

THE MANITOBA **BROKER**



VOLUME 16, NUMBER 3, SEPTEMBER 2008

Time to focus on **EDUCATION & PROFESSIONAL DEVELOPMENT**

2008-2009

EDUCATION & PD CALENDAR

- **PARLIAMENT HILL DAY**
- **LAKEVIEW INSURANCE AT 25**
- **BRIAN ESAU ASSUMES HELM**
- **2008 GOLF DAY**

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Features

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Peter Tessier

Russell Wasnie

Curtis Wyatt

IBAM 2008/2009 Committee Chairs

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Irwin Kumka, chair

MPI/DVL/IBAM General Liaison

Russell Wasnie, chair

MPI/IBAM SRE Committee

Dale Rempel, chair

Communications/BIP Committee

Pete Tessier, chair

Conference

Scott Andrew, chair

Nominating

Larry Watson, chair

Professional Development

Pamela Gilroy-Rajotte, chair

Young Broker Committee

Katrina Hueging, chair

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Wade Garriock,
IBAC President



David Schioler,
IBAC CEO



Dale Rempel nominated to IBAC Executive – wishing Dale well on all counts

MILLIONS OF CANADIANS LOCAL INSURANCE BROKERS



On or about Wednesday, June 25, 2008, our friend and IBAM Board Director Dale Rempel had surgery to attend to a mass of brain tumor that had developed in him. The surgery was successful. Dale, after immediate recovery from the surgery, has been undergoing chemotherapy treatments to assist in his healing as malignant cells were found in the biopsies. We are hoping that our prayers are also helping Dale to heal. He is indeed a strong guy with a positive attitude – and we are sure that is helping him in his fight as well. Dale and his family remain very upbeat in terms of the outlook, medical care and treatment toward recovery.

In fact, Dale has not been slowed down as a result of his personal trauma. Dale was in active attendance

at our August Board meeting, dealing from experience in issues relating particularly to negotiations with MPI. He didn't miss a beat. In fact, we are pleased to advise that Dale is slated for nomination to our national Insurance Brokers Association of Canada (IBAC) Executive this coming September in Halifax, Nova Scotia. Having previously served on the IBAC Board as our Director emanating from IBAM, Dale certainly has the requisite skills and experience to advance the cause and interests of brokers across Canada. We are confident that Dale will serve with vigour and distinction – as he always does. We ask that you join us in wishing Dale a full and fast recovery and in calling for good luck in his upcoming IBAC journey. He will do us proud. #



Dale Rempel posing with his favourite "toy" prior to being elected President of IBAM in 2003.

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Danny Craig, IBAC President

Taking our message to Ottawa

Every year in June, the Insurance Brokers Association of Canada organizes a *Parliament Hill Day* in Ottawa. It is a truly remarkable day when the members of the Board of Directors of your national association have a chance to meet in our nation's capital and talk with legislators from every corner of the country. Your associations' staff members, along with next year's directors and members of the National Political Task Force also take part.

This year marked a very interesting opportunity for leaders in our profession to sit down and discuss issues that directly impact us and the way we do business today, and in the future. Delegates from every provincial association met with a number of

MPs and Senators from their respective provinces. Those from IBAM were **Wade Garriock** (President), **Irwin Kumka** (Past President), **Mario Reimer** (YBC Chair), **David Schioler** (CEO) and **Larry Watson** (Chair); and I would like to thank them for speaking on your behalf to the legislators that represent you in Parliament. These dedicated folks spoke with conviction, professionalism and candour about issues that impact our profession. This is truly our strength as the national voice for insurance consumers across the country, and parliamentarians recognize this every time we meet with them. Brokers should feel proud to be represented by such a great group of motivated communicators.

This year we heard a panel of MPs from every political party debate issues touching on small businesses, the *Bank Act*, and succession planning. It provided our Board with the positioning of all the parties on the various issues.

We were fortunate enough to have the Parliamentary Secretary to the Minister of Justice give us the government's perspective on important issues such as the new legislation dealing with auto theft as well as other small business issues.

About a third of the members of the Canadian Parliament were visited, and there was one resounding message our legislators delivered to us: they recognized that consumers are best served by insurance brokers when it comes to all their insurance needs. They are aware of and acknowledge the importance brokers play in communities large and small, across the entire country. They commend brokers for advocating principled and selfless policy recommendations that are in the best interest of consumers, small businesses and local economies in virtually every community across Canada.

However, they did have some advice for our group. They urged brokers to get more involved in local political activities and to continue speaking up on behalf of consumers and their communities with MPs in their ridings. This is the most effective way of making sure that our Parliamentarians continue to be aware what matters most to communities and of the importance of consumers being well served.

Once again I'd like to commend your provincial representatives for advocating so professionally on your behalf with our federal government. Insurance brokers should be proud of the effort and dedication the leaders of the national association exemplify. Parliament Hill Day 2008 was a huge success, thanks to them. #

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On June 2, 2008, in Ottawa, IBAC hosted its annual Parliament Hill Day. This event provides IBAC and the provincial insurance brokers associations an ideal opportunity to meet and discuss issues affecting insurance with federal Members of Parliament from across Canada. As the photos show, IBAM had a strong presence at this important event. #



(L-R) Canada's Minister of Defence Peter MacKay, IBAC CEO Dan Danyluk, IBAM CEO Dave Schioler and IBAC President Danny Craig



Dave Schioler shakes hands with Finance Minister Jim Flaherty while IBAM President Wade Garriock looks on



Dave Schioler, Stephen Fletcher (MP-Charleswood), IBAM Immediate Past President Larry Watson and IBAM's YBC Chair Mario Reimer



Dave Schioler and Mario Reimer in discussion with MP Fletcher



Judy Wasylycia-Leiss (MP-Winnipeg North Centre), Wade Garriock, Larry Watson and Mario Reimer



Larry Watson, MP Wasylycia-Leiss and Dave Schioler



Larry Watson, Vic Toews (MP-Provencher), Dave Schioler and MP Wasylycia-Leiss



Mario Reimer, Minister Flaherty and Wade Garriock



Merv Tweed (MP-Brandon-Souris), IBAM Past President Irwin Kumka, Minister Flaherty and Dave Schioler



Wade Garriock, Larry Watson, Dan Danyluk and Mario Reimer



Wade Garriock, Nova Scotia MP Peter Stoffer, Brenda Rose (Past President, Toronto Insurance Conference), Mario Reimer and Peter Fredericks (IBAC President-Elect).

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Premier's Breakfast May 22, 2008



Wade Garriock, Premier Gary Doer and Pamela Gilroy-Rajotte.



(L-R) MLA Bonnie Korzenioski (St. James) and IBAM CEO Dave Schioler



Dave Schioler, IBAM CEO; Pamela Gilroy-Rajotte, IBAM VP; Minister of Infrastructure & Transportation Ron Lemieux; and IBAM President Wade Garriock.

Canadian Club Luncheon – June 17, 2008



Pamela Gilroy-Rajotte, Federal Liberal Party Leader Stéphane Dion and Dale Rempel.



(L-R) Young Broker rep Katrina Hueging, IBAM Director Lori King, IBAM Vice-President Pamela Gilroy-Rajotte, Director Dale Rempel, MP Ken Dryden, Director Keith Jordan and Director Pete Tessier.

In the media...



SUN FORE! People

A "DREAM" ROUND!

The Rainbow Society's 11th Annual Golf Tournament of Dreams, presented by McNaught Pentline Rich Cadillac GMC, was held on June 10th, 2008 at Nisikwa Golf and Country Club.

The weather was fantastic and so was the cause: raising money to make dreams come true for Manitoba children suffering from a life-threatening illness. The tournament has raised over \$200,000 since it started in 1997.

"The Rainbow Society is so pleased to have a devoted group of sponsors and golfers that participate year after year to help us raise money for the kids. We are extremely thrilled to have raised over \$200,000 from the tournament this year. Thank you to our dedicated golf committee members, event volunteers and prize donors, for without them, the success of this event would not be possible. And a great big thank you to our generous sponsors. There was fun for the golfers out on the course with great contests and prizes. Everyone had a wonderful time and we will make some very special dreams come true as a result!" Grace Thomson, Executive Director.

The golfers certainly played a "dream" round for The Rainbow Society and the real winners of this tournament are the courageous children whose dreams will come true thanks to the proceeds from this event.

Platinum Sponsors: Arbutus, Jays/Flour, Plezia, PIRLANCE, etc.

Other Sponsors: Sun, etc.

The Rainbow Society
a child, a wish, a dream over the
Tournament of Dreams
Monday, June 10, 2008
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Public Inquiries - Platinum Sponsor: Dave Baskin (403), Nisikwa Falls, 40th Floor, 1000 Centre



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A special Thank You to the Winnipeg Film Group for their technical support, film contributions and their enthusiasm!

We thank Don Steimetz, Brian McFarlane at Kaffa Haus, Shelby and staff at the Lakeside Resort, The Waterfront Centre, the River Island Heritage Museum, and GD Accounting.

Also a big appreciative THANK YOU to our Board members and volunteers that lend their precious time to help make the film festival a success.

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YBN Report

By Katrina Hueging, Young Broker Committee Chair



As the new Chair of the Young Broker Committee for the 2008-2009 year, I just wanted to take a moment to invite you to some of the upcoming Young Broker Network

events. Two of the YBN's biggest events are coming up this fall and we would like to invite all brokers from across Manitoba to attend to help make them a great success.

First, we want to help you wrap up another great Manitoba summer and the best way to do that is to come out to the YBN Golf Day at the Minnedosa Golf Club on September 19, 2008. For more information and a registration form, please see the IBAM website at www.ibam.mb.ca.

Late in the fall, the YBN will also be hosting its 5th Annual Young Broker Hosted Education Day on November 14, 2008. It is being held this year at the Victoria Inn in Bran-

don, MB. This jam packed day will exceed all of your expectations. Seminars scheduled will include topics such as Special Risk Extension, Errors and Omissions, Personal Marketing Skills and Building Construction. All this plus a Meet Your Company Representative Reception is sure to make it an educational and fulfilling day for all attendees. Watch the IBAM website and the YBN E-News for more information.

If you are interested in joining the Young Broker Network, subscribing to our E-Newsletter or sitting on the Young Broker Committee, please visit the YBN section of the IBAM website for more information. #

5th Annual Young Broker hosted Education Day

Friday, November 14, 2008
The Victoria Inn
3550 Victoria Avenue
Brandon, MB R7B 2R4
Guest Rooms are available by calling 1-204-725-1532 at a rate of \$102.99. (Refer to booking code IBAM01.)

Earn a total of 5 CECs
Cost: \$94.50

PROGRAM-AT-A-GLANCE

9:30am – 10:00am – Registration
10:00am – 12:00pm – Seminars

Seminar AM 1

PERSONAL MARKETING

In seeking to be better communicators, we've all heard it said, "Tell them what you're going to say, then say it, and then tell them what you have just said." I'll tell you right now, unless I'm getting paid to stay and listen, I'm leaving after the first of those three parts. So what is the best way to optimize your material, capture people's attention, and communicate with crystal clear clarity?

Whether you are organizing a sale's presentation, delivering an annual report, or chairing a gala event, the tools you will learn in this brief seminar will change your approach entirely allowing you to deliver with confidence and poise while at the same time, effectively communicating your purpose. By learning and applying some simple ideas, you will quickly become a much more effective and, dare I say, interesting communicator.

PRESENTER: MASON PETERS

Mason has a science degree in chemistry, and Master's Degree of Divinity. While a pastor, Mason has had the opportunity to preach about 45 times a year in his own church. Additionally, Mason is available for a wide range of speaking engagements. In the seven years since becoming a pastor, Mason has continually sought excellence in the art of communication. In 2004, he participated as a student in the Dynamic Communicators Workshop (DCW), a workshop produced by the renowned communicator,

Ken Davis. Since attending as a student, Mason has completed training and is now an instructor at the DCW events in Atlanta, GA and Colorado Springs, CO, working alongside Davis and many other gifted communicators.

Seminar AM 2

RESIDENTIAL EVALUATION

Covering replacement valuation issues, this seminar will show participants how to understand residential construction costs and their relationship to insurance value. An overview of home construction will cover electrical, plumbing and heating systems, as well as roof coverings. Participants will also look at code compliance and what that means to insurance.

PRESENTER: MICHAEL WILLMS

Mike is Director – Business Development (Western Region) for CGI Risk Management Services. With over 17 years experience in risk management with CGI, now the Shumka Group, Mike has been a residential field

inspector, a high-value home specialist, a business development representative, a branch manager, and now a Director of Business Development for Risk Management Services in the Western Region. Mike has addressed groups across Canada on topics such as Insurance to Value, Residential Systems, Woodstoves, Mechanicals of a Home, and Enterprise Wide Risk Management.

12:00pm – 2:00pm – Networking Lunch & Meet Your Company Representatives Reception

Join us at 12:00pm for a networking lunch and take advantage of the opportunity to network with your company representatives and underwriters. You can finally put a face to that voice on the phone.

2:00pm – 5:00pm Seminars

Seminar PM 1

E & O LOSS PREVENTION

This seminar will interest anyone wishing to minimize their exposure to E&O incidents. Topics include the law and the independent broker; the three parties involved (company, insured, and broker); a brokers' duties to a principal under law of agency; the dual role of the independent broker; problems of the broker as a professional; general standards of performance; minimizing E&O liability; causes of loss; and management perspectives.

Members who are insured through IBAM's E & O Program for members, and who meet the requirements for representation, will earn a 10% credit on their total annual premium after they attend this seminar and remain loss free. This credit will apply to the three renewal dates following the seminar.

Requirements on representation for the discount to apply to E&O premium for those members who have their E&O through the association program for members:

PRESENTER: WILLIAM S. GANGE

Bill Gange is a graduate of the University of Manitoba law grad. Since 1980, he has practiced law in Manitoba, primarily in the fields of civil litigation and administrative law. A good portion of his practice has been devoted to pro-

Brokerage Staff Size	Number Required	Position in Brokerage
1-7	1	Any of: office manager or producer. If a CSR, must have three staff members in attendance.
8-20	2	Any two of: Owner, office manager, producer or 4 CSR's
21 or more	3	Any three of: Owner, office manager, producer or 8 CSR's

fessional liability and E&O insurance. He is a partner in Gange Goodman and French, a firm specializing in civil litigation, administrative law and labour law.

Seminar PM 2

SPECIAL RISK EXTENSION (MANITOBA PUBLIC INSURANCE)

Attendees will be treated to an overview of MPI products and services including:

- Department structure and contacts
- Underwriting

- Fleet Safety
- SRE On-Line-Rate Manual
- Fleet Safety Services and Programs
- Entry Level Professional Truck Driver Training Program
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- Policy Types
- Application Forms & Processes
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- Claims Reporting/Handling

Presenter(s): To be determined



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An exciting year for PD



PD Committee Chair
Pamela Gilroy-Rajotte

In this issue's Committee Report, TMB sat down with Professional Development Committee Chair and IBAM Vice-President Pamela Gilroy-Rajotte to see what her team is working on for the upcoming year.

Q - Can you tell our readers who sits on the PD Committee this year?

A - I'm very fortunate to chair a committee made up of a wonderful group of professionals that includes Tara Chammartin, Katrina Hueging, Dale Rempel, Keith Jordan and Curtis Wyatt.

Q - Although it's still early in your mandate, can you talk about the Committee's priorities?

A - One of our priorities is to establish a curriculum that is interesting to brokers, while being relevant to today's insurance industry. At the same time, whenever possible, we'd like to utilize modern technology to educate our members.

Q - Are there any new programs or seminars you like to promote to members?

A - Committee members see the CPIB as a fantastic way for CAIB graduates to continue their insurance education. We are offering the Law & Ethics course by immersion in January 2009. We are also pleased to be working with Steamatic of Winnipeg again to offer Part II of our popular *Restoration* seminar. And we even have a seminar on *How to Use your Black-*

berry (don't laugh – I've had one for years and still don't know all of its secrets). The PD seminars we offer include general business skills for all brokers, not simply those directly relating to insurance. We are eager to be offering three new communications seminars this year allowing our members to improve their written communications skills.

Q - Last year's PD Committee committed to working closely with IBAM's Best Practices graduates. How is that progressing?

A - Last October, the Best Practices graduates conducted a salary survey. The sessions were valuable and offer those that participated insight into where their brokerage ranks in comparison with others in areas such as salary expenses, education and training costs, as well as other employment bonuses. These sessions were facilitated in such a way that Best Practices brokerages can share ideas and experiences without providing detailed information to their competitors. Participants came away from the sessions looking forward to future sessions of similar interest.

Q - Another initiative from last year was the goal of having a PD "Champion" in each brokerage. How is that coming along?

A - This is an ongoing process. We continue to work at seeking out PD Champions in brokerages and we encourage brokerages to appoint them.

Q - Are there any new facilitators on board for the 2008-2009 year?

A - Yes, we are pleased to welcome a new facilitator for CAIB II Immersion – James "Jim" Tomko from Mann Tomko Insurance.

Q - Is Online Continuing Education still an important component of IBAM's PD program?

A - Absolutely! Our members want to use technology to obtain their education and IBAM is pleased to offer numerous technical and personal seminars. IBAM is happy to announce that the CAIB IV online study tool became available this summer. The online study tools were created to enhance the CAIB student's learning experience, making it more than simply reading from the textbook.

Q - Any final words to IBAM members regarding Professional Development?

A - Only that Continuing Education is one of the building blocks that make us stand out as professionals. It has been said that "knowledge is power." Knowledge is also an ongoing journey – a journey that makes us better at what we do, which is finding the best possible insurance products for our customers. If you have any questions or suggestions regarding Professional Development, please don't hesitate to contact me, a member of our committee, or the IBAM office. #



LAKEVIEW INSURANCE TOASTS 25 YEARS

Sid Reimer, founder and principle of Winnipeg's Lakeview Insurance, subscribes to the old saying, "Time flies when you're having fun." It certainly doesn't seem like it was 25 years ago when he made a conscious decision to leave a business legacy for his two sons Anthony and Mario.

At the time, Sid was doing well as a professional with 13 years experience in the Life Insurance business with Mutual Life of Canada. While he enjoyed the income and the work – especially meeting and dealing with clients – something was missing. Inside Sid was the burning desire to be an entrepreneur, "call his own shots" and, if he worked hard and was fortunate, perhaps leave behind a legacy for his sons and their families. TMB is happy to report that 25 years later, that is exactly how things worked out.

A SUCCESSFUL BUSINESS PLAN

In 1983, Sid decided to take the entrepreneurial leap and, with wife/life partner/business partner Gladys, bought a small General Insurance brokerage located on a strip mall on Pembina Highway for \$18,000. (Lakeview Insurance remains in that same strip mall although it has twice moved to different and larger office spaces on the site.) The brokerage's book of business was made up of approximately 60 policies and an Autopac franchise. This inauspicious start in the industry would have been the beginning of the end for many individuals as the business was simply too small to pay for itself and support a growing family. However, Sid had a few ideas up his sleeve that enabled him to grow the business.

First, he kept his hand in the Life Insurance business. According to Sid, "I'd invested 13 years of my business life into Life Insurance. I wasn't going to simply walk away from it. Besides, I still enjoyed it." Thus, while the General Insurance brokerage enterprise was growing ever-so-slowly, he was able to make ends meet thanks to his efforts on the Life side of the business.



Second, since he had received excellent training as a life insurance agent, Sid decided to apply these skills to his new brokerage. Specifically, he used his training in cold prospecting to go after new business. "I wasn't afraid to ask people for their business – so I did," recalls Sid.

Third, while the Autopac franchise didn't generate all that much revenue, it brought in something that would pay huge dividends for the brokerage's future – foot traffic. Lakeview Insurance's Autopac customers were asked if they required any other type of insurance and, if so, Lakeview staff would be more than happy to assist them. Eventually, many became Lakeview P&C clients.

Four, Sid realized that there were niche markets that weren't being addressed by urban brokerages. Having been raised in rural Manitoba (and at the time being a part-owner of a hog operation), Sid knew the ins-and-outs of large agricultural operations like hog farms and what they required in terms of insurance. In time, Agricultural

insurance became a major component of Lakeview's book of business.

Another niche market resulted from the Reimer family's heavy involvement with their church. As family members served on various church boards, they soon recognized a serious deficiency in related insurance products. As they continued to target the faith-based market, they worked at locating and designing innovative and specialized programs, and soon developed a major portfolio of churches and para-church organizations in various denominations. The portfolio now also includes church camps, faith-based schools and colleges. Its growth now demands the majority of Anthony's time and attention.

Lakeview Insurance was incorporated in 1993. Since that time, there have been some changes around the boardroom table. Gladys, while still a shareholder, has been retired for a couple of years. Sons Anthony and Mario are now shareholders, but Sid wouldn't allow them to join the firm until they had each put in two years at the family hog farm – it has since been sold – where they learned

the value of work. (Make that hard and dirty work!)

Anthony, who joined Lakeview in 1990, says his stint on the farm work was an excellent learning experience; while Mario, who signed on in 1997, adds, "It really showed us what work was all about."

The final member of the current ownership team joined the company in May 2006. Tim Friesen, who jokingly refers to himself as "the adopted son," came to Lakeview with an impressive resume. He had been in the P&C insurance industry since 1981 and had viewed it from both the brokerage side and the company side. His specialty was and still is Agricultural Insurance. He is now manager of that department.

With the three additions, the ownership group felt it was time to expand the brokerage through acquisitions. Earlier this year, Lakeview purchased into Wayne Esau Insurance in Grunthal, and more recently, acquired Community Insurance in MacGregor and became the majority shareholder in Martensville Insurance, a very successful brokerage in the Saskatchewan town of Martensville, just north of Saskatoon. (Lakeview has had a presence in Saskatchewan for a number of years now. Regional representative Glen Poier works out of his home and also focuses on Agricultural policies.)

QUALITY THROUGH TEAMWORK

While growing the business, Sid and Gladys always pursued a business plan of "quality rather than quantity." Mario says, "We always try hard to get to know our customers better. That holds true for the insurance companies, too. We want them to become friends, not just business acquaintances. As a result, our retention rates through the years have been very, very high."

Nothing highlights Lakeview's commitment to customers more than the brokerage's Client Claims Service Protocol. After a claim has been put in by clients, rather than reporting them to the insurer and then giving a wave and wishing them well, brokers at Lakeview follow the claim through to the end – the end being satisfied customers. Anthony recalls a few years ago when they were first discussing the protocol: "It was around Christmas and one of our clients lost their home in a fire along with all their possessions, including their wrapped presents. Our staff rallied! They created a huge care hamper including personal gifts for all

the family members and salvaged the holiday season for this destitute client. At that point, we knew the protocol was a necessity."

Tim says, "Sometimes the protocol simply means keeping in touch with the insured on a regular basis. Other times it may require that we get more involved in the process, perhaps directly with the adjuster. It is not acceptable to us for a claim file to sit idle and not move forward. The intention of the claims protocol is to help all parties resolve the issues that are preventing the settlement of the claim. Most of the time, when we step in to help the process, it's appreciated by everyone, especially our client, with whom our ultimate responsibility lies."

Readers should not get the impression that everything has been rosy for the last 25 years at Lakeview Insurance. According to Sid, "The bottom almost fell out of Agricultural insurance following 9-11. It was hard on the entire industry, but Agriculture was our bread-and-butter. So many companies were pulling out of the Ag niche entirely, while others were seriously revamping their programs."

Anthony recalls that Sid made numerous trips to Toronto and Calgary negotiating hard to attract and hammer out agreements with insurance companies. "He really built up his Air Miles," chuckles Anthony. "Fortunately all those trips and all that negotiating had a positive result."

Sid adds, "If you are going to be a niche marketer, you can't just go along for the ride. You have to become an expert in that niche; you have to do your homework. We want to be in it for the long run and we wanted company partners with the same attitude. To use a farm analogy, we didn't want to 'tie our horse to a wagon that that would fall apart,' and we didn't." Fortunately, companies like Red River Valley Mutual, Lombard and Hartford recognized and valued the hard-working and open business philosophies that the Lakeview team represented. Today, they provide the Ag policies that Lakeview markets so successfully. In fact, despite being an urban brokerage, 70% of Lakeview's business is non-Winnipeg business.

While the ownership group provides direction for the brokerage, the day-to-day work falls to the staff and the owners can't say enough about their team. "There is a lot of trust on

both sides," says Mario. "Staff members have bought into our business plan and, in turn, we depend on them a lot. Individuals like Darlene Wilkinson and Cory Friesen are keys to our operation, but it's our entire staff that keeps our customers coming back." Lakeview boasts a number of long-term employees. There are also four individuals who live in rural Manitoba and face a daily commute to work of anywhere from 45 to 90 minutes. Now that's dedication!

Throughout 25 years of business, Sid has always been a supporter of IBAM. He tells TMB, "We believe in the power of group, how working together as a team can achieve much more than can any individual; and I support the good work done by IBAM and the national body, IBAC."

His sons follow the same belief and have been strong members of IBAM's Board. At one time, Anthony chaired the Communications Committee where he oversaw the content that went into the magazine you are currently reading. He was also a founding member of the Young Brokers Committee, the group that is now chaired by his younger brother, Mario (who is also Co-Chair of the National YBC).

Those readers who attended the recent IBAM Conference will recall the wonderful job of emceeing carried out by Mario. "It was nerve-wracking at the beginning, but I truly enjoyed it," he says.

THE FUTURE

What does the future hold for this brokerage after being in business for 25 years? According to Anthony, the ownership group is going to focus on operating the newly enlarged operation and will not be pursuing any further purchases for the next year or so. He states, "We are going to 'stay the course' and focus on what we have," he says, "and ensure that all sites are operating at maximum levels."

Mario adds, "We don't believe in buying everything that is available. We aren't afraid to turn down a potential purchase if it isn't a good fit, or if we aren't ready for it."

How does a brokerage celebrate an important anniversary like 25 years in business? "We won't be holding an anniversary party or anything like that, but our regular events will take on more significance," says Tim.

Lakeview held its annual Hello Neighbour Day on Saturday, May 31.

For this event, the brokerage invites clients along with residents and businesses from the neighbourhood for a BBQ and parking lot events. This year, as usual, a grand time was had by all who attended.

Plans are afoot for Staff Day on August 29. This annual event promises to be bigger and better in this 25th anniversary year. Staff members and their families will enjoy an afternoon and evening at the new Kelburn Golf & Conference Centre in St. Norbert.

Every two years, Lakeview Insurance holds a Christmas Open House for customers, suppliers and staff; makes a healthy donation to a deserving charity; and requests a donation from invited guests. In fact, this notable event was previously written up in TMB (March 2007 issue, p. 53). This year's event promises to be even more special than usual thanks to it being the year of the anniversary celebration.

A 25th anniversary celebration only comes along once. Thankfully, the dedication and good works of the people at Lakeview Insurance are with us (and their customers) every day of the year. 🍷



Darlene in a "special place"

Those in the industry who had dealings with IBAM from 1997 to 2004 were always impressed with the broad smile, joyful laugh and diligent work ethic of Darlene Wilkinson. When she left the Association, Darlene decided she wanted to remain in the industry she had known since 1986. The brokerage she chose (and she had a number of choices) was Lakeview Insurance.

According to owner Anthony Reimer, "We felt like we won the sweepstakes when Darlene decided to come onboard. She

does her work so well and has such a pleasant way with customers. I can't say enough good things about her."

Darlene, who has her CAIB designation, says that her years with the Association gave her the opportunity to see a lot of different brokerages and to view the industry from the "big picture" vantage point. "I learned a lot during my stint with IBAM," she says. "I also had the opportunity to work with Anthony as it was during that time when he sat on the Board of Directors. I got to know him, his family and his business – and I was impressed! Choosing to come to Lakeview to work was a wonderful decision."

Born and raised in rural Manitoba, Darlene puts her upbringing to good use by working closely with owners Sid Reimer and Tim Friesen on Agricultural policies. As well, like everyone else in a General Insurance brokerage, she does "a little bit of everything whenever it's required."

Lakeview Insurance is like a home away from home for Darlene. She says, "My co-workers and our clientele are so fabulous – and so loyal. It's a real pleasure to work with and for them all. We constantly hold mini-celebrations to recognize individuals when they obtain their CAIB designation or when their birthday rolls around. It's just a real comfortable workplace."

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Public Insurance**



TMB following brokerage growth

<i>Activity</i>	<i>TMB Issue</i>
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
Horizon Insurance acquires Whiteshell Enterprises	March 2008
Horizon Insurance acquires Eastman Insurance	March 2008
Horizon Insurance acquires LdB Insurance	March 2008
Horizon Insurance acquires Stewart Greenslade	March 2008
Garriock Insurance acquires Landa Insurance	March 2008
Lakeview Insurance acquires Wayne Esau Insurance	March 2008
MIG acquires Pedden Agencies	March 2008
MIG acquires Capital Insurance	March 2008
Ranger Insurance acquires Flanders Insurance	December 2007
Dowling Insurance acquires Westport Insurance	June 2007
Four Corners Associates merger (Tycoles & Ward)	March 2007
BSI acquires Loewen Insurance	March 2007
BSI acquires Clearspring Insurance	March 2007
Coughlin Insurance acquires C.W. Pooles	December 2006
MIG acquires Patrick Insurance	September 2006
McMillan Agencies acquires Bird's Hill Insurance	September 2006

Andrew Agencies purchases Westpark Insurance

Another brokerage acquisition became official on June 1, 2008 when Andrew Agencies Ltd. purchased Westpark Insurance's offices in Russell and St. Lazare. Andrew Agencies, with head office in Virden, now has six sites in southwestern Manitoba (Virden, Elkhorn, Miniota, Ste. Rose du Lac, Russell and St. Lazare) and four in

southeastern Saskatchewan (Moosomin, Rocanville, Maryfield and Carlyle).

According to **Jacy Whyte** of Andrew Agencies, the move was a long time in coming. Jacy told TMB, "We've had numerous discussions with Westpark owners **Bob and Karen Ross** over the years. They indicated that they were eyeing a change and our position was

whenever they were ready, we were ready. Recently, Bob and Karen indicated that the time had come and we were quite happy to set the process in motion."

Both businesses were very similar, offering real estate, financial and travel services as well as insurance, so it became a truly seamless merger. Also, both brokerages use the same automa-

tion system (The Broker's Workstation, the software system developed by Custom Software Solution and Andrew Agencies). As well, the financial services divisions of both businesses use the same financial platform – Rice Financial.

All Westport staff members will be retained at both sites. One change saw Bob Ross assume management of the real estate operations for all of Andrew Agencies. Another change saw the hiring of **Keith Orr** as financial services officer.

Jacy Whyte said both communities in Russell and St. Lazare have been very welcoming. Customers have been informed of the change and assured that they will be receiving the same great service they have become accustomed to. Jacy added the clients have been very accepting of the news. All that is left to complete the transition is some signage.

Andrew Agencies Ltd. has been in business for 95 years. The current ownership team consists of Scott Andrew, Blair Andrew and Brock Andrew (members of the fourth generation of the Andrew clan to be involved in the business), along with Jacy Whyte, Clint Smith and Robert Eslinger. Along with the brokerage,



Partners in Andrew Agencies include (L-R) Robert Eslinger, Brock Andrew, Clint Smith, Scott Andrew, Blair Andrew and Jacy Whyte.

the ownership group is also partners in Custom Software Solutions Inc. (serving broker and carrier customers across Canada) and RFNow Inc., a data and voice communications enterprise with 500 internet subscribers in Manitoba and Saskatchewan.

While nothing is on the immediate horizon, Jacy said Andrew Agencies is always looking to grow and has a selective acquisition strategy in place. Look for further growth from this proactive brokerage in the years to come. #

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Broker band releases new EP

By Debbi Boisselle

Quinzy Poised for Stardom

QUINZY: (L-R) JASON PANKRATZ, JAMES TARONNO, SANDY TARONNO AND DAVID PANKRATZ

Canada Day at The Forks 2008, host to a crowd of 10,000 Winnipeggers, featured the group *Quinzy*, a local rock band comprised of four brokers from Horizon Insurance: brothers **Sandy and James Taronno** and their cousins, also brothers, **David and Jason**

Pankratz. This quartet of young brokers is committed to servicing their insurance clients while attending to an exciting career as an up-and-coming talent that is getting recognition right across Canada.

In conversation with the members of *Quinzy*, it quickly becomes apparent that these young lads are not only talented musicians/singers, but have the education, maturity, drive and more than all that, the incredible heart required for following one's dreams. Within the next six months, they will be releasing 3 EP albums featuring all original tracks, composed by lead guitarist Sandy Taronno. Sandy's brother James looks after keyboard, while David Pankratz plays drums (and when the situation/song demands, he also plays the glockenspiel), and Jason Pankratz handles bass and acoustic guitar. Sandy takes the vocal lead, but the other three members all contribute to the groups beautiful harmonies. *Quinzy* plays what the band members like to define as "rock and pop from when the terms meant something."

Just over a year ago, *Quinzy* was reduced from a trio to a duo when the third member left amicably. Wanting to expand to a quartet, the pair knew they didn't have to look far because it so happened that James and Jason were two of the best musicians around.

Sandy continued, "We've known each other all our lives. We're family and we're friends and more importantly, we're all sane and grounded people. Everyone has heard the horror stories of how infighting can break up bands, and we're determined not to let that happen. We can have healthy disagreements on the direction of the music or the business, but in the end, it all has to be worked out to everyone's satisfaction."

These young men, all well educated in the insurance business, have impressive musical pedigrees as well. The father of Sandy and James is none other than former IBAM President **Tony Taronno**, who performs regularly (including at the recent IBAM Conference) with the Bellowtones. David and Jason's father (cousin to James and Sandy's mother) is the Choral Director at Westgate Mennonite Collegiate and one of Manitoba's most renowned vocal coaches.

The band members took their impressive musical genes and, throughout their formative years, worked hard at improving their credentials in their respective musical instruments. Jason studied voice at the U of M; James, after bugging his parents for piano lessons at the tender age of 4, studied jazz piano (also at the U of M); while Sandy and David took up their instruments as children and started playing together at age 14.

While committed to following their musical dreams, the members of *Quinzy* see nothing romantic in the image of the starving artist. "I'm really proud that we've managed to keep so amazingly busy with our music career while completely supporting ourselves with solid jobs," said Sandy. "We knew what it took to be successful in insurance and we were all hired with the knowledge that we would need a certain leeway with our schedules in order to accommodate our music. Everyone at the brokerages has been great. It has been a good fit."

Proud father Tony Taronno added, "It's just the way you run a business in this day and age. You have to offer flexible work schedules, whether it's for employees with young families or those with dreams of becoming rock stars. You get paid back many times over by appreciative employees."

The foursome is adamant that music is the biggest goal in

their lives. However, for now, they are committed to their insurance careers and appreciative of the industry for enabling them to live normal lives while pursuing their musical ambitions.

Sandy has been a broker for seven years. David and Jamie are next in seniority with four years under their belts, while Jason has worked in the brokerage for three years. This is, of course, after they had put in their apprenticeships as office cleaners while young teens.

Their response to how one juggles insurance and music was simply that the insurance business enables them to play the music they love. At the time of this interview, the brokerage was literally "hopping" (obviously someone is doing something right). The atmosphere at the Horizon Tuxedo office was one of energy and teamwork, exactly the attributes that are required in a successful working band.

The four young men were all in agreement that the musical side of their lives has increased their ability to connect with people, whereas the business end of insurance has aided them in the organizational bent of the music-side. According to Sandy, "In the music biz, you have to plan your sales approach, whether it's for the recording and marketing of a CD or putting together a tour. Then you must make connections with people as you try to sell your product. This may involve cold calls or reconnecting with old friends and acquaintances. Once you have the booking and then again after the performance, you have to follow-up. Sound familiar?"

(In fact, it was a cold call that secured the services of the band's producer. They had always admired the work of **Michael Phillip Wojewoda**, former drummer for the Rheostatics and producer-extraordinaire and so they approached him to see if he would be interested in working with the young Winnipeg band. As fortune would have it, Wojewoda was between gigs, like what he heard, and agreed to produce Quinzy.)

This seemingly unusual combination of music and insurance has turned out to be a pretty good union with some strange surprises. James related an incident in which he overheard a client on his cell phone stating, "As soon as I finish updating my insurance policy, I'm off to Shannon's to hear a great band called Quinzy." Jamie actually found himself actually blushing at hearing someone refer to his band in this unusual context – "Sort of like the proud parent hearing someone say something nice about one's offspring," he said with a chuckle.

Last year, Quinzy recorded in Toronto with producer Michael Philip Wojewoda, who has also produced for Great Big Sea, Bare Naked Ladies, Ashley McIsaac and Spirit of the West. It was a great learning experience for the group and showcased the highs and lows of a life in rock 'n roll, including sleeping on cots in a garage ("Although it was a very nice garage," added Jason with a smile). The talented band will be travelling west in October to rock at the Western Canadian Music Awards. As a precursor to this awards show being held in Edmonton, you can view continuing blogs and other interesting information on the group at www.quinzy.ca or check out the album on www.myspace.com/quinzy.

Their new release, an EP, is entitled *One Boy's Guide to the Moon* and will be followed this fall with a second EP entitled *These Nautical Miles*. Sometime in January a third as-yet-untitled EP will be released.

In conjunction with the release of "One Boy's Guide to the Moon," Quinzy was featured on local radio stations the week of July 7 with interviews and album excerpts on Power 97, Hot 103

and Kick FM. Front Side Promotions, based out of Vancouver, takes care of the internet promos and the band also has a page on My Space, accessed through their website.

I can only predict great success for this incredibly talented foursome, both in music and their insurance careers. With their rare mix of talent, drive, intelligence, humor and human decency, they can't miss. Visit their website and take in a show when they're playing in the vicinity. You won't be sorry you did. 🎸

One Boy's Guide to the Moon – grab it today

Quinzy's latest creation, the EP *One Boy's Guide to the Moon*, was released at the end of June. The album grabs the listener from the first note and simply won't let go. To all readers who are also music lovers, go out and buy it today – this one is going to sell quickly.

The EP is available for \$10 at CD Plus, MusicTrader, Into the Music and McNally Robinson (Grant Park location).



One Boy's Guide to the Moon

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- Stampeder
- The Steady Hand
- One Boy's Guide to the Moon
- The Hum Keeps us Warm
- From St. Cloud

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2008/2009 IBAM Education Program at-a-glance

(CAIB) 2008/2008 - Discussion Group Schedule

Fall Semester Classes Begin

CAIB 1 Tuesday, September 16, 2008
 CAIB 2 Thursday, September 18, 2008
 CAIB 3 Monday, September 15, 2008
 CAIB 4 Wednesday, September 24, 2008

(CAIB) 2008/2009 Immersion/5-Day Schedule

CAIB 1 September 15 – September 20, 2008
 CAIB 1 January 26 – January 31, 2009
 CAIB 2 October 20 – October 25, 2008
 CAIB 2 February 23 – February 28, 2009
 CAIB 3 September 22 – September 27, 2008
 CAIB 3 February 2 – February 7, 2009
 CAIB 4 November 17 – 22, 2008
 CAIB 4 March 2 – March 7, 2009

(CPIB) 2008/2009 Immersion/5-Day Schedule

Law & Ethics - January 19 – 23, 2009

Canadian Professional Insurance Broker (CPIB) – self-study available

Advanced Commercial Lines
 Advanced Personal Lines
 Claims Administration & Management
 Law & Ethics
 Business Strategies

Auto Broker Technical Course - Winnipeg

October 2008 Phase 1 October 1, 2 & 3, 2008
 Phase 3 October 29, 30 & 31, 2008
 November 2008 Phase 1 November 5, 6 & 7, 2008
 Phase 3 November 26, 27 & 28, 2008
 January 2009 Phase 1 January 14, 15 & 16, 2009
 Phase 3 February 25, 26 & 27, 2009
 March 2009 Phase 1 March 18, 19, & 20, 2009
 Phase 3 April 15, 16 & 17, 2009

For additional seminars:

**Additional Seminars may be added throughout the year. For additional seminar options: The Young Broker hosted Education Day will be held on November 14, 2008 there will be four seminars held throughout the day (offering 5 CECs) and The IBAM Conference will be held on April 29, April 30 & May 1, 2009 (attend all three days and earn 8 CECs).

Luncheon Seminars

(All Luncheon Seminars will run from 11:30am – 1:00pm)

January 13, 2009 – Safespace & the Work Place
 February 12, 2009 – Business & Home Security

Spring Semester Classes Begin

CAIB 1 Tuesday, February 17, 2009
 CAIB 2 Thursday, February 19, 2009
 CAIB 3 Monday, February 23, 2009
 CAIB 4 Wednesday, February 25, 2009

2008/2009 CAIB/CPIB/CCIB Exam Schedule

Exam Date	Registration Deadline
September 10, 2008	August 15, 2008
December 3, 2008	November 14, 2008
February 11, 2009	January 16, 2009
May 6, 2009	April 10, 2009
July 8, 2009	June 12, 2009

Auto Broker Technical Course - Brandon

December 2008 Phase 1 December 10, 11 & 12, 2008
 January 2009 Phase 3 January 14, 15 & 16, 2009

Fundamentals of Insurance

Home study exam dates: Second Monday of each month
 Immersion class: June 15-20, 2009

Seminars

October 9, 2008 – Plain Language Approach to Writing
 October 9, 2008 – Steps to Effective Business Writing
 October 28, 2008 – Large Commercial Losses & Property Management
 January 23, 2009 – Personal Liability
 January 23, 2009 – SPF #4
 February 24, 2009 – Wireless Technology
 March 10, 2009 – Email.....Think Before You Hit Send
 March 25, 2009 – Managing Business & People Succession

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 (Tel: 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.

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 a Level 1 Auto Only Broker Licence.

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 licence. Application for a Level 1 licence 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 requirements for a Level 1 licence. Successful completion of CAIB 2 & 3 qualifies the student for a Level 2 licence and CAIB 4 qualifies for Level 3 licence (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.

FOI is an approved pre-licensing course.

EDUCATION CALENDAR Disclaimer

All information provided in the Insurance Brokers Association of Manitoba's 2008/2009 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.

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 Licence.

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 \$80

Results available on the IBAM website: www.ibam.mb.ca

Phase II – Three weeks of supervised training in the brokerage, which includes IWS computer assisted instruction (tutorial) and a complete review of the Auto Broker "Practical" text which leads students through a variety of Autopac transactions, screen by screen.

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 Licence.

UPCOMING AUTO BROKER Technical Courses

The cost of the course is \$450 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:

WINNIPEG

October 2008

Phase I – October 1, 2 & 3, 2008

Phase III – October 29, 30, & 31, 2008

November 2008

Phase I – November 5, 6 & 7, 2008

Phase III – November 26, 27 & 28, 2008

January 2009

Phase I – January 14, 15 & 16, 2009

Phase III – February 25, 26 & 27, 2009

March 2009

Phase I – March 18, 19 & 20, 2009

Phase III – April 15, 16 & 17, 2009

Location: Canad Inns Fort Garry – 1824

Pembina Hwy., Winnipeg

Guest Room Reservations: (204) 261-

7450 or 1-888-332-2623

Room Rate: \$87

BRANDON

December 2008

Phase I – December 10, 11, & 12, 2008

Phase III – January 14, 15, & 16, 2009

Location: The Victoria Inn

– 3550 Victoria Avenue, Brandon

Guest Room Reservations: (204) 725-1532

Room Rate: \$102.99 Booking Code:

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Fundamentals of Insurance

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 \$195. This price 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 15-20, 2009

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

Guest Room Reservations:

(204) 261-7450 or 1-888-332-2623

Room Rate: \$87

Time: 8:30am – 4:30pm Mon-Fri

Exam: Sat. 9:00am – 12:00noon

- 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 \$80
 - Results are on www.ibam.mb.ca and will be mailed.
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For the latest Education information, visit IBAM's website at



www.ibam.mb.ca

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 (2001 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 licence.

CAIB 2

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

Current Textbook (1997 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 licence.

CAIB 3

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

Current Textbook (1997 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 licence.

CAIB 4

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

Current Textbook (Third 2000 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 licence.

PROGRAM OPTIONS

Option A – Discussion Group **Option B** – Self-Study
Option C – **Online Tutorial** (This is an optional study tool to enhance your method of study)

All CAIB levels now available on-line

Option I – Immersion/5 Day Course:

2008/2009 Immersion/5-Day Schedule

CAIB 1	September 15 – September 20, 2008	CAIB 3	September 22 – September 27, 2008
CAIB 1	January 26 – January 31, 2009	CAIB 3	February 2 – February 7, 2009
CAIB 2	October 20 – 25, 2008 (Holiday Inn – 1330 Pembina Hwy)	CAIB 4	November 17 – November 22, 2008
CAIB 2	February 23 – February 28, 2009	CAIB 4	March 2 – March 7, 2009

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:** \$87.00

(CAIB 2 October – Only)
 Holiday Inn – Winnipeg South – 1330 Pembina Hwy
 Room Rate: \$99.95

2008/2009 DISCUSSION GROUP SCHEDULE

WINNIPEG - Fall Semester Classes

- CAIB 1 Tuesday, September 16, 2008 – 6:30pm – 8:30pm
- CAIB 2 Thursday, September 18, 2008 – 6:30pm – 8:30pm
- CAIB 3 Monday, September 15, 2008 – 6:30pm – 8:30pm
- CAIB 4 Wednesday, September 24, 2008 – 6:30pm – 8:30pm

All fall discussion group classes will be held at Centro Caboto Centre.

Exam: Wednesday, December 3, 2008 (Students are automatically enrolled for the exam at registration)

BRANDON - Fall Semester Class

- CAIB 4 Tuesday, September 9, 2008 – 5:30pm – 7:30pm

WINNIPEG - Spring Semester Classes

- CAIB 1 Tuesday, February 17, 2009 – 6:30pm – 8:30pm
- CAIB 2 Thursday, February 19, 2009 – 6:30pm – 8:30pm
- CAIB 3 Monday, February 23, 2009 – 6:30pm – 8:30pm
- CAIB 4 Wednesday, February 25, 2009 – 6:30pm – 8:30pm

Exam: Wednesday, May 6, 2009 (Students are automatically enrolled for the exam at registration)

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CAIB Pricing

Program Option	Cost Per CAIB Course	
	Member	**Non-member
I Immersion/5-Day	\$725	\$1,087.50
A Discussion Group	\$490	\$735.00
B Self Study	\$490	\$735.00
C Online Study Tool (Course fee plus)	\$24 (plus GST)	Not Available
• 12 week activation		
• CAIB 1, 2, & 3 available		
• Online re-enrollment	\$38	Not Available
D Re-Enrollment – Discussion Group	\$100	\$150
R Rewrite	\$80	\$80

**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: \$50.
- A 'review' is an analysis of your exam that indicates where you need improvement. You will receive a written report, but your exam will not be returned to you. Cost: \$75.

2008/2009 CAIB & CPIB Exam Schedule

Exam Date	Registration Deadline
December 3, 2008	November 14, 2008
February 11, 2009	January 16, 2009
May 6, 2009	April 10, 2009
July 8, 2009	June 12, 2009

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	18 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 new senior designation program developed by the Insurance Brokers Association of Canada and its Member Associations, designed specifically for property and casualty insurance brokers. CPIB is positioned at a senior level of study with admission prerequisites set as either 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 property and casualty insurance brokers who are members or associ-

ate 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 in discussion group or distance learning formats.

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.

To learn more, visit www.cpiib.ca

CPIB COURSE OUTLINE

STREAMS

Personal Lines

Mandatory Courses:

Law & Ethics
 Claims Management
 and Administration
 Advanced Personal Lines

Elective Courses (choose 3 within stream):

Accounting /Finance
 Marketing
 Sales Management
 Communications
 Business Administration

Commercial Lines

Law & Ethics
 Claims Management
 and Administration
 Advanced Commercial Lines

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

Broker Management

Law & Ethics
 Claims Management
 and Administration
 Business Strategy

*Management Accounting
 Marketing
 *Human Resources
 Communications
 Organizational Behaviour
 Business Finance
 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

Law & Ethics - 5 - Day Immersion Class
 January 19-23, 2009 **Cost:** \$725

Course Location: Centro Caboto Centre
 – 1055 Wilkes Ave., Winnipeg

Time: 8:30am – 4:30pm Mon.-Thurs.

Exam: Fri. 9:00am – 12:30pm

All CPIB courses are available
 by self-study

Exam Date: December 3, 2008
 May 6, 2009

Cost: \$490.00 Self-study

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

things 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 (Cec's) as follows:

ICM	Modules 1- 4	12	(Life or General)
	Module 5	6	(Life or General)
RIBO	Modules 1-4	12	(Management)
	Module 5	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 for all 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 or 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: \$130.00 per module

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 prereq-

uisite 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 (CECs)

The annual CEC hour requirements for agents/brokers are:

- 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 CEC 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 licence 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 licence 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 at www.ibam.mb.ca under Education or in this Education Calendar. The generic registration form can be used to register for any IBAM, courses or seminars. Simply 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 of your 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. To ensure confidentiality, results are posted using student number only. Results are also sent via 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 CECs.

2008/2009 Seminars

Thursday, October 9, 2008

Centro Caboto Centre
- 1055 Wilkes Ave.
8:30am – 12:00pm
ICM 3
Cost: \$80

Plain Language Approach to Writing

Language is our system for transporting ideas – for communicating our thoughts to others. But it's only a means to an end, not an end itself. Communication doesn't take place until the information has been received and clearly understood. This program will introduce the key strategies for talking to your reader using plain languages so that your message is easy to read and understand.

Learning Objectives:

- Avoid bulk and jargon that undermine your message
- Use plain language to create a personal connection with your reader
- Write powerful sentences
- Control paragraph length and create effective structure
- Format to make your information accessible

Presenter:

Marie Antaya

Marie is a Managing Associate with Eclectic Communications. She has many years of experience as an educator in a variety of subjects including business communications. She has also led numerous program and course development projects. Marie has shared her expertise with clients in private, non-profit and public sector organizations. Using her combined experiences, Marie delivers informative, practical workshops tailored to audience's needs.

Marie has been involved in a range of writing and editing projects. She has developed resources, created promotional materials, and written website content. In all of her projects, she ensures that each document connects with the reader and gets results.

Thursday, October 9, 2008

Centro Caboto Centre
- 1055 Wilkes Ave.
1:00pm – 4:30pm
ICM 3
Cost \$80

Steps to Effective Business Writing

For many of us, the hardest part of composing a document is starting to write. As we sit in front of our computer screen, we are overwhelmed with choices – we think about the details, the tone, the wording. This program explains the steps we need to take to ensure we are writing an effective business document. It introduces key strategies and techniques that lead to powerful business writing that targets the needs of the intended reader.

Learning Objectives:

- determine the content required
- gain control over large volumes of information
- organize for clarity and understanding
- use time-saving techniques for planning and organizing
- write a quality document in less time
- use fast, effective editing techniques

Presenter:

Marie Antaya

See previous seminar.

Seminar Sponsored by:



Thursday, October 28, 2008

Centro Caboto Centre - Winnipeg
8:30am – 4:30pm
ICM 6
Cost: \$50 – includes lunch

Large Commercial Losses & Property Management

What every broker, independent adjuster, property adjuster, property manager and underwriter needs to know. Participants will learn the process and equipment used to facilitate handling and managing a large commercial loss. Salvaging materials, disposal, drying and repairs, saving time and money, and much, much more!

This full day workshop covers:

- Identifying "Project Type"
- Estimate, Scope and Building Strategies
- Analysis of large projects
- Preparing and implementing a scope of operations
- Managing expectations
- Top 10 reason why projects fail
- Scoping the site
- Risk Management
- Real and perceived costs
- Equipment requirements
- Commercial Maintenance monthly and annually
- Residential and commercial difference

Presenter:

Stephanie Beattie

Stephanie is one of only five women teaching for IICRC and is the only Canadian female teaching in restoration categories.

Stephanie has over 15 years in the disaster restoration and cleaning restoration industry. Her experience in chemical and equipment distribution, client interaction, cleaning, restoration and consultation, allows her to relate well to contractors.

Certified in all divisions of IICRC, Stephanie 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.

Luncheon Seminar Tuesday, January 23, 2009

Centro Caboto Centre
11:30am – 1:00pm
ICM 1

Cost: \$30 – includes lunch

Safe Space and the Work Place

This session will be of interest to any business owner or individual who would like to learn ways to become more environmentally friendly. Participants will learn how to safely dispose of:

- Batteries
- E-Waste
- Non-Blue Box Recyclable Plastics
- Recording Ribbon Tape
- Small Appliances
- Chemical Waste
- And much more!

Learn what you can do to increase the safe disposal of such waste and how to keep it out of our landfills!

Presenter: Penni-Rae Ozuk

Penni-Rae is the owner of One Space at a Time and she works with people who want to be better organized. Penni brings with her over 20 years experience working with people and their spaces. Penni's services include one-on-one consultations, presentations & workshops.

Friday, January 23, 2009

Centro Caboto Centre, Winnipeg
8:30am – 12:00pm
ICM 3, RIBO 3 (Technical)
Cost: \$80

Personal Liability

This seminar focuses on legal principles, definitions and concepts such as liability of parents for acts of their children. It will also focus on coverage, definitions, persons and premises insured as well as the general exclusions of the comprehensive personal wordings and how they might differ among insurers. Participants will study the Canadian legal system as well as the Comprehensive Personal Liability section applicable to most personal lines policies.

Presenter:

Wayne Vokey, B.Voc.Ed, FCIP, CRM
Wayne is an educator and insurance consultant who delivers successful courses and seminars throughout Canada and he has extensive experience as a class instructor.

Friday, January 23, 2009

Centro Caboto Centre, Winnipeg
1:00pm – 4:30pm
ICM 3, RIBO 3 (Technical)
Cost: \$80

SPF#4 – Standard Garage Automobile Policy

This half-day session will examine coverages, exclusions and most popular endorsements of the SPF#4, Standard Garage Automobile Policy. This seminar will address who is covered and what vehicles are covered as well as those which are not covered. Discussions will also focus on the relationship between the SPF#4 and other general liability insurance policies. The session will end with the completion of a case study to allow the participants to apply the material learned.

Presenter: Wayne Vokey, B.Voc.Ed, FCIP, CRM

See previous seminar.

Luncheon Seminar Thursday, February 12, 2009

Centro Caboto Centre, Winnipeg
11:30am – 1:00pm
ICM 1
Cost: \$30 – includes lunch

Business & Home Security

Help protect the people and things you value the most! Participants will learn to reduce the risk of:

- Break-ins
- Dangerous broken glass whether accidental, vandalism or break-in
- Stress, feeling of violation & vulnerability
- Weather damage
- Heat loss & UV damage
- Graffiti

Presenter:

Darren Stobbe

Darren is a security film specialist with Armor Security Glass Inc. He specializes in installing safety/security film products, solar control window films, privacy films, and Lexan on window and doors. All these products are designed to enhance the security and safety of your home and or business.

Tuesday, February 24, 2009

Centro Caboto Centre
9:30am – 12:00pm
ICM 2
Cost: \$40

Wireless Technology

This half-day session will be of interest to anyone wanting to gain the knowledge of how to be more efficient on the go. Learn tips on how to use new voice/data devices or to determine what device/product is best for you and your needs. Wireless means much more than just a phone!

This session will cover:

- Wireless Voice
- Wireless Data
- Wireless Point of Sale (POS)
- Asset Tracking
- mFLEET
- mFOMS

This seminar will also be a great opportunity to sit back and hear the evolution of wireless in Canada from the beginning to today's wild and exciting new direction.

Presenter: Craig Gillian

Craig has been in the Wireless Industry for 20 years with Roger's Wireless. He has seen the industry change over the years, from when there was just one tower in the city on an analog network, to over 47 towers on the robust Voice/Data Digital Network. Craig has worked in a Corporate Sales position the entire time, and has seen a lot of changes from two networks to now a possible five with the opening of new spectrum this coming year.

Tuesday, March 10, 2009

Centro Caboto Centre
8:30am – 12:00pm
ICM 3
Cost: \$80

Email.....Think Before You Hit Send!

Email is the workhorse of communication within and between organizations. In spite of its importance, emails are often “dashed off” with little thought given to the clarity of the message or the needs of the reader. Poorly written email can lead to misunderstandings and can result in significant amounts of time and money wasted. This program focuses on organizing and formatting email so the message works for the reader.

Learning Objectives:

The goal of this session is to give participants the knowledge needed to:

- focus the message and avoid rambling
- organize the information so the reader gets the message quickly and easily...and knows what to do with it
- use plain language and avoid bulky statements to create a clear, concise message
- write with impact by creating energy and connecting with the reader
- use tact and avoid problems with tone
- format to create information accessibility

Presenter:

Marie Antaya

See October 9 seminar.

Wednesday, March 25, 2008

Centro Caboto Centre
8:30am – 12:00pm - 1/2 Workshop
ICM 3
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Business Succession

- What business are you (really) in?
 - yesterday, today and tomorrow
- Where is your industry going?
 - scenario planning
- What are your personal/organizational visions and ambitions?
- Planning for business succession
 - options and considerations for success

People Succession

- Future resource challenges facing small-to-mid-sized businesses
 - demographic and market trends
- Beyond Succession Planning: managing succession in your organization
- A model for planning and managing succession: developing your talent pool
- Strategic human resource planning and leadership development
 - how to identify, assess and groom talent for your business
- Monitoring and measuring results

Presenter:

Keith Sinclair

Keith is President and CEO of Harris Consulting. He will share his insights gained from developing and learning the succession planning and executive development processes for such companies as Nortel, Federal Industries and Milltronics.

***Additional Seminars may be added throughout the year. For additional seminar options: The Young Broker hosted Education Day will be held on November 14, 2008. There will be four seminars held throughout the day (offering 5 CECs). The IBAM Conference will be held on April 29, April 30 & May 1, 2009. (Attend all three days and earn 8 CECs.)*

Success of on-line seminars results in videos being discontinued

There are many fantastic on-line seminars that are available on the IBAM website at www.ibam.mb.ca. At the same time, the quality of our videos is deteriorating and the information is becoming dated. Please be advised that as of July 31, 2008, the videos will no longer be available.

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Seminar topic(s) will be announced at a later date.

DATES & DEPARTURES

The Sunshine Seminar trip will depart from Regina January 28, 2009, Saskatoon January 30, 2009, Calgary/Vancouver on January 26, 2009, Winnipeg January 25, 2009 and Edmonton January 26, 2009.

For a full color brochure or to register online, visit www.uniglobeactiontravel.com and click on the "Insurance Brokers Sunshine Seminars" link. The registration form is also available on IBAM's website at www.ibam.mb.ca.

For further details, contact Nicole at Uniglobe Action Travel @ (306)352-4444 or 1-800-268-8747.

Note: Please be aware that it is the responsibility of each individual participant to check with your accountant or auditor when claiming expenses relating to the sunshine seminar. It is your responsibility to comply with CRA rules and regulations. #

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Calendar of Events

AUGUST-2008

- 15 MPI – IBAM Restructuring Committee on going daily meetings
- 15 IBAM Executive Meeting
- 25/27 Auto Broker Phase 1 – Winnipeg
- 31 MPI Restructuring Participant meetings – selected dates

SEPTEMBER-2008

- 8 FOI Homestudy Exam
- 10 CAIB/CPIB Exams
- 15 CAIB 3 Discussion Group Begins – Winnipeg
- 16 CAIB 1 Discussion Group Begins – Winnipeg
- 18 CAIB 2 Discussion Group Begins – Winnipeg
- 15/20 CAIB 1 Immersion - Winnipeg
- 18/20 IBAC Meetings - Halifax
- 19 Young Broker Golf Day – Minnedosa
- 24 CAIB 4 Discussion Group Begins – Winnipeg
- 22/24 Auto Broker Phase 3 – Winnipeg
- 22/27 CAIB 3 Immersion – Winnipeg
- 25 IBAM Board Meeting

OCTOBER-2008

- 1/3 Auto Broker Phase 1 – Winnipeg
- 9 IBAM Seminar – Plain Language Approach to Writing
- 9 IBAM Seminar – Steps to Effective Business Writing
- 20 FOI Homestudy Exam
- 20/25 CAIB 2 Immersion – Winnipeg
- 28 IBAM Seminar – Large Commercial Losses & Property Management
- 29/31 Auto Broker Phase 3 – Winnipeg

NOVEMBER-2008

- 5/7 Auto Broker Phase 1 – Winnipeg
- 10 FOI Homestudy Exam
- 13 IBAM Board Meeting - Brandon
- 13 IBAM/YBC Meeting - Brandon
- 14 Young Broker Education Day
- 17/22 CAIB 4 Immersion – Winnipeg
- 26/28 Auto Broker Phase 3 – Winnipeg

DECEMBER-2008

- 3 CAIB/CPIB Exams
- 8 FOI Homestudy Exam
- 10/12 Auto Broker Phase 1 – Brandon
- 12 IBAM Board Meeting

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E&O - prevention and control

By Stephen Ritter, Swiss Re

When you went to work this morning, did you say to yourself, “Today I might be sued?”

Probably not, but your chances of being sued are likely higher today than they have ever been. Already this year we have seen an increase in the number of new broker E&O claims reported over the same period last year. In addition, we are seeing an increase in the number of large losses greater than \$1 million.

Risk management includes many things, including loss prevention and control. The goal of this article is twofold. First, to provide you with an overview of the leading causes of loss involving Insurance Brokers Errors and Omissions insurance (prevention) and second, our thoughts as to some of the important factors to consider when making your E&O coverage purchase decision (control).

As the leading provider of broker E&O insurance in Canada, Swiss Re has the ability to identify and track leading causes of E&O losses. As you will see, some of these causes and their frequency are fairly apparent. Others perhaps are not. The statistics shown are specific to your Association’s program and reflect an average over the last three years.

Risk Assessment and Recommendation – We define this as the process of analyzing a risk to determine the

exposures faced by your customer and making the appropriate recommendation to meet their needs. Combined, these two categories account for 37% of all claims, with assessment related errors at 17% and recommendation errors at 20%. Examples include brokers being accused of securing the wrong type of insurance or not providing available coverage extensions such as replacement cost, sewer backup, bylaws and so forth. Assessment errors include missed exposures such as “off premises” or inadequate limits typically involving building, contents and business interruption coverages

Policy Issuance – This is the process of confirming that the policy was issued in accordance with the terms and conditions requested in the application or coverage binding confirmation. This accounts for 10% of all claims. Incorrect or incomplete descriptions of the risks insured can lead to potential E&O claims. Examples include but are not limited to an incorrect address, incomplete description of operations and incorrect vehicle information.

Policy Change – This is the process of amending the policy to reflect the change requested by your client. This accounts for 9% of all claims. Not surprisingly, these type of errors typically include errors in coverage amendments such as issuing an endorsement with the wrong limit, incorrectly deleting coverage for a secondary location or incorrectly processing a contractor’s equipment substitution request.

Policy Replacement – This is the process of replacing an existing or lapsing insurance policy with a new policy. This accounts for 9% of all claims. While this is fairly straightforward, it is important to stress the importance of making sure that the replacing coverage is fully in-force before canceling or lapsing the policy being replaced. A number of the larger claims we see result from this type of error.

Policy Interpretation – This is the process of explaining, understanding and applying the terms and conditions of the insurance policy. This accounts for 7% of all claims. The most prevalent loss driver within this category is providing incorrect policy wording advice to the policyholder – for example, failing to point out a key exclusion or policy warranty condition.

Application – This is the process of completing the application for insurance where the customer discloses all relevant information related to the risk such as description of the risk, loss history, previous insurer and previous cancellations. This accounts for nearly 6% of all claims. Less prevalent but also significant is non-disclosure of key information on the insurance application. This can be a direct result of the applicant’s non-disclosure, prior claims experience or home-based business, or an innocent error on the broker’s part in providing full information to the Insurer.

Policy Cancellation – This is the process of canceling an insurance policy. A small percentage of all claims fall into this category, at just over 1%. This type of error can include requesting cancellation without the insured’s permission, an incorrect cancellation date, failure to notify a mortgagee, and failure to notify the Insured of policy cancellation, especially when the broker knows or should have known of a change in forwarding address.

Hopefully the above will help serve as a useful reminder as to the more common loss exposures. The benefits of avoiding and preventing E&O losses are obvious.

As to the second part of managing your E&O risk, doing all the right things from a loss prevention perspective will not completely insulate you and your firm from potential losses. Accidents and mistakes can and

do happen. This is where the importance of your E&O insurance comes in. Following are some of the more important factors to keep in mind when making your purchasing decision.

The Insurer

Consider the expertise of the Insurer. Do they have the wherewithal to stand by you when times get tough or will you be abandoned and left to scramble to find a replacement? Remember the last hard market: a number of markets have withdrawn from this product line over the years for a number of reasons, not the least of which was poor underwriting results.

Does the insurer provide loss control seminars and tips to assist you and your staff to address the exposures you face in your daily operations? Is the underwriter accessible to you when needed?

Coverage – Does your current policy form provide broad coverage? A broad insuring agreement with minimal exclusions can go a long way to meeting both your current and future needs. Landing that new account could change your exposures in midterm. Without a broad coverage form you could end up with a costly and uninsured exposure. For example does your current policy provide coverage for worldwide lawsuits, consulting and risk inspection activities? Are punitive damages that may result from an error or omission covered?


Limit – In these times of increased litigation and rising legal awards you should consider higher limits. How much is enough? This is a difficult question and depends to a large

extent on the composition of your portfolio and the potential loss exposure. Keep in mind that certain lines of business and perils such as automobile, business interruption and severe weather events can produce an E&O loss much greater than the actual individual policy limit, not to mention the potential impact of a punitive damages award. Limits in excess of \$5 million are not uncommon and the trend continues of brokers purchasing higher limits.

Claims – This is where the **real** value of your E&O purchase comes in to play. Investigate the track record of the insurer. Does your insurer have the expertise to handle the unique aspects of this line of business? Will they keep you fully informed, and do so in a timely manner? Will they require your consent to settle and act expediently and as your advocate during the claims adjudication process? Claims expertise and handling cannot be overstated. Your good reputation could be at risk!

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The material contained herein is for informational purposes only and is not intended as legal or other professional advice. Please procure the appropriate legal or other professional advice and services to address your individual needs and circumstances. #



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The buying process - on the same page

By John Knotek, BMO Bank of Montreal®

Last issue, I wrote about initial buyout discussions, with the underlying premise that in today's marketplace, principals are in the driver's seat relative to how the process advances. In cases where the conversations do advance, it is not unusual for buyers and vendors to have

several discussions before agreeing on key terms. Not surprisingly, without putting these agreements in writing, it is possible for each party to arrive at different interpretations of what was really agreed to. Such ambiguity has no place going forward in the buying process and can only serve to unduly

delay or derail a deal completely. A well structured letter of intent (LOI) will help bring clarity to the discussions and ensure that both parties are 'on the same page' relative to the proposed deal. The following is a very general discussion of some of the issues that typically arise in the context of a proposed sale of an insurance brokerage. It does not constitute, and should not be relied upon as, legal or business advice.

Typically, once discussions progress to the LOI stage, it is a good indicator that both parties intend to move forward in good faith, with the general terms of the deal outlined. The LOI gives both parties an indicator as to where the other's true commitment is to negotiating a deal, thus flushing out parties that are not serious about a transaction. This saves all involved time and allows the parties to move on or move forward. As well, the LOI typically assigns the parties to a timeline and hence helps compress discussions that might otherwise go on for months or even years.

While the LOI is an important step in the discussions, it does not necessarily mean that a sale will happen. However, a well thought out LOI can influence the probability of a successful closing. One cannot find such

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"Typically, once discussions progress to the LOI stage, it is a good indicator that both parties intend to move forward in good faith, with the general terms of the deal outlined."

an LOI on the internet, as LOIs are unique to each situation, having many different forms and a wide range of consequences. Accordingly, it is wise for vendors and buyers alike to engage legal counsel, accountants and financing providers to obtain advice on structuring an LOI.

As for the actual content, it is normal for the LOI to be stated for discussion purposes only (if indeed that is the desire of the parties) and is divided into non-binding and binding sections. Non-binding clauses typically relate to items specific to purchase terms. These are the deal breakers for the buyer and vendor and can include: what is being purchased; the purchase price and how it is determined; how the price will be paid and any conditions (i.e., client retention requirements); and conditions of closing (i.e., satisfactory due diligence, non-compete/non-solicit agreement from vendor, representation agreements from companies).

The binding clauses often include: confidentiality terms; access to company information; allocation of responsibility for expenses; exclusivity period for discussions; requirement to negotiate in good faith; and the closing date. While every LOI is different, if either party violates a binding provision there may be a severability clause or even worse may expose the violating party to legal action. This further reinforces the importance of engaging legal counsel in the LOI drafting process.

Even if the initial LOI is well thought out and composed, it still is not unusual for the process of negotiating the final LOI to take up much more time than originally contemplated. Sometimes this is due to purposeful delay tactics or simply due to the time required to amend the LOI to a point where both parties are satisfied. Regardless, completion of the LOI is not something that should be rushed and not only due to the potential legal ramifications, but

ultimately because it can affect the deal outcome. Once something is in an LOI, each party has formulated their expectations of a deal. Consequently it can be difficult to negotiate a substantially different position thereafter and requested changes could derail a deal.

Ultimately, the LOI is intended to compel both parties to move beyond discussions and into action, committing to defined timelines. It also brings clarity to the buying process relatively early in the process, reducing misunderstandings that could be problematic at more advanced stages of negotiations. Accordingly, the LOI is a tool in the buying process that should not be treated merely as a formality, but integral to the deal success. #



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From Director to President and CEO

Brian Esau leads Red River Valley Mutual

The new President and CEO of Red River Valley Mutual Insurance Co. (RRV) is **Brian Esau**, who started with RRV on March 17 and assumed the helm on April 1. An accountant by profession, Brian held a number of management positions in the financial services industry. He also sat on the Board of Directors of RRV for 10 years. Brian was accommodating enough to take time from his busy schedule and sit down with TMB to discuss his new position and where he sees the company heading in the future.

Q - What can you tell readers about your professional background?

A - I am a Certified Management Accountant (CMA) and spent the first segment of my career as an accountant. The last 17 years were spent at Steinbach Credit Union, the 8th largest Credit Union in Canada. Holding a variety of management positions with the most recent being Chief Risk Officer, Chief Operating Officer and Manager of Lending.

Q - You sat on RRV's Board of Directors for 10 years. Did that familiarity with the firm help smooth the transition into your new role as President and CEO?

A - My experience as a Director is invaluable in transitioning into this position for a couple of reasons. Firstly an understanding of the company and having had a chance over the years to interact with the Management Team as well as other key stakeholders. And of course knowing the Board Members personally is very helpful in understanding expectations.

Q - Have you found it difficult coming to the insurance industry from the financial services industry?

A - At a high level, where I have been involved, there are a lot of similarities. Both deal with risk management – insurance with property risk and financial services with credit risk. There are different nuances that I'll have to learn and grow with, but fortunately I have a very knowledgeable team working with me to keep me out of trouble (LAUGHS).

Q - Will we see any radical changes to RRV now that you're steering the ship?

A - I don't anticipate radical changes however, our strategic plan, once implemented will position the company for continued success, taking into consideration the changing dynamics of the industry.

Q - Do you follow any specific business or leadership philosophy?

A - To quote the great American philosopher, Mark Twain "Plan for the future because that's where you're going to spend the rest of your life." In reality, I'm following in some very impressive footsteps. Harv Heinrichs had over 40 years experience in insurance and could fall back on that experience to make decisions. As we all know, Harv did a fantastic job. Since I don't have that industry-specific experience, I must use a different method of managing - that is, I have to rely on the collective experience of my management team. Fortunately, I have a strong leadership background and I'm comfortable doing that. I'm like a hockey coach at the beginning of the season, receiving input from his assistants and players and devising a game plan that suits RRV's many strengths.

Q - What are your short-term priorities in your new position?

A - I'm currently in the evaluation process and getting to know the employees, our broker force and how we function internally. A firm road-map cannot be devised until I get a

strong handle on where we are at. One of our first priorities, though, will be strengthening our relationship with brokers. We have some exciting ideas in this area, but it's far too early to make them public.

A second priority will be tweaking our product line. While we are very proud of our insurance products, we want to see them constantly evolving for the better. We've asked our Broker Advisory Council for input in this regard. Still with our products, we are looking at broadening our commercial penetration. Again, it's too early to reveal any details.

We are also working on a corporate growth strategy. This is a longer-term initiative that is just in its infancy. We should be able to make this strategy public sometime in 2009 – perhaps in another interview with TMB?

Q - RRV has always had an excellent relationship with brokers in the province. Will this relationship continue? Will RRV's Broker Advisory Council continue to operate? Will the firm's Full Partnership in the BIP Program continue? Will RRV continue with its generous sponsorship at the IBAM Conference?

A - RR is fully committed to the broker network for the distribution of insurance products. We have a strong network of brokers and we consult with them to ensure we meet the market demands in product diversification and competitive pricing. The consultations will continue with a Broker Advisory Council as well as ad hoc broker groups to address specific challenges facing certain industries. Our plan is to deepen the relationship with our brokers and to that end we continue to be a Full Partner in the BIP Program as well as a major sponsor at the IBAM Conference. We are concerned with trend toward broker consolidation purchases by insurance companies and Financial institutions. Our distribution network is being affected and we'll be keeping a close watch on how that complicated situation plays out.

Q - 2007 was RRV's best year to date in terms of dollar amount of premiums written. Do you expect this trend to continue in 2008?

A - RRV had an outstanding year in 2007 with an exceptionally low loss ratio. We are seeing continued growth in premiums, however the loss ratio is somewhat higher than last year. The financial markets are very volatile and will not see the same level of returns as

we saw last year. RR is very well capitalized and positioned well for the future.

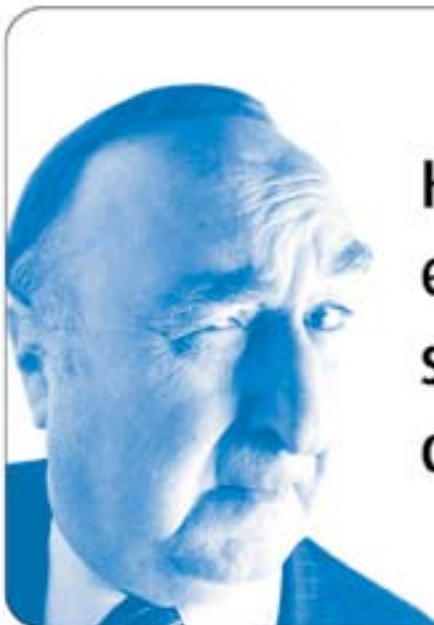
Q - What have been your initial impressions of the team you have working for you at RRV?

A - It's been a wonderful experience to join a great team of professionals who have the expertise and drive to ensure continued success for RRV.

Q - What can you tell readers about Brian Esau when he's away from the office?

A - My wife Irma and I live in Stein-

bach. We have three daughters (Carrie, Andrea and Erin) and a son-in-law, Brent. Carrie has her Masters in Occupational Therapy and is working in that field; Andrea is at chiropractic school in Atlanta; and Erin is entering her last year of high school and looking forward to serving as a Legislative page in the fall. Irma and I enjoy vacations, whether they involve skiing, motorcycling, hiking, or simply soaking up the sun somewhere warm. #



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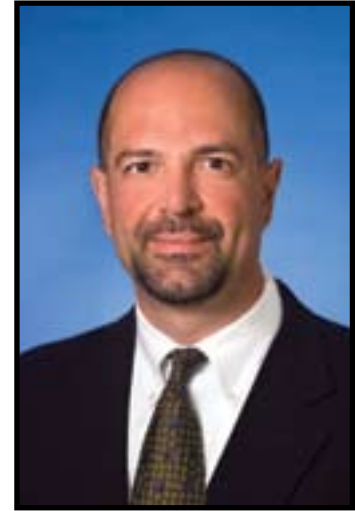
Italian business community honours broker duo



Tony Taronno



Tony Cesario



Cosmo Racano

At their 22nd Annual Gala, the Sons of Italy and the National Federation of Canadian Italian Business and Professional Associations (CIBPA) presented a pair of Winnipeg brokers with the 2008 CIBPA Professional Award.

Partners Tony Taronno and Tony Cesario of Horizon Insurance received the award for demonstrating leadership and integrity in their profession along with an abiding commitment and dedication to their Italian-Canadian community.

Presenting the award to “the two Tonys” was Cosmo Racano, President of the Order Sons of Italy, Garibaldi Lodge. Cosmo is also Managing Director of Marsh Canada and has been in the insurance industry for 24 years. He told TMB, “The Sons of Italy is a North American-wide organization, while CIBA, of course, represents Italian businesses across Canada. This is a huge honour for these two gentlemen. I know both of them for a very long time and was proud as a friend, proud as an Italian-Canadian, and proud as a fellow insurance professional to present the award to them.”

Commenting on his award, Tony Taronno said, “I was flattered and somewhat surprised as there are so many successful business people and professionals from our Italian community that I respect here in Winnipeg. To be counted amongst them is an honour.”

Asked about the reaction from family and workmates, he added, “I was particularly touched by the reaction of my

partner Michael Leipsic who insisted on changing his vacation in order to be there for my presentation. My family reacted as I would expect; they are the reason I am the luckiest guy alive!”

Meanwhile, Tony Cesario commented, “I was both surprised and honoured – and, in fact, I had to ask twice if they had the right person. I was truly honoured when I was told that I would be receiving the award with my partner Tony Taronno. It’s very humbling to know your peers think of you in this way.

“At home, the reaction was great. My wife and kids were very excited and proud to see my efforts acknowledged. At work, the employees were asking what it was all about and how they could be involved and, in the end, put a very nice ad in the event booklet for Tony and me.”

When queried about what meant more, being celebrated by their Italian community or being celebrated as a professional, Tony Taronno candidly admitted, “While I am very proud of my Italian heritage, I was even more proud that the public perception has changed regarding insurance brokers as professionals. I’m not sure that was the public view when I started in 1978.”

For his part, Tony Cesario felt, “I don’t think one was a greater honour than the other. Even as I helped in the Italian community, it was always important to present myself

“I believe that society does recognize insurance brokers as professionals now, more than say five or 10 years ago.”

as a professional in my field and maintain the standards I had set for myself.”

He added, “I believe that society does recognize insurance brokers as professionals now, more than say five or 10 years ago. Back then, we were seen as simply salesmen, where now I think we are regarded more as advisors in our field, like an accountant or a lawyer. A lot of credit for that has to go to IBAM and people like Tony Taronno, who volunteer their time to make our Association and our industry better and more respected.

“Each time one of us is recognized in this way, as professionals, it helps change the public perception and, hopefully, raises the bar in the industry to inspire the up-and-coming brokers to push to be recognized as well.”

TMB wishes to salute Tony Taronno and Tony Cesario – Italian-Canadians by birth, respected insurance professionals by design – for their recent honour. #

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"Brokers are the key to our success"

ING Canada Inc. provides property, liability and automobile insurance to more than 4 million individuals and businesses across Canada. With an estimated 11% market share and an investment portfolio in excess of \$7 billion, ING is the largest private sector provider of P&C insurance in Quebec, Alberta and Nova Scotia, and the second largest in Ontario. Both A.M. Best and Standard & Poors give ING Canada an A+ rating.

Charles Brindamour, CEO with ING, says, "With \$4.1 billion in annual premiums, we are the largest P&C Insurer in Canada by a large margin and the most active in the industry's consolidation over the last 10 years. Our goal is to outpace our competition in terms of

growth and return on equity by offering a superior suite of products and services to our customer."

In Manitoba, ING's Regional Vice-President Kevin Briscoe tells TMB that ING ranks third in the marketplace, with 2007 Direct Written Premiums (DWP) totaling \$54,596,000 (Wawanesa is #1 at \$76,161,000 while Aviva is #2 at \$55,961,000). States Kevin, "ING's immediate goal is to be among the top three insurers in every province. Our long term goal in Manitoba, of course, is to be number one."

ING's growth over the last decade has been impressive. In Manitoba, the 2007 DWP figure (\$54,596,000) is over double what it was in 1998 (just over \$25 million). According to Kevin,

there are a number of reasons for that increase. He says, "Acquisitions have been a huge part of the company's growth strategy. In 1998, we purchased Guardian, in 2001 we bought Zurich and in 2004, we took over Allianz."

(Over that 10-year span of expansion, Kevin points to a number of changes that have affected ING's Manitoba branch. First, as of 2000, the Winnipeg office is no longer responsible for Northwestern Ontario and now focuses all its efforts on Manitoba. Second, as of 2004, Kevin and his management team reports to Calgary rather than to Toronto, giving all dealings a decidedly 'Western' perspective. Finally, ING went public in 2004 and the company's shareholders are now a factor in how business is done.)



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Regional Vice-President Kevin Briscoe

“Brokers will also see us aggressively growing our Personal Lines, while working hard to provide leading-edge Claims service.”



Personal Lines Manager Linda Brant

Kevin continues with the reasons behind the 10-years of growth: “After acquisitions, the main key to our growth has been the independent broker channel. Simply put, our Brokers are the key to our success. That is why we are front and centre with our sponsorship of IBAM events such as the Annual Conference. That is why we have developed our industry leading Orange Grove professional development program. We owe a lot to our brokers and we need to be there to support them as much as possible.

We are also working very hard on developing our relationships on a day-to-day basis by getting out and visiting our brokers at both the management and front line levels. We are constantly looking for ways to help our brokers grow their businesses so that we can be successful together.”

Other keys to ING’s growth are the Insurer’s ability to provide a superior suite of products and services at reasonable prices and its commitment towards “ease of doing business” with its brokers.

The final key to growth, according to Kevin, is the ING staff of 43 (29 in Underwriting and Administration, 14 in Claims) or, as he terms it, “the people strength of our organization.” He adds, “Our mandate is to attract and retain the best staff that we possibly can and I am very proud of the team that we have built here in Winnipeg.”

Leading the ING Manitoba team along with Kevin are Commercial Lines Manager Norbert Huth, Personal Lines Manager Linda Brant and a pair of Claims managers, Cheryl Hutchings (Field Adjusting Team) and Lesley Paton (Telephone CSR Team).

Kevin says one of his branches current mandates is to improve its focus on the Commercial Lines Mid Market



(L-R) ING’s dynamic Claims duo of Lesley Paton (Manager, Telephone CSR Team) and Cheryl Hutchings (Manager, Field Adjusting Team)

"The main key to our growth has been the independent broker channel. Simply put, our Brokers are the key to our success."

(accounts in the \$5,000 to \$50,000 range) while continuing to provide superior service in our Accel (small business) department. "Brokers will also see us aggressively growing our Personal Lines,

while working hard to provide leading-edge Claims service." he adds.

He predicts that ING's core competencies of pricing, underwriting, claims and strong financial management com-

bined with the strength of the independent broker network will undoubtedly lead to another 10 years of exciting growth. And wouldn't that be great for Manitoba's insurance industry! 🇩🇪

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IBAM GOLF DAY

A FEW SUPER SHOTS AND A WHOLE LOT OF FUN!

The IBAM Golf Day was held on June 11, 2008 at the St. Boniface Golf & Country Club. Despite the cool temperatures, we managed to avoid the rain and (as the photos attest) enjoy the day. This year, the charity that benefitted from our fundraising efforts was the Children's Wish Foundation.

Thank you to all who came out and contributed to making Golf Day such a great event. And, of course, a HUGE thanks goes out to our event sponsors – Golf Day wouldn't happen without your generosity!



Lowest Scramble Team: Kevin Briscoe, Kathleen Kolt, Kevin Campbell, and Travis Wahl (Presenter: IBAM President Wade Garriock).



Most Honest Team: Darryl Maeren, Linda Brandt, Fern O'Donnell and Wade Garriock.



Winner of Men's Longest Drive Contest: Nathan Mehling receiving prize from Wade Garriock.



Winner of Ladies Longest Drive Contest: Treena Piasta.



Winner of Closest to the Hole Contest: Wade Garriock (Presenter: Golf Day Chair Dean Postlewaite).



Putting Contest Winner: Melaine Powers (Presenter: Joe Smeets of Advance Electronics, sponsor of the event). Proceeds from the Putting Contest went to the Children's Wish Foundation.



Winner of a set of golf clubs donated by Caddy Shed: Jeff Hadden (Presenter: Caddy Shed's Darrin Keats).



Winner of the Dufresne Chipping Contest: Kevin Wallis with Presenter Dean Postlewaite.



Winner of a set of golf clubs donated by Manitoba Public Insurance: Dale Rempel (Presenter: MPI's Kevin McCullough).



Team with the "Best Poker Hand," sponsored by Portage Mutual Insurance: (L-R) Dave Glen, Paul Fast, Tammy Headworth, Presenter Greg Kirk of Portage Mutual, and Keris Dick.



IBAM Golf Day 2008

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2008 GOLFDAY





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MAIP events

The Manitoba Association of Insurance Professionals ask IBAM members to circle these dates on their calendars:

August 14, 2008

Annual Golf Tournament at the Players Course

September 16, 2008

Dinner meeting (The Fort Garry - Guests welcome) - Guest speaker TBA

October 2, 2008

The 33rd Annual Wine & Cheese (The Delta)

October 21, 2008

Dinner Meeting (The Fort Garry - Guests welcome) - Guest speaker TBA

November 18, 2008

Dinner Meeting (The Fort Garry - Guests welcome) - Guest speaker TBA

December 9, 2008

Annual Christmas Party (The Fort Garry - Guests welcome) - Silent Auction for Alpha House

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In next issue:
YBN Golf Day

ING's deVries off to Russia

Derek Iles, President of ING Insurance, recently announced that **Jetse deVries**, who has successfully headed the Western Division of ING Insurance for the past five years, has been promoted to the position of Chief Executive Officer of ING Life Insurance Russia, effective September 1. He will be responsible for the development and expansion of ING life insurance operations in Russia.

President Iles said, "We are confident that Jetse's wide experience in launching and managing life operations in Romania and Spain will ensure the success of this new venture. On behalf of everyone at ING, I would like to thank Jetse for his outstanding contribution to ING Insurance and wish him and his family all the best and a wonderful life experience in Moscow, which has become a captivating and dynamic city full of new opportunities. 🇷🇺"

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