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RETRACTION NOTICE:

In our Fall 2015 edition, two courses facilitated by the Dale Carnegie Institute were incorrectly advertised as being worth credit hours with the Insurance Council of Manitoba. The November 5th Relationship Orientated Selling Approaches, being offered as part of our Professional Development Day, was changed to an insurance-based session. The February 2016 Winning with Relationship Selling series is still being offered, however it will no longer be for any insurance credit hours.

We apologize for any inconvenience this may have caused.



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To all our Members,
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Associates, and Friends

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Christmas
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Happy
New Year*



From
President Russell Wasnie,
CEO Dave Schioler
& the IBAM staff

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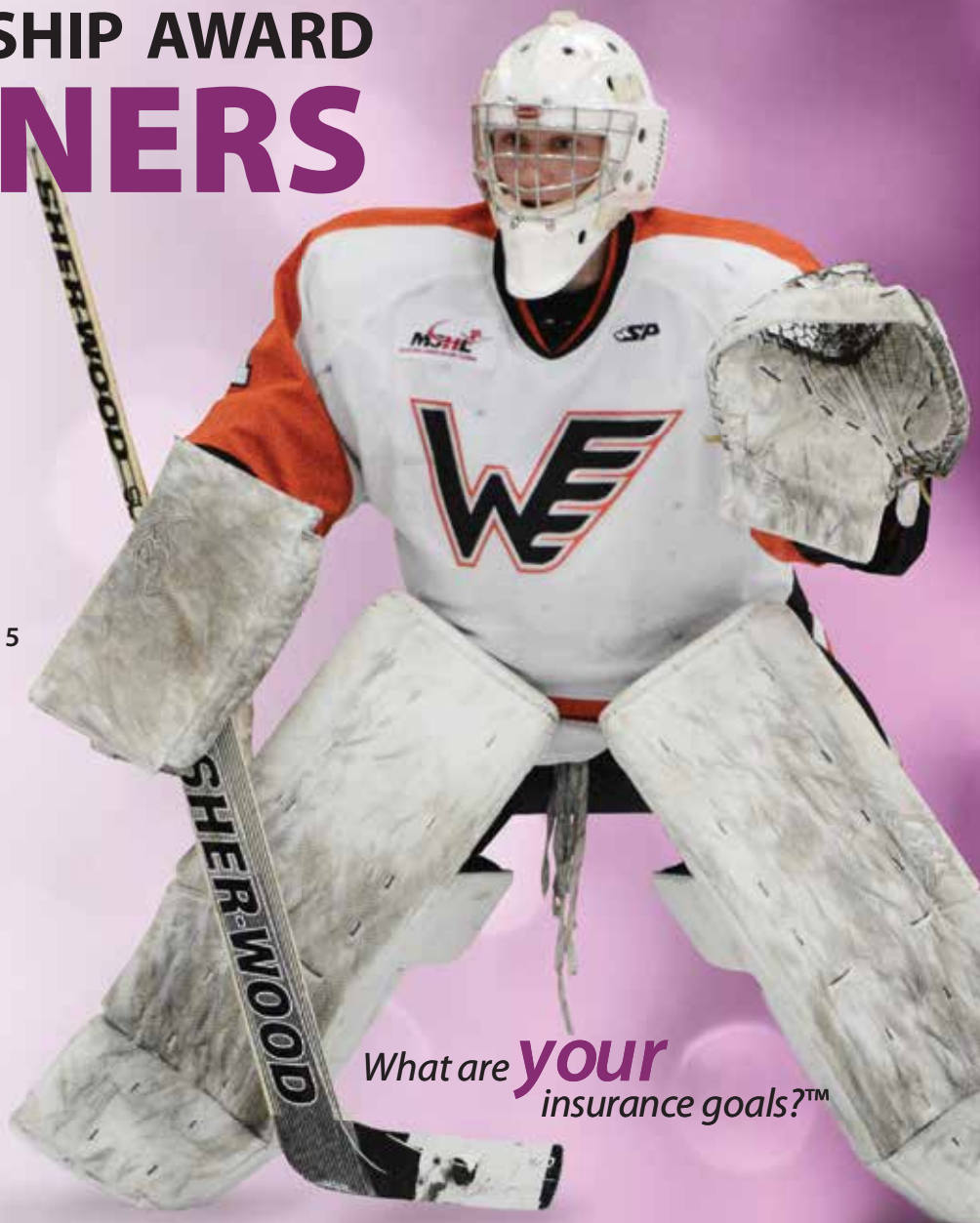
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Lorne Perry, President,
Insurance Brokers Association of Canada

An election for the ages

Over the past few months everyone was saying and thinking that the coming federal election would be a significant event on the political landscape, and October 19 certainly met this expectation. Canadians voted. More Canadians voted than over the past 20 years, and they voted for change! From the beginning of the campaign in August, polls were indicating that Canadians were looking for a change in the direction of the country. After 10 years in power, the Conservative Party and the Prime Minister were not viewed as the leaders that should direct the future course for the country. The only question

throughout the campaign was where was this 'change' going to land?

The NDP started the campaign strong, leading in the polls while the Liberals dragged behind them and the Conservative Party. After two months the tables turned, with the Liberals gaining momentum, the NDP falling dramatically, and the Conservatives maintaining their relative position. In the end, the country voted en masse for change, and that change was embodied in Justin Trudeau and the Liberal Party of Canada.

A few highlights: first time a third place party in the House of Commons wins a majority; second youngest Prime

Minister in Canada's history; record voter turnout in over 20 years; over 200 new MPs, which is a record. As far as vote intentions, comparing the vote count by party from the last election in 2011, the NDP lost 1 million votes, the Liberals gained 4.2 million votes, and the Conservatives lost about 50,000 votes.

What does this shift mean for IBAC and brokers across the country? Well IBAC has always had a non-partisan approach to advocacy and political outreach. Our issues affecting consumers are non-partisan; they are issues of fairness, accessibility, and affordability; something all Parliamentarians understand and support. We have communicated with all parties in the House of Commons, whether they are in government or not. During the last Parliament, IBAC has had excellent relationships with MPs and Senators from all parties. This will not change with the new government.

As mentioned, there are over 200 new MPs in the coming Parliament. This means that our profession has a big job ahead of us in reaching out to all the new MPs and explaining to them what it is we do, how we serve our customers, and educate them on the issues that federal legislation and regulations impact the insurance buying consumer. This outreach and education is crucial because most of the new MPs will not have had a background in insurance and will not be familiar even with what an insurance broker does. Banks and others will approach them, making the case for how the insurance consumer is badly served with the prohibition in place on bancassurance.

Insurance brokers are the only voice to explain to MPs why this prohibition makes sense; this is why I am urging every broker to reach out to their MP, new or returning, and explain to them that Credit-granting institutions ought not to sell insurance at the point of granting credit.

We have a new Parliament and a new government for the next four years, and a lot of work ahead of us. 🙌

I am urging every broker to reach out to their MP, new or returning, and explain to them that Credit-granting institutions ought not to sell insurance at the point of granting credit.



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Mutual Marauders ride Big Bike for Heart and Stroke

On Wednesday, Sept. 23, Red River Mutual staff rode the Big Bike for Heart and Stroke through the streets of Altona to raise funds and awareness for a great cause.

This year, the 'Mutual Marauders' consisted of 28 riders, which included Red River Mutual staff along with representatives from BSI Insurance and Prairie Insurance Brokers who raised \$4,000 in donations. Since 2009, Red River Mutual staff and supporting brokers have raised over \$26,500 riding the Big Bike for Heart and Stroke.

"With company involvement we are able to provide more funding in the fight for a cure. And in the interim help prevent disease through education, promote recovery and save lives by providing faster response and treatment times," said Red River Mutual staff organizer **Joyce Hildebrandt**. "The money raised in Manitoba, stays in Manitoba so in a sense we are helping ourselves."

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

Thank IGA, Sun Valley Co-op, and The Ice Cream Hut for contributing all of the food for the appreciation barbeque after the bike ride.



The Mutual Marauders team is pictured in front of the Red River Mutual head office in Altona, MB.



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BSI continues to help out

BSI Insurance has donated just over \$1,000 to the Genesis House in Winkler. BSI's donation was put towards purchasing two large chairs to furnish the \$13,000 Children's Counselling Room at Genesis House. This donation was done in part of BSI Insurance's *Because We Care* initiative, which will see approximately \$30,000 in donations annually distributed between its 15 locations and neighbouring

communities. BSI recognizes the need to support local initiatives that strive to improve its communities.

As well, BSI Insurance has donated \$2,000 to Steinbach Family Resource Centre for the purchase and construction of equipment for their new playground. This playground will be an area for children to play and learn about traffic signs to help the kids identify them in the real world. The playground

should be completed by August 2016. The Steinbach Family Resource Centre has now raised \$18,500 of their \$125,000 fundraising goal.

BSI Insurance has donated \$2777.15 to the Manitou Opera House. The total combined fundraising in conjunction with the community for the evening totaled an amazing \$4,554.30, which is being directed to The Opera House Accessibility Project. BSI hosted a Community Appreciation Movie Night to help the organization raise funds. It was an extremely successful evening in collaboration with the community of Manitou. #



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Janelle Martin, Team Leader and Paul Wiebe, CSR, of BSI Insurance Brokers Ltd.'s Winkler Branch presented a \$1,006.29 cheque to Angela Braun Executive Director Lori Penner, Councillor of Genesis House.



Matt Neufeld, Family Protection Specialist at BSI Insurance presents a cheque to Vicki Olatundun, Executive Director, Steinbach Family Resource Centre.



BSI Insurance staff present cheque to The Opera House Accessibility Project Committee. Holding the cheque are (left) Thor Thorleifson of the Opera House Committee and (right) Virginia Halabicki – CSR BSI Manitou.

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Brandi White, MIG Insurance,
Young Broker Committee Chair



It's a full house

I would like to start off by saying, once again, that chairing the young broker committee has been an absolute pleasure. We officially have a full committee, and the executive will be primarily focused on all the new recruits and developing a strong succession plan. We are committed to providing mentorship and leadership skills to all of our members. This is the executives' commitment to drive the YBN's future success. We would want to secure the current momentum of the group and prepare everyone for the years to come when they too will be leading the YBN.

As you know, the 3rd annual YBN Dale Rempel Memorial Golf Tournament was a massive success. Thank-you to everyone who attended. A special 'thank-you' to all the volunteers, IBAM staff and sponsors. This is a very large event and could not be possible without everyone who is involved. This year, we were able again to donate \$20,000 to CancerCare Manitoba. This was a great event to kick off my position as chair and it only makes me even more excited about the things to come for our network.

Recently Past-chair **Jason Searcy** and I traveled to New Orleans where we attended the Young Agents Leadership Conference. It was such a unique opportunity to unite with agents from all over the USA as well as spend time with our broker friends in Alberta. It's incredible to share our successes and bring back great ideas we can use here at home.

We are hosting our 4th Annual Rumors Comedy night on Monday December 1 in support of Sara Riel Inc. This is a non-profit group that assists adults with mental health issues and offers resources and training to help break the cycle of poverty and homelessness. At this time, we anticipate a complete sellout.

In the next few months, we are planning several other events in which there are opportunities for brokers to participate. First is our annual delivering of hampers for the Christmas Cheer Board where we meet at the Christmas Cheer Board and then deliver hampers to those in need. We are also looking at possibilities of putting together a team for Operation Red Nose. Keep in mind our 3rd Annual YBN Bowling night will take place in February/March. If you have a charity that is close to your heart, please contact us, as we are always open to suggestions. We will also be adding a few new spring, summer and fall events for next year thanks to the great minds on our committee. We hope to start basing some new events in rural Manitoba, as well.

Keep your eye on Facebook (facebook.com/MBYBN) or Follow us on Twitter (@YBNMB) for more event details. As always, YBN is looking for people like you to join the Young Broker Network and volunteer your time with any of our events, please contact me at bwhite@miginsurance.ca – or any other committee member.

I wish everyone and their families a wonderful Holiday Season and a prosperous New Year! 🍷

“ This year, we were able again to donate \$20,000 to CancerCare Manitoba. This was a great event to kick off my position as chair and it only makes me even more excited about the things to come for our network. ”



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2015
IBAM-YBN

Dale Rempel

Memorial Golf Tournament



On Wednesday, August 26, IBAM/YBN members, suppliers and friends enjoyed a wonderful day of golf on two of our finest courses – Pine Ridge Golf Club and Elmhurst Golf & Country Club. The tournament raised approximately \$20,000 for Cancer Care Manitoba in honour of Dale Rempel, a past president of both the Insurance Brokers Association of Manitoba and the Insurance Brokers Association of Canada. Dale would have been proud!



Dale Rempel Memorial Golf Tournament





Dale Rempel Memorial Golf Tournament





2015 IBAM-YBN
Dale Rempel Memorial Golf Tournament





As seen in The Winnipeg Sun, September 13, 2015

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IBAM and Charity

Once again, it is wonderful for the Winnipeg Sun to have the opportunity to golf for a cause and IBAM put on a great tournament. At the 3rd Annual IBAM-YBN (Insurance Brokers Association of Manitoba-Young Broker Network) Dale Rempel Memorial Golf Tournament 290 golfers 'graced' the Pine Ridge & Elmhurst courses simultaneously on Wednesday, August 26th. Executives, management & associates from top Canadian insurance companies, restoration organizations, adjusters, law firms & other industry partners were present alongside Manitoba's professional insurance brokerage community. Approximately \$20,000 was raised for Cancer Care Manitoba in honour of the late Dale Rempel, a past president of both the Insurance Brokers Association of Manitoba & the Insurance Brokers Association of Canada. IBAM CEO Dave Schioler described the event as "simply fantastic" and "another great step towards success in the epic battle against cancer." For more information on IBAM ibam.mb.ca and how you can support Cancer Care Manitoba cancercare.mb.ca

dered, email wpgsun.promotions@sunmedia.ca



INSURANCE GOALS

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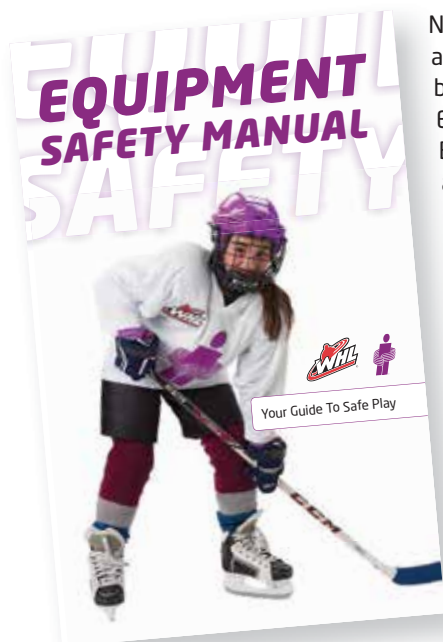


NEW SEASON UPDATE

The partnership between the Western Hockey League and the members of the four western insurance broker associations continues to improve and grow. Now there will be even more opportunities for eligible member brokers to use their clients' love of hockey to talk about broker value. Here's what the program includes:

- **Insurance Goal of the Game** - In our third season, brokers continue to sponsor the Insurance Goal of the Game in all WHL games in Western Canada. Often assuring victory for a team that was in the lead, insurance goals scored at WHL games are announced as sponsored by "your local insurance broker."
- **Weekly "Goals Of The Game" highlight package** - The www.whl.ca website features a link to weekly goal highlights. The video links are also available for distribution to insurance brokers who wish to play the same weekly highlight video on their websites or on their office monitors.
- **Player Safety Initiatives** - The WHL has produced a series of Equipment Safety Videos available on the www.whl.ca website. There is also a corresponding Equipment Safety Manual available for download there as well as association websites. This initiative helps protect kids and aligns well with the broker role as advisor in ways to reduce risk.
- **Hockey In Your Office** - Bring the WHL action into your brokerage with exciting point-of-sale items: weekly video clips, a WHL jersey contest and grand prize trip for two to the 2016 MasterCard Memorial Cup. Get involved by posting the WHL/BIPPER window decal and pass out the safety information to interested hockey organizations and broker customers.

PLAYER SAFETY PROGRAM



New for 2015-2016 season, the WHL's Player Safety Program includes WHL and young amateur players demonstrating the proper fit for hockey apparel and equipment. Hosted by Saskatoon Blades Assistant GM Steve Hildebrand, the videos and accompanying Equipment Safety Manual show families the safe way to fit and wear hockey gear. Brokers can help pass these safety and risk-management messages on to junior and amateur hockey groups in their communities.

The complete series of videos are hosted at www.whl.ca and are a must for the new hockey family just venturing out to outfit a young player or for parents upgrading their child's equipment. The video series also has a complete section designed for upcoming goaltenders that stress the proper way to stay safe on the ice.





CONTESTS

The partnership also creates an opportunity to bring fan loyalty into your brokerage and reward your customers' loyalty. The WHL Jersey Contest features a draw for a WHL team jersey of your choice. Then it gets exciting as the jersey winner from each brokerage will be entered into a provincial draw for the grand prize trip for two including accommodation and expenses to the 2016 MasterCard Memorial Cup in Red Deer, Alberta.

Other programs in the works include complete player equipment packages courtesy of the WHL and Reebok. Keep in touch with your provincial association office for more.



PROVINCIAL INITIATIVES

IBAM

IBAM and its member brokers have long been supporters of the Manitoba Junior Hockey League (MJHL) and Manitoba professional & minor hockey in general. Brokers are involved at every level - from coaching their kid's teams to being sponsors of local teams, arenas and annual tournaments - MB brokers are ever present in their communities.

Olivia Doerksen, P: 204 488 1857
 oliviadoerksen@ibam.mb.ca

IBAS

IBAS is proud to support both the WHL and SJHL. We've expanded our partnership with the SJHL to sponsor the Top Defenseman of the Year Trophy, which ties into the concept of 'protection'. Members will have more opportunity to get involved locally in both campaigns this season. Watch for further details.

Lisa Schill, P: 306 525 4080
 lisa.schill@ibas.ca

IBAA

Returning again to sponsor the Mac's AAA Midget's Tournament, IBAA brokers are a proud, visible presence at hockey games - from the local to the national arenas. Before the WHL Insurance Goal of the Game, IBAA participated in the AJHL Goal of the Game.

IBAA, P: 780 424 3320
 ibaa@ibaa.ca

IBABC

BC brokers have strongly aligned themselves with hockey over the past decades. From appearing on Stanley Cup Playoffs and gold-medal Olympic Games to members' support of amateur teams at their local rinks, BC brokers have always been right there.

Gillian Blore, P: 604 606 8011
 gblore@ibabc.org

VIDEO HIGHLIGHTS

Insurance Goal Of The Game is an event that happens nearly every night in arenas across Western Canada. Weekly goal highlights are then uploaded to www.whl.ca. Use the link to bring the highlights from WHL games to display on your office monitors. Customers can watch the highlight goal-scoring of the week while in your waiting area.



OUR SPONSOR



The western provincial Insurance Goals Program for 2015-16 has received another tremendous assist from Wawanesa Insurance. Its support has allowed the associations to expand their involvement in the WHL program to include the new Player Safety Program as well as more grassroots hockey initiatives in every corner of the each province. This collaboration continues to set higher goals to promote the broker channel. The support of Wawanesa Insurance and more than 2000 member broker offices is the insurance goal that assures a win for all.

Thank you, Wawanesa Insurance.

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Technology partnership for the betterment of all

Jacy Whyte, Vice President Marketing, Custom Software Solutions Inc.

In late September of this year Custom Software Solutions Inc. (CSSI) and Keal Technology (Keal) announced a new partnership (please see below the complete press release). The project these two

companies are partnering on enables their respective BMS (Broker Management Systems) products to send a web call to a participating insurance company's web service to have them underwrite new

and existing auto and property risks and provide an accurate rate back to the BMS. Having the insurance company provide the underwriting and rates in this manner benefits the insurance company, software vendor and broker.

Insurance companies benefit by having the ability to change rates as frequently as desired with as much complexity as required and with the capability to deliver them to the market in an accurate and timely fashion. The requirement to work with the rating vendors to accomplish the above is greatly diminished.

Software vendors incur major expenses by building and maintaining the insurance company rates, which get passed along to brokers, insurance companies and ultimately the consumer. Removing some of these expenses will benefit all those in the delivery chain.

Brokers will benefit by having access to the most up-to-date rating provided by the insurance company with the ability of these rates to be guaranteed. All of the underwriting and rating information can be gathered in the BMS and retained by the broker.

Insurance companies providing rating in this manner is just one of many web services they could provide. It is important that all vendors are given the opportunity to participate. When new technologies can be embraced that improve efficiencies companies can collaborate and work together for the betterment of all.



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Ask your SGI CANADA Broker Partnership Representative about Prestige home insurance.

Direct Rating - The Smart Choice

TORONTO, ON and Virden, MB – Sept 23, 2015 - Keal Technology (Keal) and Custom Software Solutions Inc. (CSSI), both leaders in broker innovation, are pleased to announce today a partnership to bring automobile, property and commercial rates to brokers faster, with greater accuracy and more economical using a combination of new and traditional rating services.

Insurers are increasingly more sophisticated with rating algorithms. They have a need to alter rates more frequently and get them to market faster. In addition, they need to provide real time rates that are guaranteed and accurate, not to mention their desire to keep their rates safe and secure behind their firewalls.

Keal and CSSI's solution allows the ability to do a web call in standard HTML format to our participating insurer partners in real time. Using 100% of the required information from the broker's management system (BMS), doing this call will bring the result in a comparative screen in SIG and TBW, the companies' respective BMS, eliminating the need for separate rating software in Keal's case.

Pat Durepos, President of Keal, states, "I am encouraged at how rapidly insurers are embarking on this initiative. We have commitments from five leading insurers and the list constantly grows. We will start testing with one insurer in Q4 2015 to deliver before end of year. We are excited by this service as it will increase the accuracy of the quote and efficiency of the overall rating process, and reduce the cost for brokers."

President and CEO of CSSI, **Scott Andrew**, added, "Not all insurers are able to provide rates in this manner today; this partnership will enable our brokers to compare rates in a transparent manner within their BMS whether rates come from traditional rating software or insurer web call. These are exciting times!"

Keal and CSSI clients can look forward to testing this product in Q4 of this year.



ABOUT KEAL TECHNOLOGY

Keal Technology is the expert in Canadian broker innovation, and a leader in the BMS (Broker Management Systems) and CMS (Commercial Management Systems) marketplace for insurance and financial services brokers. They offer an integrated suite of products designed to increase revenue through efficient use of technology. For more information, visit www.keal.com.

Custom Software SOLUTIONS INC.

ABOUT CSSI

CSSI is a leader in the development and delivery of information technology and business process automation systems for insurance brokers and companies in Canada. Our proven broker products, The Broker's Workstation, IntelliQuote, and I-Biz, MGA product, The Underwriter's Workstation, and Insurance Company Products, I-Company, I-Broker, and I-Biz, are today providing significant efficiency gains leading to increased productivity and decreased operating expenses for both broker and company users. For more information, visit our website at www.cssionline.com.

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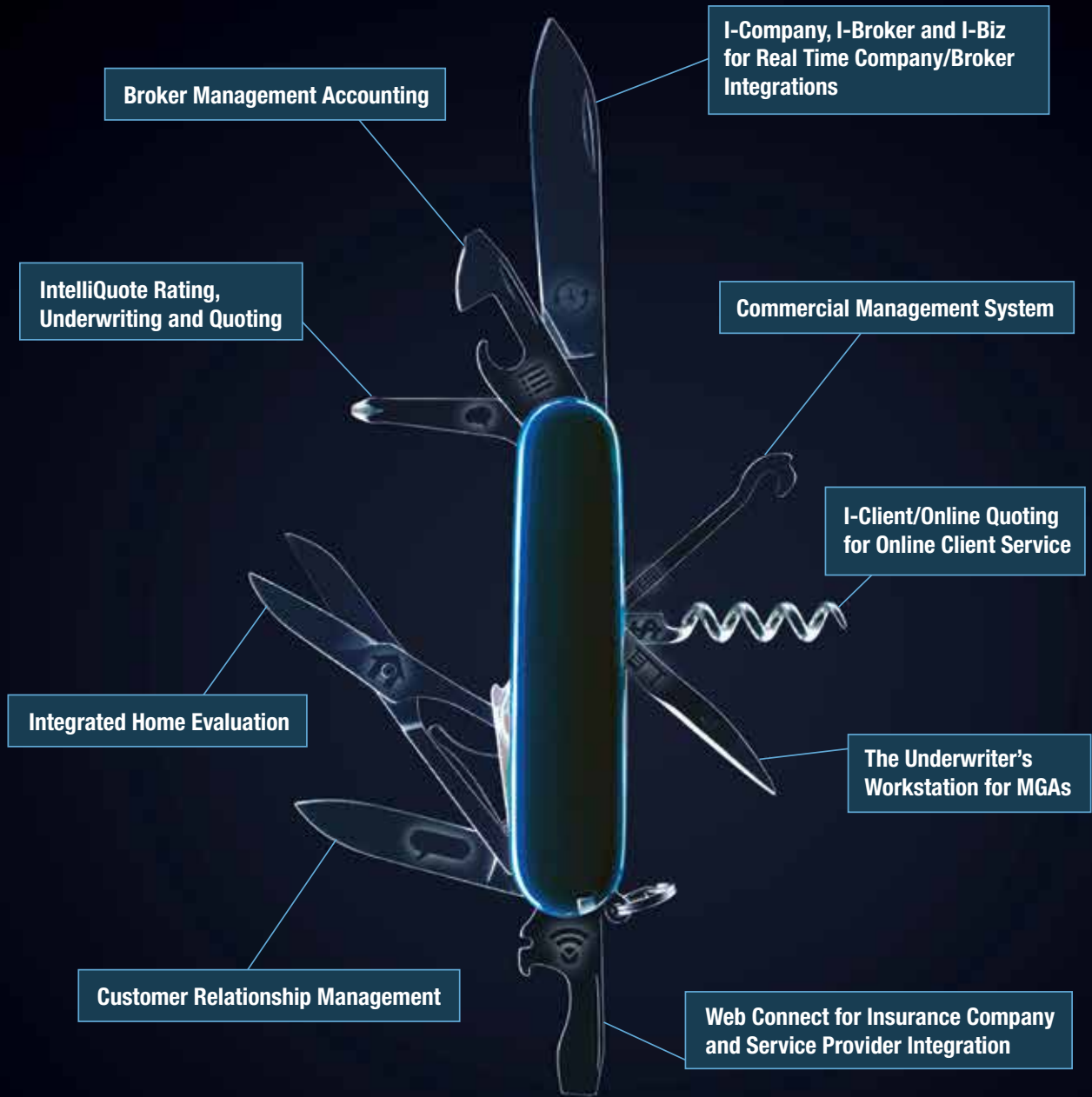
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Launch of mobile map – 62% of brokerages lack a mobile-optimized website

The Centre for Study of Insurance Operations (CSIO) is pleased to share the results of its research into the implementation of mobile-optimized websites among CSIO member brokerages across Canada. The results have been summarized in an interactive map that illustrates the mobile adoption rates for each province.

According to a recent Nielsen study, 40% of the total time customers spend viewing insurance content is on mobile devices and one-third of customers consider mobile to be the most important platform for researching insurance information. CSIO has determined that only 38% of brokerages across Canada have a mobile-optimized website.

In addition to mobile website adoption rates, the map also provides an analysis of brokerages that have a company website. Surprisingly, CSIO’s research shows that approximately 18% of brokerages nationally have no website at all.

“The importance of having a mobile-optimized web presence cannot be

overstated today, as more and more customers are using their mobile devices to shop for insurance,” notes **Catherine Smola**, President & CEO of CSIO.

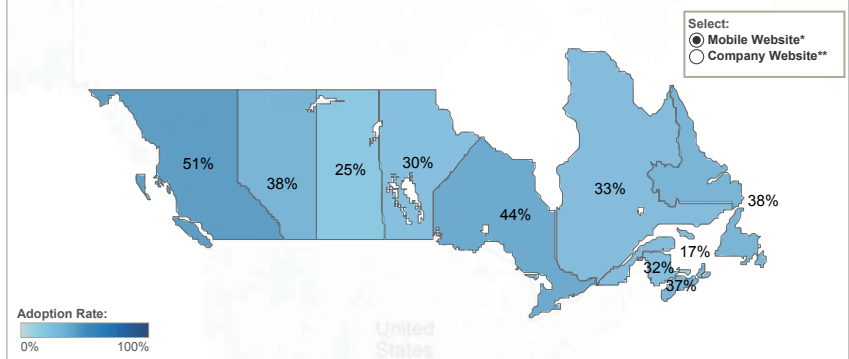
“This map provides compelling evidence that there is a significant opportunity for brokers to optimize their websites for mobile, better servicing the online needs of their existing and potential customers.”

CSIO will update the map on a yearly basis to track each province’s ongoing adoption of mobile-optimized websites. Visit CSIO.com/mobile-websites to view the interactive map

and for more educational materials on implementing a mobile-optimized website, including a white paper and video featuring broker case studies.

CSIO Broker Adoption of Mobile Websites

The information provided in this map is representative of the P&C broker community across Canada.



*Mobile Website: % of brokerages that have implemented a mobile optimized website

**Company Website: % of brokerages with a company website

Criteria: CSIO used an analysis tool, Page2Images.com, to assist in its research of mobile website adoption across Canada.

RSA Canada selects Guidewire for claims management system

This past spring, Royal & Sun Alliance (RSA) Insurance Company of Canada and Guidewire Software, Inc. announced that RSA Canada had selected Guidewire ClaimCenter® as its claims management system.

RSA Canada selected ClaimCenter as a key enabler to support and deliver RSA Canada’s business transformation focused on delivering an exceptional customer and broker experience. RSA Canada is investing in tools and digital processes that provide simpler, faster and more consistent service to their customers and brokers. ClaimCenter consolidates RSA Canada’s current multiple claims systems and will be deployed across all of RSA’s core lines of business incorporating best practices in claim management.

ClaimCenter will enable RSA Canada to:

- Improve customer service through proactive claims management resulting in higher quality data capture and an increased emphasis of express (low-touch) adjusting when applicable;
- Achieve significant loss control, indemnity benefits, and operational efficiency through a consistent application of best practices, streamlined processes and increased agility; and
- Create a solid and consistent operating platform to leverage future technologies.

“ClaimCenter’s functionality, maturity, and proven implementation track record, (as well as Guidewire’s partner ecosystem) were key considerations in our selection process. It enables us to deliver faster and more effectively in servicing our customers and brokers,” said RSA Canada’s Senior VP of Information Technology and Chief Information Officer, **Paula Sinclair**.

“Implementing Guidewire supports our vision to remain a top insurer in Canada and provide the best service to our customers and brokers.”

Guidewire ClaimCenter® is a leading end-to-end claims management system, built from the ground up to meet the specific needs of today’s Property/ Casualty insurers. ClaimCenter’s flexible business rules enable claims organizations to define, enforce, and continually refine their preferred claim handling practices in order to optimize and monitor their claim processes. ClaimCenter is in use by insurers of all sizes across all product lines to improve speed and accuracy, reduce loss adjustment expense, and enable proactive management of claims. ClaimCenter is available as a standalone system or as part of Guidewire InsuranceSuite™, and can be integrated to an insurer’s legacy systems or third-party applications.



Catherine Smola, President & CEO,
Centre of Study of Insurance Operations
(CSIO)



Fast, efficient workflow with eDocs – for commercial lines

CSIO launched eDocs in 2012 and brokers across the country have widely embraced its implementation – and it’s easy to see why. When brokers receive personal lines policy documents such as dec pages directly in their BMS, they save hours of sorting, scanning, filing and shredding paper while reducing costs and improving customer service. It comes as no surprise then, that eDocs for commercial lines is now growing in popularity among brokers as well. In fact, when one considers that commercial lines policies are typically longer and more complex than those in personal lines, the savings and benefits can be even more pronounced.

AA Munro Insurance Brokers of Nova Scotia implemented commercial eDocs (policy decs and billing statements) with Portage in July 2015. “Ideally, we’d be using commercial eDocs with all our companies; it would really cut down on that mail,” says **Rodney Munro**, VP Operations at AA Munro. “With commercial eDocs, we’ve definitely been saving on scanning, sorting and destroying paper. The policies are also much easier to read than a scanned copy and easier for the broker to email to insureds and lienholders. And there’s not really any cost associated with it, so it was just a ‘no-brainer’ for us to implement eDocs for both personal and commercial lines.”

In addition, eDocs files are often smaller than scanned versions, reducing electronic storage requirements over the long term.

THE CUSTOMER EXPERIENCE

While many personal lines customers prefer electronic copies, the demand is even more pronounced among commercial customers – nearly 80% strive for a paperless office, according to a Computing Technology Industry Association study. The cost savings for any business are significant, up to \$25,000 to fill a four-drawer filing cabinet plus another \$2,000 per year to maintain it (*Entrepreneur Magazine*).

right away. With commercial eDocs, we’re able to prepare that certificate, confirmation of coverage and binder letter with the stroke of a key and send it over to them. We’ve actually had contractors tell us that they’ve won contracts because of our ability to respond to their needs right away.”

As adoption of personal and commercial lines eDocs grows, brokers and insurers will generate increasingly greater savings in time, money and paper both for themselves and for their commercial clients.

“eDocs means we work on an electronic basis instead of fumbling around with paper, and nine times out of ten our customers misplace the paper and we have to re-print it, so eDocs has been a big saver that way,” adds Morrissey. “Moving forward, we see eDocs as growing in importance as we move into more tablet and cellphone technology, particularly with eSignatures, and continue to change the way we conduct business with our clients.”

EASE OF IMPLEMENTATION

While many brokers already have personal

lines eDocs, there is a common misconception that they require a commercial management system (CMS) to receive commercial eDocs. This is not the case, however – many brokers conduct commercial lines business without a CMS, and any broker management system (BMS) that supports the eDocs standard can receive eDocs for commercial lines as well.



“We’re trying to out-service our competition. With commercial eDocs, we’ve actually had contractors tell us that they’ve won contracts because of our ability to respond to their needs right away.”

– Dean Morrissey, Partner, Merit Insurance Brokers Inc.

“Most of our commercial clients don’t like paper, so it’s much easier to service them with eDocs,” says **Dean Morrissey**, Partner at Merit Insurance Brokers Inc. in Ontario. “We’re moving away from a purely price-driven concept to one where we strive to out-service our competition and provide real added value. For instance, commercial clients often need a certificate of insurance

For Munro, implementing eDocs was just as easy for commercial lines as it was for personal. "The commercial auto is downloaded with Portage the same as personal lines and can be automatically invoiced. It's basically the same policy as personal lines coming down, so it was very easy to implement in our system," clarifies Munro.

AA Munro has also implemented dual monitors in most of its offices to take full advantage of the time saving qualities of eDocs. "With the BMS on the left screen and the dec page on the right using dual monitors, it's very easy to compare what's on the carrier copy to what's requested from our broker," says Munro. "It's so much more efficient than having just one monitor and allows us to maximize the benefits offered by eDocs."

CSIO CERTIFICATION

CSIO promotes the standardized implementation and seamless workflow of eDocs for brokers and insurers across the broker channel through its certification program, first introduced in 2013 for personal lines eDocs. Since then, 19 insurer and vendor members have achieved certified status, and the program underwent a recent expansion to include commercial eDocs as well. Three insurers have already successfully obtained this certification and more are on the way, setting the stage for commercial eDocs to expand throughout the broker channel. Visit CSIO.com/certified-solutions for more.

DO YOU USE COMMERCIAL EDOCS?

Let CSIO know, and your brokerage could be profiled in an upcoming industry article! Testimonials help drive adoption of technology, improving the consumer's ease of doing business within the broker channel and improving our industry's competitive position. Contact communications@csio.com to share your commercial eDocs experience.

CSIO MEMBERSHIP

Remember, IBAM members are automatically members of CSIO, and can sign up to receive updates on the latest broker channel technology initiatives, access industry forms, join working groups and more at CSIO.com/request-membership. As well, consider giving us a follow on Twitter (@CSIO) and LinkedIn, and feel free to contact us directly with technology questions and ideas on future tech developments for the broker channel.

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Applied Systems: 3 ways technology can boost brokerage productivity

In the not too distant past, consumers went to independent brokers for all of their insurance needs – whether simple or complex – because insurance was often an elusive concept to the man on the street. Over the past few years, this paradigm has shifted toward consumers being much more willing to research, purchase and interact with the insurance industry in new ways – and increasingly on their own terms. Consumers are constantly connected and expect instant access to information anytime, anywhere.

To meet business objectives and the evolving expectations of insurance consumers, advanced technology is a key element of the brokerage strategy. Brokerages are able to become more productive with relative ease thanks to enhanced data, mobility, better communication, and increased adoption of third-party apps and other tools.

As a brokerage considers their business strategy, three key considerations when it comes to the role technology solutions can play include:

1. STANDARDIZE AND DISSECT YOUR DATA

Standardized workflows

Workflow consistency can yield real productivity gains and help capture comprehensive and better customer risk and demographic information a brokerage

can use to better market, account round and engage customers. By leveraging standardized workflows, brokerage owners are ensuring data entry is consistent across a brokerage – regardless of location. Additionally, standardized workflows reduce the number of workarounds conducted by staff – increasing productivity at the outset and reducing any potential time spent rectifying workarounds at the back-end.

Business intelligence

Over time, brokerages generate an immense amount of data – yet it can be difficult to access, analyze and understand that data and meaningful ways. Business intelligence (BI) solutions are one way to help turn all of that data in to information. For example, principles can identify which of their producers are using their time most efficiently and driving the most revenue for the business. While traditional reporting can take hours if not days, BI solutions present executives information in immediate and visual ways that drive new insights to enable more effective decisions for improved productivity and business growth.

2. THINK EASY ACCESS

Mobile technology

New mobile technology affords producers all of the benefits associated

with management system access within an office, without having the producer tethered to a desk. This allows them to be more productive and to respond to clients and prospects more quickly and in the manner current and prospective customers want and expect. For smaller brokerages, where employees wear multiple hats within the organization, giving your employees access to tools when they're away from the office is critical.

3. TIME IS MONEY

Paper no more

Evaluate ways to become an all-digital brokerage and eliminate paper. Brokerages should leverage electronic signature and delivery of client documents, which reduces the time and expense of mailing paper copies.

Online client self-service

As mentioned earlier, today's insurance consumer increasingly expects information anytime, anywhere. Brokerages need to provide clients the ability to access policy and billing information and quote new coverage on their terms, which helps strengthen relationships, ensures high retention rates and drives revenue gains. Self-service functionality can increase staff productivity and decrease costs in commercial and personal lines business.

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THE RESEARCH

In support of this validation, Opta conducts several studies throughout the year which include:

- **Canadian Total Loss Studies**
iClarify™ valuations are updated quarterly based on research into total loss records nationwide and

through other total loss claims across Canada's regions.

- **Canadian Inspection Reports**
New reports from RMS are updated quarterly based on research into total loss records nationwide and through other total loss claims across Canada's regions.
- **Canadian Reconstruction Cost Studies**
Opta conducts three extensive studies each year from 86 cities across Canada that have been identified as 'Centres of Influence.' Data is collected from 300 licensed contractors and generates over 7750 data points annually that are used to validate the accuracy and regional relevance of iClarify™ replacement costs across Canada. These studies gather local reconstruction cost data on multiple sample homes that vary in size and features. Local taxes, overhead and profit, productivity, debris removal, general conditions and other essential costs are completely and accurately reflected in the local reconstruction values of homes.

As the largest aggregator of property data in Canada, iClarify™ has the power to generate accurate replacement values



on ANY residential risk, be it urban, suburban or rural. A recent total loss study was conducted across Canada using 41 losses and showed there is very minimal variance between iClarify™ Valuation and Contractor Estimate. In fact, there was an average variance of only -1%. All 41 results were well within the industry benchmark of +/- 15%.

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IAN BREZDEN

Love & Persson Group

Q - Where were you born and raised?

A - I was born in Dauphin and raised in Ashville, a little community northwest of Dauphin, where my parents farm a saskatoon orchard.

Q - What were your career goals as a child?

A - Growing up all I wanted to do was play hockey!

Q - Which high school did you attend?

A - I graduated from the Dauphin Regional Comprehensive Secondary School. After that I worked and managed for 10 years in sports retail.

Q - When did you start in the insurance industry?

A - In June of 2015 and it's been great!

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

A - That first day was quite a whirlwind! But it's all been as I expected it to be.

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

A - Knowing you are providing the 'peace of mind' to clients who come in looking for an explanation on their coverage and ensuring them that you are, indeed, doing 'what's best for our clients.'

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

A - The most challenging part has been just trying to keep up with the industry itself, as there is always something new to learn.

Q - Who have been your mentors in the industry?

A - I've been so fortunate to have such a great leadership team here at Love & Persson Group. I've been mainly working with Lorie Yerama and Lorena Taylor.

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

A - Being such a fresh face in the insurance industry, I haven't at this point in time; but possibly down the road I'll consider it.

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

A - I'm jumping in headfirst and seeing how far it can take me. I have completed my CAIB 1 & 2 and I'm currently enrolled in CAIB 3 with a December exam date. I hope to earn my CIP at some point.

Q - What are your future career goals?

A - I plan to put my nose to the grindstone and work my way up with Love & Persson Group.

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

A - Most of my time is spent with my wife and two-year-old daughter, but when I do have some free time during the winter months, you can find me at the hockey rink. In the summer I enjoy golfing. 🏌️

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MIG

INSURANCE
CELEBRATES
20 YEARS
ATOP THE INDUSTRY



This year, MIG Insurance Group is celebrating 20 years in business. Starting with a single office in Portage la Prairie, the brokerage has grown into an impressive insurance entity with 10 offices throughout southern Manitoba (five in Winnipeg, two in Portage la Prairie, single offices in both Winkler and St. Claude, and a corporate headquarters at 620-201 Portage Avenue in downtown Winnipeg). **Brian Gilbert** is President and CEO of MIG, while Brian's wife **Susan Gilbert** is Vice President, Communications. MIG's two principals sat down recently with MIB to reflect on 20 years serving Manitobans and their insurance needs.

It seems like yesterday, and then it seems like a century ago

Asked whether it seems like yesterday that they started the brokerage, Brian states, "On the one hand it does. We returned home to Portage la Prairie from many years in Alberta where we'd built up – and subsequently sold – our business there. We spent a few months wondering what we were going to do next. Our bank account eventually told us that, whatever we were about to do, we'd better get started. I remember us talking about it like it was, indeed, yesterday.

Then I think of all the changes we've seen within our business and within the industry – our acquisitions, new employees, expansions, changes in technology – and that makes it seem like it was a century ago."

Over the years, MIG has grown both organically and via acquisitions. Brian says, "During those years that we were acquiring other brokerages, I'm proud that we always kept the concept of 'customer service' at the forefront. In recent years, we've basically lost our appetite for acquisitions, although we are mindful that, in business, you should never say 'never.' Our organic growth has been far better than average and we are quite satisfied to 'stay the course' for the next little while, growing and improving what we have. A few years ago, we put an emphasis on developing our Commercial book of business and today, **Doug Fast** VP, Commercial Services and **Rob Suderman**, VP Agricultural Services, are a big part of that evolution."

Technology and marketing insurance online

One aspect of the insurance business in which MIG Insurance is focusing much of its attention these days is marketing insurance online. "We've given a lot of thought on how best to be all the things we must be for our customers," says Brian. "One area where we want to be leaders rather than followers is technology and, subsequently, marketing insurance online. It's both an exciting and a scary proposition."

Susan continues, "We've always been proud of our interactive website and our client portal, but now we want to take it to the next level, that of online purchasing of insurance products. Many view this as disrupting the industry – and actually call those of us pursuing this option 'disruptors.' However, we looked at it from the perspective of our customers and asked ourselves: 'is this how consumers want to make their insurance purchases?' We feel a good portion of them do, indeed, want to go in this direction. Nothing replaces the face-to-face business transaction, but many customers prefer to mail in their renewals – and another segment of consumers, members of the 'plugged in generation' who opt to go online to manage their banking, shop, make travel plans and pay bills – prefer to conduct business in this manner and should not be ignored."

MIG has prided itself on being at the forefront of industry technology, thanks to the enthusiasm of the executive team and to the skills of **Dwight Heppner**, IT Manager, who has led the charge. The final quarter of 2016 will be devoted to transitioning MIG's brokerage management system from TAM® to Epic® – both products of Applied System's Inc. Susan says the new system provides more agility, offering MIG more and better control, information, reporting, and functionality regarding communicating with clients. The new system is set to begin operation January 1, 2016.

In support of IBAM and IBAC

From the beginning, MIG has been a fervent supporter of the Insurance Brokers Association of Manitoba and brokers' national body, the Insurance Brokers Association of Canada.



Cheers to twenty years!
Congratulations MIG Insurance on
two decades of success!
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Brian was President of IBAM in 1998-99 and served as President of IBAC in 2002-03.

He says, "I have very fond memories of my time with both organizations and have continued to support them – Susan and I are off shortly to attend the IBAC Annual General Meeting in Quebec City. Both of us value the personal and professional relationships we've gained from this involvement. We've met some outstanding people – and learned and shared so much. I also sit on the Advisory Committee of the National Insurance Conference of Canada (NICC), and we'll be attending its annual event in Montreal this year. I have so much respect for those from our industry who devote their time and energy to these industry associations.

"We've tried to share with our staff the importance, as professionals, of being involved in these industry associations. Currently, Doug Fast (VP of Commercial Services) is on the IBAM Board of Directors and **Brandi White**, our Multiline Digital Broker, is Young Broker Committee Chair. IT Manager Dwight Heppner previously served as YBC Chair. We are very proud of all of them.

Good people trained well equals good business

"We don't pretend to know it all," asserts Brian. "We recently hired a management consultant to analyze our operation and give us some suggestions for improvement. One of the questions we were asked was regarding employee turnover. We scratched our heads and replied, 'We've hired a couple of people, but we haven't had anyone leave us in the last year.' That surprised our consultant, but it didn't surprise us. We have 60+ employees and many have been with us for a very long time.

"When it comes to hiring, we seem to have the ability to attract mature, goal-oriented individuals who take pride in their job and their career – and who want to make a commitment to the industry. Once a new employee has signed on, our HR Manager **Stephanie Lockhart** and other principals sit down with that individual to plot out a career map, including goals and professional development needs.

"We encourage new hires to pursue industry designations such as CAIB and CPIB. We also have an extensive, accredited internal education program. For example, this year, our sales team and CSRs took specialized training in relationship development and how to better connect with the client. Having our own training program ensures everyone is on the same page.

Professional development is a constant, ongoing investment. Good people trained well equals good business!"

Dragon boat races are excellent training for professionals

For the third consecutive year, MIG entered a team (MIG Force) in the 2015 FMG Manitoba Dragon Boat Festival in support of the CancerCare Manitoba and Children's Hospital Foundations, held September 11-13 at the Forks in Winnipeg. This year, in support of safe boating, MIG teamed up with FMG to help replenish the supply of life jackets for the paddlers to wear during the festival.

A statement from the MIG office says, "We're paddling for the kids – Manitoba kids with cancer. We are especially excited because all the funds we raise will stay right here in our province to help provide research, care and support for our littlest Manitobans in their very big battle."

Susan states, "It's a wonderful cause and we couldn't be happier being all-in with the event. We've also made it a

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team-building exercise. Those who haven't been involved in dragon boat racing would be shocked at how much teamwork it demands. Stephanie, our HR Manager, observed the obvious connection with teamwork in the workplace, and employees have a lot of fun learning to 'pull together in the same direction.'

Anniversary celebrations

Brian says anniversary celebrations will be low-key and more internal than external. "While we are certainly proud of our 20 years in business and the mark we have made on the industry, there are brokerages throughout the province that have been in business a lot longer, so we'll play it down somewhat," he adds.

In October, MIG will hold a 'state-of-the-union' meeting highlighting to team members where the company is at and where it's heading in the future. This event will be held in conjunction with a tour of The Manitoba Museum's exhibit 'National Geographic presents: Earth Explorers,' a hands-on exhibit that will take attendees around the world on 3D tours. MIG officials hope to tie-in the famed Nonsuch ship of discovery with the company's dragon boat racing experiences and the business journey the company has experienced over the past 20 years. It is hoped the event will give MIG personnel a deeper appreciation for where the brokerage is at in today's competitive business environment.

Susan concluded our discussion by saying, "MIG has grown into a healthy business entity and we are proud of that fact. However, even though we are one of the industry's largest brokerages in Manitoba, we pride ourselves in maintaining the values that permeate from having roots in 'mom-and-pop' operations. The relationship we have with our customers – and our employees – is a respectful one. We are thankful for that." 🙌

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Your agreement with your customer

Bruce H. King, Pitblado Law

Does your brokerage have a contract with each of your customers establishing your relationship with them? The answer in all cases is ‘yes, you do.’ When the courts have been called upon to decide whether an agent has fulfilled the agent’s responsibility to a particular customer they have decided that there is, in fact, a contractual obligation. Even though there is usually no written contract in existence, the courts ‘deem’ the relation between the agent and the customer to be a contractual relationship. Having decided that there is a contract, the courts then go on to deem or impose the contractual terms that the courts believe should exist.

One example of the contractual term that the court imposes on an agent is the obligation to obtain the coverage requested by the customer. If the brokerage fails to procure the requested coverage, then the courts

would consider the agent to be in breach of contract and award damages for the consequences of the breach.

A potential problem with a deemed contract is that you might not know what terms the courts have decided will apply to your relationship with your customer. While you can learn about the current state of the law, you won’t know about changes to the law unless you happen to regularly monitor legal literature. Rather than leaving your contractual relationship with your customers to be decided by the courts, you can take control of the situation by putting your own written agreements in place.

Many other professionals have already adopted the practice of having written agreements with their customers or clients. For example, accountants and lawyers regularly use ‘retainer agreements’ to establish the terms of their relationship with

their clients. These agreements do more than establish the obligation to pay the professional fees that will be incurred. They also set out the extent of the firm’s responsibilities and the limitations on their duties to you. Before your accountants will perform your firm’s audit, they will expect you to sign a letter spelling out what services they will undertake to complete the audit. Similarly, if you retain a lawyer to take on a particular project, the lawyer will expect you to sign a retainer agreement which sets the parameters of the representation, included who the clients is and who the duty is owed to.

If you haven’t already done so, you should consider adopting a similar practice for your brokerage. The purpose of the contract would be to set out the scope and parameter of your obligation to your customer. Topics that you might consider including in the contract would be:



- The process by which coverage may be placed. You might indicate that coverage cannot be placed by telephone and that only a direct conversation with an agent or an email or other form of writing would be sufficient to place or change coverage;
- That you are not responsible for sending reminder letters to your customers if they fail to pay installments of premiums when due;
- The customer's consent to the use and retention of personal information in a manner which complies with applicable privacy legislation;
- The customer's consent to using electronic messaging in a manner that complies with Canada's anti-spam regulations.

These are just a few examples of the provisions you might include in your written agreement with your customers. In each case your contract would be adapted to meet your own needs, your office practices and your experiences.

Having an express contract where both you and your customers know the terms that apply to your relationship will help you manage and limit your risk. 📌



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Readers, please note that Pitblado Law has just launched its new website at www.pitblado.com and adopted a new logo.

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Be a good gatekeeper

Identity theft represents one of the most troubling results of privacy breaches; this kind of fraud has affected thousands of Canadians.

This is of particular concern for insurance brokers, with the privacy of confidential information becoming increasingly important in client – broker relationships. In the normal course

of their business, brokers receive key personal and business data that must be protected – a privacy breach can cause significant and long-term harm to both a customer and to the broker given the loss of trust.

Brokers, like any business that collects personal information, can take the lead in stemming the rise of

identity theft – helping their clients and protecting their own reputation and profits at the same time. It’s essential for them to develop a comprehensive plan to protect their clients’ personal information. It’s not just the right thing to do – it’s the law. As well, knowing what personal information you have in your possession, and what you are doing with it, is fundamental to protection of that information.


Fortunately for brokers, useful resources are available to help them comply with the law and protect their clients’ information. Canada’s Office of the Privacy Commissioner suggests following a number of measures.

First, limit the amount of information you collect. Not only does







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collecting less information reduce the potential damage from a breach, it also lowers the costs from collecting, storing, retaining and archiving data.

Next, limit the amount of time you retain the information. There's no need to keep a client's information beyond what's necessary for your purposes. Make sure you have guidelines and procedures for retention and destruction of personal information.

It's also important to ensure client information is protected against loss or theft. This requires brokerages have a security policy, prevent unauthorized access, disclosure, copying, use or modification, lock paper files and computers, and maintain areas with restricted access and alarm systems. Encrypt all computerized records, whether they are on computers, networks or remote access devices. Educate your employees so that they know the procedures and how to follow them.

Brokers must also ensure they have good authentication processes. If someone claims to be a particular customer, the broker needs to be able to authenticate that the customer is who he or she claims to be. In a

financial business like insurance, where a customer may wish to obtain sensitive records, such processes are critical. This can be a difficult task; the creation of an authentication process that's too rigorous or asks unnecessary questions can be too intrusive in and of itself. Create a process that's appropriately designed given the sensitivity of the particular information and the risks associated with it.

Despite our best efforts, data breaches can still occur. Brokers need to have a plan ready to implement if the worst happens and a breach takes place.

In particular, you must tell those affected as soon as possible. This is most important in a situation where there's a risk of identity theft or some other kind of harm.

Notification should include the following information:


- A list of the type of personal information disclosed;
- An assessment of the risk of identity theft as a result of the breach;
- A description of the measures taken or that will be taken to prevent further unauthorized access to personal information;

- Contact information for affected individuals to obtain more information and assistance; and
- Information and advice on what individuals can do to protect themselves against identity theft and fraud.

What's more, a broker must be prepared to provide assistance to all those affected by the breach. This assistance can include paying for credit monitoring.

Of course, such a breach may be the result of a crime. In the case of a breach where theft is suspected, contact police immediately. As well, if there's a risk of identity fraud, you should also contact credit reporting agencies.

Finally, be sure you notify the Office of the Privacy Commissioner of Canada whenever there is any kind of breach involving personal information.

Brokers are gatekeepers for the privacy of client information. Their efforts to safeguard personal data are critical to the safety of their clients and the reputation of their own businesses and the industry at large. 



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MPI nabs prestigious awards

The American Association of Motor Vehicle Administrators (AAMVA) presented Manitoba Public Insurance with a number of awards recently:

- **Public Affairs and Community Education (PACE)**
Award Category 2E – Indoor or Outdoor Print Advertising
- “Your Last Words print ad,” advertising Manitoba’s online texting and driving simulator.
- **Public Affairs and Community Education (PACE)**
Award Category 7B – Website, Externally-Produced
- “Your Last Words texting and driving simulator,” the online resource for users to experience how difficult and dangerous texting and driving can be.
- **Public Affairs and Community Education (PACE)**
Award Category 7C – Interactive Presentation
- “Your Last Words texting and driving simulator,” allowing users to experience the dangers of texting and driving by using a smartphone, computer, and Internet access.
- **Public Affairs and Community Education (PACE)**
Award Division IV for Video
- “Texting and Driving Simulator Video,” spreading awareness of the dangers of distracted driving.
- **Public Affairs and Community Education (PACE)**
Award Division VI – Graphic Design
- “Texting and Driving Simulator Display,” bringing attention to their online simulator and getting the message out that drivers shouldn’t text behind the wheel.

For more information visit www.aamva.org.

Intact Insurance extends award-winning campaign with ads featuring employees

Intact Insurance’s 2015 national television and online campaign, launched in March, focus on the company’s 30 Minute Claims Guarantee in action, while informing viewers that its call centres are open after hours and that Intact offers insurance for businesses. The campaign also features members of Intact’s own Claims department, the people who deliver the exceptional service experience that Intact Insurance has built its brand on.

Although the company has roots dating back more than 200 years, the Intact Insurance brand is still relatively young. Launched in 2009, Intact Insurance set out to become the leading P&C insurance company in Canada by delivering outstanding service and support. Today, more than four million customers, coast-to-coast, count on Intact Insurance for protection. “We are extremely proud of what our brand stands for,” said **Monika Federau**, SVP & Chief Strategy Officer. “Our commitment to outstanding service and support is what sets us apart from other insurers, and is what customers have come to depend on.”

To help communicate this brand promise, Intact chose to use real employees in the TV ads. Although the incidents depicted in the ads are dramatizations, the responding employees believe that the calls are from real customers who need their assistance. “Our front line claims staff not only embody the customer-centric values of the company, they are a fundamental aspect of our superior claims service,” added Federau.

The integrated campaign is supported by online ads. The TV ads encourage consumers to speak to their insurance brokers for more information.

Creative for the TV, web and print advertising was produced by Cossette Communications. Havas Media was responsible for the media strategy and buy. The commercials can be seen at:

- www.intact.ca/advertising-campaign (English)
- www.intact.ca/campagne-publicitaire (French)

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Duane Sanders named CEO of Travelers Canada



On Aug. 19, Travelers Canada announced the appointment of **Duane Sanders** as Chief Executive Officer, effective immediately. Sanders succeeds

Brigid Murphy, who retired after nearly 20 years at Travelers Canada

and The Dominion of Canada General Insurance Company, which Travelers acquired in 2013. Murphy is now Vice Chairman of Travelers Canada.

Sanders, who joined Travelers in 2001, has been Chief Operating Officer of Travelers Canada since January 2015. **Heather Masterson**, most recently President and CEO of Totten Insurance Group, joined Travelers Canada as its new COO on Sept. 14.

Sanders said, "I'm excited to continue working with the dedicated and talented Travelers Canada team as we leverage our deep competitive advantages to serve brokers and customers across the country. I am also looking forward to working with Heather, who brings substantial experience and strong relationships in the Canadian brokerage community."

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Swiss Re Canada gets new CEO



Swiss Re Canada welcomed a new President and CEO earlier in the year. **Veronica Scotti** assumed the leadership role effective April 1. Scotti, based in Toronto, was formerly a Swiss Re client executive based in Armonk, NY.

Swiss Re Canada's previous president and CEO, **Sharon Ludlow**, left the reinsurer last year to become President of Aviva Insurance Company of Canada.

Scotti's previous roles at Swiss Re include head, business development and key account manager, in Zurich. She joined Swiss Re, in London, England, with the acquisition in 1999 of investment bank Fox Pitt Kelton.

Before joining Swiss Re, Scotti had worked for Banque Paribas, Union Bank of Switzerland and Banco di Napoli.

As president and CEO of Swiss Re Canada, Scotti will report to **Eric Smith**, President and CEO of Swiss Re Americas. She will "continue to be a member of the company's Americas Management Team," Swiss Re stated.

James Richardson & Sons to acquire Wynward Insurance Group

On June 21, Winnipeg-based James Richardson & Sons, Limited (JRSL) announced it had entered into a definitive agreement with Parrish & Heimbecker, Paterson Global Foods and Cargill Ltd. to acquire their ownership interest in Wynward Insurance Group.

The transaction will provide JRSL and Richardson International with 100% ownership of Wynward. Previous to the transaction, Richardson International, a wholly owned subsidiary of JRSL, owned 55% of Wynward and was the company's largest shareholder.

"We are proud of our long history and association with P&H, Paterson Global and Cargill", stated **Hartley Richardson**, President and CEO of James Richardson & Sons, Limited. "Over the past four years, Wynward has entered a new phase of growth, with a

renewed business strategy, a talented and energetic leadership team and improved operating fundamentals. We believe our 100% ownership of Wynward will provide increased opportunities in the markets Wynward serves across Canada."

Richardson continued: "Our firm's involvement in the insurance business dates back to 1870 through an agency contract with the Royal Exchange. We were also a charter member of the Grain Insurance and Guarantee Company, which began in 1920, and over the years we have been involved in a number of insurance businesses. The timing was right to execute a transaction that benefits all four companies and their shareholders. This announcement is a major milestone for Wynward, and we look forward to our alliance with an industry leader in growth, profitability and community engagement."

Darryl Levy, President and CEO of Wynward, said: "We are excited to become part of the James Richardson & Sons organization, which is highly regarded as one of the most prominent privately held companies in Canada. Our two companies have had a long and successful partnership and Wynward has grown into an innovative market leader with great momentum. The transition to new ownership is seamless for our customers, brokers and Wynward employees across Canada."

Levy concluded: "Our new ownership structure provides us with another opportunity to build upon our unique customer value proposition, reinforces our commitment to the broker channel, and enhances our competitive position in a very dynamic market."

Report says travel health insurance saved Canadians more than \$138M

The vast majority (95.3%) of Canadians who purchased individual travel health insurance policies had their claims paid, says a report based on a KPMG survey of Canadian providers commissioned by the Travel Health Insurance Association (THIA). Respondents to the survey indicated that the amount of claims paid to more than 103,000 insured travellers exceeded \$138 million.

"We're delighted that more than 95% of travellers had their medical claims paid but that means that 5% saw their claims denied," said THIA President **Alex Bittner**. "Insurance is designed to pay claims. Our goal is to see an increase in these high rates of successful claims."

A recent THIA survey¹ of Canadians revealed that 18% of respondents have inadvertently provided inaccurate health information on travel health

insurance forms – something that is to be avoided as it can void an insurance policy. And 14% have deliberately provided inaccurate health information on travel insurance applications with half of those admitting that they did so to receive a lower rate. As well, only 33% have reviewed medical forms with a physician when applying for travel health insurance.

"Responding accurately to medical forms is the best way to have a carefree holiday and ensure that unexpected medical expenses will be covered by insurance," said Bittner. "Provincial health plans only pay for approximately 9% of out-of-country medical costs. If there is a medical questionnaire, it needs to be taken seriously."

The top two reasons for denied claims include medical non-disclosure

and misrepresentation for pre-existing conditions that were not stable as required by policies.

THIA recommends that Canadians do the following to have carefree vacations:

- Know your health and consult a health care provider if you have any questions
- Know your trip. How long will you be gone? Are you a snowbird? Will you be travelling many times during the year? Do you plan to scuba dive or undertake any high-risk activities?
- Understand your travel insurance policy. Insurance companies have staff to assist you and answer any questions related to policies.

For more information, visit www.thiaonline.com.

[1] National online survey of 1007 Canadians, conducted September 11 - 12, 2014.

Diane Brickner Invitational raises over \$17,000 for charity

Peace Hills reports that over 120 golfers enjoyed a much warmer day for the 2nd annual Diane Brickner Invitational this year. The tournament took place on June 15 at the Edmonton Garrison Memorial Golf & Country Club. In typical Peace Hills fashion, the slushies were flowing and all attendees had a

great time. Participants enjoyed 18 holes of golf accompanied by food, prizes, challenges, raffles, silent auctions and more food!

The tournament was once again in support of Sport Central, an organization that provides new and gently used sports equipment to children in need. Sport

Central has served across Canada and, through the generous support of our golfers and sponsors, the event was able to raise \$17,359.25 for the cause.

Special thanks to our volunteers, golfers, Peace Hills staff and the staff at the Garrison for making this event a success!

2015 Aviva Community Fund

On Oct. 6, Aviva Canada announced that voting for the 2015 Aviva Community Fund competition was officially open. After a 20-day submission period, the Aviva Community Fund has over 300 fantastic ideas for positive change in communities all across Canada. The ideas each fall within at least one of the three categories: Community Resilience, Community Health, and Community Development, as well as two funding levels: under \$50,000 and between \$50,000 and \$100,000.

“With the overwhelming number of submissions we receive each year, it’s clear that there is a need for this type of funding across Canada,” said **Debora Hendrickson**, Aviva Canada’s Senior VP of Customer & Marketing. “Now we ask all Canadians to help make positive change a reality by voting for the ideas that resonate most with them.”

Voting for Aviva Community Fund ideas ended October 23 at 4 pm EST. In prior years, ideas went

through two rounds of voting to get into the finals; this year there was only one round of voting. After the voting round, the top 30 vote getters (five from each idea category in the two funding levels) will be evaluated by a panel of judges using criteria including impact on the community, sustainability, submission quality and creativity.

Winners of the Aviva Community Fund will be announced on December 2. #

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sovereigngeneral.com  



Brian Croitor
Winnipeg Office Manager
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Manitoba Blue Cross	16, 47	204-775-0161	www.mb.bluecross.ca
Manitoba Public Insurance	17	204-945-8097	www.mpi.mb.ca
Markel	63	800-223-8858	www.markelinternational.ca
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Mutual Fire Insurance Company of BC	2	866-417-2272	www.mutualfirebc.com
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Pal Insurance Brokers	62	800-265-8098	www.palcanada.com
Peace Hills Insurance	46	800-272-5614	www.peacehillsinsurance.com
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Sovereign General Insurance	60	204-982-1287	www.sovereigngeneral.com
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Trans Canada Insurance Marketing Inc.	54	204-925-8276	www.tcim.ca
TSW Management Services	17	866-904-8146	www.tsw-management.ca
Wawanesa Insurance	30, 48	204-824-2132	www.wawanesa.com
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