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Volume 24 Number 4, WINTER 2016

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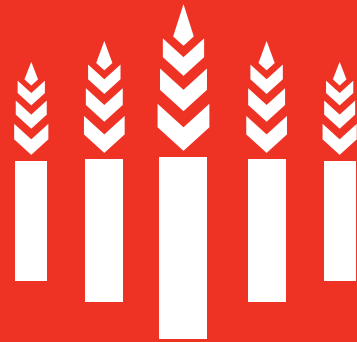
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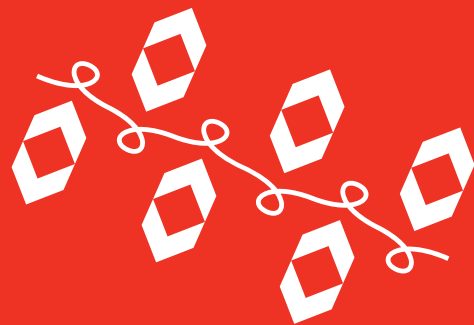
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The MANITOBA INSURANCE BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 600-1445 Portage Ave. Winnipeg, MB R3G 3P4, (204) 488-1857, email: info@ibam.mb.ca

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Publication Mails Agreement #40065075
 Return undeliverable Canadian addresses to: lauren@kelman.ca



To IBAM Members,
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and a

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From

President Tara Chammartin,
CEO Dave Schioler &
the IBAM Board & Staff

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CHAMMARTIN
AWARDED THE 2016
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The Insurance Brokers Association of Canada (IBAC) is pleased to announce that **Tara Chammartin** of La Salle Insurance & Travel Services is the recipient of the 2016 Dale Rempel Award of Excellence.

This is the third year that the award, recognizing excellence in broker education, is being presented. "It gives us great pride to honour Dale's memory and the difference he made to our professional development by recognizing and celebrating others who share his commitment and support of broker education." said IBAC's President, **Lorne Perry**.

The most heartfelt *congratulations* to

Tara Chammartin, CAIB

as the recipient of the
2016 Dale Rempel Award of Excellence

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IBAM CEO **Dave Schioler** added, “We are extremely proud of Tara! She is completely in her element representing brokers in Manitoba and Canada. Tara worked with and was mentored by Dale Rempel, so it is fitting that she received the award. Well deserved!”

Ms. Chammartin was selected from nominations received from IBAC member associations, by an independent panel of judges representing the IBAC Board of Governors, practicing brokers and the insurance industry press. She was presented with the prestigious award at IBAC’s annual President’s Banquet on October 1, at the Delta in Charlottetown, Prince Edward Island.

The award was created and named for **Dale Rempel**, who served as IBAC’s president from 2011 to 2012. In addition to being a successful insurance broker, Dale was also a passionate believer in broker professional development. It is in honour of Dale’s commitment to the advancement and promotion of broker education that this award is presented each year, to an individual who has made a significant difference in the professional development of insurance brokers. Tara Chammartin stands out amongst those nominated this year, as such an individual.

In presenting Ms. Chammartin as a potential recipient of the Dale Rempel Award of Excellence, her nominators and supporting referees speak highly of her impressive contributions to broker education on the provincial and national levels. She was one of the original members of IBAM’s Young Broker Network; she’s been Chair of their PD Committee for the past eight years and counting; she has served as a director since 2009, and to top it off,

Tara is now IBAM’s President. Tara has also represented IBAM at many IBAC professional development conferences and, most recently, at IBAC’s PD operational review meetings. A CAIB graduate, Ms. Chammartin has taught CAIB and other courses through IBAM for several years. She has been a long-standing volunteer organizer of the PD aspects of IBAM’s annual convention. #



Congratulations

Tara Chammartin

on receiving the 2016 Dale Rempel Award of Excellence.



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We congratulate Tara Chammartin (IBAM President) of La Salle Insurance on receiving the 2016 Dale Rempel Award of Excellence.

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Congratulations Tara Chammartin

of La Salle Insurance
2016 recipient of the Dale
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In the Community

ONE Insurance Grand Opening

One Insurance hosted the Grand Opening of their new office in St. Vital at the end of August. By the looks of things, this event was a huge success.



Brushing up the neighbourhood

The 2016 Brush Up Winnipeg program, sponsored by Manitoba Public Insurance and the Insurance Brokers Association of Manitoba, began in 2006 and this year painted its 100th home. *Take Pride Winnipeg Inc.* runs the Brush Up Winnipeg program, and was pleased to announce that MPI and IBAM were Title Sponsors of this year's program.

Tom Ethans, Executive Director of Take Pride Winnipeg, said, "Brush Up Winnipeg improves the curb appeal of the entire neighbourhood and brings a huge smile to the face of the homeowner. We have seen many homeowners even brought to tears at the sight of their newly painted homes, They are so grateful to the corporate teams who put in the time to make their home beautiful again."

A total of five homes received a one-day large-scale repainting on September 17. IBAM and MPI volunteers worked on the home at 499 Beresford Avenue. Congratulations and a BIG thank-you goes out to this year's team of volunteers!





In the Media

THOMPSON'S
WORLD INSURANCE NEWS
September 30, 2016

Winnipeg has a new franchise in the Western Division of the National Ringette League, thanks in part to sponsorship from the insurance industry. Intact Insurance, the Insurance Brokers Association of Manitoba and Wyatt Dowling Insurance are backing the Manitoba Intact team, which hits the ice in October. The debut marks the return of elite-level ringette in Manitoba, which hasn't had a team since the 2012-2013 season.



Heartfelt thank-you

The homeowner of the abode refurbished by the IBAM-MPI team sent the following message: "I have tried to think of the best way to say 'Thank You,' but that is simply not enough to convey how I feel whenever I look at my newly painted house. Every time I come home, I notice something new. What you and your volunteers have done for me is immeasurable and I will absolutely never forget your generosity. Thank you from the bottom of my heart."

- Carol Warona

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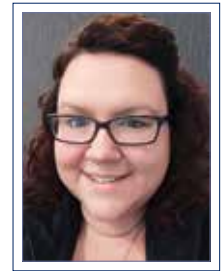
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Miranda Matheson, Special Risk Insurance Managers Ltd.,
Young Broker Committee Chair



We've been very, very busy

What a great summer and autumn for the YBN! The IBAM-YBN Dale Rempel Memorial Golf Tournament was a great success and so much fun! Our committee and network volunteered their time and helped with registration, coordinating the putting contest, shuttling sponsors on golf carts, and enjoying the beautiful weather that we've come to expect for the tournament. This is one of our favourite events of the year and we're so pleased to donate a cheque to The Cancer Care Foundation of Manitoba.



Brandi White and I attended the IIABA (Big "I") Insurance Fall Leadership Conference in Chicago in September. We had such a good time! We enjoyed a few days of sightseeing – including my first MLB game at Wrigley field watching the Cubs vs. Giants – what a treat! The Conference itself was eye opening and informative. It was quite interesting to explore the differences between American and Canadian insurance models. We were introduced to some fantastic young agents and felt truly at home with their hospitality. Highlights would be the Roger Sitkins Producer Fit Sales Training session and a performance by Minneapolis's Pillsbury Theatre on inclusion and diversity in the workplace.

As soon as we arrived home it was time for the annual 'Brush-Up Winnipeg' house-painting event where a few YBN members volunteered in conjunction with IBAM and MPI to paint the exterior of a home where the owner needed help. Our volunteers had a great time and always enjoy going out and lending a hand.

On November 2, the YBN continued its annual Rumors Comedy Night tradition, selling over 150 tickets to brokers and industry representatives. The comedian was **Darryl Lenox**, who you may recognize from appearances on *Conan O'Brien* and *Comedy Central*. Through ticket sales and 50/50 profits, we donated over \$1,200 to CancerCare Manitoba, our charity of choice for 2016. A big 'thank-you' to **Catherine Leiendecker** for taking the lead on this event!



November 7 was the MLA Reception and our committee was so pleased to be invited and enjoyed a great evening with our local legislature representatives, including a few MPs as well. It was a great turnout from both our brokers and from our MLAs. It's a real growing experience for our young brokers to be able to discuss and explain the challenges facing our industry.



We've had a shifting committee over the past few months and we are saddened to say goodbye to **Mo Subhan** and **Vanessa Vokey**, but wish them all the best in their new career paths. **Jessica Sumabil** has assumed the position of Co-Chair, and I couldn't be more pleased to have her at my side. We've also welcomed **Tiffany Reider** of Reider Insurance and **Alex Randall** of Arthur J. Gallagher to our committee.

We will be helping with hamper delivery at the Christmas Cheer Board on December 19, 2016 and are just finalizing plans for our YBN Professional Development Day coming up in early 2017. Also stay tuned for info on our annual bowling night happening in Spring 2017.

Are you interested in becoming part of the YBN? If so, e-mail ybn@ibam.mb.ca or myself at mmatheson@srin.ca or any committee member. For information on all our events, follow us on Twitter @YBNMB, Instagram @YBNMB, and Facebook at @MBYBN.

All the best to you and yours this holiday season from the YBN. 🙌



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2016
IBAM-YBN

Dale Rempel

Memorial Golf Tournament



On Wednesday, August 24, IBAM/YBN members, suppliers and friends enjoyed an excellent day of golf on two of Manitoba's finest courses – Pine Ridge Golf Club and Elmhurst Golf & Country Club. The tournament raised over \$7,000 for Cancer Care Manitoba in honour of Dale Rempel. Dale was a past president of both the Insurance Brokers Association of Manitoba and the Insurance Brokers Association of Canada, and left his mark on the industry he loved so dearly. Dale would be proud! 🙌



2016 IBAM-YBN
Dale Rempel Memorial Golf Tournament



Dale Rempel Memorial Golf Tournament



2016 IBAM-YBN
Dale Rempel Memorial Golf Tournament





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2016 MLA Reception

Several MLA's were out enjoying the MLA Reception with our Manitoba Brokers. The reception was held on November 7, 2016 at the Manitoba Legislative Building.









2016 MLA Reception





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SPECIAL REPORT:

TECHNOLOGY

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Jacy Whyte, VP Marketing, CSSI
(Custom Software Solutions Inc.)



Top-of-mind IT topics

Over the last five years Custom Software Solutions (CSSI) has submitted an annual article discussing an IT topic or project relevant to the current day. The articles remain relevant today primarily because some progress has been made, but certainly none are complete. This seems to be the way with IT projects that include many players (vendor, carrier, brokers) with different agendas and a scope that changes and grows. Topics or projects that brokers and carriers are continuing to ask CSSI about include: guaranteed or accurate rating and underwriting, consumer facing technology and real time processes between broker and carrier supported by the broker's Broker Management System. To deliver on each of these requires participation by vendor, carrier and broker.

GUARANTEED OR ACCURATE RATING AND UNDERWRITING

CSSI has implemented direct rating with a number of carrier partners and will be implementing more in the upcoming year. Direct rating with a carrier partner enables the vendor's BMS product (in CSSI's case Intelliquote) to send a web call to 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. The practice of having the insurance company provide the underwriting and rates in this manner benefits the company, the software vendor and the broker.

Insurance companies benefit by having the ability to change rates as frequently as desired with as much complexity

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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 gets 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. 100% of the underwriting and rating information can be gathered in the BMS and retained by the broker.

CONSUMER FACING TECHNOLOGY

Brokers need to embrace consumer facing technology for servicing new and existing clients in an automated online environment. The brokers' primary competition that we know of today (direct writers and banks) continue to move forward and expand their online platforms and offerings.

Traditional brokers are already seeing an erosion of their market share with no sign of this slowing. Much of this lost market share can be attributed to online services provided by the competition. The consumer's use of online purchasing for products and services will continue to expand and encompass even the relationship driven world of the insurance broker. Without a plan to compete online in a true full-serve, self-serve environment, the existence of the broker as it is today will be in jeopardy.

Most brokers have moved forward and established a web presence but the online offering on broker websites is very limited. To date, we have seen development from established software vendors limited to quoting and basic inquiry features.

The broker vision for future online services should include everything they do today as a full-serve broker. The services must be offered in an online self-serve environment in a system that the brokers own and control. This vision of online services owned and controlled by the broker may appear to be a stretch, but many of the tools and most of the information required to make this work lie within the broker's management systems. These BMSs need to be fully integrated to work as one and include tools to deliver all services. Quoting, rating and underwriting systems need to be integrated into business and accounting systems all wrapped in a robust client relationship manager. Once you have the management systems integrated and operating as one, the extension to online services is not a huge lift. Exposing the information and automation tools in a secure online environment to the end client becomes the next step for the BMS providers.

The BMS providers will require assistance and participation from insurance companies and brokers to move forward on this next step in service. Companies will need to be involved in development so their systems are automated to provide additional processing capabilities and to allow the broker's systems access to specific types of information. To deliver a system as described, brokers will need to be committed financially to assist in development and fully committed to deployment to the end client. Delivering a usable experience to


the client and driving costs down for brokers and companies will rely on how well the integration between the different parts in the delivery chain work; client, broker website, BMS and insurance company.

REAL TIME PROCESSES

CSSI continues to develop integration tools to support B2B. The Insurance Brokers Association of Canada (IBAC) automation initiative, using the IBAC real-time principles and the CSIO standards, is continuing its work at delivering a working model of real-time transactions, including, but not limited to new, renewal, cancellation, and endorsement transactions, starting in the Broker Management System (BMS) and ending in the BMS. All BMS vendors in Canada have been part of this initiative and CSSI continues to develop with these standards in mind.

Although at times it appears as if little progress is being made on these very important initiatives there is dedicated work being completed everyday with the continued goal to make the broker distribution model the most efficient and relevant to the insurance consumer. Continued support by brokers, carriers and vendors are critical to success.

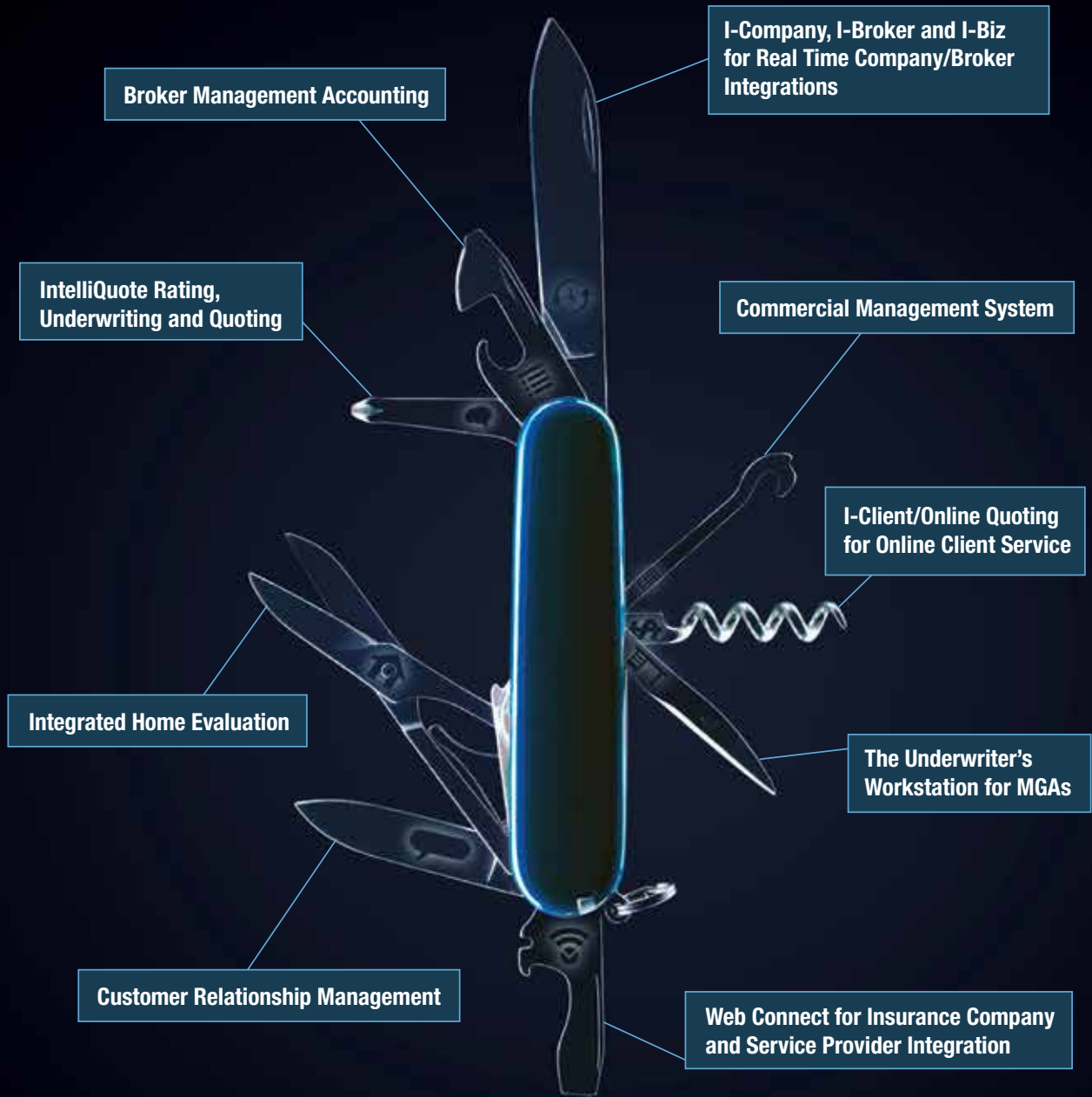
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Western Financial chooses Applied EpicCloud

Western Financial has selected Applied EpicCloud as part of its digital transformation strategy. Designed specifically for the needs of the insurance industry, Applied Cloud Services will provide Western Financial reliability, flexibility and business continuity while improving operational performance.

“Our growth-focused business model required us to transform our operating model to leverage the cloud for greater flexibility and business continuity,” said **Joe Sirianni**, Executive VP of Network for Western Financial. “By moving to the cloud with Applied, we will improve performance and reliability while further taking advantage of Applied Epic’s flexible architecture to drive significant business results and our company’s broader digital transformation.”

Purpose-built for insurance brokerages, Applied EpicCloud is a single, integrated and open application that provides essential capabilities to better manage customer relationships, sales opportunities, rating, financial accounting and policy administration across all lines of business, eliminating the need for separate, disparate systems. The application offers a comprehensive view of client and prospect information and internal operations through an intuitive user interface, enabling users to make more informed decisions about their business and capitalize quickly on new opportunities. Applied EpicCloud advanced software architecture enables seamless integration with third-party applications and provides scalability for brokerages with multiple locations to manage expansion and business growth with ease.

Applied EpicCloud uses Applied’s purpose-built cloud platform and services, providing reliable and secure delivery of software applications and anytime, anywhere access to business information. The Applied Cloud provides a flexible operating environment with scalability for business growth, stronger business continuity protection and increased mobile access to business information. Applied Cloud Services manages and maintains all hardware upgrades, Applied software updates and system testing processes, increasing brokerage investment value by reducing time and expenses spent managing these processes and ensuring availability of the latest software capabilities. Applied Cloud Services provides access to operations recovery, backup encryption, redundancy technology and active failover data centres while maintaining 99.95% uptime.

Guidewire InsurancePlatform™

On October 24, Guidewire Software, Inc. a provider of software products to P&C insurers, announced the 2016.2 release of **Guidewire InsurancePlatform™**. Built specifically for the P&C insurance industry, InsurancePlatform combines three elements – core operations, data and analytics, and digital engagement – that work together to enhance insurers’ ability to respond to industry changes and better engage and empower their customers, agents, and employees. The release features enhancements to Guidewire’s Data and Digital product families and improves capabilities that support policyholders, agents, actuaries, and IT professionals.

“The pace of change facing P&C insurers continues to accelerate,” said **Ayan Sarkar**, VP, business owner – Digital, Guidewire Software. “We see it as our role to keep evolving our products in a way that ensures our customers are equipped to adapt and succeed in an environment that is being rapidly reshaped by new entrants, changing consumer behaviours, and technological innovations.”

“This release delivers on our goal of continually adding new sources of value for our customers, particularly in the fast-paced Data and Digital engagement areas, enabling our customers to mine

and deploy far more insight from the explosion of data available to the industry today,” said **Wade Bontrager**, VP, business owner – Predictive Analytics, Guidewire Software. “This release is also notable as it marks our first Predictive

Analytics product release since acquiring EagleEye Analytics earlier this year.”

This release of Guidewire InsurancePlatform features new versions of Predictive Analytics, Spotlight, and Digital Portals.



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Dubé
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Dave Dubé, Manager

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Vertafore acquires Keal Technology

In March, Vertafore acquired Keal Technology, a leading provider of broker and commercial management systems. The move extends Vertafore's customer base into Canada.

"Keal's products were built specifically for the Canadian marketplace. As part of this acquisition, Keal will join Vertafore,

but importantly, maintain its own brand and identity which have strong reputations and recognition in the Canadian market already," said **Jeff Hawn**, Chairman and CEO at Vertafore.

More than 500,000 insurance professionals trust Vertafore technology every day, using its suite

of agency management systems including the AMS360® management system, Vertafore® Agency Platform™, Sagitta® management system, and QQCatalyst® agency management system. Vertafore has more than 45 years of industry expertise.

Pat Durepos, President of Keal Technology, said, "The insurance industry is undergoing tremendous change. In times of uncertainty, working with the market leader brings stability to Keal and our over 16,000 broker users."

For more information on Vertafore's portfolio of products for independent insurance brokerages, visit www.vertafore.com.

Dan Plouffe joins SPECS Winnipeg team

SPECS recently announced that Dan Plouffe, a seasoned construction professional with over 20 years of project planning, management, and hands-on residential and commercial construction experience, has joined its Winnipeg team. The company stated, "Together, our new building consultant and appraisal team members bring a wealth of knowledge and expertise and even more capacity to handle complex large-loss projects."

Dan can be reached at (204) 946-0424.



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Michael Spiar, Broker Relations & Communications Specialist, CSIO



eDelivery – making insurance paperless for consumers

Consumers may have been slow to switch to electronic correspondence, but behaviour is now shifting in the opposite direction. In fact, consumers now increasingly view electronic communications as a baseline service offering. For proof, look no further than Canada Post's epost™ electronic mailbox service. Over 9 million Canadian now have a free account with epost, using it to manage and consolidate income statements, utility bills, property tax and bank statements in one place.

To support the broker channel in meeting consumer expectations for paperless communications, CSIO introduced eDelivery solution in 2015. It builds upon our industry's adoption of the eDocs data standard, creating a secure connection between CSIONet and epost to deliver policy documents directly to insureds.

The P&C industry is already familiar with eDocs – it enables electronic transfer of policy documents from insurers to a broker's BMS through CSIONet, reducing the cost and effort of printing, mailing, sorting, scanning, filing and destroying paper documents. Since eDocs debuted in 2012, broker use has soared to 80% for personal lines, and its expansion into commercial lines is well underway. Extending that paperless workflow to the personal insurance customer with eDelivery is a natural next step.

INDUSTRY BENEFITS

Entrepreneur Magazine¹ says it costs \$25,000 to fill a four-drawer filing cabinet holding 15-20,000 files, and another \$2,000/year to maintain it, not to mention the cost of traditional snail mail. Postage costs are constantly rising and in January 2016, the bulk rate² for domestic letter mail (30 grams or less) rose to 90 cents.

Using eDelivery, members sending policy documents by mail will be able to offer e-document delivery to customers registered with epost, providing superior customer service and reducing the costs of postage and manual processing. Also, CSIO negotiated favourable group pricing

with epost for the broker channel. And, mailer volume among CSIO members is tracked collectively, producing more savings as industry adoption grows.

epost's bank-grade security and privacy technology, called "the Vault"³, supports and enhances compliance with PIPEDA as well. Along with the legal benefit to brokers, all customer data stored in epost resides in Canada and is not subject to foreign privacy laws.

Additionally, when members implement eDelivery, they do so under the guidelines of the CSIO Certification program. With certification, members ensure that their use of eDelivery conforms to industry best practices.

WHO IMPLEMENTS EDELIVERY?

In any broker-insurer relationship, only one party needs to implement eDelivery – the one who assumes the cost and responsibility of mailing policy documents to the insured. The strength of eDelivery, however, is that it transforms the consumer's experience and perception of broker and insurer alike, generating goodwill and loyalty towards both parties.

At the time of this writing, Northbridge Insurance and Peace Hills Insurance have implemented eDelivery and achieved CSIO Certification, and more members have added this solution to their IT roadmap for 2016 and 2017. Visit www.csio.com/certified-solutions for more information.

CUSTOMER AND ENVIRONMENTAL BENEFITS

Paper clutter is annoying – trashcans fill up quickly, and it can be cumbersome to store and retrieve paper documents. With an online account such as epost, customers can retrieve their document history at the click of a button. Leveraging epost, customers will have one digital mailbox and conveniently receive all their policy documents in one location.

Furthermore, as door-to-door mail has been reduced across Canada, eDelivery

means one less document insurance customers must retrieve from their physical mailbox, a particular benefit for those customers with a community box. epost is also more secure than a home paper filing system, safely protecting all data while simultaneously blocking spam, ads and junk mail.

And, epost is free to the consumer, increasing the convenience of managing financial documentation over paper at no additional cost.

Many firms set a goal of being 'carbon neutral,' reducing the overall carbon emissions generated from their business. The greenhouse gas emissions generated by printing are significant (9% of total⁴ carbon dioxide emissions), plus the fuel that's required to transport mail.

Thus, eDelivery can be part of an eco-friendly marketing initiative, positioning the broker channel as an environmentally sensitive insurance option to the 46% of customers⁵ who are inclined to patronize 'green' businesses.

EDELIVERY, AURO INSURANCE, AND ESLIPS

Most provinces without a government auto insurance program require insurers to mail a paper 'pink slip' as proof of auto insurance. Thus, even with eDelivery, our industry can't completely eliminate the need for printing and mailing. CSIO has advocated for approval of electronic proof of auto insurance, or eSlips (www.csio.com/eslips), and the Canadian Council of Insurance Regulators (CCIR) has announced it will implement eSlips in the first half of 2017.

For more about eDelivery, and to use the eDelivery Savings Calculator to determine the ROI of adopting this solution, visit www.csio.com/edelivery. 📄

¹<http://www.entrepreneur.com/article/237468>

²<http://www.ctvnews.ca/business/canada-post-proposes-hike-in-postage-rates-in-2016-1.2461202>

³<https://www.canadapost.ca/cpo/mc/personal/epost/vault/howsecure.jsf>

⁴<http://www.greenpressinitiative.org/impacts/climateimpacts.htm>

⁵<http://www.ipsos-na.com/news-polls/pressrelease.aspx?id=5598>



Mr. Electric: a reputation for reliability

At Winnipeg's Mr. Electric, the testimonials say it all. As a leader in the removal of knob and tube wiring industry as well as renovation projects and new installations, the company and its president **Chuck Lewis**, have been building a reputation for reliability since 2000. Today, this reputation has made them a 'go to' contractor for everything from small residential jobs such as kitchen outlet repairs to larger commercial jobs where the Mr. Electric team handles all electrical details from design to install. Satisfied customers number in the hundreds, and many write in to thank Mr. Electric for the headache-free work that has saved them time and money.

Lewis is a highly experienced electrical contractor with years in the trade. He wanted to bring something better to the Winnipeg market, where he saw a need for service and product consistency. His search took him to Mr. Electric, a franchise concept that was engineered to take a lot of the bumps out of electrical service work. The franchise model helped him on his path to create a more professional contracting business where customers

would find uniformity, skill sets, and consistent pricing.

"Our electricians are licensed, bonded, and insured," says Lewis. In fact, Winnipeg's Mr. Electric has been given an A+ standing by the Better Business Bureau. "It's our people that make us the best. We don't hire just anyone. Our electricians must not only be knowledgeable industry professionals with years of experience behind them; they also have to be the type of person you'd like to have working in your home. We take this very seriously. For example, our staff wears disposable booties when we enter a home. No crew leaves a site at day's end before completely cleaning up, and we meet with our customer each day to provide a complete breakdown on work activity. Thus, no one is ever in the dark about schedule or progress."

Winnipeg isn't an easy market. "People here expect the best work for the best value. You need very sharp pencils to succeed in Winnipeg. Our customers tell us we not only get the job done, but we exceed their expectations. Delivering service at the right price is just our starting point."

This kind of reputation has also earned Mr. Electric the respect of large commercial operations. For example, when Winnipeg Home Depot customers request an electrician to install a purchase, the store frequently calls on Mr. Electric because they know the company performs to their high standards. This, in return, reflects well on Home Depot's brand credentials.

All journeymen electricians at Mr. Electric have completed five years of comprehensive accredited training and are committed to continuing their education to keep skills up-to-date. For Mr. Electric, this isn't enough, as they must prove they 'have what it takes.' This means all hired electricians are reputable and bonded and fully dependable for any and all jobs.

"Whether you need a bedroom ceiling fan installed, a plug added in your kitchen or your commercial site, or a complete electrical upgrade, Mr. Electric does it all. From 200 sq. ft. of office renovations to 250,000 sq. ft. build designs, we are a safety-focused company that has the capacity to get the job done on time and on budget."

At Mr. Electric their reputation for quality is their calling card. ⚡



WINMAR – coming through for you

Since establishing in Winnipeg in 2010, WINMAR® has expanded its ability to service its Manitoba customers now operating from both Winnipeg and Brandon. Both locations provide a full range of restoration services and are active participants in community support.

In Winnipeg, Emergency and Content Work is conducted under the direction of seasoned pro Pat Fracassi and his staff of certified IICRC technicians using state-of-the-art software to provide timely and accurate reports to adjusters. WINMAR's seasoned crew of Project Managers is ably led by General Manager John Bullaro, who has extensive experience in dealing with all manner of insurance claims. John

is familiar with insurance company protocols, enabling efficient and timely handling of claims.

Office Manager Chantel Wood diligently carries out administrative duties with the aid of estimating and job costing software, which ensures detail files are maintained and that invoices issued comply with insurance company protocols.

In Brandon, our husband and wife team of Corey and Sara Gingera capably handle Emergency, Content and Re-build work in the area. Project Manager Chris Unrua, who has extensive experience in the Brandon and Wesman markets, has now joined the Gingers. The Brandon office believes in giving back to the community, actively sponsoring the Wheat Kings and this

year's Home Hardware Curling Cup, as well as other initiatives.

When required, WINMAR® has the ability to access additional equipment and manpower from our network of 95 locations in Canada. With the support of WINMAR® Franchise Corp as well as the other franchise owners in Western Canada, WINMAR® looks to continue growing their brand and focussing on our motto: *Coming Through For You!* 🇩🇪

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SGI proudly introduces Jodie Speechley

For over 20 years, SGI CANADA has been operating in Manitoba offering home, condo and tenant insurance to customers through our network of independent insurance brokers – our broker partners. SGI is a P&C company that was born on the prairies and we are proud to say we still operate with the same small-town values we had when we began.

Our goal is to provide you and your customers with an exceptional customer experience – one that recognizes each and every customer is unique. We believe this is what sets us apart from other insurers.

We want to grow with Manitoba brokers, meeting and talking to you about what you see as gaps in the insurance industry and what we can do to help you bridge those gaps. That's why we're proud to introduce our new Director of Manitoba Operations, **Jodie Speechley**.

Why Jodie? She has over 20 years in the insurance industry, working in a number of positions including as a broker and underwriter; with all that experience coming from right here in the province. We wanted someone who has deep knowledge of the local market so she can work with you to fulfill the needs of Manitobans. She is known for her hands-on, high-energy approach to new challenges and opportunities, and she looks forward to engaging with our broker partners to form strong relationships.



If you would like to learn more about SGI CANADA, contact us at 204-925-9200 or inquiries.mb@sgicanada.ca. **It's the power of partnership – let's build our futures together!** 🇩🇪

INSURANCE GOALS

2016 • PROGRAM • 2017



PUCK DROPS ON A NEW SEASON

The **Insurance Goals Program** is a partnership between the Western Hockey League and the members of the four western insurance broker associations. It highlights the connection between brokers, their clients, and amateur hockey throughout the West.

The program includes:

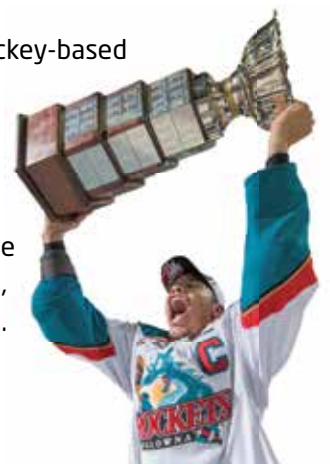
- Insurance Goal of the Game - Brokers sponsor the Insurance Goal of the Game in all WHL games in Western Canada. Often insuring victory, insurance goals are announced during a break in play as sponsored by "your local insurance broker."
- Weekly "Goals Of The Game" highlight package - The www.whl.ca website that draws millions of visits every year features a link to weekly goal highlights.

Two Ways Your Clients Can Play

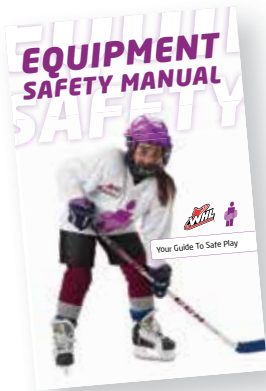
Other ways customers' loyalty can be rewarded is through the two unique hockey-based contests.

The WHL Jersey Contest features a draw for a WHL team jersey of your choice to be displayed and given away early in the New Year.

The MasterCard Memorial Cup Ticket Contest is the highlight of the season where each provincial association will hold a draw for a Grand Prize trip for two including tickets, accommodation and expenses to the 2017 MasterCard Memorial Cup in Windsor, Ontario. Broker clients will be encouraged to enter online at www.bestinsurance.ca.



Player Safety Initiatives



The WHL has produced a series of Equipment Safety Videos available at www.whl.ca/equipment-safety. The videos feature young amateur players and goaltenders demonstrating proper and safe equipment fit. There is also a corresponding Equipment Safety Manual available for download. This initiative helps protect kids and aligns well with the broker role as advisor in ways to reduce risk.

From The Rink To Your Office



There are number of ways your brokerage can get involved and spread the word to your customers including opting in to the contests, displaying the WHL/BIPPER window decal, posting video links to your website and rooting for your local WHL team

For weekly Insurance Goal highlight videos to display in your office contact your provincial coordinator.

Thanks To Our Sponsor

The Insurance Goals Program has once again received an assist from Wawanesa Insurance allowing the associations to expand their involvement to grassroots hockey initiatives in each province. This collaboration continues to set higher goals to promote the broker channel in more than 2000 Western Canadian member broker offices.



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 kids' 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 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.

Janis Losie, P: 780.414-9045
jlosie@ibaa.ca

IBABC

B.C. brokers support hockey and other amateur sports in a variety of ways. From coaching junior teams at their local rinks to contributing to regional sponsorships and campaigns such as the WHL Insurance Goals program, BC brokers have always been right there..

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



BUDDHIKA ABEYRATNE

Guild/HMS Insurance Brokers

Q - Where were you born and raised?

A - I was born and raised in Colombo, Sri Lanka. I moved to Brandon in 2005.

Q - What were your career goals as a child?

A - I always wanted to be an entrepreneur. I'm still working on it. Maybe in the future.

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

A - I attended a high school in Colombo Sri Lanka, then moved to Canada and graduated from Brandon University with a Bachelor's degree (double major in Business Administration and Economics).

Q - How did you get involved in the insurance industry?

A - I started working at Guild/HMS Insurance Brokers in April 2014. Before I started as a broker I worked as an office manager, and I was looking for something on which I could build a career. I applied at Guild/HMS, they gave me the opportunity, and I've thanked them ever since for giving me a chance.

Q - Can you describe your first day of work and early impressions of the industry?

A - I was nervous and confused, as I had no prior experience in the industry. It's a big industry and each case is unique. You are learning something new every day. I was not sure I was going to survive at first, but I had the right group of people to help me. The staff at Guild/HMS Insurance welcomed me and helped me build my confidence.

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

A - Being able to help customers with their needs is always the best part of this job. It's always good to see satisfied customers with smiles on their faces at the end of the process. Meeting new people and building long term relationships are also rewarding.

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

A - The most challenging part is keeping up with the constantly changing nature of the industry. The insurance industry is growing every day and it is one of the reasons why this industry is so exciting – it offers the opportunity to keep learning.

“ Being able to help customers with their needs is always the best part of this job. ”

Q - Who have been your mentors?

A - There are a lot of mentors I could name, but how could I forget the mentors who taught me the basics of insurance – Dallas Unger, Dianne Smith, Kathryn Waldon, Bonnie Plett, Sherry Bailey, Kim Chapman and Cheryl Schwalm? I called them my “gurus” and I was fortunate to have their guidance. They made insurance sound easy and interesting.

Q - Have you considered joining the Young Broker Network?

A - I would love to join. I've heard good things about it and it's a great way of networking with your peers.

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

A - I obtained my CAIB designation in September 2016. I'm looking forward to doing my CIP and maybe CPIB. I like to continue learning.

Q - What are your future career goals?

A - It's hard to say what my career goals are. I am in a great position right now and I'm still learning. I like personal growth and love to take on more responsibilities and new challenges. I guess I am in the right industry.

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

A - I like to spend my spare time outside meeting people, traveling. I am a curious guy who loves to explore different food and cultures. I play lots of sports: cricket, rugby, soccer and capoeira (Brazilian martial arts). I also like listening to and playing music. 🎧



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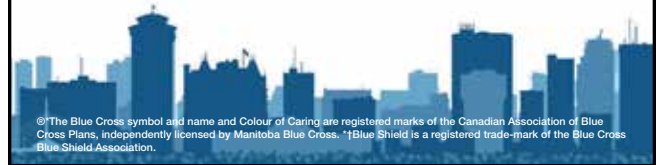
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Lewis & Jones Group *celebrates 70-plus years* serving Killarney and area

70
YEARS

Brooklyn Scott



On Monday, July 4, a local institution celebrated their milestone of servicing Killarney and area for over 70 years by throwing a lunch party at the Legion Hall.

It all started back in the 1930s, when two small insurance agencies, Portage la Prairie Mutual Insurance Co. and Wawanesa Mutual Insurance Co., set up shop in Killarney, Manitoba.

Archie Currie started Portage La Prairie Mutual Insurance around 1930, while Doug Chapman set up Wawanesa Insurance in 1931.

Over the next number of years the agencies changed both hands and names.

Baker Agencies was officially established in 1946, when a WW II Royal Canadian Air Force vet by the name of **Cyril Baker** was appointed as the local agent for Portage Mutual.

He and his wife Jessie, along with their two sons, Jim and John, relocated to Killarney from the area of Teulon, Manitoba.

After training in a Winnipeg insurance brokerage for just over a year, **Jim Baker** joined his father and

mother in 1953, and worked alongside both of them until Cyril passed away in 1964.

Meanwhile, the Wawanesa brokerage passed through the ownership of **Jack Early** (1951), and **Willard Riddell** (1966), who re-named the business Riddell Insurance.

In 1975 Riddell Insurance was sold to **Norman Lewis**, and re-named N.H. Lewis Agencies.

1976 was a historic year for both firms after **Terry Lewis** joined his father Norman in the business, and Jim Baker recruited **David Jones** to join Baker Agencies.

David was still in high school, and working at the local gas station, when he was approached by Jim. David had no post-secondary experience at the time; his only relevant education was a typing and business course that he had taken in school.

Terry joined his father's operation, and began working as a broker just two years after graduating from high school. Both men celebrated their 40th year in

business this year, with Terry retiring on June 1.

Over the years, both businesses expanded their services, from general insurance to Autopac, real estate, and investments. N.H. Lewis Agencies added travel as well in 1981.

In 1983, David Jones and his wife **Debbie Jones** officially purchased Baker Agencies from Jim Baker.

The businesses changed physical locations a number of times, operating out of the Killarney Music Store, a furniture store/funeral home, a small building in a hotel parking lot, the mall parking lot, and one building that they shared with an electrician.

It wasn't until 1990 that the present location of Lewis & Jones Group was built, in order to accommodate the space required for new photo-licensing equipment.

With Norm and Frieda retiring in 1998, and after several discussions between David and Terry, a plan was set in motion.

In 1998 Terry Lewis and David Jones formed a partnership, merging the two businesses of Baker & Jones Agencies and N.H. Lewis Agencies to form Lewis & Jones Group Ltd.

Within a matter of weeks the two businesses had set terms, purchased property, and began building an addition to the current property where Lewis & Jones now stands.

The success of the merger was attributed to the stars being aligned, but also to the hard work by all staff



MP Larry Maguire (Right) presenting David Jones with a certificate that reads: "As a Member of Parliament representing Brandon-Souris, I wish to extend my congratulations on your 70th anniversary of providing service to your community. Your dedication is a testament to your business."

and a long-term commitment to clients, the community, and their relationships with suppliers.

Shortly after the merger, long-time employee **Kay McMurrich** started a



Brooklyn Scott & Curtis Dickson presenting Fire Chief Pat Monkman (Middle) with a cheque for \$1,500 for the Killarney Volunteer Fire Department towards the purchase of an individual breathing apparatus.

lottery pool for the staff, with everyone contributing \$10 every five weeks. It would prove to be a red-hot investment.

In 2001, the staff hit the jackpot, sharing a Lotto 6/49 win of

\$1,005,279.00. Fourteen lucky staff members split the prize, along with Kay (who had then retired) and **Alvin Jones**. The win meant \$62,829.93 for each syndicate member, and generated the buying of six new cars, seven house purchases/renovations, many children's education funds, the celebration of two marriages, and keys to one boat.

Both Terry and David were thankful that the win wasn't a \$10-million-dollar one, as no one quit the following week, or a year later, for that matter.

The staff still participates in a weekly lottery pool, and is currently holding out for their next big win.

Many dedicated and long-serving staff have worked at Lewis & Jones over the years, including **Maureen Nicholls**, 27 years (retired 2008); **Debbie Jones**, 25 years (retired 2008); Kay McMurrich, 16 years (retired 1999); **Jim Moore**, 16 years (retired 2013)



Keep it Safe and Sweet

Wishing our friends at Lewis & Jones Group a happy, sweet and safe 70th anniversary with sprinkles on top. Here's to taking the time to savour your success, while looking forward to the next 70 years. Congratulations from Red River Mutual!



Don Joye, 12 years, **Dianna Harms**, nine years (retired 2015), **Bonnie Heide**, six years; and **Roberta Johnson**, 27 years, (still employed).

Other current long-serving employees include **Cathy Desrochers**, who will be celebrating 25 years in 2017; **Rob MacDonald** (21 years); **Anne Smith** and **Curtis Dickson** (20 years); **Karen Bernard** (18 years); **Lorrie Elliot** (16 years); **Candace Andries** (11 years); and **Travis Hilhorst** (eight years).

More recent additions to the staff include **Brett Warbeck**, who began in 2010; **Courtney Fisher** and **Marlee Cline**, who started in 2015; and most recently **Brooklyn Scott** (nee Jones), David's daughter, who is currently learning the Financial Advising and Investment business from her father.

The loyalty of the employees may have something to do with high office morale.

Several times a year (in addition to the annual Christmas party) the staff gets together for barbeques, pot-lucks, golf tournaments, and other fun outings, which have included sumo wrestling, paint balling, escaping from locked rooms, and Survivor challenges.

The staff members have all watched each other's children grow up, shared in both joys and losses, and celebrated victories together. The feeling one gets while working at Lewis & Jones is definitely one of 'family.'

A succession plan has always been in the works for the future of Lewis & Jones, and in 2001 Rob MacDonald and Curtis Dickson became junior partners within the firm. With Terry's retirement this year, they have taken over management duties along with Terry's ownership position, as David takes more time away, travelling and spending time with family.



Congratulations Lewis & Jones Group on your 70th Anniversary!

*We look forward to celebrating our
mutual successes for many years ahead.*



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When asked, however, when David plans to retire, he has said, "Retirement is doing what you love, and I love what I am doing."

Lewis & Jones Group held a 70th Anniversary Celebration to thank all current and past customers for their loyalty and patronage for the past several decades. The event took place Monday, July 4, from 11 a.m. – 2 p.m., at the Killarney Legion Hall.

Attendees purchased a pork-on-a-bun lunch for \$5.00, with all money collected going towards the Killarney Volunteer Fire Department. There were prizes, cake, coffee, and a few very short speeches. There were over 250 attendees, 23 door prizes, and \$1,207 in donations was collected from the lunch, along with \$50.00 from one of our suppliers (Butler Byers Insurance). Lewis & Jones Group rounded up the donation to \$1,500.00 towards the purchase of an

individual breathing apparatus for the local volunteer fire department.

It was wonderful to see all employees and customers, past and present, coming together to celebrate this wonderful occasion. 🎉



Wow! 70 years!



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Damages in personal injury litigation

Matthew Duffy, Partner, Pitblado Law

act for both plaintiffs and defendants in personal injury claims. In Manitoba, our courts do not have jurisdiction to adjudicate motor vehicle accidents; that is governed by MPI. So when we're talking about personal injury litigation, the most common causes of action arise from occupiers' liability claims (a.k.a. slip and falls), as well as products liability and medical malpractice claims.

Inevitably, the question that arises is "what is this claim worth?" or, if we went to trial "what do you think a judge would award in the plaintiff's favour?" For the purposes of this discussion, we presume that liability is not an issue, and that the defendant is responsible for the plaintiff's injuries. So how do the Manitoba Courts compensate an injured plaintiff? In this paper, I address the common heads of damages that arise in personal injury claims.

It is a fundamental rule of tort law that the wrongdoer (defendant) is to put the plaintiff in the same position that the plaintiff would have otherwise been in, but for the defendant's negligence. In a personal injury claim, that means compensation for injury.

NON-PECUNIARY OR GENERAL DAMAGES:

General damages are awarded to compensate a plaintiff for their pain and suffering. It is, to be sure, an inexact science. It is difficult to objectively measure how much pain someone is in, or how their life is adversely affected by their injury. It was noted in one Manitoba decision that the process of fixing the amount of general damages is *...marked by an inevitable arbitrariness even after precedents are consulted.*

Back in the late '70s the Supreme Court of Canada considered a trilogy of catastrophic injury cases and effectively placed a cap on the amount courts could award for pain and suffering. In the worst case scenario where a young man or woman has suffered the most catastrophic of injuries (think quadriplegia with brain damage), the most the cap is roughly \$380,000.00 (in today's dollars, but to be adjusted for inflation). That is the upper limit that a court will award a plaintiff for pain and suffering in a personal injury lawsuit.

So, what's a plaintiff's injury worth? That depends on a host of variables such as:

- the person's age;
- their health prior to the injury;
- how their injury impacted their life;
- whether they required surgery;
- whether they have/will they heal; and,
- whether they suffered ancillary conditions (such as depression).

A broken arm that heals within six months and doesn't require surgery might be in the \$15,000- \$30,000 range; but a broken arm that requires multiple surgeries, contributes to ongoing pain and restricts the plaintiff's enjoyment of life might be double or triple that range.

SPECIAL DAMAGES:

Special Damages are quantifiable compensatory losses that the plaintiff has suffered as a result of the defendant's negligence.

These might include expense for treatment from a health care practitioner, such as physiotherapy or chiropractic bills, medical equipment, or travel expenses related to treatment.

LOSS OF INCOME:

If the plaintiff's injury has resulted in them not being able to work then they may claim for loss of income. If the plaintiff has insurance, then whether or not the defendant gets to deduct disability benefit payments is a muddy question of law. The courts grapple with two schools of thought: on the one hand, the plaintiff is not entitled to double recovery and should only be compensated for their losses not more. On the other hand, the courts ask *why should a negligent defendant benefit from the prudence of a plaintiff who has obtained and paid for their own insurance?*

The result at law can depend on such factors as whether or not the insurance was paid for privately by the plaintiff. In any event, a plaintiff's insurer may well have contracted for the right to subrogate and it may pursue benefits that it paid to the plaintiff.

A negligent defendant would expect to pay at least for the difference between the plaintiff's loss of actual income and what they were paid in insurance benefits.

FUTURE CARE COSTS:

Depending on the nature and severity of the injury, the plaintiff may be entitled to an award of future care costs.

A future care cost claim will consider:

- the level of attended care required;
- professional services needed;
- necessary modifications to vehicles or the house;
- vocational rehabilitation and/or retraining;
- loss of earning capacity; and,
- life expectancy.

For example, if a plaintiff's injury results in paraplegia then they may be entitled to an award of damages attributable to home or vehicle renovations such as the installation of lifts or ramps, or kitchen and bathroom renovations that allow them to live more independently. The courts have held that the claim for future care must be reasonable, but that the plaintiff is not obliged to just make do with the cheapest possible option.

Where an injury is catastrophic and permanent, courts have awarded future care costs in the millions of dollars, as much as \$11 million, especially where the plaintiff is young, catastrophically injured, has lost income earning capacity and requires significant attendant care.

FAMILY MEMBERS CARE:

The court will also have to assess the value of care provided by family members (referred to as "in trust" claims). To be compensable, the level of care by a family member must be above and beyond a reasonable level of care otherwise expected of that family member. If such care does indeed exceed the expected reasonable level of care, then a plaintiff may recover the past and future market value of such care.



PUNITIVE DAMAGES:

Damages in personal injury lawsuits are compensatory by nature. However, where the conduct of the defendant is so egregious or reprehensible, punitive damages may be available to mark the court's disapproval of the defendant's conduct. In the context of personal injury lawsuits, punitive damages are rare.

DUTY TO MITIGATE:

It must be remembered that the injured plaintiff also has a duty to mitigate their losses. In the personal injury context, if a plaintiff refuses treatment and as a result suffers a longer or more serious condition, the court may reduce the award of damages. For example, if a plaintiff suffers a knee injury and unreasonably refuses physiotherapy (as opposed to being unable to pay for it) and a court is persuaded that physiotherapy would have materially improved the plaintiff's recovery, then a court is likely to reduce an award of damages.

CONCLUSION:

These are a few of the more substantial and common claims for damages that I see in personal injury litigation. There are others areas to consider, such as tax issues, the loss of opportunity to invest, costs and interest, but those are for another paper.

While you cannot account for every potential outcome in life, understanding the quantum of damages in personal injury claims allows an insured to better understand what coverage is appropriate for them. 🐷

- Arguing with a lawyer is like wrestling with a pig in mud; sooner or later you realize that the pig likes it.

THE AUTHOR:



Matthew T. Duffy is a Partner at Pitblado Law. Matthew practices in most areas of civil litigation with emphasis on insurance litigation, personal injury and commercial disputes. Matthew received his law degree from the University of Toronto in 2002. He was called to the Law Society of Upper Canada in 2003 and has practiced litigation in Toronto until he joined Pitblado Law in 2007.

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LET'S TALK

Benjamin Hecht, Managing Partner
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Pitblado^{LAW}

Derek Schroeder,
Commercial Account Manager,
Commercial Banking,
BMO Bank of Montreal,
Winnipeg



Financial management – stay in touch with your bank

Time and money are two of the most precious commodities for any business. However, in today's demanding environment, as business owners find themselves having to work harder and smarter to keep up with the pace, some tend to overlook the fact that their local financial institution (the bank) is more than just a provider or safe-keeper of money. Today's banker has access to a wide range of information and resources and can help businesses manage their overall financial affairs more effectively.

With each new year, banks continue to make great strides in developing and customizing products and services to meet their customers' ever-increasing financial needs and requests. However, with so many financial products and services offered by the banks, it is not unusual for a business owner to be overwhelmed or confused by it all. The challenge for a business owner is how best to stay in touch without experiencing information overload.

What should a business owner do?

First, they must recognize and accept the fact that they cannot afford to stand still and do nothing. We are no longer in a 'one size (one service) fits all' business environment. Each individual business, while having its generic or



common banking needs, probably has some specific needs and/or preferences with regard to its banking and financial management. Business owners must take the time to identify them.

Secondly, accept the fact that the only person who is ultimately responsible for ensuring that the business's financial management needs are being met, in the best and most cost-effective manner, is the business owner himself/herself. This is not the role of the banker. In an ideal world the banker would always have the time and resources to stay familiar with all his/her client's banking/financial

management needs. So, whenever a new product or service was introduced that matched a client's needs, the banker would let them know. However, as we all recognize, this is not always possible or practical. Most certainly, a business banker should be there for advice and answers, but it is still incumbent on the business owner to know the facts and ask the right questions.

Third, when it concerns the flow and use of money – accounts receivable, accounts payable, investments, cash, operating expenses, etc. – a business owner must be committed to periodically reviewing the company's

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ongoing needs and processes. The financial management strategy that worked for the business last year may not be the most effective solution today.

For some business owners, their periodic review of banking arrangements almost exclusively focuses on loan interest rates and service charges – the presumption being that if one gets a ‘really good’ rate or manages to reduce their fees, then they must have a good banking arrangement. We would suggest that there is far more to be gained in the long term if a business owner or manager were to place more emphasis on the overall role that their bank can play in helping the business achieve its goals rather than just focussing on one item or product.

It is important to explore as many options and opportunities as possible in order to improve operating efficiencies (for both the business and the bank) and to look for ways to effectively manage the operation’s cash flow. There just may be a better way, but if you don’t look for it, you won’t find it.

Where does one start in the financial review process? Quite simply, anywhere you want. We would suggest you initially focus on what aspects of your current financial management practices or needs concern you the most or what aspects present the most headaches. Is it bank line-ups or service charges, collecting receivables, banking hours or convenience? If something is of concern, identify the specific issue so that, in turn, the bank can provide the specific solution.

For example, bank service charges are always an interesting subject for discussion. Some customers prefer to pay on a per item/per transaction basis while others prefer an all-inclusive fixed fee. There are pros and cons to both but many business owners have not taken the time to investigate which is best suited for them. They readily identify with the cost, but lack information to substantiate the value. As previously mentioned, banks recognize that not all products suit all customers all the time. For most businesses, flexibility is important. Most banks provide a number of Everyday Business Accounts that address this very subject. Each represents a package of specific services, user conditions and fee structure. The objective, of these plans, is to provide the business owner with options and flexibility more in line with their specific needs and price points.

Finally, it should be emphasized that bank product lines are always being

enhanced and extend well beyond routine deposit services. Whether it’s the electronic collection of accounts receivable or helping businesses provide its customers with purchase options through POS-Debit/Credit Card etc. (cash is no longer king) or payroll services and banking electronically – these services provide the business owner with opportunities to save money, save time and improve their financial management efficiencies. At the very least, business owners should review their banking arrangements annually.

Effective financial management is one aspect of every business that deserves the owner’s personal attention. There is much to be gained by staying in touch with the bank on this subject but it does take some time and effort and may possibly even cost a few dollars, in either the form of cash or manpower, at the outset. Nevertheless, it will be time and money well spent and a far better alternative to doing nothing at all.

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Dressing casual for a cause

Red River Mutual staff chose to once again 'dress casual' for a cause and this year supported the Manitoba Camping Association & Sunshine Fund. A monetary donation bought each staff member the ability to wear jeans to work the day before a long weekend and the last Friday of every month.

On August 10, the Manitoba Camping Association & Sunshine Fund was presented a cheque for \$3,360 that will help send children in Manitoba to camp! The funds will help the Manitoba Camping Association reach its 2016 goal of sending 1,000 kids to camp.

Kim Batchelor, Red River Mutual Social Committee member, said, "Many of us remember attending summer camps as children and the meaningful memories we share to this day. We are delighted to have



The 'Mutual Marauders' Team is pictured in front of the Red River Mutual head office in Altona, Manitoba.



Red River Mutual social committee members **Kim Batchelor**, **Lainie Dahle** and **Stephanie Alexander** presenting the cheque to the **Manitoba Camping Association Community Outreach and Program Manager, Dana Moroz**.

been able to be a part of this fundraiser and help the children in our communities."

For more information about the Manitoba Camping Association & Sunshine Fund or to donate visit www.MBCamping.ca or call (204) 784-1130.

In more fundraising news, on September 21, 2016 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. The 'Mutual

Marauders' consisted of 28 riders from Red River Mutual staff who raised over \$6,000 in donations. Since 2009, Red River Mutual staff and supporting brokers have raised over \$30,000 riding the Big Bike for Heart and Stroke.

Red River Mutual would also like to extend a special 'thanks' to IGA and the Sun Valley Co-op for providing the food served at the appreciation barbeque held after the bike ride.

Western Financial Group appoints new President & CEO

Western Financial Group's Board of Directors has appointed **Patrick Bieleny** President and CEO. Patrick succeeds **Paul Taylor**, who retired on July 4. Bieleny will oversee Western's network of insurance brokerages and all of Western's business units including Western Financial Group Insurance Solutions and Western Life Assurance Company. He will also act as CEO of Western Financial Insurance Company (Petsecure) until ownership passes over to Economical.

Bieleny's background and experience includes most recently serving as CEO and Managing Director of XALTA Capital Partners Ltd., an Alberta-based private equity and investment firm. He has served in senior executive positions in

the agricultural, food and oil industries throughout Alberta. He is a director of the Chartered Professional Accountants of Alberta and a past Director of Agriculture Financial Services Corporation, an Alberta Crown Corporation.

Jim Dinning, chair of Western's board, said, "Patrick has a strong track record of operational excellence. We're excited to work with him as he and the team delivers quality service for our customers across western Canada."

"I'm honoured to have the opportunity to lead Western. It is a terrific organization with dedicated employees and I look forward to all that we can accomplish together,"

said Bieleny. He assumed the positions on Aug. 22, 2016.



Women power

For the first time in history, four female provincial broker association presidents met at one time in the same year.



(L-R) Julia Marshall, IBAA; Tara Chammartin, IBAM; Linda Dolan, IBABC; and Traci Boland, IBAO.

Rowan Saunders to head Economical Insurance

The Board of Directors of *Economical Insurance* has named **Rowan Saunders** as President and CEO effective November 1, 2016. This follows the announcement on February 19, 2016, that then President and CEO, **Karen Gavan**, will retire this year.

“Economical is at an exciting moment in its history with strong plans in place to accelerate our growth and enhance our competitiveness in the market,” said **John Bowey**, Board Chair of Economical. “We are extremely pleased to have attracted a leader with Rowan’s track record of success to advance our goals.”

Having served as President and CEO of RSA Canada since 2003, Saunders will further the vision of Economical to be one of Canada’s top P&C insurance companies and advance the company’s strategic initiatives.

“I’m very pleased to join Economical at such a critical moment in its evolution. There are so many exciting things underway and I’m honoured to have the opportunity to join a high-



performing leadership team to build on the success they’ve achieved during the last few years,” said Saunders. “Economical is on an ambitious journey to unlock its full potential and emerge as a national leader. I look forward to working with the team, driving the strategy, and taking this great company to the next level.”



Frank Cowan offers drone coverage

More and more organizations are using drones in both the public and private sectors. Drones have practical applications such as helping with public safety, emergency services, video and aerial photography, surveying and architecture/construction.

Transport Canada is responsible for regulating drones and requires drones used for work or research to be registered. Transport Canada mandates certain safety regulations including

maintaining a minimum amount of liability insurance. Frank Cowan Company's liability and property policies can now be enhanced with endorsements to cover drones. This coverage is intended to close the gap in liability and property insurance because of aviation exclusions. This is not a stand-alone product but rather an enhancement to your existing program.

While Frank Cowan's drone endorsements are primarily designed

to offer coverage for drones 25kg or less and subject to Transport Canada exemptions, coverage is available for select drones that require a Special Flight Operations Certificate (SFOC).

Coverage is tailored specifically for drones having unique exclusions for both property and liability. An application is required in order to quote. For helpful risk management considerations regarding the use of drones, please visit www.frankcowan.com.

Zurich North America simplifies organization

Zurich has announced changes to its organizational structure, bringing together its Commercial Markets and Global Corporate businesses in North America.

Effective January 1, **Paul Horgan** will lead the newly formed unit. Horgan, formerly Head of Global Corporate in North America, will report to **Mike Foley**, CEO of Zurich North America, and to **James Shea**, CEO of

Commercial Insurance globally for Zurich.

Shea commented, "Paul's 30 years of experience, in addition to his Zurich experience leading our Global Corporate North America team and global leadership roles in Underwriting and Reinsurance, make him a great choice to lead this team."

Also effective January 1, Zurich North America is naming **Craig Fundum** as Chief Administrative Officer.

Fundum, formerly Head of Commercial Markets, will be responsible for Strategic Execution, Human Resources, Communications, Community Investment, and Employee Engagement. Fundum also will chair the company's Risk and Control Committee in North America, coordinating with Audit, Risk, and Compliance. In this new role, Fundum will continue to report to Foley.



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Allianz Global Assistance appoints Phil Hibbert CEO

Leading Canadian travel insurance and assistance provider, Allianz Global Assistance, has appointed **Phil Hibbert** as Chief Executive Officer (CEO), effective immediately. Phil has held key leadership roles within Allianz Global Assistance since March 2012, most recently as CEO of Allianz Global Assistance New Zealand, Singapore and Malaysia.

Prior to his Allianz experience, Phil gained significant leadership experience through 15 years in the financial services and insurance industries. He has also had success as an entrepreneur, founding an insurance business that

was eventually sold to a large insurer in New Zealand.

In his new role as CEO, Phil will focus on driving growth with existing and new partners in the company's strategic distribution channels of travel agencies, brokers and financial institutions. Additionally, he will lead the company's continued expansion as a medical assistance and cost containment provider of choice for Canadian and international insurers. He will also guide the Canadian operations in completing all integration activities related to the January 2015 merger with TIC Travel Insurance Coordinators.

Phil says, "I'm delighted to be joining Allianz Global Assistance Canada as its new CEO. The Canadian operations has made the most of its recent merger, realizing incredible growth during its evolution into a leading provider of comprehensive travel insurance and high-touch assistance services, spanning all distribution channels. I am excited to lead the Canadian team in continuing to build on this momentum, while finding new and innovative ways to leverage technology and improve service for our partners and customers." 🙌

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————— Rob Rice, Owner/Operator, Home Hardware, Fort McMurray —————

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