



THE MANITOBA **BROKER**



VOLUME 17, NUMBER 3, SEPTEMBER 2009

IBAC HILL DAY 2009

- **IBAM Golf Day**
- **Horizon merges with Ryan Gateway**
- **Ducharme Agencies celebrates golden anniversary**

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IBAM plays major roll in 2009 national political efforts

The Insurance Brokers Association of Canada organized brokers from all of its member provincial associations to converse with over 100 Members of Parliament and Senators in a variety of business meetings.



(L-R) Mario Reimer, Huw Williams, Dave Schioler, Wade Garriock & Canada's Minister of National Defence, Hon. Peter MacKay.



IBAC President Peter Fredericks, Hon Peter MacKay (sporting rugby injury) and Justin MacGregor, President-Elect, IBAC.



Hon. Rob Nicholson, Minister of Justice and Attorney General of Canada and Dave Schioler.



Dave Schioler and Hon. Vic Toews, President of the Treasury Board.



Larry Watson and Merv Tweed, MP for Brandon-Souris.



Dave Schioler, Winnipeg South MP Rod Bruinooge and Wade Garriock.



Paul Szabo, MP for Mississauga South, John Morin, Past President, IBAC and Katrina Hueging, IBAM's YBC Chair.



Wade Garriock and Hon. Anita Neville.



Peter Fredericks, IBAC President, addresses the crowd.



Hon. Vic Toews and Dave Schioler with Bipper blanket.



Dave Schioler and Hon. Gurbax Malhi, MP for Bramalea-Gore-Malton.



Speaker of the House the Hon. Peter Milliken, Hon. Anita Neville, Winnipeg South Centre MP and Dave Schioler.



MP Hon. Scott Brison and Dave Schioler.



MP (Lib) Bonnie Crombie, Mississauga, Streetsville and Dale Rempel.



The Hon. Vic Toews, Dale Rempel and Brian Gilbert.



Wade Garriock with MP Merv Tweed holding Bipper blanket.



Steve Masnyk, Mgr. Public Affairs, IBAC; with Dean Del Mastro, MP for Peterborough; and Judy Wasylcia-Leis, NDP MP Winnipeg North.



Wade Garriock, Liberal MP Hon. Gurbax Malhi and Mario Reimer.



IBAC President Peter Fredericks and Hon. Peter MacKay.



Senator Steve Green (formerly Executive Director, IBANS) with good friend Dave Schioler.



Dale Rempel, Hon. Vic Toews and Mario Reimer.



IBAC's Dan Danyluk, Hon. Vic Toews and Wade Garriock.



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David Schioler,
IBAM CEO

Help ME ... help YOU.

In the hit movie *Jerry Maguire*, Rod Tidwell's ambitious, talented and somewhat wacked-out sports agent, Jerry Maguire, makes a specific pitch to Tidwell at a critical point in the duo's relationship. Maguire, Tidwell's quawn (i.e. coin) man – who eventually did SHOW THE MONEY to the star football player – says to Tidwell; "I am out here for you. You don't know what it's like to be ME out here for YOU. It is an up-at-dawn, pride-swallowing siege that I will never fully tell you about, OK? ... Help me ... help you – help me, help you."

In contrast to Maguire, I am extremely proud to be *out there* for you in broker land. But strangely enough, there is a certain similarity I see with regard to both the tremendous capacity of, and my within call for brokers to help themselves by helping their association. In terms of what Maguire's remarks would translate into for IBAM and yours truly, it would mean a call to those talented individuals in our wonderful industry to step forward to help the brokers' association and therefore me as your association CEO as well, to continue to try to produce positive and substantial results for you in this - *your* business. So I say; "As you have done for the last number of years - help IBAM ... help you – help IBAM, help you."

Scott Andrew, our current IBAM President, is helping you by helping the association. IBAM Board Chair **Wade Garriock**, who will complete his formal run of service to the association in the Spring of 2010, followed in the footsteps of his father and grandfather in terms of serving as IBAM's President. Current Board member, **Curtis Wyatt**, also succeeds

his father in service to the association. In this vein, it follows that brokerage industry heavyweight Horizon Insurance, (featured in this issue with respect to both its recent merger with Ryan Gateway and its meaningful and profound history), should also be recognized for its historical depth of service to its association, which in turn helps YOU in the industry. **Michael Leipsic** previously served as President of IBAM; so did Tony Taronno, currently Horizon's Managing Director, Commercial Insurance Operations. Horizon's **George Miller** and **Brent Gilbert**, formerly of Stewart-Greenslade, also served as Presidents of our association. As we speak, Horizon's CFO **Keith Jordan** and manager **Pamela Gilroy-Rajotte** serve on IBAM's Board of Directors. MIG's **Brian Gilbert** – IBAM's national political champion, along with now MIG's **Larry Watson**, have also served the association in its highest office. **Irwin Kumka** was another who served proudly during my tenure at IBAM. It is of note, of course, that many, many others have served their association well over the years. By doing so, they have helped us – and they have

therefore, helped you.

Maybe we are a lucky bunch or just smart – or both. But we have at least recently enjoyed a wealth of skill, dedication and experience contributing to the success of the association and in turn the industry. Last Fall's successful conclusion to strategic work with Manitoba Public Insurance was but one pure example and show of brokers working to help their association in order to help themselves. Believe me, by any standard, we had a great measure of team and individual talent serving your interests at that time. And as a result of those efforts, we were able to SHOW YOU THE MONEY. We still have a great team; we are fortunate. But we continue to want and require your help and support. We have much work to do over the next couple of years – with MPI and other insurers, the Insurance Council, the Superintendent and with the various levels of government. Again, we need your help.

So I say to you - you, our brokers – you are indeed helping your association and therefore yourselves in many ways. You pay your dues. You contribute to and take part in our broker Errors and Omissions insurance program, you enroll in our education and professional development courses and you attend our convention and other events in large numbers and with terrific involvement on an annual basis. You call me or visit me or help me on a regular basis in regard to issues of importance and interest to you and your colleagues. YOU TAKE PART. DON'T STOP. ON THE CONTRARY, CONTINUE TO HELP IBAM ... HELP YOU – HELP ME, HELP YOU. Be Rod Tidwell – for this is the key to your success. #

"As you have done
for the last number
of years - help IBAM
... help you – help
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In the media...



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**Manitoba
Public Insurance**

Insurance firms merge for future

By David Kirkham

Even though he offers a prospect that none of his clients want in the, Michael Leppic believes a newly combined merger leaves his company well-positioned for its second century of operation.

The president of Winnipeg-based insurance brokerage Horizon Insurance has finalized a merger with another local firm, Ryan Gateway Insurance Brokers.

The marriage joins the largest insurance brokerage in the province (Horizon), with the oldest (Ryan Gateway was founded in 1902, two years before Horizon's predecessor firm, Arrowhead & Leppic).

Leppic said the merged entity, which will adopt the Horizon banner, has 10 locations, 195 employees and annual revenues of about \$20 million. (The Ryan Gateway name won't disappear from the business landscape, however, as its six Winnipeg locations will continue under that brand.)

Fifteen years ago, before the first of about a dozen mergers and acquisitions, Horizon had nine people and revenues of less than \$1 million. As the firm has grown, it has significantly increased the size of its retail staff and the number of manufacturers from which it sources home, travel, health and life



Horizon president Michael Leppic (left) and CDO Nadia Jordan in firm's new digs.

materials that were competitive, you end up being able to provide a better product to your customers and one that is more competitively priced. We need to move competitively, to be bigger and more efficient," he said, noting Ryan Gateway's specialty is home and auto insurance.

Leppic said the insurance business really hasn't changed much since his grandfather, Lank, used to walk up and down Portage Avenue shortly after the turn of the 20th century asking passersby if they had much insurance for their investment portfolios. He said with the retail side of the industry dominated by giants such as the Big Five banks, firms with superior customer service will be left standing in the long run.

"We will be a business you can't ignore never have to use it," he said.

Horizon, which recently relocated its head office from the Grand Fork Shopping Centre to 11,000 square feet in a St. James office tower, is also a partner with Fininvest Insurance Brokers in Ignatius and Radcliffe Tower.

Bryan Alton, president of Ryan Gateway, will remain with the company as a member of its board of directors. He will still be involved with some customer service. He said merger and acquisition activity in the insurance brokerage segment has been on the rise in North America for the past two decades, except Manitoba.

"Consolidation has been very slow here over the last 20 years," he said. Alton said he believes Horizon will be at the forefront of change.

Winnipeg Free Press

THURSDAY, MAY 21, 2009

Jobs aplenty — but only in ke

By Geoff Kirkham

MANITOBA may be in the midst of an economic downturn, but you'd never know it by talking to people in the manufacturing game.

Those sectors, such as manufacturing, have suffered layoffs. But if you hear the right employment leaders, experts say there are and there always is a pick up the slack.

One of the business demand areas is information technology, an area that continues to grow in complexity and usage.

Sergio Molina, president of Signature Technologies, a Toronto-based IT consulting firm with offices across the country, including Winnipeg, said demand for business applications, systems analysis, project leaders and project managers is up 17 to 13 per cent in the last two months.

"Some projects that were on hold for six to 12 months are now again getting the

green light," he said.

Stable demand, managing partner of Horizon Insurance, is equally bullish. He said insurance is an economic proof an industry as you can get as people need to ensure their vehicles, homes and businesses are covered in the economy is performing.

"If everybody is doing really well, people don't need insurance," he said. "If anything, when things are tighter, people are more inclined to buy insurance."

That's what has fueled Horizon Insurance's growth over the last year, during which time its five locations have grown to 42 employees from 30, and why it hopes to increase its



Sergio Molina

the Dauphin Herald

Thursday, July 23, 2009

Providing serving the Dauphin Valley in Manitoba's Parkland

City hires new EDO

By M. A. Nadeau
Herald Staff

Dauphin has a new economic development manager. David Lefebvre, a local businessman, will be the city's new economic development manager. He will be responsible for the city's economic development and will be working closely with the city council and the business community.

Lefebvre has a long history in the city of Dauphin. He has been involved in many community projects and has been a member of the city council for several years. He will be taking over the role of economic development manager from the previous holder of the position.

City earns spot on tour

Special Staff

The Royal Canadian Mounted Police (RCMP) is touring the city of Dauphin. The tour is part of the RCMP's 150th anniversary celebrations. The tour will include a visit to the city's historical sites and a meeting with the city council.

The tour is expected to be a successful one. The RCMP is a highly respected organization and its visit to Dauphin is a testament to the city's commitment to law and order.



Community Promotion coordinator Tara Goss, left, and a group of children and adults posing for a photo.

IBAC donates blankets community women's shelter

"Blankets Of Warmth For A Caring Community" took place yesterday at the Portage Family Abuse Prevention Centre. Portage Mayor MP Candice Hoepfner attended the event and presented the centre's Director, Joyce Schrader, with 25 blankets donated by the Insurance Brokers Association of Canada. Hoepfner believes the event is important in recognizing and bringing awareness to the issue of domestic violence.

Tara Channarath, representing the IBAC, explains the project runs annually, and they appoint a different MP to present every year. She notes, Hoepfner selected the Portage Family Abuse Prevention Centre as one of the participants in the project. Centre Director Joyce Schrader says she recognizes the contribution as a part of the community's generosity and support. She adds, the small gifts are what make a big difference in the lives of clients at the centre.



PortageOnline.com

Insurance deadline approaching quickly

By M. A. Nadeau
Herald Staff

The deadline for companies to report on their 2008 financial performance is approaching quickly. The deadline is July 23, 2009. Companies that fail to report on time may face penalties and may be removed from the stock exchange.

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Market Finder starts page 33

THE WINNIPEG SUN

Good policies 'lock' owners

Water damage...
Scholar said most policies have provisions for basic water damage due to storm back-up and similar inconveniences, but not for the large-scale, week-to-week flooding south-western Manitobans seen in spring.

'Crazy weather'
"Water damage of different kinds is gradually taking over as a No. 1 threat, compared with fire damage, in terms of insurance," he said. "With all the crazy weather that we're experiencing worldwide, water damage is a growing phenomenon."
"Insurance companies are looking more and more at this."
Scholar points to a system in some American flood-threatened jurisdictions where homeowners pay a slightly higher premium, so there is a combination of coverage from insurance companies and different levels of government. Choose not to shell out for the higher premium, and you won't see any disaster relief dollars.
Coming up with sure flood insurance measures is what some of the discussion will centre around when IBAM's conference and trade show convenes in Winnipeg today.
Highlights include tomorrow's President's Dinner at the Fairmont Hotel that will see the IBAM welcome a new president — Scott Andrew, of Andrew Agencies in Virden — as well as a speaking engagement with Olympic champion Caitriona Le May Doan, and an insurer's panel, welcoming six of Canada's top insurance executives.
More than 1,500 people are expected at the three-day event.
— Sam MacNeil

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TMB following brokerage growth

Activity	TMB Issue
Reider Insurance acquires Mutual Agencies Ltd.	September 2009
Horizon Insurance and Ryan Gateway Insurance Brokers merge	September 2009
Ranger Insurance acquires Watt Insurance	June 2009
Andrew Agencies acquires Westpark Insurance	September 2008
Lakeview Insurance acquires Community Insurance	September 2008
Lakeview Insurance acquires Martinsville Insurance (SK)	September 2008
BSI acquires Niverville Insurance	March 2008

Reider Insurance expands and opens new site

Winnipeg's Reider Insurance has now opened its newest location at 1630 Ness Avenue in Madison Square.

Shale Reider, Managing Partner of Reider Insurance, is pleased to announce that **Marvin Pearlman**, President of Mutual Agencies Ltd., has agreed to join up with Reider Insurance to launch the new Madison Square location. Mutual Agencies is a family business originally started by Marvin's grandfather over 60 years ago. The new location will provide Autopac, home and business insurance.

Reider Insurance is also a family business, started by Reider's father over 40 years ago. The two companies share a core dedication to personalized customer service.

Reider Corporate Insurance Solutions along with the Reider Insurance head office has also moved to the same building at 1630 Ness. Reider Corporate Insurance Solutions specializes in providing business insurance to small-to-medium businesses across Western Canada.

The new location celebrated its Grand Opening the week of June 15. Saturday, June 20, was Family Fun Day with a bounce castle, giant slide and balloons for the children. 🎈



Who did you say you work for???

With the current pace of mergers and acquisitions, are you still happy to go to work everyday?

Reider Insurance is a family owned brokerage that has been in business for over 40 years. Our successful growth is attributed to our belief in "putting the customers first".

Reider Insurance is currently hiring for the positions of Personal Lines Sales Representatives and Senior Commercial Lines Sales Representatives. If you believe in putting the customer first why not call for a confidential interview.

CONTACT: Shale Reider – 956-7300 jobs@reider.ca

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IBAM proud to host IBAC meetings

The Insurance Brokers Association of Canada is a federation of 11 provincial and regional associations of property and casualty insurance brokers. Through its member associations, IBAC represents approximately 33,000 plus insurance brokers in virtually every community across the country. Similarly, the Insurance Brokers Association of Manitoba is an organization representing approximately 1,800 broker members from all communities across our province. Make no mistake about it – we are a meaningful group contributing to Manitoba politics and certainly to the Manitoba economy.

This year, IBAM is pleased to be hosting the IBAC Annual General Meeting, associated meetings and social calendar in Winnipeg from September 16 to 20. As your President, I am proud to be participating in both our national and provincial efforts in order to ensure that insurance brokers remain the primary provider of insurance services in Manitoba.



Scott Andrew,
IBAM President

Following is a schedule of these important meetings that will affect brokers across the country.

Tuesday, September 15 8:00am – 5:00pm	Executive Committee Meeting
Thursday, September 17 8:00am – 10:15am 8:00am – 10:15am 10:30am – Noon 1:30pm – 4:30pm 4:30pm – 5:30pm	Chief Staff Executives Meeting Presidents' Council Meeting Political Action Committee Meeting Board Meeting Executive Meeting
Friday, September 18 9:00am – Noon	Board Meeting
Saturday, September 19 9:00am – 11:00am 11:00am – 11:30am 1:00pm – 2:00pm	Annual General Meeting New Board Meeting Executive Committee Lunch & Orientation Session





**PD Committee Chair
Tara Chammartin**

PD forever evolving

TMB sat down with Professional Development Committee Chair and IBAM Board Member **Tara Chammartin** to find out what members can look forward to in the way of PD in the coming months.

Q - Who sits on the PD Committee with you?

A - We have a great team in place for this year. Working with me are Pamela Gilroy-Rajotte, Keith Jordan and Katrina Hueging from Horizon Insurance and Curt Wyatt from Wyatt Insurance, and of course the wonderful IBAM staff.

Q - What are the Committee's priorities?

A - This year we are trying to focus on coming up with a great line up of fresh new courses. We are always looking for new, creative course ideas – so if you have a suggestion, please feel free to contact me! Another key focus of ours is marketing our education seminars

to our membership; we really want to focus on making sure that members receive information on seminars that are relevant to their positions in their brokerages or education goals.

Q - What's new in the area of Education this year?

A - There are a couple of great new courses that IBAC has developed and launched recently. The first one, the Best Practices Producer School, involves 12 days of intense sales training split into 4 groups of 3 days each, which includes a mentorship aspect along with an accountability factor. To date, the pilot course has been going really well and I have heard nothing but positive feedback from the attendees. The second

course being offered is the CPSA Professional Selling Course. This is a national program that has been customized by **brokers for brokers** in order to enhance sales knowledge and skills within your brokerages. Lastly, I am really excited for the new Insurance MBA program that IBAC is hoping to release late this year or early next. All brokers should have received a survey regarding the launch of this product, and the feedback and results of this survey indicated a great interest in it. I will let you know when the program is in full launch!

Q - Can you comment on the progress of the recent PD initiative of trying to have a PD "champion" in each brokerage?

A - This is still a major focus for us this year; we really want to work with brokers in determining their PD Champion in all offices. This really ties back in with the marketing aspect of seminars and making sure that members receive education information that they are interested in and that is relevant.

Q - Any final words to IBAM members re: Professional Development?

A - I really look forward to my new position as Chairperson of the Association's PD committee. As a long-time broker, PD committee member and facilitator, education and professional development is something that has always been important to me. I am a strong believer in continuing education as our industry is constantly changing and whether it is insurance knowledge you require, technology training, or general office skills, we want IBAM to be the number one provider of seminars for you and your brokerages! Feel free to contact me at any time if you have suggestions or comments on any Professional Development issue (Email: tarac@rempelinsurance.com). 📧

"Education and professional development is something that has always been important to me."



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Brett McGregor,
Guild Insurance,
Young Broker
Committee Chair

New leadership, same dedication

As I start my year as Chair of the Young Broker Committee I would like to begin by thanking **Katrina Hueging** for her leadership as Chair over the past year and to **Mario Reimer** for his guidance in the Past-Chair role. These two individuals have dedicated a huge amount of time to the Young Broker Committee and our Network and deserve to be commended for it.

I look forward to my upcoming year as Chair of the Young Broker

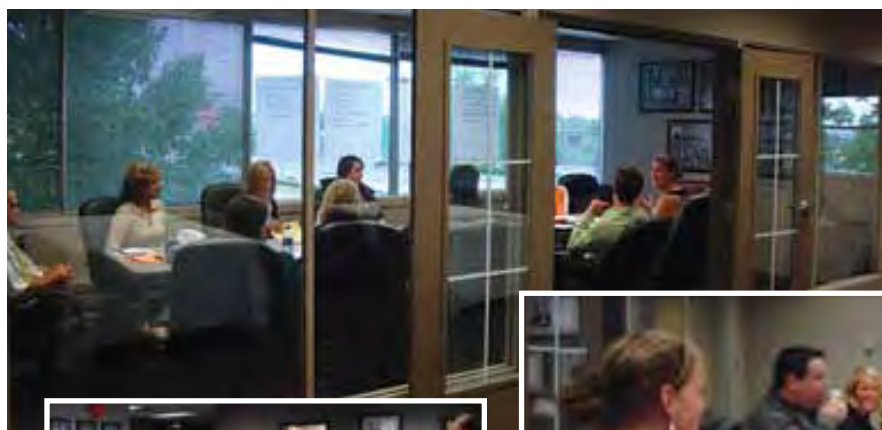
Committee. We have just come off a planning session at the new IBAM office where we have organized our activities into categories of Young Broker Network Development, Community/Industry Involvement and Networking. We have an exciting year planned on which we will keep you updated in upcoming issues of *The Manitoba Broker*.

Through the summer months we will be working on our annual budget to be presented to the IBAM Board at

our Joint YBN/IBAM Board meeting on September 24. Katrina and I are also looking forward to traveling to New Orleans in September to attend the Young Agents Leadership Institute as part of the American Big "I" Conference where we can meet and learn from our American counterparts.

At the time of this writing, we expect another successful Young Broker Golf Tournament, this year being held at the beautiful Granite Hills Golf Course in Lac du Bonnet. 🏌️

YBC planning session at IBAM's new office:



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Century-old Horizon broadens its scope

By Michael Stimpson



INSURANCE, which has been growing mightily in the last few years, got a whole lot bigger in July when it completed a merger with Ryan Gateway Insurance Brokers.

The merger adds six locations to the Horizon family, bringing the total to 18. It also unites the histories of Manitoba's oldest local brokers, 106-year-old Ryan Gateway being the older by just two years.

Horizon president **Michael Leipsic** cites constant change in the marketplace as the main reason for this merger. "The Leipsic family has been doing insurance business in Manitoba for over 100 years and we recognize the always-changing

and ever-increasing demands of the modern-day insurance consumer," he says.

"Customers now expect us to bring a higher level of product expertise as well as the ability to present them with the greater opportunities that will meet their needs. We want to be seen as a trusted adviser, and a merger like this will allow us to provide that unprecedented level of personalized service."

Ryan Gateway president **Bryan Alsop** joins Horizon's board of directors with this merger. He says the deal means "exciting opportunities for further growth and expansion," but also carries an assurance of continuity.



(Seated L-R) Keith Jordan, Chief Operating Officer; Michael Leipsic, President; Peter Leipsic, Executive Vice-President.
(Standing L-R) George Miller, Managing Director, Portage la Prairie; Bryan Alsop, Executive Vice-President; Brent Gilbert, Managing Director, Best Practices.

"We will continue to provide our customers with the total commitment of our resources, our people, our products and our expertise," Alsop says. "We will continue to provide prompt and efficient claims service and we will continue to honour our commitment to excellence and to serve their needs to their complete satisfaction."

Ryan Gateway offices will remain at their pre-merger locations and continue to operate under that banner. As well, Alsop adds, those locations will continue to offer personal lines from The Sovereign General Insurance Company.

Horizon's insurance company partners include Aviva, Wawanesa, Manitoba Public Insurance, Portage Mutual, Intact and more than a dozen other insurers.

Horizon now has 18 retail locations, an 11,000 sq. ft. head office on Portage Avenue and operations that include handling over 75,000 Autopac registrations annually. It now will insure more than 25,000 homes, 750 farms and 2,000 Manitoba businesses.

It began in 1905 as Aronovitch and Leipsic Insurance, became Leipsic Insurance in 1980, and was re-branded Horizon Insurance in 2004. Horizon now employs over 180 people, two full-time human resources staff and a full-time staff trainer among them.

Michael Leipsic and his management team – which includes son **Greg Leipsic** as director of retail operations – have been busily acquiring brokerages in recent years. Last year, for instance, saw the two Portage la Prairie offices of Stewart-Greenslade join the Horizon fold.

"Each acquisition brings additional experience and professionalism to the Horizon team," remarks chief operating officer **Keith Jordan**. "The Portage merger saw local owners **Brent Gilbert** and **George Miller** join Horizon's management, while this current merger will see Bryan Alsop, **Brian Crabbe** and **Rick McGuff**, all former shareholders of Ryan Gateway, become partners of Horizon Insurance."

Leipsic has been with the business his grandfather co-founded for almost half of its 104 years. He was a lad of 14 when he began working at its Main Street office as a mail clerk in 1954.

In that same year, downtown Winnipeg had one of the largest and most spectacular conflagrations in its history. The Time Building, at the northwest corner of Portage and Hargrave, was destroyed by fire, and nearby buildings sustained great damage.

A photo of the blaze is one of several framed pictures on



(L-R) *Ginette Arnal-Hofer, Manager, Human Resources; Katrina Hueging, Manager, Training and Development.*

"Customers now expect us to bring a higher level of product expertise as well as the ability to present them with the greater opportunities that will meet their needs."

the walls of Horizon's boardroom. Leipsic says his father and grandfather responded to the disaster immediately, going directly to the scene that day to help clients with their claims.

"And we do the same today," adds Jordan.

"Claims time is 'crunch time,' when brokers really show their stuff," Leipsic proclaims. "Once that claim occurs, clients are looking at us, saying 'What'll I do now?' We're going to be out there at four o'clock in the morning when people need help," he says.

"Sure, you can talk about our locations, and how they're conveniently located. But then Shoppers Drug Mart can make the same claim. An insurance broker has to offer more than that."

Horizon's staff includes two dedicated, full-time claims representatives, he points out. "All they do is fight for our clients' claims."

Asked for insight into his approach to business, Leipsic talks of buying an appliance, having lunch and shopping at a clothing store. He's mentioning these things not just to be facetious, but to make a point.

"I say these things," he says, "because the product that we sell is unlike them. You can't see it or taste it or touch it, and you hope you never have to use it."

"But if you do, you want to know it will work. And that's where the independent broker shows his mettle." 🍷

A new partner on the Horizon

Ryan Gateway, one of Winnipeg's longest serving insurance brokers and Horizon, Manitoba's largest, locally-owned insurance broker, are proud to announce their merger.

Ryan Gateway will continue to offer its customers a level of service for which it has become famous, but will now bring an even greater range of insurance options.

Combining Ryan Gateway's 106 years and Horizon's 104 years in the industry, Manitobans will now have access to a level of insurance expertise rarely seen before; all handled through 17 locations across Southern Manitoba.



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Gore Mutual | St. Paul Travelers | SGI Canada



By John Knotek,
BMO Bank of Montreal®

AIG Life Purchase

Last September, AIG Inc. was in the news as it experienced heavy financial challenges and required massive support from the US government. Speculation was rampant of potential restructuring, asset sales and even AIG's long term viability. While many of AIG's woes reportedly stemmed from areas with credit market exposure, it's safe to surmise that the negative publicity raised concerns from advisors and AIG policy holders themselves. This came despite the fact that many of AIG's subsidiaries in 130 countries including those here in Canada remained financially healthy operations.

Through problems come opportunities, and in January 2009, BMO announced a definitive agreement to purchase AIG Life Insurance Company of Canada. This acquisition was highly attractive, as growing our life insurance business is a strategic priority and it brought complementary life products to our growing BMO Insurance division. Also, the purchase expanded our presence in the advisor market, through access to 5,000 active life brokers – a channel that we did not previously utilize. At the same time, the acquisition will strengthen BMO's overall financial planning, wealth and retirement offering, giving us the ability to expand client relationships. As there are substantial synergies with wealth management, our BMO Insurance division, which now includes the AIG Life purchase, will be integrated into our Private Client Group.

A quick Internet scan suggests the acquisition is viewed positively. Canadian consumers need financially strong players like BMO Insurance in the life insurance market. With certainty now restored to policyholders, advisors and employees alike, it will be business as usual.

What will change will be the introduction of the BMO Insurance brand to former AIG Life advisors, customers (including showing up as direct debits for their life premiums) and the marketplace at large. Part of this includes our rebranding of the Toronto head office. While the BMO Insurance brand has been around for two years and BMO Life for almost 10, this increased presence may give you reason to pause. However, rest assured that our insurance business does not involve

any P&C products but is concentrated on a comprehensive suite of life insurance offerings, including universal life, term life, and whole life. Through the combination of such life offerings, various distribution

channels and our industry-leading advisors at BMO Nesbitt Burns, we will now be able to provide clients with investment and tax-efficient insurance solutions to help them secure their lifestyle and retirement needs. #

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...and their policy was coming up for renewal. We were told there were new board members who were supporters of a competing brokerage, and we were given the opportunity to bid on the renewal as well.

We input the data into Policy Works and created a submission. Underwriters were very pleased to quote, based on the quality of the submission: all of the information was presented and the need for “back and forth” communication to gather additional information was eliminated.

We received several quotations and the incumbent market came in with better terms than previously offered based on the fact that they now had full underwriting information and high quality photographs of the risk.

We presented the Policy Works proposal to the client. They were extremely impressed with the quality of the proposal document and expressed their pleasure with “all the hard work we had done” to secure the renewal rates. Once we received the go-ahead from the client, binders were promptly issued from Policy Works and delivered to the client, demonstrating our capability to deliver quickly and professionally.


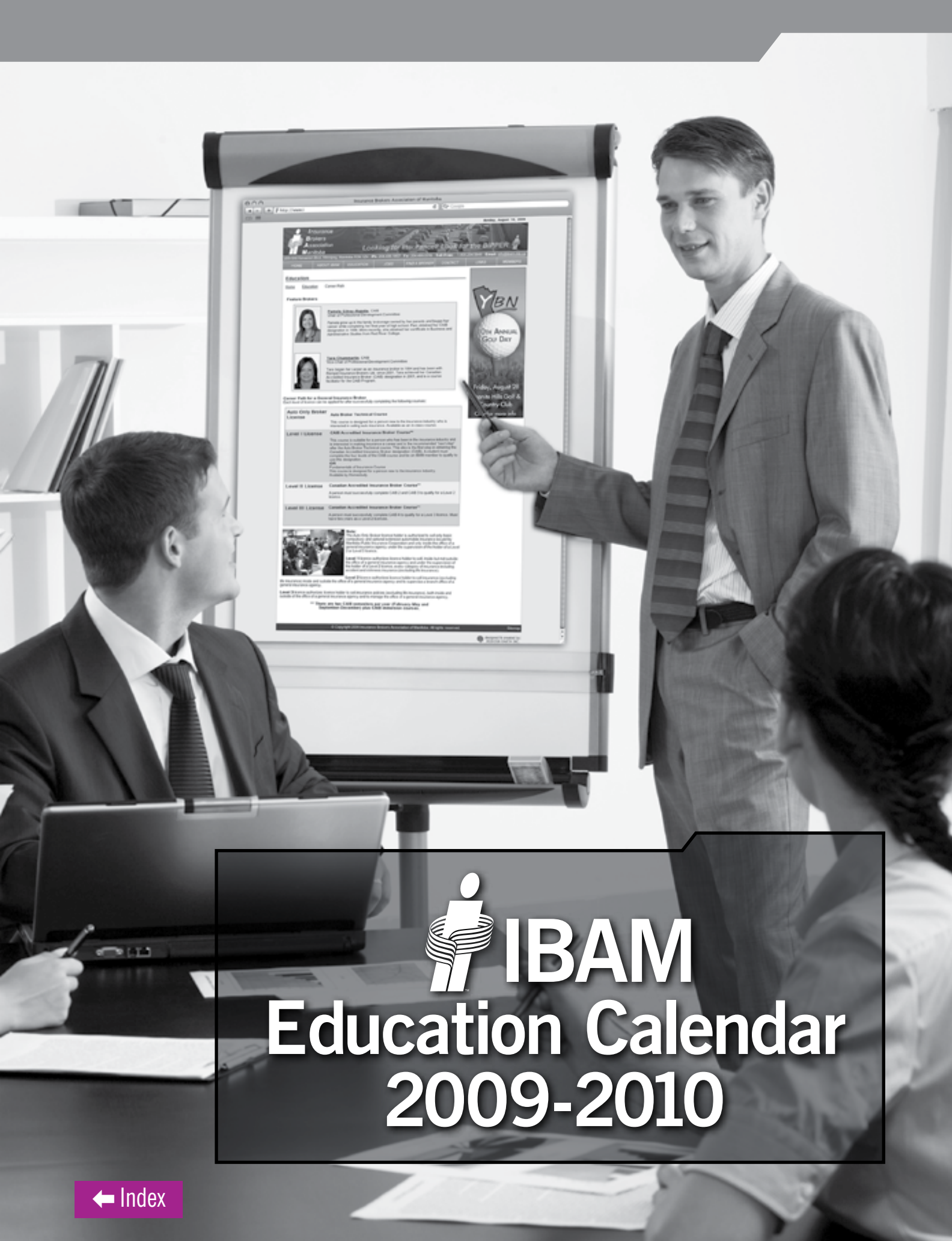
Policy Works simplifies the process (from submission to proposal to binder) and helps streamline our commercial policy functions for both new and renewal business. We are extremely pleased to be able to partner with Policy Works!

”

Douglas J. Fast, CAIB
Commercial Insurance Manager
MIG Insurance Group Ltd.
Portage La Prairie, MB



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IBAM Education Calendar 2009-2010

Education Calendar 2009-2010

Auto Broker

September	1-3	2009	&	September	23-25	2009
November	4-6	2009	&	November	25-27	2009
December	1-3	2009	&	December	21-23	2009
January	6-8	2010	&	January	27-29	2010
February	3-5	2010	&	February	24-26	2010
March	3-5	2010	&	March	24-26	2010
May	6-8	2010	&	May	27-29	2010
June	1-3	2010	&	June	22-24	2010

Fundamentals of Insurance Immersion

June 14-18, 2010

CAIB 1 - Immersion

September 21-26, 2009
January 18-23, 2010

CAIB 2 - Immersion

October 19-24, 2009
February 8-13, 2010

CAIB 3 - Immersion

September 28, 2009
January 25-30, 2010

CAIB 4 - Immersion

November 16-21, 2009
March 8-13, 2010

CAIB 1 – Discussion Groups

September 15, 2009
February 2, 2010

CAIB 2 – Discussion Groups

September 24, 2009
February 4, 2010

CAIB 3 – Discussion Groups

September 21, 2009
February 1, 2010

CAIB 4 – Discussion Groups

September 23, 2009
February 10, 2010

CAIB/CPIB Exams

September 9, 2009
December 2, 2009
February 10, 2010
May 5, 2010
July 7, 2010



Getting Started as a General Insurance Broker

To be a general insurance broker in Manitoba you are required to hold a general insurance agent/broker license. Licenses are issued by the Insurance Council of Manitoba (204) 988-6800.

In addition to verifying that applicants' education, experience and errors and omissions insurance requirements have been met, the Council also reviews applicants for suitability. ICM also requires that criminal records checks accompany any first time applications for licensing.

To qualify for a license, you must be employed by a

licensed brokerage. Any changes to your job status (i.e., unemployed or new employer) must be reported to the Council. If you are not working for a licensed brokerage, your license will be terminated. You can apply to Council to have it reinstated within the same licensing year or you can make application to Council for a new license within 12 months of termination, without having to retake the licensing exam.

There are four levels of general insurance licenses. The Career Path indicates the education requirements and authority for each level. www.ibam.mb.ca/education.htm

CAREER PATH

Choosing the entry level option that's right for you.

If you are interested in selling Autopac only (this is where many brokers get their start), the **Auto Broker Technical Course** will be your choice. This course will provide you with detailed information on the Autopac products and equip you with the knowledge and skills required to meet the needs of your Autopac clients. It qualifies you for an Auto Only Broker License.

As indicated in the Career Path successful completion of either Canadian Accredited Insurance Broker (CAIB) 1 or Fundamentals of Insurance meets the education requirements for an unrestricted Level 1 general agent/broker license. Application for a Level 1 license must be submitted to The Insurance Council of Manitoba within one year of successful course completion.

CAIB 1 is the next step on the career path, following

the Auto Broker Technical Course and qualifies a student for a Level 1 General License. There are 4 levels to the CAIB program and CAIB 1 meets the education requirements for a Level 1 license. Successful completion of CAIB 2 & 3 qualifies the student for a Level 2 license and CAIB 4 qualifies for Level 3 license (must have two years as a Level 2 licensee).

The Fundamentals of Insurance course covers the basics of general insurance, including auto, personal and commercial insurance. Exams are available once a month.

One advantage to taking CAIB 1 as opposed to the Fundamentals of Insurance is that if you are planning to eventually have the "CAIB" designation after your name, you must take all levels of CAIB including CAIB 1. CAIB 1 is also viewed as the natural progression in the education process following the Auto Broker Technical Course.

EDUCATION CALENDAR

Disclaimer

All information provided in IBAM's 2009/2010 Education Calendar was accurate at the time of publication but venues, instructors, topics, dates and any other statements made herein are subject to change without notice. While coffee is served at most seminars, no food is provided unless indicated. All classes are subject to minimum attendance requirements. There is a \$20 administration fee applicable on all returned cheques.

VISIT
www.ibam.mb.ca
FOR MORE
INFORMATION

Auto Broker Technical Course

With the need to provide excellent customer service, brokers require more knowledge and expertise than ever before in the marketing of Autopac products. This Program was developed to provide new brokers with the skills required to provide a higher level of expertise to their auto clients than ever before!

The Auto Broker Technical Course is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level Auto Only Broker License.

The Auto-Broker Technical Course has three phases.

Phase I Three days providing an overview of auto insurance (focusing

on the history, terminology and basics of this area of the business), information on the Insurance Council of Manitoba and a customer service component.

An exam will be written on the third day of the course and students attaining a grade of 70% or higher will move on to the next phase of the program.

Exam Details:

- 30 multiple choice questions
 - 1 hour to complete the exam
 - Pass mark 70%
 - If required, exam rewrite fee \$84.00
- Results available on the IBAM website: www.ibam.mb.ca

Phase II Two weeks of supervised training in the brokerage, which includes IWS computer assisted instruction (tutorial) and shadowing of Key Autopac Person completing everyday transactions.

Phase III Three days of MPI Introduction to Autopac Training, in classroom with instruction through IBAM. At completion, students will challenge the MPI Introduction to Autopac Training test and successful completion (pass mark 75%) will meet the education requirement for a Level Auto Only Broker License.

AUTO BROKER Technical Courses

The cost of the course is \$472.50 and includes tuition, all course material, examinations and graduation certificate. Classes run from 8:30am to 4:30pm with a one-hour lunch break (lunch at your own expense).

Course Dates:

Phase 1				Phase 3			
September	1-3	2009	&	September	23-25	2009	
November	4-6	2009	&	November	25-27	2009	
December	1-3	2009	&	December	21-23	2009	
January	6-8	2010	&	January	27-29	2010	
February	3-5	2010	&	February	24-26	2010	
March	3-5	2010	&	March	24-26	2010	
May	6-8	2010	&	May	27-29	2010	
June	1-3	2010	&	June	22-24	2010	

Location: Canad Inns – Fort Garry, 1824 Pembina Hwy., Winnipeg. For those requiring accommodations guest rooms are available at a rate of \$89.00 (single or double). For room reservations call 204-478-6421

Time: 8:30am – 4:30pm

Course Cost: \$472.50 (includes GST)



Fundamentals of Insurance

FOI is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level 1 license. This level of license authorizes the license holder to sell inside but not outside the office of a general insurance brokerage and under the supervision of the holder of a Level 2 license, every category of insurance including accident and sickness insurance (excluding life insurance).

This course is available by homestudy. Fee for homestudy is \$215.25 (includes GST), which includes the cost of the Fundamentals of Insurance course manual, as well as the first exam, which must be written within 6 months of the registration date.

OR

5-Day Immersion Class

June 14-18, 2010

Course Location: Canad Inns – Fort Garry – 1824 Pembina Hwy, Winnipeg

Guest Room Reservations: 204-261-7450 or 1-888-332-2623

Room Rate: \$89.00

Time: 8:30am – 4:30pm Mon-Fri

Exam: Sat. 9:00am – 12:30pm

- Exams by pre-registration only. Registration deadlines:
- Winnipeg – One week prior to exam date
- Out-of-Winnipeg – Two weeks prior to exam date
- Exam Rewrite Fee: \$84 (includes GST)
- Results are posted on the IBAM website www.ibam.mb.ca and will be mailed.



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Canadian Accredited Insurance Broker (CAIB)

The Canadian Accredited Insurance Broker Course, developed by the Insurance Brokers Association of Canada, is a nationally recognized course for those brokers looking to enhance their professional skills.

CAIB courses will familiarize brokers with the major coverages that generate 90% of premiums. As well as coverages, the course also deals with the management of marketing and office operations and prepares the student for ownership or management of an insurance brokerage.

COURSE CONTENT

CAIB 1

A comprehensive introduction to the general insurance industry and an in-depth study of personal lines coverages.

*Current Textbook (2005 Edition):

- Introduction to General Insurance
- Habitational Insurance
- Other Habitational Insurance Forms and Endorsements
- Farm Insurance
- The Basics of Personal Automobile Insurance
- Building Towards Professionalism

Successful completion qualifies student to apply for a Level 1 license.

CAIB 2

A thorough examination of commercial lines coverage, including commercial property, crime and business interruption insurance.

Current Textbook (2007 Edition):

- Introduction to Commercial Property Insurance
- Underwriting Commercial Property Insurance
- Commercial Property Insurance – Policy Forms
- Commercial Property Insurance – Additional Coverage Forms
- Commercial Property Insurance – Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 License.

CAIB 3

A comprehensive study of commercial lines coverages, including commercial liability, commercial auto, marine, aviation, surety and risk management.

Current Textbook (2005 Edition):

- Commercial Liability – A Legal Perspective
- The Commercial General Liability Policy
- The Commercial Automobile Exposure
- Ocean Marine and Aviation Insurance
- Surety Bonds
- Risk Management

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 license.

CAIB 4

A sophisticated study of marketing management and office operations of a general insurance brokerage.

Current Textbook (2006 Edition) Revisions are underway, a new text will be introduced:

- Brokerage Formation and Environment
- Producer – Insurer Relations
- The Job of Management
- Financial Management
- Technology and Broker Operations
- Marketing Management
- Building Long Term Relationships
- Quality of Service Management
- Sales Leadership
- Database Management
- Suggested Readings and Case Studies

Successful completion and two years as a Level 2 licensee qualifies student to apply for a Level 3 license.



Canadian Accredited Insurance Broker (CAIB)

PROGRAM OPTIONS

Option A – Immersion/5 Day Class

Option B – Discussion Group

Option C – Self-Study

Online Tutorial (This is an optional study tool to enhance your method of study). **All CAIB levels now available on-line**

Option A: 2009/2010 Immersion/5 Day Schedule

CAIB 1 - Immersion

September 21-26, 2009
January 18-23, 2010

CAIB 2 - Immersion

October 19-24, 2009 (Holiday Inn – 1330 Pembina Hwy.)
February 8-13, 2010

CAIB 3 - Immersion

September 28 - Oct 3, 2009
January 25-30, 2010

CAIB 4 - Immersion

November 16-21, 2009
March 8-13, 2010

Time: 8:30am – 4:30pm Mon-Fri;

Exam: Sat. 9:00am – 12:30pm

Immersion Course Location: The Canad Inns –
1824 Pembina Hwy, Winnipeg

Guest Room Reservations: 204-261-7450 or
1-888-332-2623

Room Rate: \$89

(CAIB 2 – October only) Holiday Inn Winnipeg South –
1330 Pembina Hwy, Winnipeg **Room Rate:** \$105.95

Option B – Discussion Group Schedules:

CAIB 1 – Discussion Groups (Monday Evenings)

September 15, 2009
February 2, 2010

CAIB 2 – Discussion Groups (Thursday Evenings)

September 24, 2009
February 4, 2010

CAIB 3 – Discussion Groups (Tuesday Evenings)

September 21, 2009
February 1, 2010

CAIB 4 – Discussion Groups (Wednesday Evenings)

September 23, 2009
February 10, 2010

Location: IBAM Office – 205, 530 Kenaston Blvd., Winnipeg

Time: 6:30pm – 8:30pm

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CAIB Pricing

Program Option	Cost Per CAIB Course	
	Member	**Non-member
A Immersion/5-Day	\$761.25	\$1,141.88
B Discussion Group	\$514.50	\$ 771.75
C Self Study	\$514.50	\$ 771.75
Online Study Tool (Course fee plus)	\$ 24.00 (plus GST)	Not Available
• 12 week activation		
• All CAIB levels available		
• Online re-enrollment	\$ 38.00	Not Available
E Re-Enrolment –		
Discussion Group	\$105.00	\$ 157.50
R Rewrite	\$ 84.00	\$ 84.00

** The additional fee for Non-members may be credited to Membership Dues within one year.

** While membership in the provincial brokers association is not a pre-requisite of this course, membership IS required for the use of the CAIB designation.

Course materials are sent once payment has been received.

CAIB & CPIB Examinations

Pass Mark:	60 %
Allotted Time:	3 ½ hours

Exam Result Analysis

Exams may be remarked or reviewed by written request submitted within one month of receiving your results.

- A “remark” is a reevaluation of your exam score. Cost \$52.50 (GST included)

- A “review” is an analysis of your exam, which indicates where you need improvement. You will receive a written report, but your exam will not be returned to you.

Cost \$78.75 (GST included)

2009/2010 CAIB & CPIB Exam Schedule

Exam Date	Registration Deadline
September 9, 2009	August 21, 2009
December 2, 2009	November 13, 2009
February 10, 2010	January 22, 2010
May 5, 2010	April 16, 2010
July 7, 2010	June 18, 2010

CONTINUING EDUCATION CREDITS

Completion of each level of CAIB earns the student the following credits:

ICM

12 (Note: For CAIB 4 you may elect to receive either General or Life credits)

RIBO:

CAIB 1	5 Management, 18 Technical
CAIB 2 & 3	8 Technical each
CAIB 4	15 Management

CAIB Honours Graduates are those who achieve mark of 80% when averaged over all of the CAIB exams, without a rewrite. Each calendar year the Manitoba graduate achieving the highest average mark receives an award and acknowledgment at the Education Day Awards Luncheon.

Canadian Professional Insurance Broker (CPIB)

The Canadian Professional Insurance Broker

is the senior designation program developed by the Insurance Brokers Association of Canada and its Member Associations, designed specifically for P&C insurance brokers. CPIB is positioned at a senior level of study with admission prerequisites set as CAIB, CCIB or AIIC/CIP designations.

This program consists of three disciplines: Personal Lines, Commercial Lines and Broker Management. To earn the CPIB designation, students must complete three mandatory and any

three of the elective courses in that stream. The program's courses may also be taken individually for general interest or continuing education credits. Like all IBAC designations the use of the CPIB will be restricted to licensed P&C insurance brokers who are members or associate members of their provincial/regional brokers association. Non-members are welcome to take the CPIB program and will receive a Certificate of Completion upon graduation.

The mandatory CPIB courses will be available through IBAC's provincial/

regional member associations, and may be taken by self-study.

Elective courses can be taken through a university or college of the student's choosing; students then apply to their local brokers association for a transfer credit for an elective course successfully completed. Similarly, students may apply to their local brokers association for a transfer credit for any elective courses already taken at a recognized university or community college prior to enrolling in the CPIB program.

CPIB COURSE OUTLINE

Streams

Personal Lines

Mandatory Courses:

Law & Ethics
Claims Management
and Administration
Advanced Personal Lines

Commercial Lines

Law & Ethics
Claims Management
and Administration
Advanced Commercial Lines

Broker Management

Law & Ethics
Claims Management
and Administration
Business Strategy

Elective Courses (choose 3 within stream):

Accounting /Finance
Marketing
Sales Management
Communications
Business Administration

Accounting /Finance
Marketing
Sales Management
Communications
Business Administration
* Risk Management

* Management Accounting
Marketing
* Human Resources
Communications
Organizational Behavior
Management Information
Systems (MIS)
Sales Management

Outline Key

Brokers must complete 6 courses (3 mandatory and 3 elective courses) in their stream of specialization in order to obtain the designation. The courses marked with an * are strongly recommended due to their relevancy.

COURSE OUTLINE

Claims Management & Administration

- The Brokerage and Claims Management
- The Human experience of Claims and Communication
- Rights and Responsibilities of the Insured
- Rights and Responsibilities of the Insurer
- Rights and Responsibilities of the Public
- Claims by Assignees and Third Parties, The Claims Process and the Legal System
- Bad Faith Claims and Punitive Damages
- The Legal Systems and Claims Alternative Dispute Resolution and Claims a Brokers Perspective

Advanced Personal Lines

- Building Self-Confidence
- Selling to Your Prospect Profile
- Beyond the IBC Residential Forms
- Beyond the IBC Residential Liability Forms
- Seasonal and Secondary Residences
- A Home Based Business
- Travel Insurance
- Risk Management in Personal Lines
- Underwriting
- Case Studies

Law & Ethics

- Basic Law / Business Law
- Professional Ethics I – Ethical Principles and Issues
- Professional Ethics II – Personal and Organizational Ethics
- Insurance Brokers as Professionals at Common Law

- Developing a Risk Management Strategy For Professional Liability
- Corporate Law
- Brokerage in Business – Insurance Brokerages and Business Contracts
- E-Commerce, Privacy Rights, Legislation and Practice
- Employment Contracts – The Employment Relationship
- The Employment Relationship and Termination

Advanced Commercial Lines

- Property
- Liability
- Miscellaneous Coverages
- Financial Analysis
- Financial Applications
- Emerging Coverages
- Risk Management
- Proposals & Presentations
- Sales
- Account Management

Business Strategies

- Strategic Leadership
- Financial Management
- Human Resources
- Inside the Brokerage
- Sales & Service
- Marketing Strategies
- Strategic Communication
- Growth, Valuation & Perpetuation

All CPIB courses are available by self-study

Cost: \$514.50

Exam Date

September 9, 2009
December 2, 2009
February 10, 2010
May 5, 2010
July 7, 2010

Registration Deadline

August 21, 2009
November 6, 2009
January 22, 2010
April 16, 2010
June 18, 2010

Best Practices – Companion Program Workshops

The concept behind the Best Practices Companion Program is to get principals and key personnel away from your offices so that you may make strategic choices about the future of your brokerage, which are essential to your success. For maximum benefit to your brokerage, we suggest that more than

one person attend. You may choose to send different representatives to each module depending on their area of expertise.

The program consists of five modules. Each module is presented in a two-day seminar/workshop except for the final module, which is completed

in one day. Module I deals with such topics as developing a Strategic Plan and Introducing Best Practices to your Staff; Module II Sales and Marketing; Module III Human Resources; Module IV Operations and Financial Management and Module V bringing it all together and developing a business plan.

PROGRAM OUTLINE

Module 1

- Participating in Best Practices Companion Program
- Getting Started - A Company History
- Developing a Strategic Plan
- Introducing Best Practices to your Staff

Module 2

- Sales & Marketing
- Sales Management
- Producer Development
- Carrier Relations
- Customer Service

Module 3

- Human Resources Management
- Employment Law Issues
- Employment Challenges
- Building a Team

Module 4

- Operations Management
- Technology Management
- Financial Management
- Financial Operations

Module 5

- Bringing Everything Together
- The Planning Process
- Creating a Brokerage Action Plan
- Making Everything Fit
- The Business Plan

Each module has been accredited for Continuing Education Credits (CECs) as follows:

ICM:	Modules 1- 4	12	(Life or General)
	Module 5	6	(Life or General)
RIBO:	Modules 1- 4	12	(Management)
	Module	6	(Management)

*The Best Practices Workshop program will be arranged if interest arises.



CUSTOMER SERVICE for the Insurance Professional (CSIP)

Available to Members only

Recognizing that delivering outstanding client service is the foundation of everything that brokers do, this course examines the broker's role in client perceptions of service; and it addresses how each individual can add value for the client, to the brokerage, and ultimately benefit him/herself. It also delves into the workflows and work processes with an eye to understanding how every action bears a consequence that either positively or negatively impacts delivery of service and exposes or protects brokers from E&O liability. Further, it introduces participants to a number of industry issues and trends and how they affect all industry stakeholders.

The program consists of the following four modules. There is no final exam.

1. The Role of the CSR

- Client Service
- Communication Skills
- Telephone Skills
- Business Etiquette

2. Adding Value to Your Brokerage

- Selling Skills
- Communication with Insureds
- Negotiating with Clients
- Time Management

3. Brokerage Operations

- Basic Automation
- Basic Office Procedures
- Renewals
- Money Handling

4. Industry Issues

- The Broker and the Law
- Inadequate Coverage
- Coverage Termination
- Areas of Special Concern (i.e. Fraud, Claims)

Program Delivery: In Office

- Each student must have a mentor (senior staff person or owner/manager) guide them through the textbook, Mentor Guidelines are provided.
- Upon completion of each module, the student receives 6 CECs and the mentor is awarded 4 CECs.

Cost: \$136.50 per module (Includes GST)

Canadian Certified Insurance Broker (CCIB)

The CCIB designation denotes a professional standard of excellence towards which all insurance brokers may strive. The CCIB sets a standard of quality to merit public recognition throughout Canada and to ensure that the independent broker will continue to flourish.

There is no formal course of study. The program is rather a test of the broker's general knowledge and experience. It involves completing two prerequisite exams and one final exam, which may be done orally or as a written survey exam.

Please contact the IBAM for an information/registration package, or visit the IBAM website www.ibam.mb.ca.



Continuing Education

In Manitoba, Continuing Education is mandatory for all licensed general insurance agents/brokers.

Continuing Education Requirements

The annual continuing education credit hour requirements for agents/brokers are as follows:

- 30 hours per year for Life Insurance Agents
- 15 hours per year for Accident & Sickness ONLY Insurance Agents
- 8 hours per year for General Insurance Agents/Brokers
- 8 hours per year for Independent Insurance Adjusters
- 4 hours per year for Auto-Only Brokers

The annual continuing education credit hour carry forward for agents/brokers is as follows:

- maximum of 10 hours per year for Life Insurance Agents
- maximum of 5 hours per year for Accident & Sickness ONLY Insurance Agents
- maximum of 4 hours per year for General Insurance Agents/Brokers
- maximum of 4 hours per year for Independent Insurance Adjusters
- maximum of 2 hours per year for Auto-Only Brokers

IBAM will provide you with an attendance verification form at the end of each continuing education seminar or course. These forms act as your record of attendance. When renewing or reapplying for your license you will be required to list the seminars/courses that you have attended and the CECs earned. The Insurance Council of Manitoba will be performing random audits. Be sure to keep your attendance verification forms for audit purposes.

QUESTIONS AND ANSWERS

What is the next step after I've completed the Auto Broker Technical Course?

CAIB 1 is the next logical step in your career path. It will provide you with a good introduction to the field of general insurance with the focus on Personal Lines products. Successful completion meets the education requirement to have your license upgraded to a Level 1 License.

How do I register for an IBAM online seminar or course?

That depends on which seminar or course you are registering for. If you check the Online Education section of this education calendar you will find step-by-step instructions on how to register for any of our online offerings.

How do I register for other IBAM seminars or courses?

Registration forms are available on our website: www.ibam.mb.ca under Education or in this Education Calendar. We have designed a generic registration form, which you can use to register for any IBAM, courses or seminars, you will simply have to detail the seminar or course that you are registering for and complete the relevant sections.

What if I have to cancel my seminar registration?

Simply notify IBAM at least 7 days prior to your seminar date and we will be happy to grant a refund for the amount of your registration fee less the non-refundable administration fee or a seminar credit for the full amount. Credit will only be given for substantiated medical emergencies where the cancellation request is less than 7 days prior to your seminar date. No refunds or credits will be given for a No Show, or for online seminars or courses.

What proof do I receive to verify that I have attended an IBAM seminar?

When you come to one of IBAM's seminars you must sign the registration sign-in sheet. At the end of the session an Attendance Verification form is given out to each pre-registered attendee. Keep all Attendance Verification forms in a secure location as you may be required to produce them for an ICM audit.

How do I get my examination results?

When you write your examination you will be given a card with information on how to access your exam results on the IBAM website (www.ibam.mb.ca). The results are posted on the website once the marking has been completed. Results are posted by student number only to ensure confidentiality. The results are also sent by ICS or Canada Post and all envelopes are stamped "Confidential."

Do any IBAM Seminars/Courses qualify for Life Insurance continuing education credits?

Many of the online seminars qualify for life credits.

The Best Practices Companion Program, which has 5 modules, is approved for 12 Life or General CECs per module (except module 5 which earns 6 CECs).

CAIB 4 also provides the choice of 12 General or 12 Life CECs.

CPIB – Law & Ethics earns 12 General or Life credits



2009/2010 Seminars

TUESDAY, OCTOBER 6, 2009

Centro Caboto Centre - Winnipeg
8:30am – 4:30pm
ICM 6
Cost: \$63.00 (GST included)
– includes lunch

RESTORATION, PREVENTION AND PREPAREDNESS

Evaluating the needs of the Policy Holder

- Wants, expectations, and considerations
- Communicating the Do's and Don'ts
- Floor covering changes, Hardwoods, vs. Laminates vs. Carpet and Pad
- What the media says!
- Preventative maintenance following a loss

Pandemic Planning for the insurer, broker, and contractor

- Maintaining business operations, and overall continuity
- Effects of a Pandemic for areas of: information technology, emergency services and management planning
- Resources available to ensure outbreak remains confined
- Maintaining standard operating procedures
- Pandemic Symptoms and awareness

Mold Mold Everywhere

- Microbial Contamination in the home, commercial or institutional setting
- Changes in the mold removal sectors

Hazardous Materials Awareness

- Asbestos in the 21st century
- Regulations and contractor requirements

PRESENTER:

Stephanie Beattie

Stephanie is one of only five women teaching for IICRC. She is, in fact, the only approved Canadian female instructor teaching in restoration categories.

Stephanie teaches with a background of over 15 years in the disaster restoration and cleaning restoration industry. Her ongoing experiences in chemical and equipment distribution, client interaction, cleaning, restoration and consultation, allow her to relate both practical as well as educational assistance to contractors.

She has achieved status of Master Textile Cleaner, Master Water, Master Fire and most currently certified in all divisions of IICRC. Stephanie currently serves on the certification board and is a committee member for Odour, Health and Safety, Applied Structural Drying, Water Damage Restoration. She also serves on the task force for revision of the IICRC S500 and development of IICRC's Mold Remediation Standards.

Seminar Sponsored by:

PRIORITY STEAMATIC
RESTORATION



Young Broker Hosted Education Day

FRIDAY, OCTOBER 16, 2009

Delta Winnipeg
350 St. Mary Avenue

PROGRAM AT A GLANCE

9:30 am - 10:00 am	Registration
10:00 am - 12:00 pm	Seminar: E & O Loss Prevention (2 CECs)
12:00 pm - 1:30 pm	Networking Lunch & Meet Your Company Representatives Reception
1:30 pm - 4:30 pm	Seminars: Manitoba Public Insurance Streamlined Renewal System & DSR – Driver Safety Rating (3 CECs)

Cost: \$99.75 – includes parking
Guest Rooms – \$129.00

1-888-311-4990

TUESDAY, JANUARY 10, 2010

Centro Caboto Centre, Winnipeg
8:30am – 12:00pm
ICM 3,
Cost: \$42.00 (GST included)

BLACKBERRY SEMINAR

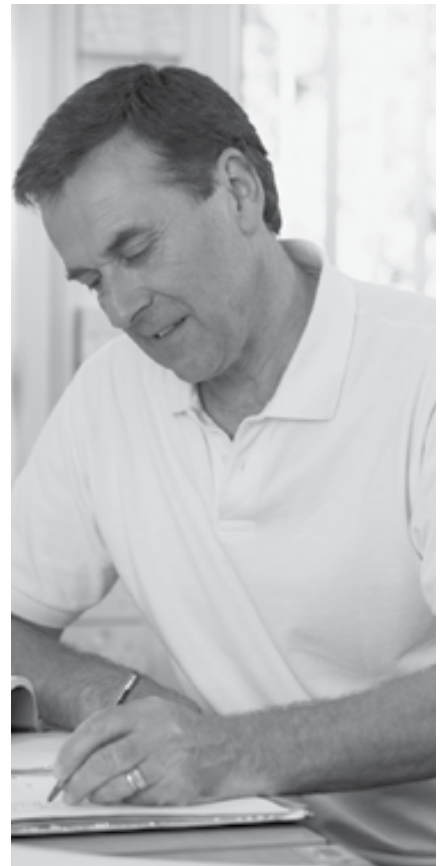
This half-day seminar will be for those interested in gaining a solid foundation of basic and advanced blackberry knowledge. Brad will be able to assist you with your blackberry questions and help you use your blackberry to its maximum potential.

This session will cover:

- Benefits of using a blackberry
- How to email, sms, mms and pin
- Blackberry BIS servers
- Blackberry BES servers
- Functions of your blackberry
- Efficiency with your blackberry
- Customization of your blackberry
- Accessories for your blackberry

PRESENTER: Brad Olinyk

Brad works for Advance Electronics as a floor manager at the busiest MTS connect store in Manitoba. Over the years, he has developed a very extensive knowledge about blackberries from taking countless courses and training sessions as well as dealing with many unique customer situations and inquiries. Brad will be there to help you with your every blackberry need and question.



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TUESDAY, JANUARY 26, 2010

Centro Caboto Centre, Winnipeg
9:00am – 4:00pm
ICM 6,
Cost: \$84.00 (GST included)

BASICS OF BONDING

What is Surety?

- Surety vs. Insurance
- Benefits of Surety

Construction Time Line

- Types of Bonds

Submission Requirements

Underwriting Considerations

- Costs

Commercial Bonds

PRESENTER:

Blake Christopherson

Blake Christopherson is a Manager in the Contract Surety Department of The Guarantee Company of North America based out of the Edmonton Branch. A U of A grad (1971), Blake completed the curriculum requirements of the Society of Management Accountants of Alberta and received the designation of Certified Management Accountant in 1977. Prior to joining GCNA Blake worked in various capacities of financial management including 16 years as a Controller in the Construction and Real Estate Development Industries. Blake joined the GCNA in 1995 as a contract surety underwriter concentrating on business on the prairies.



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TUESDAY, FEBRUARY 23, 2010

PERSONAL LINES BOOT CAMP

Centro Caboto Centre, Winnipeg

Perils & Pitfalls (8:30am – 12:00pm)

This seminar is designed for all Personal Lines staff as a foundation for policy wording interpretation. It will give the attendee a base to build on with respect to coverage interpretation and wording comparison. You will receive handout material for future reference. The instruction will be delivered in both lead presentation and workshop style to engage the attendee. Policy wordings will be used to learn and claims examples will be reviewed.

ICM 3

Cost: \$84.00 (GST included)

Condominium Insurance (MB) – Introduction

(1:00pm – 4:30pm)

This seminar is designed for all insurance professionals. The attendee will be introduced to the basics to help advise Unit Owners and Boards with respect to the unique aspects of insurance as it relates to their needs and The Condominium Act of Manitoba. You will receive handout material for future reference. The instruction will be delivered in lead presentation and if time permits claims examples will be reviewed.

ICM 3

Cost: \$84.00 (GST included)

PRESENTER:

Ken DeDecker, CIP, CRM

Ken began his insurance career in 1982 in Winnipeg. He has held positions of increasing responsibility in the underwriting departments of major P&C insurers. He spent four years with a Commercial Broker in Winnipeg. He became a Chartered Insurance Professional with the Insurance Institute of Canada in 1991 and obtained his certificate in Risk Management in 1994. Ken is active in the industry as a presenter of many seminars.

His present position is with Axa Pacific Insurance Company as the Director Commercial Lines, Alberta.

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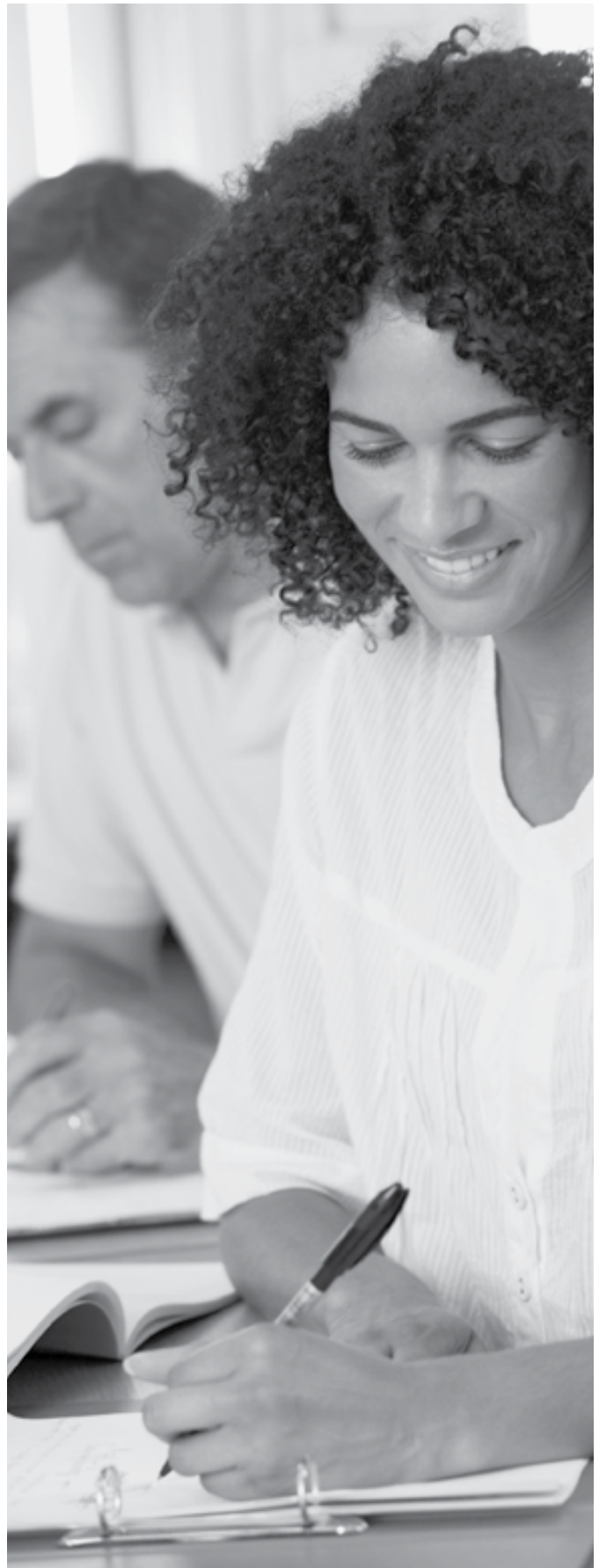
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Golden Anniversary for Ducharme Agencies

St. Vital brokerage celebrates 50 years in business

In 1959, **Gerry Ducharme** undertook a bold move. He went from being a student at Winnipeg's Glenlawn Collegiate to a fledgling businessman in a small one-room office across the street in a building owned by his contractor father. There, he set up a one-man insurance brokerage and called it, appropriately, 'Ducharme Agencies.'

For the first few years, 12-hour days were the norm. During the day, Gerry would focus on record-keeping and maintaining insurance company contacts. Evenings were devoted to visiting clients. The hard work paid off, though, and the brokerage began to grow – as did the office space.

In 1974, Gerry felt it was time to put something back into the community of St. Vital, which had been so good to him and his business. He ran for the St. Vital School Board and was elected. This was the beginning of a very fruitful political career. In 1980, after two terms as a school trustee, Gerry was elected to City Council. (When he decided to run for this position, his wife **Yvonne**, a registered nurse, agreed to help out in the office on a part-time basis. Of course, this quickly escalated into a full-time, six-days-a-week career.) Gerry's political calling took another giant leap in 1986 when he was elected to the Manitoba Legislature, where he sat as a MLA for nine years and served in the Cabinet as the minister responsible for a variety of different portfolios including Urban Affairs, Housing and Government Services.

Michael Ducharme, Gerry and Yvonne's son, was destined for the insurance industry, obtaining his broker's license in 1984 while still attending university. He would work at the brokerage Saturdays, evenings and summers while going to school and continued with this schedule while he studied Business Administration at Red River College. He joined the family business on a full-time basis in 1988, and due to Gerry's political responsibilities, soon took over the brokerage's day-to-day operations. Michael's siblings also helped out. Sister **Monique** worked the counter until moving to BC with her young family; while his brother **Marc** oversaw the installation of the company's initial computer system.

An institution

Fifty years since its birth, Ducharme Agencies is an institution in south Winnipeg. Business has grown steadily as customer loyalty has been passed on from generation to generation. This year, the brokerage is undergoing a management transformation as ownership is transferring from Gerry and Yvonne (who unfortunately passed away two years ago) to Michael and his wife **Bei**, an accountant by profession who takes care of the brokerage's financial books.

Ducharme Agencies focuses on P&C insurance and, of course, Autopac. Michael says the bulk of the P&C business sees the brokerage marketing products from Portage Mutual Insurance, Optimum Insurance and Intact Insurance. Michael

says the relationship with this trio of companies goes back a long way: "Loyalty has been a two-way street with our company partners. In the big picture, we are a small brokerage and the companies have supported our brokerage and not laid outlandish minimum demands on us. Meanwhile, both Optimum and Intact have gone through a number of changes, including mergers, and we continue to market their products because, though the company names may change, the people we do business with have remained and the products continue to be top-notch."

When it comes to the company's commercial portfolio, Ducharme Agencies conducts business through Manitoba Insurance Group Ltd., which is set up to handle that area of insurance. According to Michael, "We are proud to be associated with MIG. It is a pleasure to work with Brian and Susan Gilbert – they are great people. It's no accident that our business relationship has lasted 15 years."

Evolution of an industry

Michael has seen first-hand the evolution of the industry. While he wasn't around in 1959, he recalls many of his father's stories. "I think the industry is much more professional now than it was when dad started," says Michael. "Take, for example, the insurance application form. Dad recalls writing the gist of policies on the back of cigarette packages and then phoning the particulars in to the companies later in the day. Then when I started in the '80s, the application was one side of an 8 ½ X 11 sheet of paper. Today, it's all done electronically. That is quite a change in a relatively brief period of time."



Gerry Ducharme



Michael Ducharme

He adds, "These days, we spend as much time evaluating a property as we do talking insurance with the owners because we go into so much more detail than in previous years. As a result of low interest rates in recent years, people are purchasing homes of increasing value with lots of expensive add-ons, which must be considered when it comes to insuring the property. Thanks to technology, we are able to store digital photos with the policy to support our assessment, but the process takes a lot more time than it once did because it encompasses so much more detail."

When it comes to technology, Ducharme Agencies has always been ahead of the curve. It was one of the first brokerages to be computerized in the late '70s and, in 1984, installed its first network.

A 'chip off the old block,' Michael is also heavily involved in the community outside of the business. For the last few years, he has been a trustee with the Louis Riel School Division, the new division formed by the merger of the former St. Vital and St. Boniface divisions. Michael has also served as President of the St. Vital Curling Club (as did Gerry before him) and coached the sport provincially. He is also a member of the Rotary and the St. Vital Business Exchange. He was also an active member of IBAM's Young Brokers Network.



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**Congratulations
Ducharme Agencies
on their
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— From the Management &
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The Ducharme Agencies family would like to take this opportunity to thank IBAM and our industry partners for all your support over the last 50 years. We look forward to many more.



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"Our predecessors...laid the foundation and should be recognized.
Fifty years in business is quite an accomplishment."



Congratulations
to Ducharme Agencies
on its 50th Anniversary.

Solid foundations, the promise of a prosperous future

Celebrating in style

The five-member team at Ducharme Agencies is celebrating the 50th anniversary in style. Advertising is prevalent throughout the community, including eye-catching bus benches. In September, the brokerage will be hosting a Wine & Cheese celebration of the anniversary, which will include a special salute to those who founded the business and who are no longer involved, like Yvonne Ducharme, the family matriarch, who passed away in 2007. Gerry will be coming in from his retirement home in BC for the event. Michael says, "Our predecessors – my mom and dad and previous employees – built the business. Those of us who came after are adding to it and enhancing it; but they laid the foundation and should be recognized. Fifty years in business is quite an accomplishment."

It certainly is quite an accomplishment and Michael and his team at Ducharme Agencies, past and present, should be saluted! 🍷

MIG Welcomes New Team Members

MIG is pleased to announce its strategic partnership with Larry Watson, HBA, CRM. Larry's extensive commercial insurance experience with large and complex risks and expertise in risk management enhance and build MIG's commercial portfolio. His past experience includes underwriting and marketing for a major insurer, risk management for a multinational corporation and branch and practice management for international brokerages.



MIG is pleased to announce the appointment of John Pumphrey, B.Comm, CAIB, to the position of Commercial Marketing Specialist. John brings more than thirty years of both company and broker experience and broad knowledge of commercial insurance to the position. John's expertise will be of great assistance to MIG's nine Manitoba locations in maintaining and developing their commercial insurance portfolios.



Resourceful

Jean Fontaine



Peter Harper



Knowledgeable

René Payer



Collette Retenault



Bob Gurbelky



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- Liberty International Underwriters
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- Omega General Insurance Company
- Optimum Insurance Company
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- Travelers Canada
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Lakeview Insurance's Hello Neighbour Day

On June 6, Lakeview Insurance welcomed customers and the community from around its Pembina Avenue site to *Hello Neighbour Day*. The event was a real “family day” featuring clowns, pony rides, kid cars, face painting, lots of prizes and, of course, a BBQ. Well done, Reimer family and the team at Lakeview Insurance!



BSI Grand Opening

BSI Insurance held the Grand Opening for their new Letellier operation on May 8. Obviously a good time was had by all. Congratulations BSI Insurance!



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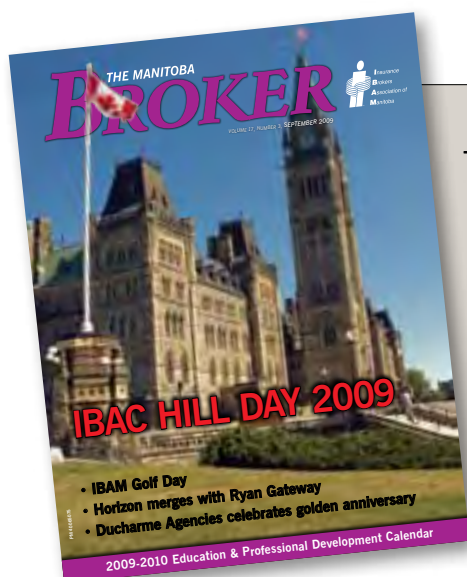
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IN THE NEXT ISSUE OF **THE MANITOBA BROKER ...**

- ▶ YOUNG BROKER GOLF DAY
- ▶ WYATT-DOWLING MERGER



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Kris Fillion
Sales Manager

The golf gods smile on IBAM once again

It's "par for the course" that IBAM's annual Golf Day would be a roaring success. Such was the case again this year on Wednesday, June 10 at St. Boniface Golf & Country Club where member brokers and suppliers enjoyed a wonderful day on the course.

This year's charity of choice, the Heart & Stroke Foundation, received a cheque from IBAM.

Thanks to all the organizers and participants for making the day a success.

A special salute goes out to the sponsors who allow us to stage such a prestigious event. IBAM President Scott Andrew was gracious enough to present the awards at the banquet.



Lowest Scramble Team: Andy Hick, Ken Peters, Jon Peters and Richard Cleary



Most Honest Team: Wendy Shrimpton, Nikki Makur, Sarah Parent and Pamela Gilroy-Rajotte



IBAM President Scott Andrew presents Heart & Stroke Foundation's Amber Pohl with a commemorative blanket. The Putting Contest raised \$1,060 for the charity.



Winner of Men's Longest Drive Contest: Jeff Lindsay, Union Insurance





*Closest to Pin (Male): Jon Peters, John Fehr Insurance
Closest to Pin (Female): Jennifer Steel, AVIVA Insurance
(not shown)*



*Putting Contest Winner:
Shelly Davidson, Grain
Insurance, won a GPS
System courtesy of
Advance Electronics*



*Mace Mazur, Ranger Insurance, won a
chair donated by Dufresne Furniture*



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*Best Poker Hand: Katrina Hueging, Rick McGuff, Val Smith and Karl Jaikaransingh with
Greg "Captain" Kirk of Portage Mutual, sponsor of the Poker Hand Challenge*





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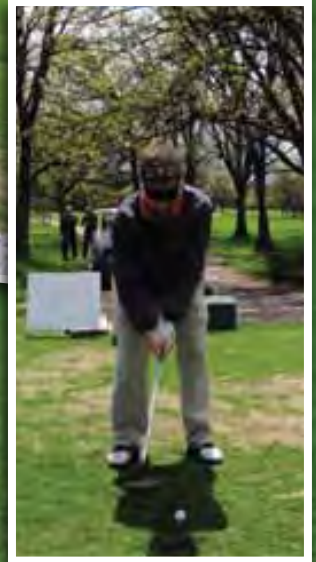
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Thanks to our sponsors,
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a HUGE success!

IBAM friend passes away



Randy Shippam passed away in Chicago on July 24, 2009 at the age of 41 years. He will be forever missed by his wife, Roberta and sons Max and Sam; his parents Brian and Geri; brother Scott, wife Nancy and their children

Emily and Carter; Grandpa Stan and wife Betty. He will also be dearly missed by everyone in the McLennan and Shippam families and his many, many friends.

Randy was born October 11, 1967 in Winnipeg and graduated from Westwood High School. He enjoyed his years on air at CJOB and CKDM (Dauphin). Randy's claim to fame in Dauphin. It was in Dauphin where he met the love of his life, Roberta. They were married in 1997. He left the on air gig and moved into sales with CKDM. After a brief stint with NCI FM, they moved to Winnipeg. He joined Rogers Communications in radio sales. Eventually, he convinced his Dad it would be a good idea to hire him (again) to join the family business, Shippam and Associates. The sheer force of Randy's personality and talent helped grow the business to become one of the largest promotional firms in Western Canada.

Randy was truly magic and the funniest man in the room every time. He loved golf, the Riders and the Bucs. He loved going to the family cottage, fishing and quadding. He loved spending time with his friends, but his wife and his sons were his passion!

An active member of the Winnipeg business community, he had many friends at the Winnipeg Executives Association, was an active member at Breezy Bend Golf Club, Facilis Group Canada, The Winter Club and many more business and charitable associations. Randy and Shippam & Associates were regular supporters of IBAM events.

A trust fund is being created with TD Canada Trust for Max and Sam, Randy's two sons.



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Where credit is due

The last issue of *TMB* featured a wonderful cover photo of new IBAM President Scott Andrew. Unfortunately, credit was not given to the skilled photographer who captured our new 'prez.' It's time to remedy that oversight. The talented individual is **Pam Bond** and she can be reached at bondto@explornet.com.



New head of SGI

Andrew Cartmell was recently appointed President and CEO of Saskatchewan Government Insurance (SGI). SGI Minister **June Draude** said, "We are extremely pleased Mr. Cartmell accepted Saskatchewan's offer to lead SGI's 1,800 employees forward in the years ahead."

Cartmell has over 25 years of experience in the industry. He takes over from **Jon Schubert**, who resigned in 2008 to become President and CEO of the Insurance Corporation of British Columbia.



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Water damage prevention tips from RSA

RSA launched a new tool to help consumers mitigate water damage. As of May 19, all RSA customers were sent a brochure with advice from the insurer's property experts on how to protect their homes and properties from water damage. Tips include where to place downspouts, installing window wells, keeping drains and toilets free of household grease, and how to protect a home when it is empty for three days or more in the winter.

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Milnco Insurance is pleased to celebrate 100 years of Service (1909-2009). Operating as a traditional retail brokerage, Milnco has a substantial portfolio of residential and commercial insurance clients. In addition, Milnco, in its role as a Managing General Agent, provides a made-in-Manitoba market for over 150 small and medium sized brokers. These brokers have access to Milnco's entire range of markets and products. Stability, capacity and on-the-spot decision making have been the mainstays of Milnco's success over the years.

The company dates back to 1909 when Charlie McFadyen founded McFadyen & Co. He ran the company until his death in 1949, at which time Ed Hammarstrand and Les Greeniaus acquired it and changed the name to 'Hammarstrand & Greeniaus Ltd.' After the death of Les Greeniaus, Ed Hammarstrand sold controlling interest to a firm of Lloyd's brokers in London, England. With Ed Hammarstrand approaching retirement, the new owners commenced a search for his successor. Edinburgh-born Dan Milne, managing a large Winnipeg

insurance agency, appeared to have the credentials required. Moving to H&G in 1969, Dan Milne and a number of key employees subsequently acquired H&G, changing the name in 1973 to 'Milnco Insurance.' Today, President Dan Milne, along with his management team, oversees a staff of 20, some of whom have been with the firm for over 30 years.

Milnco, acting as a retail broker and also in its capacity as an MGA, is involved in a broad spectrum of the Manitoba Insurance Market. The companies that Milnco represent on a MGA basis have, over the years, come to underwrite Milnco and not the individual brokers. Milnco's results over the years have led to this enviable position. Because the Milnco 'pool' is profitable, Milnco brokers enjoy the benefit of Milnco's overall 'pool' results. Unfortunate results have, in the past, caused insurers to terminate broker contracts forcing brokers to remarket entire portfolios. Milnco's overall good record coupled with the extensive use of subscription policies helps to blunt the impact of such bad luck.

Many years ago, Milnco decided to implement procedures that were later adopted by the insurance industry as a whole. They included such simple underwriting procedures as:

- Requesting a 5-year loss history
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- Requesting and requiring a completed Liability 'Survey of Hazards' form
- Determining the actual identity of the Insured, particularly with respect to numbered companies
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Reference has been made to Milnco's method of subscribing risk. This occurs on a regular basis but, as Milnco can most often write 100 per cent of any account, it is especially helpful on larger risks. The 'spread of risk' approach adopted years ago by Milnco has helped maintain a stable capacity market that is subject to local underwriting.

Milnco offers brokers a variety of specific advantages such as:

- Milnco's in-house finance plan, available to broker clients, can be implemented on a single line policy, a multi-line account and also on subscription policies. Most insurers only want to provide finance plans on their own premiums. The Milnco plan fits the brokers' needs.
- Milnco representation alone satisfies the two-company requirement to maintain an Autopac license
- Milnco does not, and never has imposed a premium volume quota

This keen sense of business and commitment to excellence has provided Milnco the opportunity to celebrate this incredible 100 year milestone.



Milnco's Shareholders

Front row: Louise Scammell, Rosemary Henderson
Back row: Bruce Dyson, Dan Milne, Ted Wald

President Dan Milne says "Despite the current heavy reliance on technology, Milnco strongly believes the human element is a vital component in their relationship amongst the Client, Broker and Insurer. Our people are experienced, reliable and technically competent. Try us"

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