

**Manitoba** INSURANCE

Volume 21 Number 4, WINTER 2013

# BROKER



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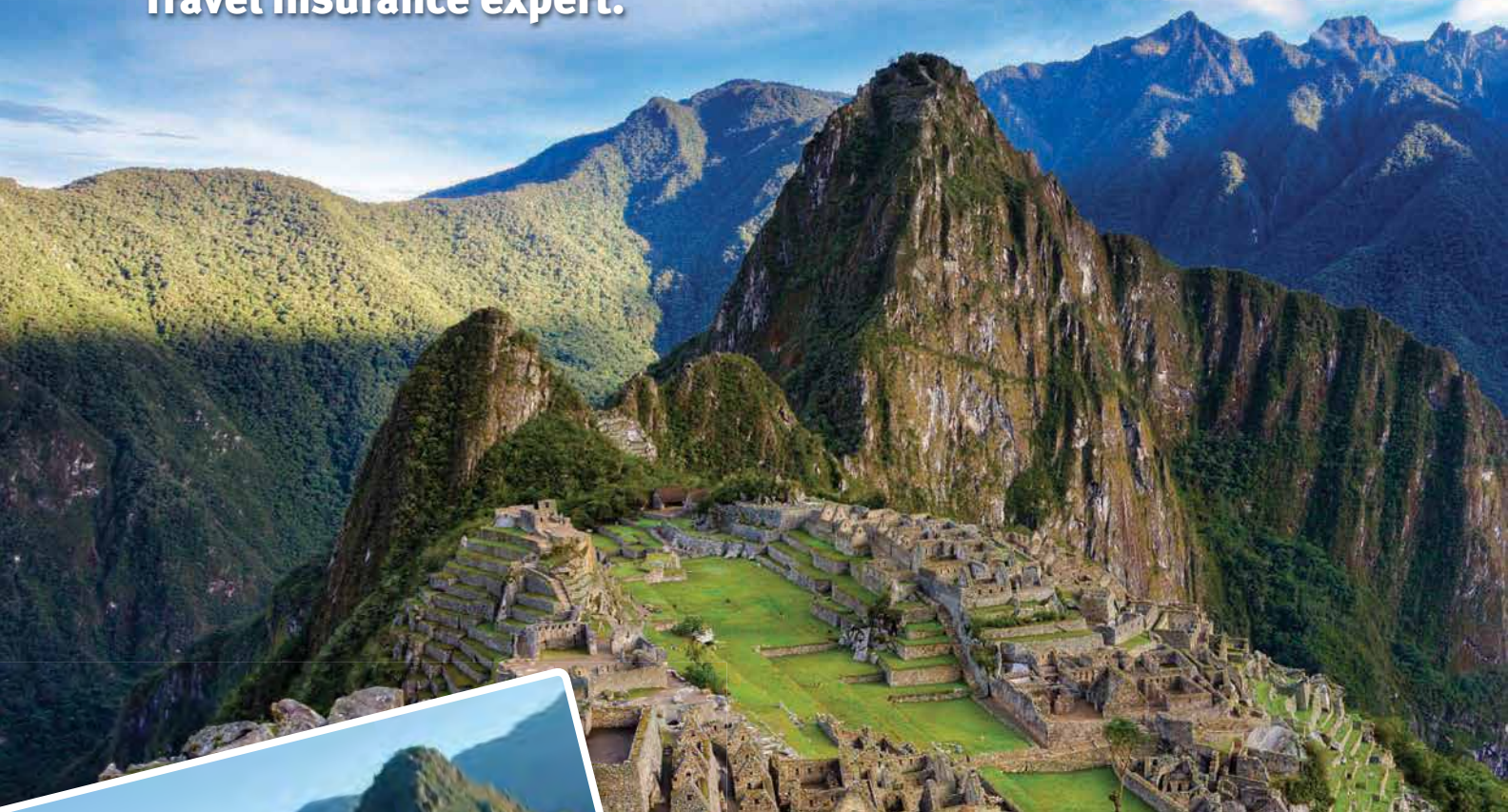
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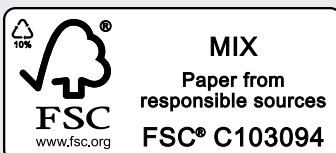
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Lori King, IBAM President



# Stay on top of the technology curve

**K**aching kaching kaching” – what is that you ask? The sound of our tech costs adding up as we change our BMS systems, upgrade our PCs and laptops, make changes to our networks, replace printers, or just fix a glitch in our email systems. I know that I cannot be the only broker out there that feels the pain of technology more often than I would like. Has it just become a part of our business and just another line item on our expense sheets or is it more controllable and manageable than we think? Can we budget accurately and try and forecast better than we have in the past?

Well the answer is ‘yes.’ While unexpected technology crisis do arise in all businesses, I think it is important for brokers to have a realistic approach to the costs associated with technology in the era we are in.

How do we do that? While larger brokerages generally have an in-house technology department or staff on the payroll that helps them to navigate the murky waters of the techno land, small and midsize brokerages often do not. We rely on the expertise of our outside

hired consultants to steer our business through this fog. When hiring a consultant, I think it’s important to make sure they have knowledge of the insurance industry and, more importantly, for you to have a clear understanding of what you want them to be able to do for you. Understand the strengths and weaknesses of you and your staff as well.

Perhaps you have one person that is better in this area than others, or is interested in getting some training to be more advanced? Consistency in communication is very important to relay the issues, and have them communicate and report back to others. Have scheduled meetings with your technology personnel or consultants (not just when issues arise), to find out when things need to be replaced or updated, and how often maintenance needs to be done on the existing system. Most servers, PCs and laptops have an expected lifespan, as do the firewalls and software programs you are running. If you understand how long they may last it is significantly easier to budget down the road. Don’t get caught off-guard suddenly discovering that your five-year-old

server needs to be replaced immediately, and not having budgeted for the expense of the hardware as well as the man-hours to replace it. These are real and significant costs and we need to be prepared and informed of them ahead of time.

Advancements in technology are not going away, we are not returning to index cards and batch sheets for our accounting, so we need to ensure as a broker network that we are offering our clients the most advanced and best ways of not only communicating and marketing to them, but of managing their insurance portfolios. The new customers expect this of us and we need to be able to deliver.

Through IBAM, other insurance education programs and your insurance companies, I encourage you to attend offerings, including those on EDS, portals, website updates and more. These can help you find your way through the minefield that is the technology era. We owe it to our clients to be ahead of the curve, or at least on it, but certainly not behind it.

Happy computing! 🎯

## President’s Schedule

### September

<b>19-21</b>	IBAC AGM & Board Meetings	St. John’s, NF
<b>25-26</b>	IBANB/IBANS/IBAN/IBAPEI Conference	Halifax, NS

### October

<b>16</b>	IBAM Board Meeting	Winnipeg, MB
<b>23-25</b>	IBAO Convention	Toronto, ON

### November

<b>9</b>	IBAC BIP Meetings	Toronto, ON
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### December

<b>3</b>	IBAM Board Meeting	Winnipeg, MB
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Dave Schioler, CEO,  
Insurance Brokers  
Association of Manitoba

## Thoughts for the holiday season

**A**s we approach the Holiday Season, I find myself reflecting on and feeling a few things more substantially than is normally the case. Mostly, I think of the profound feelings that I have toward family and friends. I think of the country and the world that we live in and it all makes me so very thankful. It is, after all, a world still full of wonder and excitement and possibility for us; and it is a country that I believe without argument is the best in the world.

... And I absolutely love this time of year with friends. The open houses, the drop-ins, the receptions and the dinners – and the ‘meet you 4:30 Joey’s Polo’ types of times – all seem so fantastic to me. They usually bring some of the comfort of the known and normal variety – and sometimes they offer a few of the unknown but nice surprises, like when you see someone you haven’t seen for years or don’t often get to see just because of the generally, crazy-busy schedules that we entertain throughout the year.

... And the family part of the Holiday Season is great too. It’s actually quite funny in a way. I suppose that I would describe my own extended family as

quasi-dysfunctional – which, strangely enough is probably what I like most about it. But transcending this nuttiness is the deep-rooted love that we enjoy – and the friendships and bonds that are completely everlasting. There is simply no question about that – these things have been tested repeatedly. You know the feeling? Yes, that’s right, I have a sneaky feeling that it is like that for most of you out there! My immediate family also has its own craziness. Sharon and I have three boys – Jordan, Connor and Dane – adults, I think, who are all terrific in their own right and certainly nothing less than dynamic when taken together. The bonds also run deep here. And there is so much love. Any dysfunction that we may experience must run on a different level – because it certainly couldn’t compete with that which I experience with my Mom & Dad & brothers and sisters, and nieces and nephews - and out-laws.

... And we have families at work too. I don’t usually say much publicly about the IBAM staff – they too are a crazy bunch indeed. And they are friends for certain. And they – or should I say we – are also probably somewhat dysfunctional; why wouldn’t it be that way

with me in the mix? But they do much more than just get the job done and they are wonderful for sure. In fact, I know that all over the IBAM world out there in ‘brokerland,’ people are going to the office each day – working hard, making a buck, trying so hard to do the right thing the best way they can – and achieving satisfaction by doing well, making the brokerage work and pleasing themselves, their colleagues and their bosses. In this sense it is no different at IBAM. The work our staff does is amazing – and I appreciate it so very much.

Finally, I have to say that I also consider so many others as out there family. I hope and believe for the most part that these considerations are mutual and reciprocal. I am talking about all of you in and attached to the industry – the brokers, the executive, management and associates of all of the insurers who we deal with, the lawyers at the law firms, the accountants and the consultants, the adjusters and the restorers and builders – and the governments who we work so closely with and the partners and suppliers who take care of us in so many ways – and even the techies – who I think I love. All of these relationships also have their own wild side – we benefit from them greatly – and they have their moments of dysfunction but they work – and they are so much loved and appreciated. We are fortunate in this industry – extremely fortunate.

So, this year, in this wonderful season of festivity and friendship and love, I hope to see you at an open house or at a business reception or when you or I just drop in on each other – or 4:30 at Joey’s Polo (just sayin!). Merry Christmas and Cheers my friends! 🍷

“All of these relationships also have their own wild side – we benefit from them greatly – and they have their moments of dysfunction, but they work – and they are so much loved and appreciated.”



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## Flood insurance – a challenging issue

**D**epending on whom you ask, this could be what happens when your water heater fails, when the bathtub overflows, or simply just anytime water damages the home.

Ask anyone in the P&C insurance business in Canada what flood is, and you could get a complicated, and for a layman, difficult to understand explanation. Stated simply, most homeowners believe they have 'flood' coverage, as they define it.

Reality of course, is quite different.

Sewer Back Up coverage is an extension that provides coverage for most of the water damage type claims many homeowners face. And, until just a few years ago, came at a relatively nominal cost.

However, that has all changed. Faced with an increase in both the frequency and severity of water damage claims, insurers have been forced to take a hard look at this peril. Whether the blame

gets put on climate change, aging infrastructure, or the reality that some of the most expensive belongings are located in our basements, the facts are there. This is a problem that needs to be addressed.

The issue for consumers is that overland flood coverage is not available to Canadian homeowners, while their sewer backup extensions pay many claims that are, in fact, flood events and not sewer backups at all.

Many would argue that overland flood is provided now; following a large water damage event federal emergency assistance steps in and responds, although with limited compensation, and with considerable delay.

Do Canadians want overland flood coverage? Do they want to pay extra for it? And if it can be made available, should everyone, regardless of where they live qualify? Will Canadians accept that those in flood prone areas will pay a lot for it, if it is available at all?

Ken Myers, President,  
Insurance Brokers  
Association of Canada



The insurance industry needs to wrap its collective head around this as Canadians are expecting a solution. While encouraging development away from identified flood plains can help future homeowners, flood is not occurring just from rivers spilling over their banks, or from a storm surge during a hurricane. It can now come from the sky, and people, who thought they were not exposed to flood, now are.

Canadian brokers help protect the insurance buying public. Insurers and government recognize that it is brokers who are advocating on behalf of consumers for workable solutions, and making sure the products offered and the price charged by insurers are in the consumers' best interests.

The support of government from all levels, who must be part of the discussion, will help set the regulatory table for a viable solution. Without this key piece, we all might be under water. #





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## Our Committee grows over busy fall season

The days are getting shorter but that does not mean the Young Brokers Network is taking a break – if anything, we are gearing up for a busier winter than ever! One of the

most exciting news items is the addition of **Brandi White** from Arthur J. Gallagher Insurance to the Committee. Brandi brings an enthusiasm for the industry that you will absolutely

Katrina Hueging,  
IBAM, Young Broker  
Committee Chair



notice the first time you meet her. Welcome to the team, Brandi! Are YOU interested in being part of the planning committee for the YBN? Email me at [katrinahueging@ibam.mb.ca](mailto:katrinahueging@ibam.mb.ca) for more information.

In August, members of the YBN were excited to team up with IBAM to host the first annual YBN Dale Rempel Memorial Golf Tournament at Pine Ridge Golf Course. The event hosted over 168 golfers, which resulted in an outstanding donation of \$5,000 to CancerCare Manitoba in Dale's name. Thank you to all of the golfers, sponsors and volunteers who helped make this day an overwhelming success.

This fall, Past-Chair **Maggie Matsalla** and I had the honor of representing the Manitoba YBN at the Independent Insurance Agents Conference in San Antonio, Texas. We met with other Young Agents from across the US and shared ideas and learned new tips to make our group even stronger.

And by the time this magazine goes to print, the YBN will have held it's Rumor's Comedy Night fundraiser. Look forward for a recap of this great event in the next edition.

The YBN is also excited to bring back our 'Special Evening with IBAM' dinner. This event allows brokers to mix and mingle with students from Manitoba's post-secondary institutions to show them the great possibilities that the insurance industry can hold for them. Mark your calendars for January 30 at St. Charles Country Club, as this event is one that you don't want to miss.

These events are just the start of the exciting line-up for this year! If you want to keep in the loop on further YBN events, follow us on our social media sites - Facebook ([www.facebook.com/MBYBN](http://www.facebook.com/MBYBN)) or Twitter (@YBNMB) - for all of your YBN news. #

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# Moving forward with Education

Katrina Hueging,  
IBAM's Manager of  
Training & Development

**T**he Insurance Brokers Association of Manitoba is proud of the history we have built over many years of developing and educating some of the brightest minds in the insurance industry today. While we plan to always continue this tradition, it is also

important that we work hard to keep our courses accessible, not to mention achievable, to and for all brokers throughout the province.

As such, I am working hard with the rest of the team at IBAM to move us forward as leaders in the field of educa-

tion. One of the biggest advances will be the creation of a full training centre that will provide all of the necessary space and equipment to ensure the best experience for all brokers who attend one of our sessions. Located in our new IBAM office, this space will allow for a better educational process for all to register and engage in our day and evening classes.

I am also focusing my efforts on creating a system to provide discussion group sessions to brokers who are geographically not able to attend IBAM's classes in Winnipeg. This will be done utilizing online technology to allow members to view the sessions remotely from their home or office. While we are still creating the infrastructure to make this happen, we are committed to ensuring the commencement of its reality by the end of 2014.

We have also initiated other measures to improve the continuous flow and experience of education for our brokers.

Firstly, will be the creation of study aids available to brokers. These aids will be comprised of flashcards, notes and video training tips that will be accessible to those in our courses. We are beginning with the Fundamentals of Insurance course, and we plan on completing the CAIB course aids as quickly as possible.

Secondly, we will be ensuring availability of advanced study facilitation through the latter months of the year (Oct., Nov., Dec., 2013) for those courses commencing in the early months of the next year (Jan., Feb., 2014). I encourage you to call me with respect to details and availability of advanced study facilitation.

Finally, I want to ensure that all brokers are successful at the training courses they are attempting. Through my time as an educator, I have often seen brokers who know the material but struggle with exam anxiety. To help ease this barrier, I will be creating an exam anxiety session available to all brokers. Stay tuned to the IBAM website for more details about this upcoming session.

If you have any ideas for future training needs of the industry, I would love to hear from you. Feel free to give me a call at 204-488-1857 ext. 5 or via email at [katrinahueging@ibam.mb.ca](mailto:katrinahueging@ibam.mb.ca).



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# Wyatt Dowling opens location in Sage Creek



Wyatt Dowling is now in Sage Creek, yet another location where you can 'leave your worries at our door.'

Wyatt Dowling Insurance Brokers is Winnipeg's largest independent, family insurance broker with 11 locations spread throughout all areas of the city.

"We are a family managed company with a strong dedication to our customers, including support during the claims process, if needed," said **Curtis Wyatt**, President of Wyatt Dowling Insurance Brokers. "We have been in the neighbourhoods of Winnipeg for several decades and are excited to be in a position to serve the needs of a new community like Sage Creek."

Wyatt Dowling holds continued education and development in

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# Premier's Dinner

IBAM was in attendance at the 15th Annual Premier's Dinner, held on October 25. #



*IBAM Vice-President Russell Wasnie; Premier Greg Selinger and IBAM President-Elect Keith Jordan*



*Keith Jordan and Andrew Swan, Minister of Justice & Attorney General*

## Wyatt on hand to welcome Laureen Harper



On September 26, **Laureen Harper**, wife of Canada's Prime Minister **Stephen Harper**, announced in Winnipeg that the nation's gift to newborn **Prince George of Cambridge** would be a \$100,000 donation to the Winnipeg-based Canadian Centre for Child Protection. With Mrs. Harper at the announcement were IBAM Past President **Curtis Wyatt** and Elmwood-Transcona MP **Lawrence Toet**. #



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# 'Brush Up Winnipeg'



*The IBAM/MPI volunteer paint team at the end of the paint day*

IBAM and MPI have partnered up as Title Sponsors for the 2013 Take Pride Winnipeg's 'Brush Up Winnipeg!' The program recruits teams of volunteers to paint the exterior of homes of people who are financially or physically unable to do so. 'Brush Up Winnipeg' is one way to improve the curb appeal of our city. A fresh coat of paint not only adds to the homeowners' enjoyment of their residence, it also inspires others in the block to make improvements to their own properties. 'Brush Up

Winnipeg' is an excellent team-building activity for corporate teams. It provides them a chance to interact with fellow employees outside the workplace, while helping someone in need.

Pearl Milan, 94 years old, was one of the homeowners selected for the program. She said, "I was thrilled to pieces, to tell you the truth, because I have never won anything like this in my entire life. When someone came to help me after all these years, I felt really, truly lucky." 🍀



*Before*



*After*



*Homeowner Pearl Milan in front of her newly painted home*



# Mutual Marauders raise funds for Heart & Stroke



The 'Mutual Marauders' team in front of the Red River Mutual head office.

On September 25th, 2013, Red River Mutual and BSI Insurance staff rode the Big Bike for Heart and Stroke through the streets of Altona to raise funds and awareness for a great cause.

The 28 participating riders included Red River Mutual staff along with representatives from BSI Insurance. This year, The 'Mutual Marauders' raised \$4,700 in donations. Since 2009, Red River Mutual staff and BSI Insurance have raised \$17,000 riding the Big Bike for Heart and Stroke. Red River Mutual staff organizer **Joyce Hildebrandt** said,

"Many of us have a family member or someone close to us who has been a victim of either a heart attack or stroke so we have good incentive to join the ride for a good cause."

Red River Mutual emulates the 'modern mutual' by investing a portion of company profits back into the community through loss prevention education and through the support of worthy community projects. For more information about Red River Mutual and the 'modern mutual,' visit [www.redrivermutual.com/community](http://www.redrivermutual.com/community) 📱

# Brokers in the Community

- **Ball Insurance Agency** is located in Transcona, which is a large urban community in the city of Winnipeg with a population of about 40,000 people. This family-owned brokerage is heavily involved in its community – for example, Transcona Business Improvement Zone program, local recreational sports teams, Buhler Park, Transcona Hi-Neighbor Festival, Transcona Historical Museum and various silent auctions and fundraisers in Transcona.
- **Foxon Agencies**, located in Gladstone in the RM of Westbourne, serves the town of about 900 people and the surrounding area. Foxon's annual contributions include but are not limited to: Gladstone Minor Baseball, Portage La Prairie Judo Club, Gladstone Chamber of Commerce, Royal Canadian Legion, Curling Club and Cancercare Foundation of Manitoba.
- **Interlake Insurance** in Gimli has been serving the Interlake area

since 1962. Interlake Insurance is continually involved with the local food bank and support centre, Parkinson's Superwalk, Canadian Breast Cancer Foundation, Cancer Care Manitoba, Terry Fox Foundation, Riverton & District Friendship Centre – just to name a few.

- **L&L Insurance** is located in Landmark, which is about 30 km southeast of Winnipeg. L&L Insurance supports many local community events, clubs and causes. These include organizations such as the Landmark Minor Hockey Club, Landmark Youth for Christ Centre, Landmark College Discovery Program, Landmark Friendship Festival and Sunday School Executive Committee. L&L Insurance is also involved in, but not limited to, the Landmark Local Urban (LUD) District Council, Town Management Committee, Landmark Chamber of Commerce and the Prairie Rose Evangelical Church. 📱

# Red River Mutual donates



Red River Mutual Vice President of Risk Management, **Alvin Ginter**, presents Chairperson for the Boundary Trails Foundation **Ben Friesen** with a cheque for \$5,000.

Red River Mutual recently donated \$5,000 to The Boundary Trails Health Center Foundation, an organization that raises and distributes funds to facilitate the provision of health care for the people of the region, beyond the care that would otherwise be provided.



(l-r) **Kayla Giesbrecht**, Marketing support at Red River Mutual, **Troy Kirkpatrick**, President of the Dominion City Curling Club, **Leslie Funk-Edwards**, and **Wendy Fisher**, CSR's at BSI Insurance.

BSI Insurance, as part of its *Because We Care* campaign, along with Red River Mutual, donated \$3,000 to the Dominion City Curling Club for the renovation of the structure's entrance way. 📱

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# 1<sup>st</sup> Annual Manitoba Property Insurance

## Ensuring Brighter Futures

Affordable home ownership offers families in need an opportunity to create better lives for their children. It is Habitat for Humanity’s objective to eliminate poverty housing so that families thrive, communities prosper, and everyone wins. Please join this initiative to partner with us and Habitat for Humanity to make an impact!

**Habitat offers our partner families a hand up, not a hand out.**

After being selected into the program and completing a minimum of 350 volunteer hours, homeowners purchase their homes at full market value through no money down, interest-free mortgages. Payments are set at 25 percent of the family’s income rather than the property value.

Your support makes a significant impact!

- **100% of funds donated purchase the building materials and trades labour required to construct a home.**
- Your donation **makes a real impact today and into perpetuity** as mortgage payments are invested back into the Build program.

We believe in the value Habitat delivers so we are getting behind this initiative and would like it to be an annual project. We believe that sponsoring the construction of a home is natural fit for our industry. Wawanesa Mutual Insurance, a long time Habitat partner, is the primary sponsor of this build and the Insurance Brokers Association of Manitoba is also taking a leading role. In addition, all other Manitoba-based property insurers, including *Portage Mutual, Red River Mutual, and Wynward Insurance Group* have all committed support to the build.

Please plan to be involved and together we will open doors to brighter futures.

Sincerely,

Ken McCrea  
President & CEO  
Wawanesa Mutual Insurance  
(204) 985-3929

Sincerely,

David Schioler  
Chief Executive Officer  
Insurance Brokers Association of Manitoba  
(204) 296-1857



60 Archibald Street, Winnipeg, MB R2J 0V8 / Phone: 204.233.5160 / Fax: 204.233.5271 / [www.habitat.mb.ca](http://www.habitat.mb.ca)

Families thrive. Communities prosper. Everyone wins.

# Manitoba Insurance Build



Participating organizations



Back row (L-R): Rick Swanarchuk (Wynward Insurance), Dave Schioler (IBAM), Alvin Ginter (Red River Mutual Insurance), Ryan Garriock (Garriock Insurance), Conner Wyatt (Wyatt Dowling), Jeff Goy (Wawanesa Insurance)

Front Row: Sherry Sanders (Wawanesa Insurance), Tammy Shpak (IBAM), Olivia Doerksen (IBAM), Curtis Wyatt (Wyatt Dowling)



Back Row: Tammy Shpak (IBAM), Curtis Wyatt (Wyatt Dowling), Conner Wyatt (Wyatt Dowling)  
Front Row: Ryan Garriock (Garriock Insurance), Janice Christensen (JM Johnson Insurance), Olivia Doerksen (IBAM), Sherry Sanders (Wawanesa Insurance), Alvin Ginter (Red River Mutual Insurance)



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# MPI's Marilyn McLaren retiring

Manitoba Public Insurance surprised the industry recently with a press release announcing the pending retirement of Marilyn McLaren, the corporation's President and CEO since 2004. Shortly after the announcement, Marilyn sat down with Manitoba Insurance Broker.

**Q** What positions have you held at MPI during your impressive career?

**A** My first position was an annual temporary position (January to June) as the Evening Data Entry Supervisor (1979-1984). After that, I was Data Entry Supervisor, responsible for day and evening shifts (1984-1987). Then I was Data Control Coordinator (1987-1989). My next position was Manager, Public Information (1989-1994) followed by Manager, Policyholder Services (1994-1997). I then headed to the Executive offices as Vice-President, Insurance Operations (1997-2004) and then took on my current position as President and CEO (2004-2014). It has been a wonderful career.

**Q** Can you list some career highlights?

**A** There have been so many, but here are a few:

- \* In 1993-1994 I helped to develop and implement the Personal Injury Protection Plan,

Manitoba's no-fault auto injury compensation scheme;

- \* In 1994-1995 I helped to develop and implement Autopac On-Line;
- \* From 1998-2001 I helped to significantly expand the product offerings available through Autopac Extension; and
- \* As President, some of the highlights include our successful fight against auto theft, the implementation of streamlined renewals and the Driver Safety Rating system.

**Q** Looking back, what makes you most proud?

**A** I feel more gratitude than pride. As a teenager, I believed in what this Crown corporation was established to do and I've always felt lucky to be part of that mandate. We have amazing staff and business partners and have always been willing to challenge ourselves to enhance the value we provide to Manitobans. We

have always understood that our customers' needs evolve through time and we have worked very hard to align our products and services with those needs. I have every confidence that will continue.

**Q** What were some of your biggest challenges?

**A** When I became President, I knew we had to play a role in turning around the auto theft epidemic. It was, most certainly, the most difficult public policy challenge because it involved changing public attitudes, as well as building strong partnerships with several organizations.

As well, when I became President, the executive team was a group of highly competent and long-serving vice-presidents. Managing the transition to a completely new team, a team without the institutional knowledge and judgement was challenging and not without risk. But I am confident in saying that today we have an extraordinarily



*Marilyn McLaren with Dave Schioler and his wife Sharon Clarke*



*Dave Schioler (IBAM CEO), Diane Brickner (Peace Hills Insurance), Russell Wasnie (IBAM Board), Marilyn McLaren (MPI) and Randy Clark (Portage Mutual Insurance) at 2008's Senior Insurance Executives Dinner*

strong executive team each of whom are experts in their field and dedicated to MPI and to each other.

**Q** What can you say about MPI's broker distribution network and the relationship the corporation has with IBAM?

**A** For more than 40 years, since its inception, MPI has relied on the professional brokers of Manitoba to be the primary connection between its customers and the corporation. That reliance and very functional relationship has never wavered – it has been easier at some points than at other times, but it has always been strong and we have always been able to communicate.

**Q** Is MPI currently in a healthy state?

**A** Most definitely – by every measure. By staying focused on our founding principles and our value equation we have always and will continue to serve Manitobans in ways that meet their expectations and needs.

**Q** What will you miss most when you leave?

**A** I'll miss my team and all the terrific staff, the challenging work, the opportunity to make a difference for Manitobans. I'll miss working with brokers and the many other business partners.

**Q** What will you miss least?

**A** I won't miss early mornings and tight deadlines...not much else!

**Q** Do you have any career advice for young people entering the insurance industry?

**A** This is a terrific industry for providing opportunity to know you provide real value to your customers. As well, more than ever, this is an industry that has strengthened its commitment to develop its people.

**Q** What are some of your retirement plans?

**A** Well, so far, I am committed to making very few plans. 🍷

# Congratulations on your Retirement

**Best wishes on your retirement as President and CEO of Manitoba Public Insurance.**

Your colleagues across the Corporation congratulate you on 35 years of outstanding service.

Inspired by your leadership, commitment and values, we have succeeded together and accomplished much during your nine years as president and CEO, to meet the changing needs of Manitobans.

Thank you for ensuring the Corporation is well positioned for the future.



**Marilyn McLaren**  
President and CEO



**Manitoba  
Public Insurance**



Special Report:

# TECHNOLOGY

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Over the last few years in various publications Custom Software Solutions Inc. (CSSI) has been promoting two initiatives that we feel are important to the Independent Broker distribution channel – consumer facing technology and real time. We would like to update the progress CSSI has made with both of these initiatives.

#### Consumer facing technology

Consumer facing technology is technology implemented by the broker to service new and existing clients in an automated online environment. This technology improves the interaction between the broker and the end consumer. The consumer's use of online purchasing for products and services will continue to expand and encompass even the relationship driven world of

“...is a user-friendly web application that works on desktops, tablets, and mobile devices.”

the insurance broker. With the growing movement to online services within the insurance industry, CSSI has been actively developing modules for its Broker and MGA management software offering to embrace this transition.

CSSI's online suite is called I-Client and its objective is to offer an online self-serve environment in an integrated system that brokers own and control. During the first quarter of 2013 CSSI launched the first module of the suite,

which is online quoting. CSSI's I-Client Online Quoting system allows an Insurance Brokerage to provide a customizable selfservice quote interface to clients and prospects from the broker's website.

CSSI was able to leverage its rating and underwriting experience by partnering with STEP Networks Inc. who built and hosts the quote interface. “We were excited to find a partner like STEP Networks. Both parties worked hard on their areas of expertise to deliver a quality

product capable of servicing our growing demand for this offering,” stated **Bill Murray**, VP of Sales for CSSI.

Custom Software’s I-Client Online Quoting module is available to existing users or as a standalone product (the brokerage does not need to be using one of CSSI’s existing products). The module includes many features and benefits. It provides a broker’s clients and prospects 24-hour online access through the broker’s website to produce quotes for Home, Tenant, Condo, and Auto. Prospects and clients can create a quote, create a unique, personalized online account (or use their Facebook account) to save their quote or partially completed quotes, edit and modify saved quotes, submit a quote to facilitate the purchase of an insurance policy from a quote. It is a user-friendly web application that works on desktops, tablets, and mobile devices.

The broker’s site is hosted on secure servers and updated regularly. Each broker’s site is customizable and brands easily to support the broker’s corporate identity. CSSI works with the broker initially to set up the site, and then the broker can easily make changes to the site through the controls within the administrative tools. Through the use of filters and underwriting criteria, the broker can control the types of quotes they supply, as well as the insurance company or companies. An administrative feature allows the broker to manage and track quotes and leads to turn into sales or build their prospect list. Analytical tools provide the brokerage with management reports.

Murray stated, “The system is cost effective and allows any broker access to the growing online market.”

#### Real time

The Insurance Brokers Association of Canada’s (IBAC) automation data exchange initiative offers great promise to enhance broker connectivity. IBAC has been working with industry partners, insurance companies, brokers and broker associations, and broker management system (BMS) software vendors to develop an acceptable definition of what ‘real time’ data exchange is and how ‘real time’ can benefit the industry. 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

## “With I-Company we have a number of carriers already moving forward with the solution”

Operations) XML language.

In 2013 CSSI and Peace Hills Insurance, using I-Company and Peace Hills Insurance Exchange (PHIX) technology respectively, were 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.

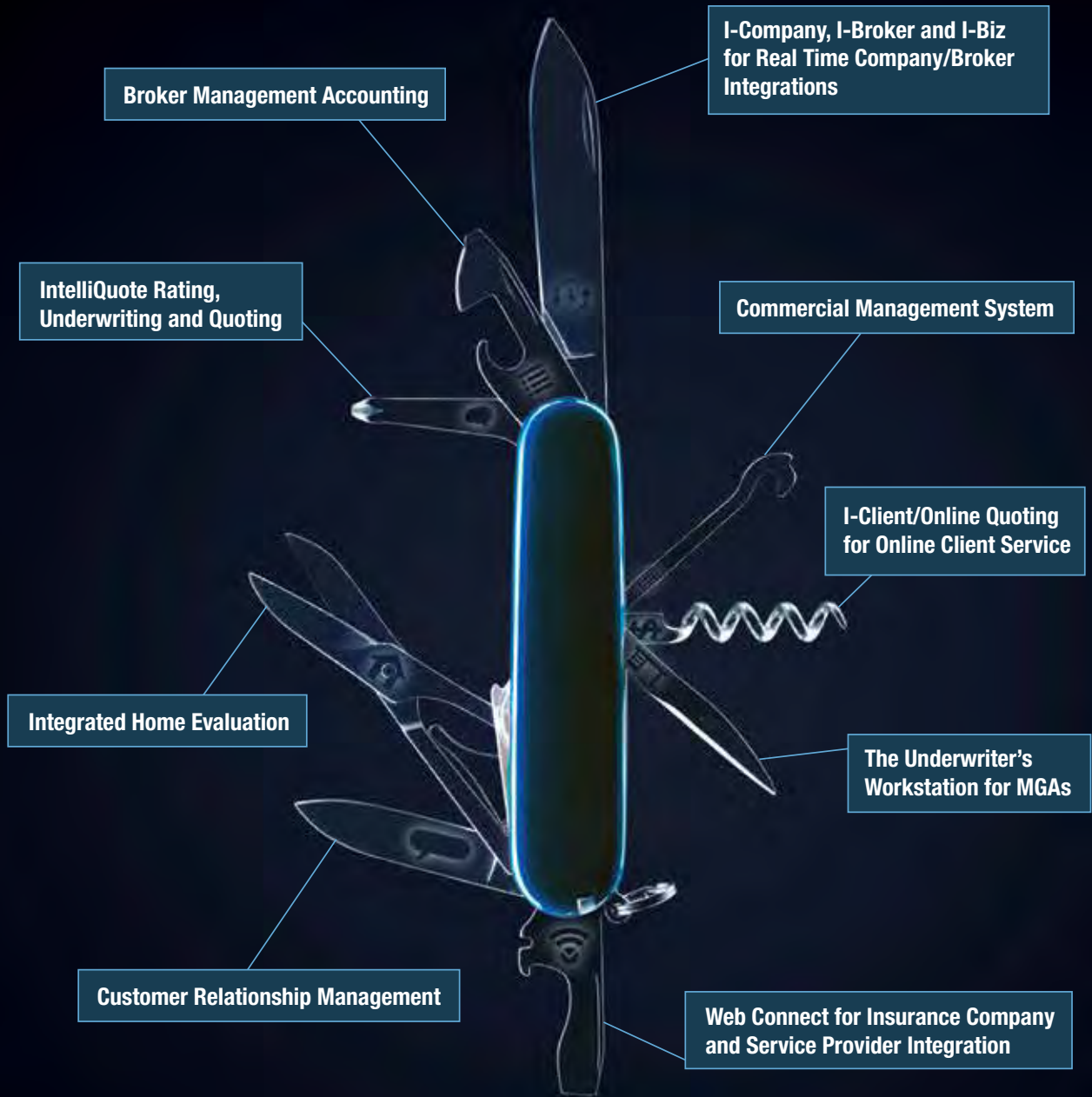
Once fully implemented PHIX powered by I-Company facilitates real-time single entry policy transaction processing and exception-only underwriting for all transaction types, including Policy Change. I-Company will validate and enforce the underwriting edits for Private Passenger Auto, Commercial Auto, Habitational, and Farm to allow for straight through processing of all Peace Hills transaction types. This complete Company-to-Broker solution commu-

nicates/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.

For a video demonstration of the solution please visit us at [www.youtube.com/user/CSSIOOnline](http://www.youtube.com/user/CSSIOOnline).

CSSI is excited about the advances made in 2013 with both of these initiatives. We anticipate further development of the I-Client product exposing more online services to the end consumer. Our uptake on the first phase has been exceptional. With I-Company we have a number of carriers already moving forward with the solution and we look forward to sharing these with the industry in the next few months.





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# eDocs the obvious solution

Ken Metcalfe, Director of IT, Portage Mutual Insurance Co.

A picture is worth a thousand words, so for Portage Mutual's help desk the number one tool when assisting a user is to be able to see exactly what he/she is inquiring about. Not surprisingly, brokers rely on that same principal when assisting their clients.

For our brokers, getting 'on the same page' is more complicated. With different layouts, colour schemes and messages, helping their clients while picturing the document requires chess like memorization skills. It's no wonder that broker operations have had to resort to unproductive workflows to make client documents readily accessible.

eDocs is the obvious solution to arcane paper handling processes. Broker system vendors have 'jumped to the pump' attaching the eDocs versions directly to the brokers' client files. Most policy declarations appear

automatically long before the clients receive their paper copies. Brokers save the inefficiencies of snail mail documents: receiving, sorting, scanning and destruction. Carriers too save on the expense of printing and transporting. It's a 'win-win-win' – for brokers, for carriers and for clients.

Not all carriers have implemented eDocs. This requires brokers to support both paper and electronic document delivery. Until all declarations arrive electronically, brokers face decisions on when to change their workflows and handling procedures. Portage Mutual has been as flexible as possible. Our eDocs program allows each brokerage to determine when to turn off printing the broker copy, allowing them to work through their internal changes.

Our eDocs program provides automobile, habitational, farm and commercial

broker copies. We have extended eDocs to include our client billing notices, which arrive before the clients receive their paper copies! Our brokers see the same client balances and billing schedules at THEIR fingertips.

CSIO solves critical carrier/broker standards. Keeping brokers and carrier systems in sync is vital to our fast paced world. Details are critical and delivering timely trustworthy data keeps insurance commerce humming.

Portage Mutual understands the importance of CSIO standards in driving carrier/broker efficiencies forward. Our portal, Real Time Gateway, followed CSIO standards as closely as possible and our brokers' response has been positive.

Contact our eDocs coordinator by calling 800-567-7721 or email: [edocs@portagemutual.com](mailto:edocs@portagemutual.com). #

## eDocs



- **cost savings**
- **fast and easy access to information**
- **increased workplace efficiency**

**Contact our eDocs coordinator and get set up with Portage Mutual eDocs today!**

**[edocs@portagemutual.com](mailto:edocs@portagemutual.com)**

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# Insurance consumers needs in 2013 are brokers meeting them?

Patrick Durepos, President, Keal Technology

Canadian brokers provide a CHOICE for their clients and or prospects, in addition to being a TRUSTED ADVISOR. There is no debate on this statement but is it enough to keep and or attract new clients? I am of the opinion that unfortunately, in 2013, it is not enough. What is lacking?

In March of this year, I attended a presentation focusing on an IBM survey with over a thousand participants. This Canada-wide survey concentrated, in part, on consumer buying habits for home and auto insurance, and compared these buying habits between direct writers and broker company insurers. The survey concluded with many interesting facts including: consumers value and choose brokers for choice and their advisory role, and consumers are choosing direct writers for speed and ease of doing business.

On the ease of doing business with broker companies, an overwhelming majority (70%+) require the ability to do simple transactions with brokers (i.e., address change, billing change, policy change, report a claim, and all in Real Time). Broker consumers (upwards of 65%) indicated they wanted to do these transactions 24/7 from the device they choose, whether Web, Smart Phones, Tablets, etc. Unfortunately, today, most brokers are not providing this ease of doing business.

*Canadian Underwriter.ca* published a must-read article on this subject on July 19, 2013. Although restricted to Quebec and Ontario, and smaller in size, the conclusions are the same. The article, "Policyholders surveyed want more online services from insurers: Deloitte" and refers to another article from Deloitte appropriately entitled "Serve them before you lose them" by **Mark Patterson**, Manager of Technology at Deloitte. Here are a few quotes from the article:

- Deloitte suggested in the report that insurance customers want online capabilities to handle 'simple tasks' that do not require a live conversation with a representative of the carrier. He added insurance customers "are starting to get used to the type of online capabilities provided by banks – the insurers' financial-sector peers ... they are expecting the same level of capability, and it's just not there."
- More than half – 52% – of respondents would switch insurance companies if they could get "greater online capability, which should be a frightening number to some of the carriers out there that have no strategy around how they are going to go online or how they are going to serve their policyholders. As the direct carriers get more prevalence, they will naturally provide these capabilities," Patterson said.
- Carriers 'lag' in their online offerings and are not meeting the expectations of customers younger than 40 with post-secondary education, according to the report. Patterson said, "We feel a lot of insurance carriers have looked the other way on providing some of these capabilities, on the assumption that the brokers are responsible for it but I think the overall theme of this survey shows that policyholders have an expectation of this capability. Brokers aren't providing it therefore carriers need to find a way to provide it."
- "The preferences did not vary as far as what people wanted based on their channel of purchase ... meaning if you were a broker-based versus direct ... it wasn't statistically different, what you wanted from the carrier," Patterson said.
- But "virtually none of the respondents carriers provided the online services that the respondents wanted," Patterson said.

In conclusion, brokers, insurers, and broker software companies know exactly what consumers are requesting. We know that our market share in personal lines is dwindling steadily and surely. As President of Keal Technology, I know that the technology is there and available today to answer consumer demands. As an owner of a Canadian brokerage, I know that we cannot only reverse the market share trend in personal lines, but also turn this trend to our favour.

Brokers must lobby and demand from their major insurers a commitment to invest in Real Time mobility access for their insurance consumers. My optimism is that this short article becomes a "call to action" for brokers across Canada:

I urge you to ask your clients – 52% and 70% are large consumer demand percentages.

Keal and Unica now have automated real time policy changes; soon this will be available to Unica insureds – we need more insurers to offer this service to their brokers.

Brokers excel at lobbying – I suggest you write to your provincial associations, your insurance company presidents and representatives, to demand immediate action and investment on Real Time initiatives.

Keal is dedicated to doing its share of the work in order to make this happen – making brokers more efficient, more profitable, increasing their market share and ultimately staying in business. But we cannot do it without you, the brokers. 📌

# WILL YOU PASS with flying colours?

If you can't definitively answer these questions, your brokerage management systems aren't **making the grade!**

## Final Exam:

- 1 What's my retention by department, employee, insurer, line of business?
- 2 Who are our monoline accounts?
- 3 What is our closing ratio (sales vs. quotes) by department, employee, insurer, line of business?
- 4 What are my costs and revenue per transaction?
- 5 How successful are my marketing efforts?

*"Keal's hands-free eDoc process that automatically attaches each eDoc to the correct customer and policy is saving us 1.5 hours each day with Intact alone!"*

- Karen Gale, Allen Insurance

*"Thanks to Keal's automated workflow, our company account reconciliation went from 4 days to 4 hours!"*

- Tony Theriault, Alliance Assurance



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# Celebrating 30 years powering the business of insurance in Canada

Jeff Purdy, Sr. Vice President of International Operations, Applied Systems



In 1983, we delivered Applied TAM, our first brokerage management solution to Canadian brokers. Throughout the years, we have discovered a number of best practices from top-performing brokers using Applied Systems' solutions and have expanded our offerings to continuously support our brokers.

## Enabling evolution

As a pioneer in brokerage management systems, Applied Systems enables data exchange between brokers, carriers, and their clients. Our mission is to automate the insurance lifecycle and create greater efficiency with every interaction in insurance business – from consumer to broker to carrier and back through this cycle. As the insurance industry evolves, we continually listen to brokers and carriers in order to develop new solutions. With Applied Systems' recent expansion into the UK market, our international footprint will allow us to identify best practices used outside Canada that may be relevant and beneficial to Canadian organizations.

## Propelling business growth

Many of Applied Systems' initial customers were small brokerages selling into their local community. At the time, some of them were starting to convert their paper-based recording systems to ones operated by computer. As the tech-

nological world advanced, brokers have shifted away from computerization toward automation. Today, automation extends beyond internal processes to the entire insurance lifecycle, including the automation of broker, carrier, and consumer interactions.

Top-performing brokers adopt best practices and evolve with the industry. They continually work on improving their business model. They focus on investing in their employees, business planning, measuring their progress, and process standardization. They seek ways to become more efficient – and one of those ways is by moving toward cloud-based solutions. Ninety percent of brokers today choose a cloud-based solution. Moving to the cloud allows brokerages to eliminate IT infrastructure and gives them immediate access to data from anywhere at any time. It reduces risk, increases business efficiency, and improves customer service.

## Powering the solutions for today and tomorrow

The best-performing insurance brokerages recognize the importance of investing in today's latest brokerage management and mobile innovations. The high adoption rate of mobile devices such as smartphones and tablets means brokerages must develop a strong online presence to remain competitive.

Cloud-based solutions, mobility, and data analytics are critical to remaining competitive and fulfilling the needs of the modern consumer.

Damage caused by severe weather has recently emerged as the leading cause of property insurance claims, and extreme weather events are now expected to occur every six years, up from every 40 years in previous generations. Moving data to the cloud ensures data security and operational efficiency while also supporting business-continuity and disaster-recovery efforts.

Today's unprecedented volume of data translates to greater business intelligence. An insurance broker can use data and analytics to develop customer-relationship management programs around preferences, such as time of day, industry, and consumers' profiles. During a disaster, brokers can effectively leverage their internal data to quickly provide critical information to affected policyholders. Over the past 30 years, these types of innovative solutions have improved customer engagement and satisfaction and will continue to do so. †

To learn more about Applied Systems Canada solutions contact 866.899.5120 or [info@appliedsystems.com](mailto:info@appliedsystems.com).

<sup>†</sup>[http://www.ibc.ca/en/Need\\_More\\_Info/Facts\\_Book/documents/IBC-Facts-2013-section1.pdf](http://www.ibc.ca/en/Need_More_Info/Facts_Book/documents/IBC-Facts-2013-section1.pdf)



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*President*  
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RiskAssist Consulting says,

# Know thy expo



Diane Baker, Owner, RiskAssist Consulting

As a broker, you already know full well that your client's business/organization is exposed in multiple ways. These days, however, natural disasters like the recent flooding in Alberta impact larger populations. A well-engineered highway costs more to repair or replace than simply hacking an alternate path through the woods. Rebuilding a modern home or office building, with all the elaborate goodies contained within, requires considerably more 'green' than constructing a new log cabin. Because the more complex everything becomes, the higher the total cost of risk.

Human malfeasance can do just as much damage – and there's no weather bureau to help predict when trouble may strike. Consider the tragic train derailment and subsequent explosion in

Lac Megantic. Or the costs associated with the cyber crime ring that for three years preyed on major US department stores. The masterminds stole and then sold thousands of customer credit cards.

To come back from such events, businesses require coordination, cooperation, communication and strong leadership. Now look around your office. Is the enterprise that sustains you and yours and your colleagues and their families prepared for the worst? I didn't think so.

Exactly what exposures are we talking about?

Many businesses don't consider the financial losses associated with illegal insider activity. Possibly to avoid embarrassment, many of these losses go unreported, but at what cost to the business? Where are the internal controls? Why didn't company auditors or the CFO 'red flag' this weakness? And if the particulars of the loss were red flagged, were a follow-up and a course of action discussed?

A company's CFO is often the individual responsible for negotiating a company's commercial insurance program and poli-

cies. He or she may not appreciate the time and effort the broker, who relies on information provided by the CFO, has spent obtaining renewal terms.

But many more questions need to be asked. Has the extent to which insurance will or will not respond to a loss been considered? Is your firm's emergency preparedness team ready to respond? Business continuity is another potential game changer. Is there someone in your organization who can step in and perform the duties of your key personnel? If not, are people being trained to do so?

I believe ClearRisk Manager, our web-based software, can help. **Craig Rowe**, the President of ClearRisk Manager (and a former insurance broker) designed it. It allows us to identify the potential exposures a company faces and identify what is insured and what is "self-insured."

As a rule, insurers favour companies – and brokerages themselves – with formal risk management programs. And for good reason: our risk management tool will help decrease claims costs, reduce the frequency and severity of accidents and protect the value of your business by safeguarding its assets.

RiskAssist, in effect, will be your outside Chief Risk Officer. We will provide a clear, objective evaluation of the vulnerabilities directly impacting a company's bottom line. We'll work with



# asures



your brokers to manage the insurance program year over year. The findings produced by ClearRisk regarding things like budgeting, comparisons of year-over-year claims activity, performance, costs, etc. will be available at all times. You will have current status as well as a plan for future management techniques regarding uninsured exposure.

I, personally, will be available to monitor the progression of the plan as it is developed, and I will assist you and your client in the enhancement of the service you provide. #



For more information, call Diane Baker at 604-351-8353. My email is [diane@riskassistconsulting.ca](mailto:diane@riskassistconsulting.ca).

Diane Baker is the owner/operator of RiskAssist Consulting. She has 30 years' experience in the commercial insurance industry as a broker and agency owner.

## Measuring risks is our expertise!

Total "Cost of Risk" COR can be measured through the use of a Risk Management Map. It will help mitigate known exposures to loss as well as reveal unknown or uninsured exposures to loss. Recognition and quantification of these vulnerabilities will only save you and your corporation money in the long run.

  
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With ClearRisk Manager, we can help you:

- Perform Better in the Insurance Market. Companies that formally manage risk are favoured by insurers.
- Improve Safety by reducing the frequency and severity of accidents.
- Protect Company Value by safeguarding assets.
- Increase Revenue by decreasing claims costs.



# New technology means new business exposures

Derrick Hughes, Vice President  
The Boiler Inspection and Insurance Company of Canada, part of Munich Re

Virtually every business depends on technology and equipment to keep operations running and income flowing. But, with increased functionality and efficiency come heightened risks.

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# How you can avoid common Errors and Omissions problems

By Steve Vincent and Karen Poetker, Pitblado Law

How can I minimize my exposure to errors and omissions incidents? Insurance provides coverage. Seminars and programs provide education. This article provides an overview of recent Canadian cases highlighting common problems faced by agents and offers some thoughts on best practices to help you avoid these problems.

## DUTY AND STANDARD OF CARE

The scope of the duty owed by a broker to an insured has been canvassed on numerous occasions by the Courts. In essence, where an agent knows a customer is relying on him or her for advice without giving specific or sufficient instructions and the agent agrees to do business with the customer, the agent must take adequate steps to secure the necessary insurance for the client, where available.

One of the issues raised in a 2011 Court of Appeal decision was whether the agent had met the required standard of care. In that case, the insured had been murdered by her estranged husband and her house set on fire, destroying it and the contents, which damage was not covered due to the intentional act exclusion clause. The insured's husband had been residing alone in the marital home insured by the wife. The trial judge determined that the agent knew that the insured and her husband were separated, that she was no longer living in the home and that her insurance needs had therefore changed. The trial judge found that had the insured been made aware of the intentional act exclusion, she would have opted for alternate insurance to protect her against that risk. The agent was therefore found to be negligent. The Court of Appeal upheld this decision.

As a broker, make sure you ask the right questions to determine what the insured's current situation is in order to explain any limitations of coverage. Be careful to take all the necessary steps to bring any limitations or issues to the attention of the insured, and be certain to do so in writing, perhaps more than once, to satisfy yourself that you have taken reasonable steps to meet your obligation to the customer.

## GAPS IN COVERAGE

A common issue faced by agents is the concern that there has been a gap in coverage that was not brought to the attention of the insured.

The Supreme Court of Canada has said that "should an uninsured loss occur, the agent will be liable unless he or she has pointed out the gaps in coverage to the customer and advised him or her how to protect against those gaps."

In a 2012 decision of the Court of Appeal, the agent appealed a trial decision finding the agent liable. In that case, the insured had purchased insurance for a rental property. The policy included coverage for vandalism but did not cover damage caused by vandalism when the property was vacant. After the property was damaged while vacant and the insurer denied coverage, the insured took the position that the agent had breached his duty of care to him

to advise of gaps in coverage. The trial judge found that the agent knew the insured was purchasing insurance for a rental property and therefore knew it would likely be vacant on occasion. In that context, the agent should have brought to the insured's attention this gap in coverage. The decision was upheld on appeal.

Care must be taken by agents to ensure that the needs of insureds match their insurance coverage. Communicate any gaps in coverage so that insureds understand, as fully as possible, the scope and limits of their policies. Take the opportunity to offer advice on how to protect against those gaps. Confirm all advice in writing.

## INADEQUATE POLICY LIMITS

This issue was most recently canvassed in a 2013 decision. In that case, one of the issues was whether the agent breached his duty of care by failing to provide adequate insurance. The insured owned a business and over time, the insured's business grew and ultimately moved to larger premises. Every January,





the agent would attend at the premises to establish values and renew insurance for the upcoming year.

The premises were ultimately damaged by fire. The building and contents were underinsured and two skid steers were not insured. The insured claimed the agent had breached his duty in failing to provide adequate insurance. The agent argued the insurance values and coverage had been provided in accordance with the insured's instructions and that he had instructed them not to insure the skid steers.

Ultimately the Court found that the insured was not credible and the agent had therefore not been negligent. The Court found that the insured was fully aware of the construction costs of the new premises and equipment and it was therefore unreasonable that he

would rely upon values provided by the agent. There was no evidence that the standard of care of an insurance agent at the time involved advising an insured to obtain an appraisal and create an inventory of contents. In addition, the agent had been provided with a copy of the insured's financial statement that led him to believe the insurance coverage provided was adequate.

**AS A BROKER, WHAT CAN I DO?**

Stay up to date on the insured's business or personal financial circumstances, including the value of the property insured. Have regular discussions with the insured about any changes that may affect insurance coverage or policy limits. And, document any and all communications, in case you find yourself defending a claim. #



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*From the Editor: Young people are constantly joining the P&C industry. This feature gives readers the opportunity to meet some of these 'rookies' and get their thoughts on 'the business.'*



# EDDIE KREITZ

## Waggoner Insurance

**Q - Where were you born and raised?**

**A** – I’ve been a proud Manitoban all my life born and raised in the Charleswood suburb of Winnipeg, where I still reside today. I’ve also enjoyed the luxury of spending time at the cottage in the summers with my family and fellow brokers Brian Kreitz, Peter Tessier and Edmond Waggoner, better known to me as “Dad,” “Uncle” and “Grandpa.”

**Q - What were your career goals as a child?**

**A** – My childhood career goals were pretty typical of a young boy with dreams – to play in the NHL or be the next Tom Cruise. Fortunately, I always had a realistic view of my future. A practical goal I still work towards today is to own my own gym, because fitness is something about which I am passionate. I think it would be really cool to make a career out of positively affecting and motivating others to lead a healthy lifestyle.

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

**A** – I am a proud graduate of St. Paul’s High School (Class of 2012). I am currently in my second year of business studies at the University of Winnipeg. After that, I plan to pursue a Master’s degree and continue my business career.

**Q - When did you start in the insurance industry?**

**A** – I started right after I graduated high school, in the summer of 2012 (after much encouragement from family members).

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

**A** – On my first day, I walked into the office with my dad and was greeted by about eight women with whom I continue to have the pleasure of working with today. I entered the office not only as the youngest employee, but also as the only male working day-to-day, so I knew it was going to be a long summer (LAUGHS). Over the past year-and-a-half, I’ve probably learned more about how to keep women happy as I have about insurance (LAUGHS AGAIN).

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

**A** – The most enjoyable part, without a doubt, is the people. Our brokerage is fortunate to have numerous loyal clients, who will throw you ‘curve-balls’ every day with some of the craziest stories you will ever hear. It makes each shift exciting. It is very fulfilling assisting and building relationships with our clients. I am blessed to have co-workers who are a lot of fun, an amazing manager, and two great bosses; all of whom I learn so much from and truly value their contributions towards my evolution as a broker.

**Q - What has been the most difficult part of the insurance industry?**

**A** – I really have no complaints, but the most difficult part is managing the changing needs of our customers. In hindsight, it’s probably actually a good thing as diversity helps me learn just as much at work as I do at school.

**Q - Who have been your mentors in the industry?**

**A** – I’m lucky enough to have the pleasure of working in the business

with my dad, uncle and grandfather, the aforementioned Brian, Pete and Ed. Without the guidance, encouragement and opportunities they’ve provided, I wouldn’t be the broker that I am today.

**Q - Have you considered joining the Young Broker Network?**

**A** – I actually became aware of the Young Broker Network at the Dale Rempel Memorial Golf Tournament a few weeks ago. It is something I am definitely considering looking into soon.

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

**A** – I have a lot on my plate in the near future. Most important, I will look to continue my education both in university and insurance courses.

**Q - What are your future career goals?**

**A** – I try to take life as it comes and not plan everything out in advance, but as I’ve mentioned I have a dream of owning my own gym in the future. As far as working in the insurance industry is concerned, you never know. If the opportunity presented itself, I may look to continue the family business with my five younger siblings/cousins. We are pretty excited that the third generation of the family business is establishing itself and looking for continued expansion.

**Q - When you aren’t working, what do you enjoy doing?**

**A** – When I’m not in the office or the classroom, I enjoy doing a variety of things, most of which are expensive – which explains why I’m working today. I try to stay ‘well-rounded,’ so I hit the gym, travel whenever I get the chance, cheer on our Jets and Bombers and, of course, spend time with family and friends. #



# We are here and looking forward to it.

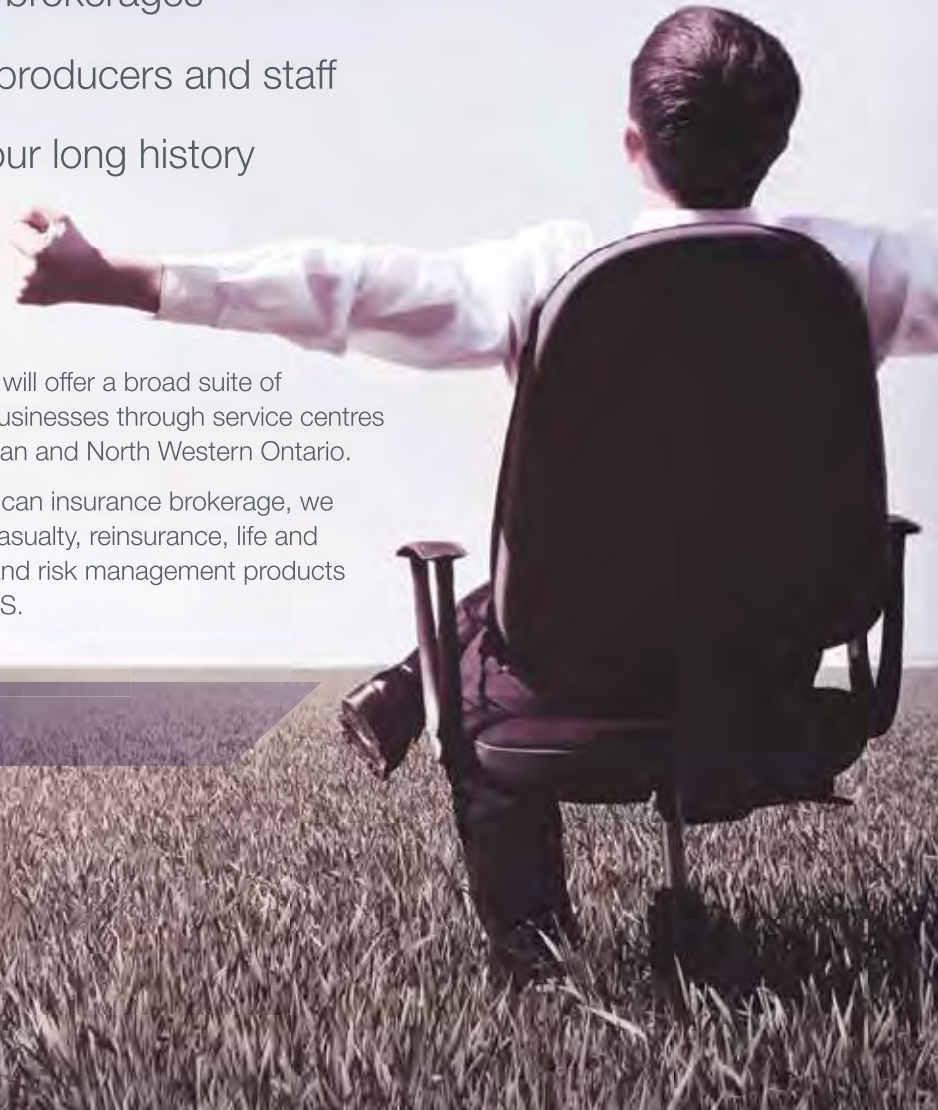
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# MB INSURANCE BROKERS HONOUR LATE INDUSTRY LEADER

By Candace Derksen  
(Posted on Pembina Valley Online, August 31, 2013)



*Lynn Rempel, David Schioler – CEO IBAM, Lori King – President IBAM, Annitta Stenning – Executive Director Cancercare Manitoba Foundation*

It was a way to introduce a lasting legacy for a top business leader in southern Manitoba. The Young Broker Network and Insurance Brokers Association of Manitoba held the first annual golf tournament for Cancer Care Manitoba, in honour of the late Dale Rempel. Rempel started Rempel Insurance Brokers in Morris in 1990 and passed away last fall after a long battle with brain cancer. Dave Schioler is the CEO of the Insurance Brokers Association of Manitoba. Although it was a hot day, he says Wednesday's event was a great success. He adds 168 golfers registered for the event and explains eventually it became so popular they had to cut off entries.

Schioler describes Rempel as an industry leader, ending his tenure serving as President of the Insurance Brokers Association of Canada. The organization encompasses eleven associations across the country and acts in the interests of over 36,000 insurance brokers. Rempel also served as President of the Insurance Brokers Association of Manitoba.

Schioler adds Rempel was a great guy. "He was a leader, he was an inspiration, and he was a friend." He goes on to say that throughout his struggles with cancer, Rempel was brave and showed leadership throughout this course of his life. "His legacy is going to be many faceted, but (the golf tournament) is the least we could do to pay tribute to him and have some longevity to it."

As the organizing committee came together to plan the tournament, Schi-

oler explains they just decided to combine two previous golf tournaments. IBAM used to hold an event held each June for member associations, supporters and others who joined the fray. In late August or early September there was a Young Brokers tournament and Schioler explains Rempel was instrumental in founding the Young Brokers movement, "showing them that it's a good industry and that you can have a good career in it."

Meanwhile, Schioler says Wednesday's tournament was an emotional one

but was a celebration as well. A cheque was presented to Cancer Care Manitoba during a reception that evening where Annitta Stenning, Executive Director of the Cancer Care Manitoba Foundation also shared her memories of Rempel.

Schioler added, "She knew Dale personally. We presented her with a blanket, which is our trademark really. It's all about comfort and security." Dale's wife Lynn also spoke at the event. Schioler goes on to say that the golf tournament will continue to be a celebration over the years. #

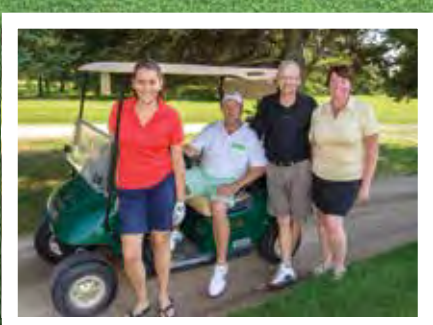
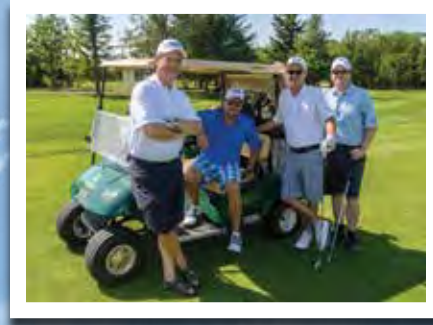
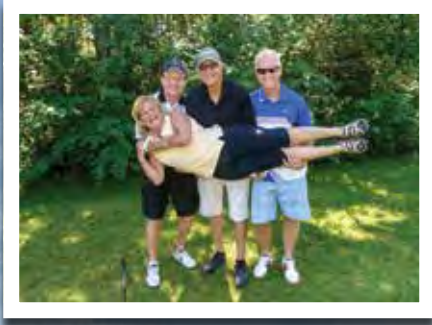


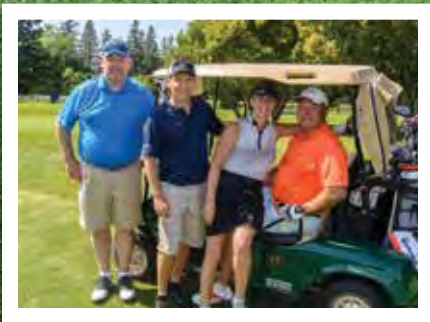
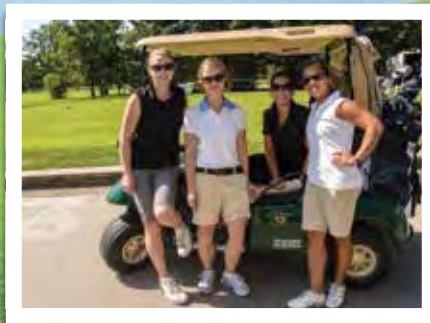
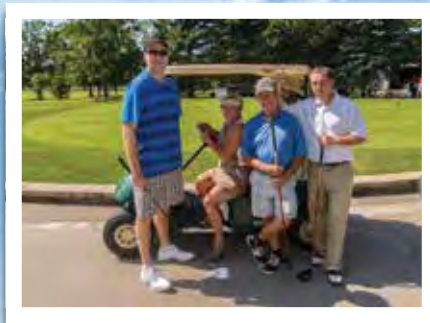
*Rempel Insurance Team – Shawn Graydon, Lynn Rempel, Brendan Heppner, Lionel Wiens*

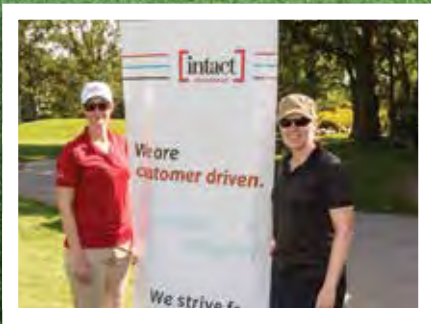
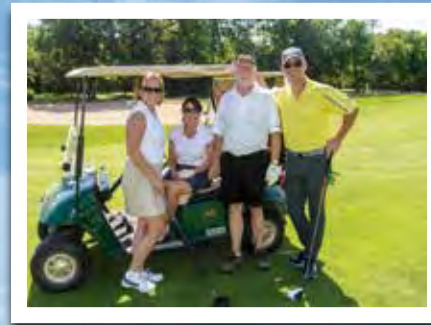
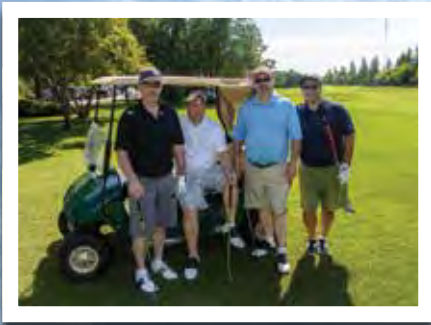
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# Dale Rempel

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As part of this year's anniversary, a nationwide survey of brokers is being undertaken to examine the extent of our profession's use of the BIPPER in their various business communications. The aim is to capture the usage of not only strong supporters but that of occasional users and even to survey those who don't use the BIP brand much at all – and the reasons behind that.

In October, IBAC in partnership with IBAM launched an online survey to our members. It is anticipated that the participation level across the country will be strong, providing us with a good picture of current practices.

We understand that there are many demands on a broker's time – therefore we have designed an online questionnaire that will take NO MORE than 10 minutes to complete, and can be paused and completed in stages if necessary.

Participants' names and identity will be held in strict confidence. A third party research company – Ideaspac Research – has been retained to execute the study and report on the findings. Brokers will NOT be re-contacted as a result of their participation in this research.

To make this initiative even more interesting, all study participants will be entered into a 25th Anniversary Contest, for a chance to win a credit of \$2,500 worth of products or services of their choice from their provincial association (IBAM).

This information will be extremely helpful to future BIP brand planning. We are looking forward to sharing the findings with everyone.

If you have not yet completed the survey we urge you to do so now.

The survey link is [www.bipsurvey.ca](http://www.bipsurvey.ca).

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## Money in, money out

In recent months the media has covered a number of stories on the overall decline in savings rates for Canadians to around 3% of disposable income and a coinciding increase in household debt to disposable income of 153%. Stories on these statistics are not new and have generally included a comparison with American households, painting our households as being more fiscally conservative. The difference in the latest round is that the statistics for American households are now better – better saving rate and lower debt ratio. While interesting to read, it may be more interesting to compare your own situation with the average.

If you don't know, it may be time to get a clearer financial picture and

develop a budget. Sitting down and drawing up a budget is about as desirable as a root canal, but it is a necessary exercise if you wish to achieve your financial goals – such as debt reduction or retirement savings.

**Step 1** is to figure out the 'money in' for your household. This should be a relatively straightforward exercise in adding up the money that came into your bank account over the last 12 months including items such as salary, commissions, and investment income. As you may have significant variability month to month, pick the lowest 'money in' month for budgeting purposes.

Do not include money that is contingent on something like a performance bonus (use this money towards some-

thing that is optional like vacations, home improvements or extra savings).

**Step 2** is to determine the 'money out' over the latest 12 months of bank statements, bills, credit-card statements and come up with a total. If you don't have a full year's worth of paperwork, try gathering at least three months. Out of this determine what amount is attributed to fixed expenses, such as mortgage, taxes, utilities, loan or lease payments, and of course insurance. Then determine what amount is attributed to variable expenses such as food, fuel, child expenses, clothing, personal care, gifts and entertainment. Out of the total fixed and variable expenses determine a monthly average.

**Step 3** is to subtract average money out from the lowest money in month – there should be a positive number. If there isn't, you have two choices: make more or spend less. As you probably have more immediate control over spending, rationalizing your expenses and sticking to a budget by category is critical to help you achieve larger financial goals of savings and debt reduction.

Not sure if what you are spending is reasonable? A guideline to consider is that out of gross income, total housing costs (mortgage, insurance, tax, utilities) should be limited to 30%, transportation at 12% and savings at least 5%.

The above sounds like a lot of effort because it is – but the fact remains that budgeting is proven to work. Fortunately there are some banks out there that have online tools that with a few clicks can illustrate what amount of money is coming in and what you are spending it on. I am pleased to say that BMO Bank of Montreal is one such bank, launching such tools as BMO Moneylogic. If you are a current personal customer it is free, kind of cool and might even help you reach your own goals – and perhaps even restoring our household financial picture over our American neighbours! #

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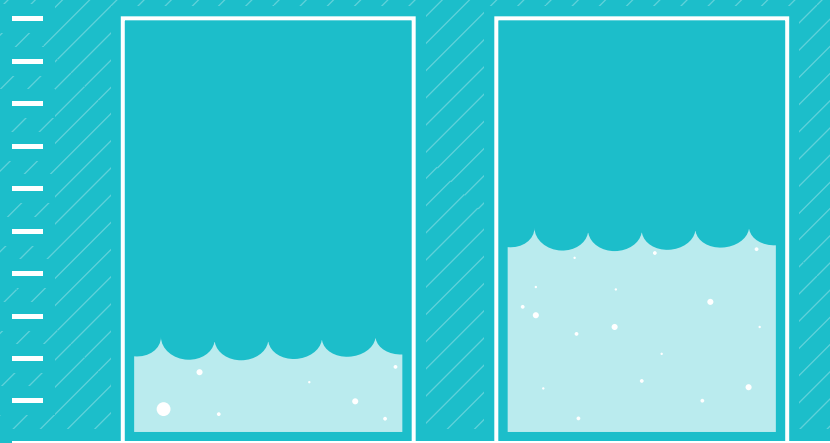
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## DAS Canada in pair of partnerships

National Brokerage Services and DAS Canada have announced an agreement that will see legal expense insurance coverage included with all NBS commercial policies across Canada, effective September 1, 2013.

Legal expense insurance coverage will give National Brokerage Services network of brokers commercial insured convenient and immediate access to professional legal counsel, as well as expense coverage should they be faced with unexpected legal issues.

"We've been interested in DAS's legal expense insurance product for quite some time and have worked to get the best coverage possible, while addressing the varied needs of our brokers commercial insured's," said Guy Boissé, President of National Brokerage Services. "We have also collaborated closely with Policy Works to include underwriting criteria in our quote process, making it seamless for our brokers to include this coverage in all their policies."

"Working with the National Broker Services team, we were able to tailor our product to meet the specific needs of their broad spectrum of clientele across Canada," said Barbara Haynes, CEO, DAS Canada.

In further DAS news, following the release of its "Reaching equal justice: An invitation to envision and act," the

Canadian Bar Association (CBA) and DAS Canada recently announced a new partnership to better inform Canadians and the legal profession on the benefits of legal expense insurance (LEI).

The CBA report identified legal expense insurance (LEI) as an important tool in helping Canadians obtain access to legal assistance when needed. One of the targets set in the report is to have 75% of Canadians covered by legal expense insurance by 2030.

"Our report calls for the CBA to encourage the development of more LEI policies for Canadians," said CBA CEO John Hoyles. "We are delighted to partner with DAS due to their reputation and depth of expertise – assets that will definitely help us in meeting our aggressive objectives."

LEI is popular in Europe as a solution to mitigate unexpected legal fees. It provides basic legal assistance for private citizens, groups and small- and medium-sized businesses. The policies can be sold individually or embedded in home or commercial insurance policies.

"Over the past three years, DAS Canada has created interest and significant growth in the national legal expense insurance market," said DAS's Barbara Haynes. "We are pleased to partner with the CBA in our shared vision of improving access to justice." #

## Charlie Dowling remembered



On October 19, IBAM lost a good friend with the passing of **Charlie Dowling**.

Charlie spent over 30 years developing Dowling

Insurance, a brokerage started by his father in 1939. He was also a founding partner of the Premier Insurance Group. In 2009 Charlie helped oversee the merging of Wyatt Insurance and Dowling Insurance into Wyatt Dowling Insurance. Everyone who came in contact with him admired his business acumen and leadership skills.

Charlie was also a devoted Shriner. He served two terms on the Board of Governors of the Shriners Hospital for Children in Montreal and served in the Khartum Shrine's Sports Car and Cycle Escort units. He was elected Potentate of Khartum Shrine in 1999.

Mourning Charlie are his wife Rose, brother Garry (Wendy), sister Melody (Brian), nephews Chris (Sharon) and Nathan (Jen), nieces Deanna (Ryan) and Jill, and great-nephews Lawson, Braxton, Sampson and Jack. #

## SUM appointments

**Jeff Somerville**, President of Strategic Underwriting Managers Inc. (SUM), is pleased to announce that **Andre**



**Charbonneau** has joined the company as Assistant Vice President, Montreal.

Prior to joining SUM, Andre was Casualty Manager and Senior Underwriter at a major international insurance company. He brings to SUM his 40 years of experience in all facets of commercial casualty underwriting. Andre will focus on SUM's growing Commercial General Liability and Excess/Umbrella Liability

practices, situated at the SUM's Montreal office. Andre can be reached at [andre.charbonneau@suminsurance.ca](mailto:andre.charbonneau@suminsurance.ca).



Somerville is also pleased to announce that **Mary Georgas** has joined the company as Assistant Vice President, Toronto.

Mary has worked in commercial property casualty insurance for 35 years, most recently as a Senior Underwriter at a National MGA, managing its security program team. She is informed by her experience in all facets of the industry, from brokering to company underwrit-

ing. Mary will underwrite Commercial General Liability insurance as well as lead our Security & Protection Industry Practice in Toronto. She can be reached at [mary.georgas@suminsurance.ca](mailto:mary.georgas@suminsurance.ca).

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## Changes at the top for Aviva

On October 21, Aviva plc announced that it had appointed **Greg Somerville** as President and CEO of Aviva Canada, replacing **Maurice Tulloch**, who was recently named CEO of Aviva UK and Ireland General Insurance.

Greg joined Aviva in 1992 and most recently was Executive Vice President, Broker Distribution for Aviva Canada. Previously, Greg was Executive Vice President, Claims and Reinsurance with Aviva Canada, responsible for the technical and strategic direction of Aviva Canada's national claims and reinsurance operations. Greg has been part of the Aviva Canada Executive Committee since 2004.

Greg will report directly to **Mark Wilson**, Group CEO, who said, "Greg Somerville is a well-recognized and

established executive in the Canadian P&C market, with strong and long-standing relationships with brokers across the Canadian market. Aviva Canada is a key strategic operation for the Group and Greg is the right leader for us at this time.

"The appointment of Greg reflects the depth and quality of Aviva's senior team in Canada. Greg will ensure a seamless management transition in the business for our employees, customers and brokers."

Greg Somerville said, "Aviva Canada is a strong business with a clear strategy and an exciting future, I am delighted to have been appointed CEO. Our success as a business is built on a tireless dedication to executing the fundamentals

of a general insurance company, which has and will continue to pay dividends. I am proud to have been part of the success of Aviva Canada in the past few years and look forward to leading the business to its continued success, with the support of our employees, brokers and customers."



Greg Somerville



Maurice Tulloch

Watch for more on Greg Somerville and Maurice Tulloch in the next issue of *Manitoba Insurance Broker*.

## Optimum's Abe Sawatsky retires

On the heels of a banner year in sales by his Winnipeg office, Optimum Insurance Company's Regional Vice-President has decided to retire. Abe, who always preferred the personal touch in his dealing with Optimum's broker partners, says his office increased new business by 16% in 2012 and increased its policy count as well. Personal lines of business grew both

in policy count and premium volume.

**Doug Overwater**, formerly of Federated Insurance Co. of Canada, has replaced Greg as Optimum's Winnipeg-based Regional Vice-President.

Optimum's Jean-Sebastien Lagarde and Doug Overwater will be featured in a future edition of the *Manitoba Insurance Broker* magazine.



Doug Overwater



Abe Sawatsky

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**Karl Jaikaransingh** (left), Manager, Winnipeg Office

**Brian Croitor**, Underwriting Specialist



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# Hub International changes hands



Global insurance brokerage Hub International that it has agreed to be purchased by funds advised by Hellman & Friedman LLC. The deal values Hub at US\$4.4 billion

and is expected to close by the end of the year. Hellman & Friedman will hold a majority interest in the Chicago-based brokerage enterprise, while members of Hub's senior management will continue to have a significant equity position.

Since 2007, Hub has been owned by Apax Partners and Morgan Stanley, and experienced significant growth. Hub officials say the new ownership will allow for continued growth.

David Tunnell, Managing Director of Hellman & Friedman, said "Hub has established itself as a market-leading insurance broker with a clear focus on customer success and growth. Its growing market footprint and capabilities will allow it to capitalize on significant opportunities going forward. Our firm has a longstanding history of investing in insurance businesses and we look forward to working with the company to support its next phase of growth."

Closer to home, IBAM President-Elect and Hub International Horizon

Insurance LP President and CEO, Keith Jordan, told MIB, "Those in the Manitoba general insurance industry won't notice anything different in the way we do things. There will be no changes to Hub International Horizon's Operations. We will continue to be aggressive and plan additional growth, both organically and through mergers and acquisitions. Already in 2013, we have made four acquisitions (Winnipeg-based Nunavut Insurance Brokers Ltd., Strata Benefits Consultants Inc. also of Winnipeg, Graves Insurance of Beausejour, and Southeastern Insurance Brokers in Steinbach), while our Hub partners across North America have followed suit. This growth trend is expected to continue." #

## Former Executive Director passes away



IBAM's former Executive Director Bill O'Brien, beloved husband of Ros, passed away peacefully on August 22, 2013. He

was predeceased by his parents John and Elizabeth, son Steven, brother Patrick, and sister-in-law Brenda; and is survived by three children from a former marriage: Kevin, Vincent (Beth), both of Edmonton, and Bernadette (Ian Wall) of Winnipeg. Ros's children Richard Baronins (Christine), Lynne (Steve Moldwon) and Cheryl (Rob Powell) will also miss Bill. He was dedicated to eight grandchildren who will miss him dearly.

Bill also leaves behind two sisters in Winnipeg – Cay (Ray Huckerby) and Rita (Stuart Munn) and his brother Sean and sisters Maureen (Jim Beddows) and Rosaleen (Dave Garner) of Birmingham, England.

Bill was born in Dublin, Ireland on May 17, 1937 and came to Canada in 1957. After stints in banking and accounting he began his association management career in Toronto in 1964. He was proud and pleased when he was voted an Honorary Life Member by the Boards of Directors of the Appraisal Institute of Canada and the Insurance Brokers Association of Manitoba. He

served the AIC for 20 years and the IBAM for 10 years.

Bill was always interested and active in politics and, shortly after his arrival in Winnipeg in 1969, was elected to the St. James-Assiniboia School Board. He valued the trips he and Ros made to LaFeria, Texas.

An avid reader, not so proficient golfer and adequate card player, he cherished the involvement he and Ros had for many years with the annual MS Bike Tour as both riders and then as volunteers. He and Ros were enthusiastic dancers both square and rounds for many years. #



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# Western Financial Group appoints Jeff Burke President & CEO

Company founder Scott Tannas to continue leadership role as Vice Chair

Western Financial Group's (Western) Board of Directors has announced the appointment of **Jeff Burke** as President effective September 1. Burke will assume CEO responsibilities on January 1, 2014. This is the first leadership change in Western's 17-year history.

Company founder **Scott Tannas** will remain as CEO, working with Burke during this transition period. Tannas will maintain his leadership position at Western by assuming the new role of Vice Chairman and Founder on January 1, 2014 while concurrently serving as a Canadian Senator. In his new role, Tannas will focus on governance, community relations, employee relations and provide counsel on acquisitions.

In addition to continuing to oversee Western's network of insurance brokerages, Burke will lead all of Western's core business units, including Western Financial Group Insurance Solutions, Western Financial Insurance Company (Petsecure) and Western Life Assurance.

Since 2012, Burke has served as President and CEO of Western Financial Group's network of insurance brokerages. This network includes more than 160 branches and affiliates from BC through Manitoba.

"Jeff has done an exceptional job leading the network and has clearly demonstrated his ability to implement winning market growth strategies. Jeff's knowledge of Western combined with his national and international experience makes him the ideal candidate to assume leadership of Western. We're delighted to have such a highly qualified candidate, cultivated from within, leading Western in this

next era of growth," said **Jim Dinning**, Chairman, Western Board of Directors.

"Jeff has the vision and skills we need to increase our footprint in key markets," said Tannas. "He has naturally embraced Western's brand, which is built on our guiding principles of truthfulness, fairness, value and loyalty, and, during the last year, has demonstrated his ability to enhance the customer experience while increasing market share and profitability. I'm excited to work side-by-side with Jeff during the next phase of Western's development."



"Jeff's fresh perspective and ability to create and implement winning retail strategies make him an ideal candidate to lead Western as it refocuses on its core strength – its sales distribution network," said **Monique F. Leroux**, Board Chair, President and CEO, Desjardins Group. "We thank Scott for all his

achievements at the helm of Western and look forward to his continued leadership and vision in his new role."

Burke stated, "I want to thank the Board and Scott for this exciting opportunity. Western is one of the largest and fastest growing insurance organizations because it has a well-defined business model, a strong commitment to customer satisfaction and a robust corporate culture. I look forward to working with Scott and our leadership team as Western returns to its roots and focus on growing its insurance sales through our retail network. Together, we will achieve great things."

On his company's plans in Manitoba, Burke says, "We have enough ground coverage in Manitoba that our focus is shifting away from growth by acquisitions and is moving towards growing our business organically. Manitoba remains a key market for Western. Our Group Insurance Solutions, Western Life and Petsecure business units are headquartered in Winnipeg and through our new 'One Western' philosophy, our goal is to have our more than 160 branches work closer with these divisions to help build our investment strategy over the long term."

Burke has more than 15 years of executive leadership experience in both Canada and the US. Before joining Western, he served as Senior VP at Allstate Canada Group leading the organization's sales and marketing efforts. He has a B.A. from Bethany College, Kansas, and an M.B.A. from the University of Phoenix. #

## About Western Financial Group

Western Financial Group is a diversified insurance company that serves more than 790,000 customers across western Canada. Founded in 1996 and headquartered in High River, Alberta, Western provides personal and business insurance services through more than 160 office locations and affiliates and online. With a skilled team of approximately 1,800 employees, Western is committed to building the strongest insurance brokerage network in Western Canada.

Western Financial Group is a subsidiary of Desjardins Group, the leading cooperative financial group in Canada.

# TU Group grants wishes for a courageous child in every province

In celebration of TU Group's upcoming 50th anniversary, the travel insurance company has launched the Wish for a Wish Campaign. Partnering with Make-A-Wish® Canada and its partner brokers, TU Group will grant a travel wish to a courageous child with a life-threatening medical condition, in every province. A wish is a magical thing and each one is as personal and unique as the child who wishes it.

From October 1 to December 31, 2013, when Canadians purchase travel insurance through a participating Wish for a Wish partner, they'll have the opportunity to donate a minimum of \$2.00. All proceeds go to Make-A-Wish Canada, supporting children like 8-year-old Sid, who has Non-Hodgkin's lymphoma and wishes to go on a magical cruise!

"At TU Group, social responsibility is very important to us," says Mike Starko, Executive Director and Chair of the firm's Social Responsibility Strategic Initiative Committee. "We're driven to improve lives and help communities thrive. Granting memorable travel wishes for very deserving children is a great way to give back to our communities."

Canadians purchasing travel insurance for their vacations or business trips are encouraged to visit their nearest insurance broker for more information on the travel insurance

that makes wishes come true! As a thank-you to donors, for every \$2.00 donated, they'll receive an entry to win a \$2,000 travel voucher.

For more information on the Wish for a Wish Campaign and for full contest rules, please visit [www.travelunderwriters.com](http://www.travelunderwriters.com).



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TU Group will be granting 10 wishes to children with life-threatening medical conditions in 2014. (L-R) Kathy Starko, Executive Director, CPO; Patrick Robinson, President & CEO; Jennifer Ritter, CEO, Make-A-Wish Canada; Mike Starko, Executive Director; and Ross Hetherington, CEO, Make-A-Wish BC & Yukon.



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