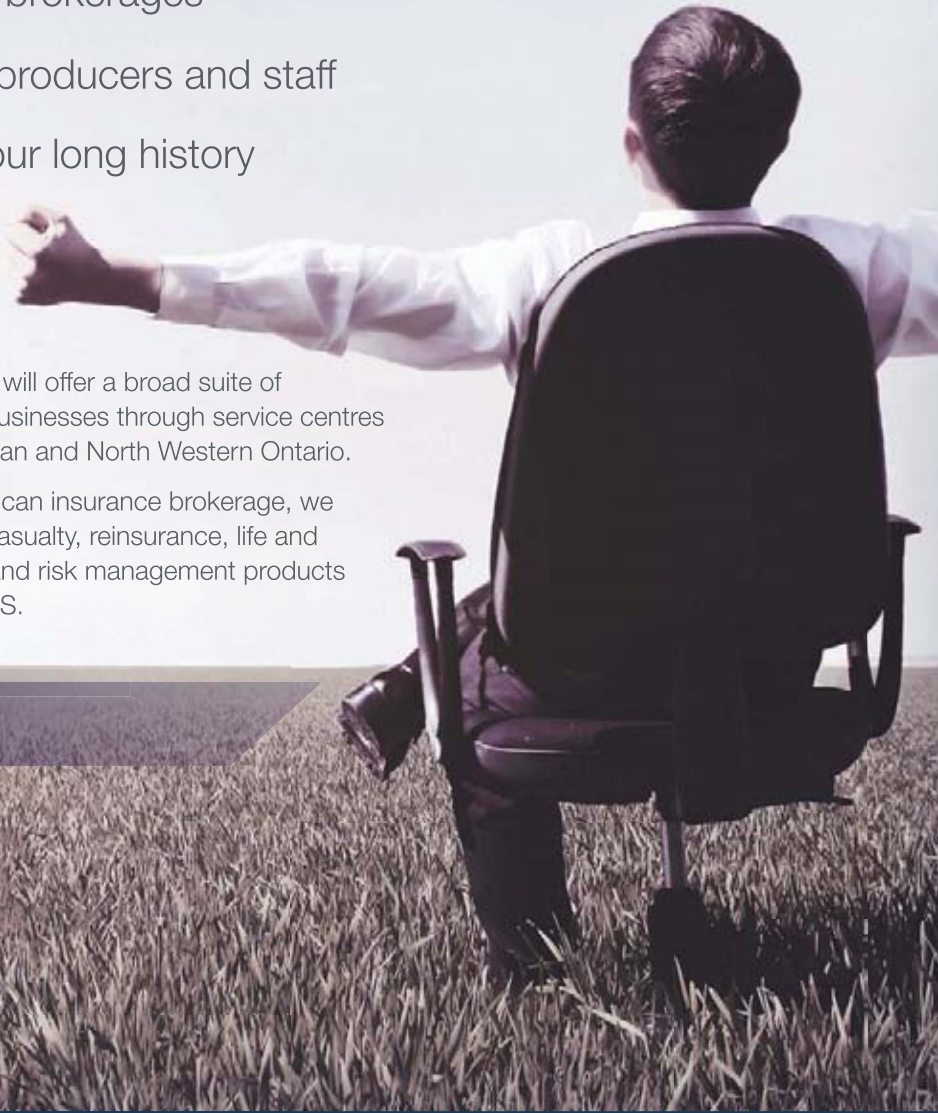
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Special Report:

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Defining 'Real Time'

Scott Andrew, President and CEO, Custom Software Solutions Inc.

I have penned a number of articles about the Insurance Brokers Association of Canada's (IBAC) automation data exchange initiative the last being published in the October 2012 issue of *Canadian Underwriter*. Due to this initiative's importance to Brokers across Canada I felt it warranted inclusion in this space.

IBAC's automation data exchange initiative offers great promise to enhance broker connectivity. Its use, however, must be in line with clearly defined standards.

Use of the innovation initiative known as IBAC Data Exchange has resulted in some marketing departments blurring the lines of the project's principles and definitions. As such, it may be an opportune time for a refresher on the project.

For those of us who wear the technology provider/partner hat and are vested in the broker distribution business, it is important to us that the right solution be identified. This will not only foster the viability of independent brokers, but also enhance their competitive advantage.

IBAC has been working with industry partners, insurance companies, brokers and broker associations, and broker management system (BMS) software vendors to pin down an acceptable definition of what "real time" data exchange is and how 'real time' can benefit the industry. BMS vendors in Canada have been part of efforts to chart a path for its implementation from the onset, and IBAC has facilitated a spirit of great competitive cooperation.

What has cropped up, however, is the use of 'real time' to describe integration processes that may not meet standards established by the IBAC initiative, producing some confusion within the

industry. It is critically important that all industry participants have a clear understanding of 'real time' so that support can be given to the proper initiatives and projects.

IBAC literature generally defines "real time" as the ability to concurrently update a broker's management system and an insurer's system by exchanging standard, nonproprietary messages that are based on – and strictly adhere to – the CSIO (Centre for Studies in Insurance Operations) XML language.

The literature goes on to describe what the 'real time' process is *not* and what it *is*, namely that the communication that takes place between systems uses XML as the language of choice, and any need to modify the content of this communication should naturally occur on the side of the transmission where the translation is needed. In situations – particularly when an insurer's system is not capable of receiving or sending data in real-time or if its system is not built using a more current software technology platform – an insurer's system may need to translate and store the incoming request so it can be processed at a later time.

When straight-through processing is not possible, a 'real-time' response is limited to a simple acknowledgement of receipt. Similarly, workflows must avoid and do not require connection to, or a broker's use of, an insurer's web portal. Technologies such as bridging or traditional screen scraping have been developed and are used as a means to leverage an insurer's web portal.

From a purely technical point of view, this approach will work. However, it is not ideal and can involve a much higher level of maintenance than solutions based on straight-through processing.

There are several properties inherent in the latter approach that support

improved electronic workflow between a broker management system (BMS) and an insurance company's system. Collectively, these properties define what real-time is and, just as important, what it is not.

Consistent with the vision of a broker's ideal electronic workflow, it is important that any and all transactions started within a BMS must also finish in the broker's system. The interaction between a broker and a customer requires that a certain amount of data be captured when entered into the broker's system. Once completed, it is the broker's system that initiates and sends the required data to the insurer's system in a fashion that is secure, transparent, does not require user intervention, and strictly adheres to CSIO standards.

A BMS is the originating system responsible for creating and sending the appropriate XML message for transmission to an insurer's system. All too often, insurer systems have requested BMSs to send data in formats specific to them, which promotes inefficiencies in the workflow process by creating one-to-one relationships between each BMS and each insurer system.

Standardizing the method and content of the communication between systems promotes efficiencies and allows for the greater possibility of true real-time communication between these systems. The most ideal scenario is one in which a BMS can transparently and electronically communicate with an insurer's system — and uses CSIO XML as the language to do so.

This activity is performed as a function that is within and completely native to the BMS. The broker's and the insurer's systems will reflect the current status of the customer's policy within



seconds of that being updated from within the broker's own BMS.

Today, there are many variations to this ideal scenario are presented as being in 'real time' when, in fact, they are not. Terminal or web-based screen scraping tools, store-and-forward methods, batch systems and software bridging techniques are among the common methods that may be disguised or marketed as real time. However, none of the aforementioned options comply with the standard, nonproprietary, straight-through, electronic message-based model illustrated earlier.

By IBAC's own definition, it is clear that real-time policy change from within a BMS cannot be accomplished by using a web interface (portal) or middleware. Many existing company portals or middleware-provisioned services portals are being rebranded by simply *not* calling them what they are – portals.


Portals that collect or change broker data after the BMS produces different data in both the broker and company systems. Some insurance companies and middleware providers are still trying to preserve this technology solution.

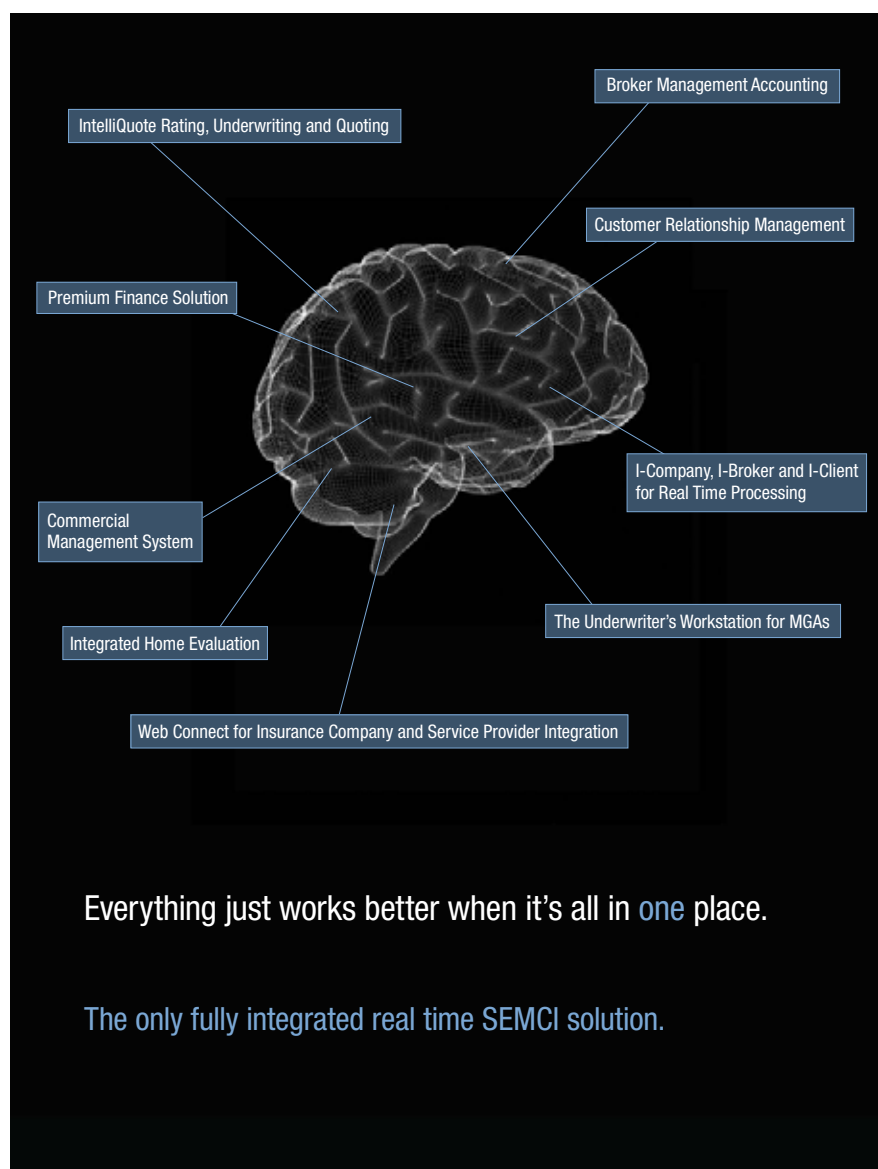
However, it is not difficult to identify the middleware solutions that diverge from the initiative. This involves being presented with data collection screens that are not generated by your BMS provider. Divergence can further be confirmed if the resultant data collected in these interfaces is not retained in the BMS.

To concurrently update the broker and company systems with all data, one needs to start and end in the BMS. One cannot take a detour to some form of middleware (portal) and collect additional data for the company system without having a method to update the BMS.

IBAC has a number of companies committed to the Data Exchange project, with the goal being to start and end in the BMS, in real time, concurrently updating broker and company data. The foundation of this initiative is sound and with the involvement of BMS vendors from the beginning, that positive start can now move on to efforts to attract more insurer business partners until all are part of the initiative.

This previously elusive objective now appears to be within reach. Brokers can do their part by using their considerable influence with carrier companies to garner support for the data exchange project as defined by IBAC, as well as encourage support for BMS vendors with a view to achieving industry-wide adoption.

BMS vendors, for their parts, will continue to compete on service and features beyond the ability to universally exchange data. This will undoubtedly lead to more research and development dollars being funnelled into the customer facing features – precisely where it needs to be. 



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Automated Policy Change Is Here

By Renee Durepos, VP Operations, Keal Technology

Real-time, round-trip, policy change that starts and ends in the Broker Management System (BMS) is no longer the stuff dreams are made of! It's a reality.

Remember when we did business without computers and email? It won't be long and the industry will be reminiscing about the days when policy changes were tedious, manual, and costly to process. We all have a role in making this happen sooner rather than later. As a technology supplier, exclusively focused on Canadian brokers, we can develop a myriad of efficient solutions but carriers and brokers need to share the vision, and embrace the change the vision demands. We're happy to say... vision accomplished!

Sharing a united goal, Keal Technology and Unica Insurance have successfully launched automated policy change. It's live and working in brokerages right now. Unica Insurance broker clients using Keal's BMS sigXP and single entry multiple company interface (SEMCI) solution keal connect, can now start and end policy change transactions in their BMS; without human intervention. Goodbye manual policy changes! Not sure of the business impact? Consider this:

A January 2012 Keal broker survey revealed the cost of doing policy transactions (full survey results can be obtained directly from Keal on request). High-level results suggested that on

average a brokerage's pure policy change transactions accounted for almost 25% of all transactions, and of those transactions, revenue accounted for less than 1% of the total commission revenue or \$5.41 per transaction. Since policy change transactions are the most time consuming transactions, when brokers in the study applied their policy change cost, the margins were very slim, if not negative. How are Canadian brokers supposed to stay competitive when they're potentially losing money on almost one quarter of necessary transactions?

Jeff Ives, President of Ives Insurance stated, "The keal connect service is a game changer for the industry. My CSR's, having had a lot of experience with other systems, can see their productivity significantly improving."


Keal's real-time policy change solution powered by keal connect, allows a broker to process a fully-underwritten and broker-approved endorsement transaction in the Insurer's Policy Administration system, without leaving Keal's BMS sigXP and without insurer involvement.

Katherine Evans, CFO at Unica Insurance is extremely excited about the success of this project. "We are committed to investments in technology to help our broker partners. This represents a major investment for us that will produce significant rewards. Brokers can make changes to policies from their BMS in real-time,

in an easy, straight-forward manner." She added, "We can't wait to bring more brokers online!"

The keal connect impact is significant for the market as it will not only deliver required workflow gains and increased profitability to the broker network, but also enhanced efficiencies to insurance company partners, and most importantly, delivering a faster and more satisfying consumer experience.

Keal is continuously committed to working with the provincial associations and IBAC to ensure the new processes meet existing IBAC Data Exchange guiding principles. Upon seeing a demonstration of the real-time automated policy change solution, **Brenda Rose**, an IBAC Technology Champion, stated, "IBAC is encouraged by what we saw."

The stakeholders all agree that efficient technology is empowering. It's only a matter of time before manual, time consuming, and costly policy changes are a thing of the past across the industry. 



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Peace Hills Insurance and Custom Software Solutions announce launch of transactions solution

Pace Hills Insurance and Custom Software Solutions announce launch of real time transactions solution

Peace Hills Insurance is pleased to announce the launch of the first phase of the web-based Peace Hills Insurance Exchange (PHIX) transaction engine utilizing Custom Software's (CSSI) I-Company solution. The first phase allows Alberta-based Brokers to submit new auto business and make changes to existing auto policies starting and ending in their Broker Management System. The transactions utilize CSIO XML and interact with PHIX in real time. The first brokers interacting with PHIX are Applied Systems users utilizing their WARP integration tool submitting new business transactions.

Once fully implemented, PHIX powered by I-Company will facilitate real-time single entry policy transaction processing and exception-only underwriting for all transaction types, including Policy Change. I-Company will validate and enforce the underwriting edits for Private Passenger Auto, Commercial Auto, Habitational, and Farm to allow for straight through processing of all Peace Hills transaction types. This complete Company-to-Broker solution communicates/integrates with the Company Policy Management and Accounting System, provides CSIO capabilities, allows web connectivity to the Company via web services and includes support for all broker management system communications tools in the market.

Scott Andrew, President and CEO of CSSI, notes, "CSSI and Peace Hills are very excited to be able to deliver the first working real time solution to the Canadian Insurance marketplace which embraces the IBAC Real Time initiative of starting and ending in the BMS."

"We are proud to launch the first phase of our Peace Hills Insurance Exchange (PHIX) providing our brokers a means to streamline their process flow for new business and endorsements for Alberta private passenger auto business. Initial feedback received has been very positive and we are diligently working on the second phase of PHIX to be launched in the early part of 2013. I'd like to acknowledge and thank our staff for the hard work and effort devoted to this project," states Diane Brickner, President and CEO of Peace Hills Insurance.



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About Custom Software Solutions

Custom Software Solutions Inc. (CSSI) was founded in 1991 and is a leader in the development and delivery of information technology and business process automation systems for Insurance Brokers and Companies in Canada. Our proven Broker products, The Broker's Workstation, IntelliQuote, The Underwriter's Workstation and I-Biz, and Insurance Company Products, I-Company, I-Broker and I-Biz, are today providing significant efficiency gains leading to increased productivity and decreased operating expenses for both Broker and Company users. CSSI boasts a team of highly experienced programmers, insurance industry professionals, and certified computer technologists. CSSI services its growing clientele of brokers and insurance companies from its offices in Virden, MB. For more information, visit our website at www.cssionline.com.

About Peace Hills Insurance

Peace Hills Insurance is a Western Canadian Company celebrating 30 years in the industry and writing in excess of \$175 million in property and casualty business. Our sole distribution is with the Independent Broker. We are represented by 186 brokers with 460 locations throughout Western Canada and the northern territories. 🏠



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Applied Systems - committed to the ever-changing Canadian market

Appled Systems is a leading provider of software that powers the business of insurance, but it's certainly not content to rest on past laurels.

According to Jeff Purdy, Senior Vice-President and General Manager for Canada with Applied Systems, "Insurance consumers are evolving and we must evolve right along with them. We are in the midst of a multi-pronged strategy for the Canadian marketplace that should excite brokers from coast-to-coast."

Purdy says today's insurance consumer expects to be able to do business anytime, anywhere and in any way, and brokers must offer service to support these self-directed consumers.

To enable brokers and companies to service the 'new' consumer, the first 'prong' of Applied Systems' aforementioned strategy was the acquisition of Compu-Quote in May of this year. By acquiring its former partner, Applied Systems doubled its Canadian broker offices to more than 2,000 across the nation. The acquisition allows Applied Systems to offer broker clients a variety of value-added services. In an interview with The Rough Notes Company this fall, Purdy said, "Brokers have three sets of needs: one is servicing and selling a consumer; two is the day-to-day operation of their business; and three relates to connecting the broker management system to carriers. The Compu-Quote acquisition extends Applied's offerings in all three of those areas."

The very recent opening of Applied's new \$1 million data centre in Toronto

– the firm's first outside of the US is the next piece of Applied Systems' multi-pronged strategy. The data centre is the company's proactive response to calls for cloud-based products and service. Now broker customers (along with insurance companies and consumers) won't have to host various Internet and non-Internet technologies on their own systems, but can access them through their Applied Systems cloud environment.

Around the time this issue reaches readers, Applied Systems will have launched TAM 12, the latest version of the most widely used broker management software in the industry. According to Purdy, the new platform focuses on commercial lines, enhanced rating services integration, and electronic policy download (eDocs) functionality while offering the same broker-friendly benefits of prior TAM versions such as true single-entry, intuitive workflows, single-client-e-file and integration with third-party software.

The launch of TAM 12 isn't the only exciting product release for customers of Applied Systems. In Q1 of 2013, Applied Systems will deliver Epic®, the most technologically-advanced brokerage management system (BMS) in the insurance industry. Epic was introduced into the US market in 2008 and is now that nation's fastest growing management system. Epic's modern, flexible, and secure architecture provides brokers with a single scalable platform to automate workflows, mitigate risks, and drive sustainable growth and profitability.

The final component in Applied Systems' strategy supports the demand for mobile solutions within the industry. Their wide-range of mobile offerings, allows brokerage staff and their clients access to policy information instantly from any mobile device. Applied Systems client portal gives insureds access to their account, policy documents, change request forms, in a format specifically designed for either a tablet or a smart phone. Brokerages have the ability to brand a mobile launch button for their client portal to their brokerage. Additionally, Applied Systems provides support for accessing its online brokerage management systems across mobile devices using RDP clients for TAMOnline and via Windows 8 for EpicOnline.

Most recently Applied Systems launched MobileProducer. This mobile application is designed specifically for insurance producers to provide them instant access to their accounts' information. MobileProducer is available for the Apple iPad and Android tablets and can be purchased through Applied Systems and downloaded through the Apple iTunes store and Google Play store.

Jeff Purdy concludes, "It's a fact that consumers are now spending less time with producers because they get more and more information from the Internet. Consumers are also susceptible to direct sellers. This is the reality facing today's brokers – and brokers must adapt to it. Applied Systems is here for brokers with a go-to-market strategy aimed at the Canadian marketplace and the new self-directed consumers." 📱

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MobileProducer® provides producers instant access to insurance information for prospects and clients, adds activities to the broker management system, and leverages GPS technology to map accounts and coordinate daily schedules — all from the touch screen of a tablet. AppliedSystems.com/JoinTheRevolution



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Commercial lines go mobile

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

Thousands of apps for smart phones and iPads give tech-savvy customers a wide range of functions, from booking a flight to making a dinner reservation and conducting bank transactions. Does this mobile access have a future in commercial lines insurance? We certainly think so.

Policy Works Producer, our latest product, is a mobile application designed for commercial-lines producers working in the field. The idea is simple: capture risk information instantly, at the point of sale, and in an electronic format.

Producers act as front-line underwriters for their insurers, capturing essential underwriting information. With our app, producers and prospects will be able to meet and share information like never before. General underwriting, risk, and liability information can be easily entered while discussing the insured's commercial insurance needs.

The discussion around risk, coverage and pricing will be more detailed, engaging and professional. Capturing this data in an electronic format, face-to-face with a prospect, accomplishes three things: 1) it significantly reduces the time to get a new submission to market, 2) it reduces the chance for misinterpreting data when entering it into a system, and 3) positions the producer as a trusted advisor.

It is the last point of trusted advisor that should be of great interest to producers and principals alike. In the absence of a meaningful relationship, people look for cues to assess a person's trustworthiness. One significant cue is how a producer conducts the process of presenting and discussing an insured's risk. Ask yourself these questions: *What image am I portraying when I visit new prospects? And how does this image impact my ability to sell myself, my brokerage, and my products?*

At the Insurance Brokers Association of Ontario Insurer CEO panel last fall, the message from CEOs was that brokers should not rely on insurance companies alone, but take an active role in solving the problems facing brokers and the broker channel. One of the keys to succeeding, stated the panel, is adoption of technology.

As a technology provider to the independent broker distribution channel, we believe that automated and standardized workflows for commercial-lines are essential to the survival of the independent broker. Our mission, penned over 20 years ago, is to link brokers and insurers, leveraging the strengths of each, to better serve insureds. More than ever, we believe in the power of this mission, and use it as a guiding principle when developing new products. 📱



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SPECS provides fast, accurate reporting that allows the adjuster to complete the building damage claim fairly and quickly. The company’s proprietary file management system tracks and manages the work-flow of our appraisers allowing management to quickly assess potential issues to meet or exceed reporting timelines.


Recently, large catastrophic losses occurred in Slave Lake, AB. SPECS was onsite early and worked with the municipality and insurers to coordinate the demolition process resulting in industry savings of over \$2 million. Working with homeowners and adjusters, SPECS





handled over 200 total losses ranging from individual residences to municipal buildings, condominiums and apartment buildings. Claims were settled quickly avoiding much of the 'creep' in trade pricing and some homes were completely rebuilt within seven months post loss.

SPECS has been the leader in post loss appraisal and cost control consulting in Canada since 1995. With offices from coast to coast, SPECS is positioned to quickly respond to losses anywhere in the country.

For more information please visit the SPECS website at www.specs.ca for a detailed description of the services offered by the SPECS team. SPECS has recently opened a new office in Winnipeg and **Ryan Duncan** has the experience to work effectively with adjusters and insurers within Manitoba on all large loss insurance claims. Ryan can be reached at 204-946-0424. 

The company's proprietary file management system tracks and manages the work-flow of our appraisers allowing management to quickly assess potential issues to meet or exceed or reporting timelines.

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Technology News

SCM Insurance Services launches Opta to meet demand for more information solutions

SCM Insurance Services (SCM) has announced the launch of Opta Information Intelligence (Opta), a company that will be dedicated to helping Canada's insurance and corporate risk industries turn information into profitable business intelligence.

Opta possesses the most comprehensive structured risk information property databases in Canada. The new organization will not only provide underwriters, brokers, corporate risk managers, and municipalities with access to valuable risk information, but also with proprietary tools and technology to help them harness, analyze, and convert that information into business knowledge. Staffed with a team of more than 30 full-time software developers, Opta will also offer customized IT and software solutions for a variety of insurance and risk-related needs.

Formerly the Information and Analytics Division of SCM Risk Management Services (RMS) and the SCMTech software division of SCM, Opta's roster of products and services include well-known industry favorites such as iClarify Residential and iClarify Commercial, Fire Underwriters' Survey (FUS), HEIRS, X-Rate, and others. "As a full-fledged company, we will focus resources on research and development for new products," shares **Greg McCutcheon**, who will serve as President for both Opta and RMS.

"Our team is highly innovative, information-focused, and possesses a wealth of insurance knowledge," adds

Colin Smith, Opta's Senior VP of Operations. "What unites all of our products and services is the ability to help drive profitable growth for our clients by creating business value from information."

When iClarify was released two years ago it was already endorsed by provincial broker associations; and today the vast majority of insurance companies, brokers, and agents in their sales and underwriting processes use iClarify. FUS is currently in use by over 90% of P&C insurers and is the sole provider of municipal fire grades in the country. "Our clients are telling us that the information we provide them with helps them make well-informed decisions about risk, and they want more. The creation of Opta confirms our commitment to providing our clients with information and analytics that have become integral to P&C profitability," confirms McCutcheon.

Opta will focus its resources on providing dedicated customer service, continued research and development, and ongoing enhancement of current offerings. Clients can look forward to new innovations and custom IT solutions from a highly consultative team. Users of Opta's current products can continue to expect excellent customer service, and can now access the online login pages via Opta's website: www.optaimtel.ca.

Frank Cowan selects Guidewire solution for claims management

Frank Cowan Company, a Canadian specialty insurer, and Guidewire Software, Inc., a provider of flexible core system software to P&C insurers, has announced that Frank Cowan Company has selected Guidewire

ClaimCenter® as its new claims management system.

As part of a broader initiative to enhance the services offered to its client and independent broker partners and process claims faster and more efficiently, Frank Cowan Company decided it needed to modernize its claims system.

"Claims management is complex. Having immediate access to more advanced tracking and reporting tools will assist Frank Cowan Company in proactively moving claims to resolution resulting in enhanced customer service," explains **Derek Sarluis**, VP, Claims, Frank Cowan Company. "Improved visibility into our claims handling operations will also enable us to better flag and act on the early warning signs that indicate when a claim may be veering from an acceptable resolution path."

"We selected Guidewire as our technology partner for this project because we believe Guidewire ClaimCenter is the best-in-class claims management offering in the property and casualty insurance industry," said **Patrick Vice**, Director, Information Technology, Frank Cowan Company. "In addition, we appreciate that ClaimCenter will easily integrate with other applications we use."

Guidewire ClaimCenter will enable Frank Cowan Company to:

- Reduce claims cycle times to ensure faster, more efficient customer service, and reduce the impact of claims on clients;
- Improve data analytics and reporting capabilities; and
- Readily make system changes to meet changing business and technical requirements.



Applied Systems launches MobileProducer

Insurance software company Applied Systems has released *MobileProducer*, the only independent agent mobile application designed specifically for insurance producers that provides them instant access to client information. An intuitive and personalized mobile interface provides producers easy access to view accounts, activities, contacts and insurance policy information. Having access to client data 24/7 provides producers with a competitive advantage and adds value to their product offering. Through *MobileProducer*, producers also have the ability to communicate through e-mail, add activities to the agency management system, and leverage GPS technology to map accounts and coordinate daily schedules – all from the touch screen of a tablet.

The application works on the Apple iPad as well as tablet computers running the Android operating system. Through integration with Applied Systems Epic and TAM agency management systems, producers have on-demand access to the system of record.

TENCon attendees were provided a trial version of *MobileProducer* as part of the company's initial beta release. Applied Systems plans for *MobileProducer* to go into controlled release in September of this year, with a general release scheduled for later in the fourth quarter.

"*MobileProducer* is a made-for-purpose app to provide producers the information that they want in the field in an intuitive format that takes advantage of the capabilities of mobile devices," said **Reid French**, CEO of Applied Systems. "The independent insurance industry relies on its ability to service clients, and we believe the way people use technology and access information through mobile devices will change the future of the business of insurance."

MobileProducer will be available for Apple iPads and Android-powered tablet computers. However, the app is not available for iPhones or Android-powered phones.

Keal Technology and CIM-Data in strategic partnership

Keal Technology and CIM-Data, Canadian Broker Management System (BMS) providers, have formed a partnership offering complementary BMS products for the Canadian insurance marketplace. This new alliance will

see both companies continue to offer, sell, support and develop its respective existing BMS products, sigXP and CIM-Data, as well as all other integrated broker products.

In the planning stage for the past year, this transaction offers clients a larger and much stronger organization. The



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TECHNOLOGY

partnership will enable both companies to align resources to exchange experience and technology, and combine marketing and selling expertise.

Keal and CIM-Data view the alliance as one long-term answer to maximize broker workflow efficiencies. Their commitment to the Canadian broker distribution network remains unchanged and the ultimate goal is to delight clients, earn their trust and business.

Together they will;

- Serve over 13,000 users nationwide as the largest all-Canadian BMS provider.
- Utilize and share each other's technologies to enhance the CIM-Data and Keal products.
- Become a stronger team benefiting from each other's experience and expertise.
- Consolidate and streamline operations.
- Offer the Canadian broker distribution network a wider choice of BMS products.
- Demonstrate an unwavering commitment to the unique requirements of Canada's independent broker's distribution channel.

Keal Technology president **Pat Durepos** stated, "Bob and I go back many years in the technology and insurance industry. We share a common respect for each other and I have always been impressed with Bob's technical expertise and his unfailing priority in client services. Together our companies will concentrate on making our clients more efficient and more profitable."

Bob Hornick added, "I am pleased to be able to align CIM-Data with a company such as Keal Technology. We are both family businesses with strong values and a common vision dedicated to our clients. I am more than convinced that this newly formed alliance spells great news for both Keal and CIM-Data clients."

Both companies state their first priority as maintaining status quo and 'business as usual' for all CIM-Data and Keal clients. CIM-Data will move into the existing Keal Toronto office over the next quarter.

Maintenance upgrade for CSIONet

The Centre for Study of Insurance Operations (CSIO) – Canada's national standards association of P&C insurers, brokers and software providers – announced the maintenance upgrade to version 7.1 of CSIONet's virtual private network (VPN) gateway, scheduled to go live on Thursday, October 11, 2012. CSIONet is a fast, secure network that facilitates EDI communications between insurers and brokers.

"CSIONet has long been the industry's most successful EDI service," said **Catherine Smola**, President of CSIO. "This upgrade to version 7.1 will help ensure that CSIONet continues to provide our members with the fastest and most secure means of exchanging insurance information."

This update for all CSIONet users will resolve some of the technical issues that CSIONet users have experienced in recent months. CSIO has been working closely with carriers and BMS vendors, who have successfully used a test version of the upgraded VPN gateway and have approved its deployment to production.

TELUS houses, monitors and maintains CSIONet. CSIO has been working with TELUS to develop version 7.1, a more robust security solution than previous versions of the CSIONet VPN.

"When TELUS assured us that version 7.1 of the CSIONet VPN would help maintain the high level of security demanded by the Canadian P&C industry, we heartily agreed to test the upgrade," said **Roger Dawson**, President of MASTERCOM Consulting, a leading supplier of EDI gateways to the P&C insurance industry. He added, "We found the upgrade process quite seamless, requiring only a few clicks from the user to download and install the software."

Software providers have confirmed their support for the version 7.1 upgrade. **Leianne Planner**, EDI Coordinator at Keal Technology said, "We are happy to confirm compliance with the new Juniper 7.1 software upgrade for sigXP clients."

Bob Hornick, COO of CIM-Data said, "In our testing to date of the new

"This upgrade will help ensure that CSIONet continues to provide our members with the fastest and most secure means of exchanging insurance information."

- Catherine Smola, President CSIO



Juniper 7.1 software, we have found everything completed by TELUS and CSIO to be working as expected [for VCIM clients].”

The new version of the CSIONet VPN includes many substantial improvements over the older version (6.1), including:

- **Security enhancements:** version 7.1 will enhance the security of the CSIONet VPN being used by most brokers and carriers;
- **More stable connectivity:** the upgrade will improve upon the Juniper networking software by providing more stable connectivity;
- **Improved browser support:** accessing the CSIONet VPN through a browser such as IE, Firefox or Chrome will be safer with version 7.1. Juniper has fixed a number of issues that lead to browsers crashing, such as having the Google Toolbar installed; and
- **Improved Mac support:** accessing CSIONet.com from a Mac computer will be easier with version 7.1. The Network Connect (NC) Help button will work and NC will no longer crash for MacBook Air users.

EagleEye Analytics expands Canadian operation


EagleEye Analytics, a leading provider of predictive analytics for the P&C insurance industry, is expanding its Canadian business. EagleEye, which has worked with more than 40% of the top insurers in Canada, across all lines of P&C business, recently announced that experienced industry executive **Stephen Halfpenny** has joined the firm to lead business development in Canada.

Halfpenny has more than 35 years of experience in the insurance industry, with executive roles in underwriting, marketing, and claims at American Re-insurance Company, Munich Reinsurance Company of Canada and the Guarantee Company of North America, with additional underwriting experience at Allstate Insurance Company of Canada. Based in Toronto, he will lead EagleEye’s initiatives in Canada to help carriers leverage


the power of predictive analytics to improve operations.

“The bar is being raised for Canadian insurers to advance their analytical capabilities. We are delighted to add an executive like Steve to the team, given his deep understanding of the Canadian insurance market,” said

Roger Burkhardt, President and CEO of EagleEye Analytics. “We’re currently working with sophisticated carriers to use predictive analytics beyond rating and underwriting; they are investing in our machine learning tools to improve decision making around customer retention and agent/broker strategies.”




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PICTURED TOP LEFT:

Most Honest Team – (L-R) Lindsey Jordan, Young Broker Committee Past-Chair, with Cleo Morris, Nikki Makar, Lindsay Rae Pauls and Dora Pacheco

PICTURED TOP RIGHT:

Lowest Scoring Team – Lindsey Jordan makes presentation to Tara Chammartin, Brendan Heppner, Dwight Heppner, Lincoln Bergman

PICTURED BOTTOM LEFT:

Silent Auction Table

IBAM's Young Broker Network hosted its 13th YBN Golf Day on August 30 at the Winkler Centennial Golf Course combining a day of fun on the links with raising funds for a very worthwhile cause. This year, \$1,800 was raised for the Cancer Society of Manitoba.

*Congratulations to the YBN for another successful Golf Day and a big **THANK-YOU** to all golfers, volunteers and sponsors!*

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Monarch Insurance encourages brokers to think about E&O coverage

Edmonton-based Monarch Insurance Brokers Limited was born in 1946 as a small personal lines brokerage. Since then, Monarch has evolved and grown; and now writes mainly commercial lines products on a retail basis. It also has a wholesale division that offers a variety of other insurance products to other brokers.

Since 1982, Monarch has had an Insurance Brokers Professional Liability, or Errors & Omissions, program available for brokers in Alberta. In 2003, the program was extended and offered to brokers in Manitoba, Saskatchewan, BC and the Northwest Territories.

According to Monarch's President, **Greg Randall**, "In the past few years, broker E&O claims have been on the

rise, and not only on terms of numbers, but the size of claims as well. An additional burden is the investigative and legal costs, which most brokers don't see."

Randall adds, "A full 80% of those claims may have been preventable had the brokers in question simply documented their files properly."

Documentation is key in the defense of an E&O claim. Randall notes that brokers will certainly understand the importance of documentation once they have to sit in front of a judge who asks to look at their file. If there is no documentation, there is no defense, and the claim is generally paid out.

There is no doubt that within the files of most brokers there is an E&O claim waiting to happen, whether

it's accidental or from improper documentation. The trigger of all E&O claims is when an insurer denies coverage, and this is when the error or omission is discovered.

Another area of concern, according to Randall, is the limits brokers are carrying. These are claims-made policies and once the limits are consumed there is no more coverage for the broker. Randall states, "There is no doubt that most brokerage firms are underinsured. The majority of brokers only carry a \$1 million limit, which is borderline absurd in this day and age. A simple homeowners claim can develop into \$1 million in a hurry, never mind a commercially written account that may carry property or casualty limits well in excess of \$1 million."



Not only is the primary limit of an E&O policy a concern, but the aggregate limit is as well. Most E&O policies have one and once these limits are exhausted, there is no more available coverage for the broker.

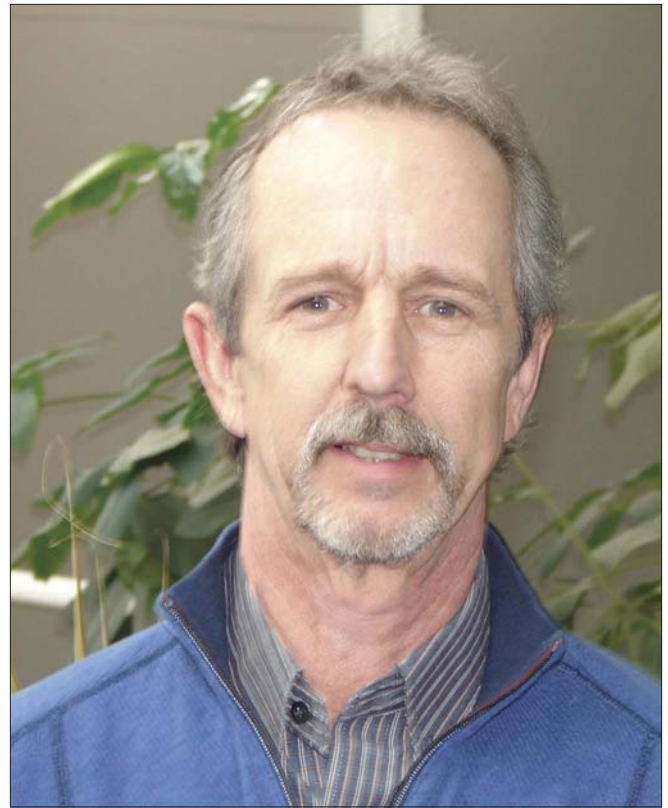
According to Randall, our world has become extremely litigious and brokers must protect themselves from financial disaster by insuring with proper coverage and adequate limits.

Monarch can provide the necessary coverage and get any limit required for its broker E&O clients.

Besides its E&O program, Monarch is also a cover holder for Lloyd's and can arrange hard to place risks on a wholesale or retail basis in areas such as professional liability, casualty, motor truck cargo and auto physical damage. Monarch can also place coverage for smaller brokers with limited market (the only stipulation being that the broker carries his/her E&O with Monarch).

Monarch is a "broker's broker" and can serve the many varied needs of its retail and wholesale clients as necessary.

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Monarch's President Greg Randall



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Mike Callon bids ‘adieu’ after 50 years

This past July marked **Mike Callon’s** 50th anniversary in the P&C insurance industry. Think about that number – 50 years! Having reached that momentous milestone and now recovering from his second hip replacement, Mike felt it was time to bid adieu to the industry he holds so close to his heart. The London-based Vice-President of Marketing for Totten Insurance Group is retiring at the end of the year and the entire industry will be sorry to see him go.

A cheerful, dependable presence at trade shows across the nation over the past couple of decades, these events just won’t seem the same without him. His bubbly personality and quick quips

made many trade show attendees and exhibitors forget about their long days and tired feet. “I’ve attended more trade shows, conferences and industry-related functions than I can count,” says Mike with a laugh, “however each event was a new adventure. I really enjoyed seeing old friends and making new ones.”

Mike’s career started in 1962 right out of high school when he spurned an offer from a bank in order to work for General Accident Group in Toronto. Climbing the corporate ladder, Mike enjoyed transfers to Thunder Bay, Hamilton and Orillia. It was in Thunder Bay where he met his wife, Lil. The couple has three children (a son and two daughters) and seven grandchildren.

After a year with Sun Alliance, Mike went the broker route; six years with Stout Agencies and then two years with his own brokerage. “In that time, I got a real good feel for what brokers needed – and what they weren’t getting,” he says.

Mike decided to return to the corporate banner and went back to Sun Alliance before leaving for stints at Federation, Laurentian and the South Western Group. It was at this latter stop where he met a charismatic individual named **Ross Totten**. The pair hit it off and, after much discussion and planning, decided to go into business together.

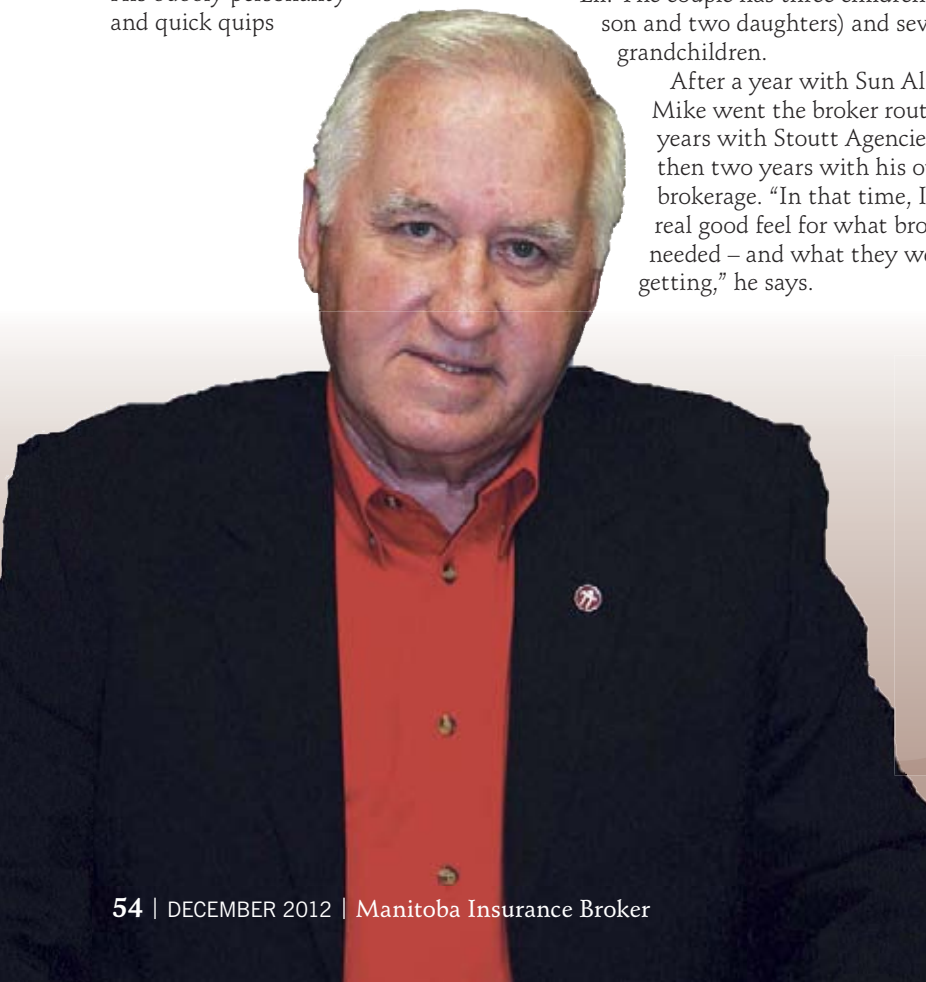
He says, “I’ve enjoyed all my positions in the industry, but the most enjoyable has been marketing intermediaries. In that situation, dealing with brokers and insurance companies, both groups are insurance savvy – they speak the same language. Then it’s just a matter of matching the right products with the right situations.”

“I’m still a bit leery on retiring,” Mike points out in a recent interview, “but you have to go sometime and the end of this year is as good a time as any.”

“I know it’s a cliché, but I’m really going to miss the people. It’s a people industry and I just love dealing with people!”

“I’m just going to enjoy myself and my loved ones and see what this retirement thing is all about”

- Mike Callon






Evening with IBAM in 2009. (L-R) The Totten Group's Mike Callon, IBAM's CEO Dave Schioler and Past President Tony Taronno.

Mike hasn't made any real firm decisions on what he will do in retirement other than kicking it off with a two-month stint in Florida. "Lil and I have done this the last couple of years and missing the brunt of winter really agrees with us," he says chuckling.

Initial plans involve a lot more of his beloved golf and catching up on some reading. Mike says he may keep his fingers in the industry by working part-time on some special assignments for Totten Insurance Group, but nothing has been 'firmed up' at this point.

"I'm just going to enjoy myself and my loved ones and see what this retirement thing is all about," says Mike.

Sounds like a plan, Mike. May retirement treat you as well as you have treated the general insurance industry! 

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Got credit?

If you are like the majority of consumers, chances are you have utilized some form of credit, such as loans, mortgages, or credit cards. Credit can be a convenient method for purchasing goods and services and if used wisely it can also assist in attaining many personal goals earlier in life such as a house purchase or making investments. So with credit forming an important component of an individual's financial situation, it only makes sense that one should understand how to maintain a healthy credit profile.

One of the tools that credit granters use in their decisioning process is a personal credit report. This report provides a historical summary of how consistently an individual meets their financial commitments and includes information such as: details of an individual's credit accounts, repayment history, banking information, insufficient funds activity, history of collections or bankruptcies and a listing of those organizations who have requested copies of the report. This information is gathered by a credit reporting agency from those companies with whom consumers have credit relationships with, plus court records and collection agencies. This, together with a purging of most information older than six years, ensures that the credit report is both accurate and current.

Information in the credit report is used to create a credit score that has proven to be an accurate predictor of financial risk. While not the only factor used by credit granters in making credit decisions, in general the higher the score, the more favourably lenders look upon an individual as a credit risk. As the credit report is continually updated, the score also changes to properly reflect any new information.

While sophisticated formulas calculate the score, it is useful to understand some of the key influencers on the score:

- Pay all bills on time as paying late has a negative impact.
- Apply for credit only when needed as each credit application has an impact.

CREDIT REPORT



- Type, limit and outstanding amounts of credit impact the score. A mix of credit accounts and loans will aid in improving a score.
- Only establish the credit you need and can comfortably carry. Normally no more than 35% of your gross income should be used to repay debts, including items as monthly credit card payments, loans and mortgages.
- For credit cards or lines of credit, if you are carrying a balance, try to keep it below 50% of the limit.
- An established good credit history improves a score, so consider this carefully before closing old credit accounts.

Understanding and monitoring your report helps provide insight as to how

your credit looks from a creditor's perspective and ensures that the information is accurate. You can access your credit report for free with the credit agencies via mail or for a fee can access various versions on line, including ones that contain a credit score. More information can be found at www.equifax.ca or www.transunion.ca.

While no one can access your credit report without your consent, it is a requirement for a wide array of reasons beyond borrowing money. Some landlords, utility companies and employers use credit reports. By having an understanding of your credit report and monitoring it on a regular basis, you will have greater control over your financial wellbeing. 📌

Simple low-cost alarm warns of interior water leaks that may lead to costly mold problems

With the launch of Flood Buzz™ Pro by Archetype Ltd., a N.J.-based manufacturer/distributor, there is now available an effective and inexpensive tool to help property insurance clients protect their properties from damaging water leaks. Flood Buzz™ Pro is an easy-to-use, low-cost, patent-pending, loud and effective water leak alarm designed to help mitigate damage and avoid the associated liabilities and legal exposure to landlords and management companies caused by water leaks. Consider the following:

- Model Michelle Buswell filed a lawsuit in September 2012 for \$300,000 in damages against her NYC apartment's management company blaming it for toxic mold and making her apartment uninhabitable by not fixing a water leak;
- Lincoln Military Housing, a firm that manages rental housing for military families in Norfolk, Virginia, was sued this past January by families who claim they were sickened by mold in their homes; and
- In 2011 a unit owner in a complex outside of Boston sued her condominium management company for illness due to toxic mold from persistent roof leaks. In its first ruling dealing with the statute of limitations for a toxic mold claim, the Massachusetts Appeals Court issued a "discovery rule" stating that the statute of limitations starts when the injured person becomes aware of the existence of toxic mold, making it easier for mold victims to sue wrongdoers in state court.

According to the NYC Department of Health and Hygiene's Guidelines on Assessment and Remediation of Fungi in Indoor Environments: "Water accumulation in indoor environments can lead to mold growth (and other environmental problems), which has been associated with human health effects. Indoor mold growth can be prevented or minimized, however, by actively maintaining, inspecting, and correcting buildings for moisture problems and immediately drying and managing water-damaged materials."

Key to avoiding mold growth in buildings is to discover water leaks early before the leak can cause greater problems. Flood Buzz™ Pro alarms sound an alert to any potential flood condition when water touches the two prongs on the bottom of the product, helping to prevent a water damage disaster, as well as the potential liabilities.

Flood Buzz™ Pro comes with an internal battery with an up to three-year life. Installation is simple – just place it and forget it. The Flood Buzz™ Pro will let you know if and when there is a water leak with its 110 dB alarm. Perfect for water heaters, laundry, under sinks, toilets, near suspected leak locations, etc. – the Flood Buzz™ Pro is an important tool to warn apartment dwellers, condo owners, managers and landlords of leaks so that they can be fixed before they become much costlier problems to remediate.

Learn more about Flood Buzz™ Pro at www.FloodBuzzPro.com. Flood Buzz™ Pro can be customized with a brand's own logo and colors as well as contact information.

Canadian distributors are Stringer Sales in Calgary (Tel: 403-256-4900; Toll Free: 877-955-4975).

Granite Claims Solutions appoints new VP, Sales and Marketing

Toronto-based Granite Claims Solutions has appointed former VP of Marketing, Kurt Johnson, to the position of Vice President, Sales and Marketing. Granite Claims Solutions offers a national presence to the domestic P&C insurance industry. The company has over 350 specialty claims adjusters and marine surveyors across Canada.



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George Cooke retires from The Dominion

Duncan N.R. Jackman, President, CEO and Chairman of the Board of Directors of E-L Financial Corporation Ltd., recently announced the retirement plans of Mr. **George L. Cooke**, President and CEO of The Dominion of Canada General Insurance Company (The Dominion).

Cooke, who started his distinguished career with The Dominion as President and CEO in 1992, retired in August from his role as President of The Dominion. Cooke will remain CEO of The Dominion until December 31, 2012, and will continue as Executive Vice President of E-L Financial until June 30, 2013. He will remain a Director of The Dominion.

Jackman also announced the appointment of Ms. **Brigid Murphy** to the offices of President and Director of The Dominion, with immediate effect, and to the offices of CEO of The Dominion and Executive Vice President of E-L Financial, effective on January 1, 2013. Murphy began working for The Dominion in 2003 and has held a number of increasingly senior management roles since then, most recently as Chief Operating Officer. She will continue to report to Mr. Cooke and focus on her increased accountabilities at The Dominion until she becomes President and CEO. The role of Chief Operating Officer will not be filled at this time.

WFG acquires Orion

Western Financial Group (Western) has acquired Orion Insurance Brokers Ltd. (Orion) of Winnipeg. The Orion office will be an excellent addition to Western's existing Winnipeg locations, and is its first office in Transcona.

"As Transcona and eastern Winnipeg grow, so do we, and joining Western Financial Group was a natural step in that process," said **Sheryle Lazaruk**, Office Manager at Orion. "This allows us to continue expanding our business right here in Transcona, because we can now offer Western's greater range of services and products to our customers."

Orion Insurance Brokers Ltd was founded in 1993. It was purchased in 2008 and joined the multi-location PMC group of brokerages. The Transcona office, now under the Western Financial Group banner, will continue to operate with the same friendly staff out of its same location at 5-630 Kildare Ave. East.

"We're very pleased to add to our growing Winnipeg operations," said **Scott Tannas**, President and CEO of Western Financial Group. "Winnipeg is one of our major places of business. We already have approximately 380 employees in the city and expect to hire more as we expand our retail network and our back office support teams. We're excited to welcome the Orion staff to our team, and to offer the benefits of our large network and wide range of products to the citizens of Transcona."



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Alister Campbell – Appointment Announcement



The Board of The Guarantee Company of North America is pleased to announce the appointment of Alister Campbell as CEO of The Guarantee effective September 4, 2012. As CEO, Alister is accountable for driving The Guarantee's continued profitable growth, and overall strategy and operations in Canada and the United States.

Over the past 27 years he has held senior executive positions in a range of capacities within the life and property-casualty insurance industries including general management, marketing, brokerage distribution strategy, financial services and e-commerce. Prior to his appointment at The Guarantee, he was CEO of the Canadian branch of a major global insurance company.

Alister has previously served as Chair of the Board of Directors of the Property & Casualty Insurance Compensation Corporation (PACICC) and as Deputy Chair of the Board of the Insurance Bureau of Canada (IBC). Currently, he is a member of the Board of Directors of the Global Risk Institute in Financial Services and a proud Member of the United Way of Greater Toronto Campaign Cabinet. Alister holds degrees from the University of Toronto, the London School of Economics and the Wharton Graduate School of Business.

Since 1872, The Guarantee Company of North America (The Guarantee) has been a leader in specialty insurance within the North American marketplace and has earned a prominent reputation for providing specialized insurance products, supported by a depth of knowledge and expertise in niche segments including contract and commercial surety and customized personal insurance through Guarantee GOLD®.

2012 marks the 140th anniversary of The Guarantee, a testament to the company's long term dedication to product expertise, industry knowledge and strong partner relationships.



Swiss Re America Holding Corp. appoints chairman

Philip K. Ryan has been appointed Chairman of the Swiss Re America Holding Corporation board, effective October 1, 2012. In this function, he succeeds

Walter A. Bell, who has served as the holding company board's chairman since 2008.

Until May 2012, Ryan was CFO of Power Financial and Power Corporation of Canada, a diversified management and holding company with interests primarily in life insurance, asset management and financial advisory services. Ryan has also held various leadership positions in his 22 years with Credit Suisse in the US, Switzerland and the UK; most notably, Chairman of the Financial Institutions Group and CFO of Credit Suisse Group.

"We're excited Philip has agreed to lead the holding company as chairman of its board," said Group Chairman **Walter Kielholz**. "He joins a high performing team that is focused on growing Swiss Re in the Americas, and maneuvering the business through a complex economic and regulatory environment."

"My familiarity with, and admiration for, Swiss Re goes back many years," said Ryan, who has been a member of the Swiss Re America Holding Corp. board since 2010. "I look forward to lending my expertise to help the holding company expand its reputation in the Americas, and attract the talent and clients we need to sustain our growth."

In addition, Ryan will help Swiss Re focus on its strategic priorities in the Americas, while ensuring matters related to regulation, financial performance, and sustainability/resilience are supported.

Zurich Canada launches The Public Sector Solution for communities

Zurich Canada today announced the launch of the Public Sector Solution responding to the insurance needs of all levels of government, educational institutions and healthcare facilities.

"When we think of public sector we recognize that there is an accountability to protect the general public. We take the time to understand your unique risk and respond with a total package called Public Sector Solution. This solution sees the big picture and can include, among others, environmental, construction, marine, and automobile covers," said

Julie Boyd, Head of Public Sector for Zurich Canada.

Zurich's one-solution approach to compliant coverage for public sector accounts in all provinces includes customized coverage for niche exposures like Public Transit, Public Officials Errors & Omissions and Educators Legal Liability. And with capacities among the highest in the market, Zurich is able to handle municipalities and government agencies including provinces, cities, towns, townships, counties, school boards, colleges, universities, and hospitals.

Zurich's team of risk service managers can help customers by identifying risks and advising organizations on actions to help reduce exposures and minimize hazards. Tools like Zurich's slip, trip and fall evaluations and Spill Reporting Online offer ongoing support to customers.

For more detailed information on the new Public Sector Solution, visit www.zurichcanada.com/publicsector.

ClaimsPro appoints new VP of Special Risk Division

ClaimsPro Inc. has announced the appointment of **Michael J. Buzzeo** FCIP, FRM to the role of Vice President for its Special Risk Division (SRD). Buzzeo's promotion reflects the company's continued commitment to the national and international commercial market.

Through his prior work as an Executive General Adjuster with ClaimsPro, Buzzeo has established a strong network of relationships with national and international brokers, underwriters, and corporate self-insured clients, who value his technical skills and risk management ability.

Buzzeo will lead and implement a focused growth strategy. "SRD is a team of well-respected executive adjusters dedicated to the commercial market," said Buzzeo. "This is an exciting new role and we anticipate much growth both nationally and internationally, for the ultimate benefit of our clients." Buzzeo will also continue to service his clients as an Executive General Adjuster based out of the Calgary office.

"Mike has shown over the years to be a very accomplished Executive General Adjuster," shared company President **Bob Fitzgerald**. "His vision, drive, and strong customer focus make him the right choice for this exciting role."

ClaimsPro's SRD specializes in managing complex commercial claims across the country and internationally through its connection with ClaimsPro International. SRD's clients value the team's ability to streamline claims reporting and maximize response time through its single-contact platform approach to handling assignments.

The SRD has a talented roster of professionals who regularly handle complex claims in commercial property and liability, mining, manufacturing, oil and gas, chemical, builder's risk, inland marine, aquaculture, professional liability, environmental impairment liability, products liability, directors and officers, errors and omissions. Visit www.scm-claimspro.ca to learn more.

Totten Group announces executive appointments

Hub International has announced executive leadership changes at Totten Group, one of the brokerages' wholesale insurance brokerage operations.

H. Ross Totten, FCIP, CCIB has served as President and CEO of Totten Insurance Group Inc. / Groupe Gestionnaire D'Assurances Totten Ltée. since it was founded in October 2002. As of September 1, he assumed the role of Chairman and Chief Sales Officer, Totten Group, with a focus on business development.

"Ross has built a great wholesale operation and we are fortunate to have Ross assist in the perpetuation of this important part of Hub. We value and thank Ross for his leadership both to Totten Insurance Group Inc. / Groupe Gestionnaire D'Assurances Totten Ltée and to the insurance industry," said a statement from Hub International.

On September 1, **Heather Masterson**, FCIP, moved from Hub HKMB Ontario to assume the role of President and CEO of Totten Insurance Group Inc. / Groupe Gestionnaire D'Assurances Totten Ltée. Heather was responsible for managing Insurance company relationships, as well as maintaining presence in the Worldwide Broker Network (WBN). She spent a number of years at AIG in various roles including underwriting, sales and marketing and ultimately setting up and running the Canadian operations for AIG WorldSource.

"This managed transition of leadership has been carefully structured to continue to allow Totten Insurance Group Inc. / Groupe Gestionnaire D'Assurances Totten Ltée to focus on serving our brokers and companies, now and into the future," said the statement.

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SPECS Limited opens new branch office in Winnipeg

SPECS Limited, a leading provider of independent property damage valuations and construction management services, has opened a new office in Winnipeg, Manitoba. SPECS is also pleased to announce the appointment of Ryan Duncan to the position of Branch Manager, Winnipeg.

Ryan has extensive experience as a Project Manager in both commercial and residential construction and his addition to the SPECS team will result in improved service to the company's clients throughout Manitoba. The SPECS team proudly serves all Prairie Provinces under the direction of John McAlister, Regional Manager.

The new Winnipeg Office is located at:
50 Princess Street, Winnipeg, MB R3B 1K2 Telephone: 204-946-0424
Branch Manager: Ryan Duncan E-mail: rduncan@specs.ca

Peace Hills celebrates 30 years in business

It was 30 years ago that Peace Hills Insurance processed its first insurance application. Since then, the Samson Cree Nation's seedling business venture has continued to grow with an enduring focus on providing a premium product and delivering superior personal service. Today, the company has 196 employees, offices in Edmonton, Calgary, Vancouver, Brandon and Prince George; and writes over \$170 million annually in personal, commercial and farm insurance premiums.

On September 13, Peace Hills celebrated its 30-year journey from an empty office space to a flourishing insurance business with a gala at the Oasis Centre in Edmonton. The event featured an evening of entertainment from Manitoba's own *Bellowtones*, as well as traditional Native American dancing. Speakers included the Hon. **Stephen Mandel**, Mayor of Edmonton; **Diane Brickner**, company President and CEO; and Grand Chief **Marvin Yellowbird**, Chairman of the Board.

The Samson Cree Nation established Peace Hills Insurance while looking for business opportunities to diversify and invest their oil and gas royalties. The insurance industry has not been an easy environment in which to grow and the company has experienced growing pains throughout its journey into a major insurance success.

"I wish I could share all the wonderful experiences we have had over the past 30 years," says President and CEO Diane Brickner. "It has truly been a wonderful journey filled with great brokers, dedicated staff, and supportive board members and shareholders. Building a company takes so many people working in the same direction; so much so that just one person cannot take credit for our success."

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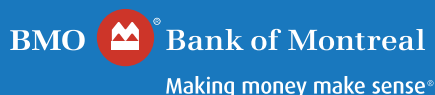
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Frank Cowan launches two new specialty insurance programs

Frank Cowan Company is pleased to announce the launch of two new specialty insurance programs called *Community Services* and *Disability Support*.

“Frank Cowan Company is known as a leader in the specialty insurance business. We continue to diversify our product line in response to demands from areas that are underserved in the market. Not only do we offer solutions for specialty segments, our coverages respond to the needs of those sectors appropriately. Community Services and Disability Support rounds out our offering to this niche area,” says **Michael Lough**, VP, Programs, Frank Cowan Company.

Due to the inherent nature of their profession, those working in social services are exposed to extraordinary risks and challenges on a daily basis. Frank Cowan Company’s Community Services and Disability Support programs step in to provide coverage where needed, so they can focus on their job, not their liability exposure.

The Community Services and Disability Support programs offer:

- No General Liability Annual Aggregate
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- Workplace Disruption (Pandemic Insurance) Coverage
- Computer Violation (Data Breach Insurance)
- Legal Expense including the Criminal Code
- Multi-Line Package Policy

For additional information about Frank Cowan Company visit www.frankcowan.com.

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

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