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VOLUME 20 NUMBER 3, SEPTEMBER 2012



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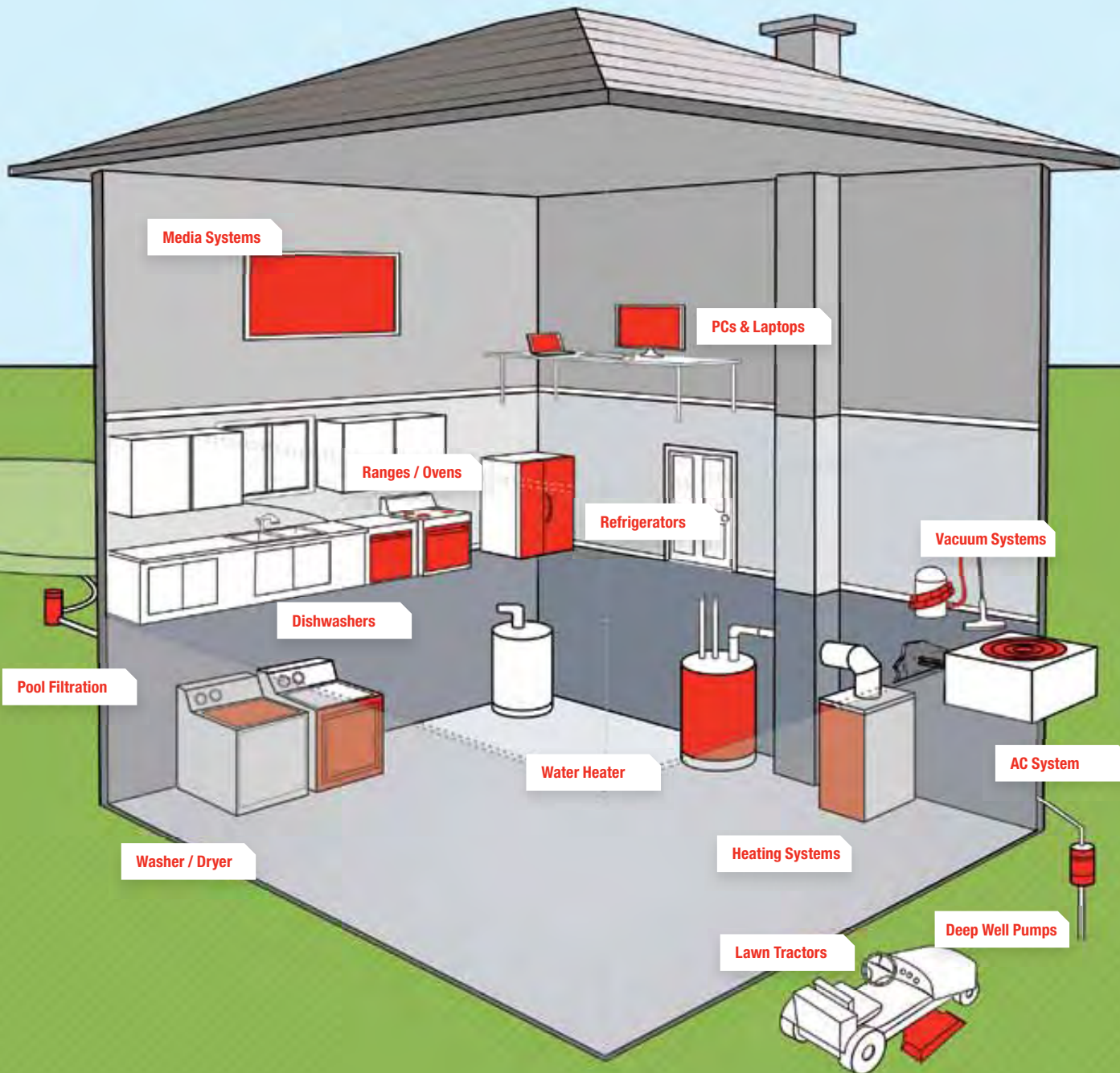
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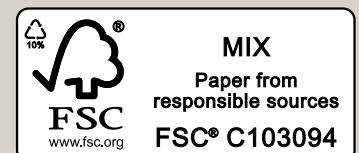
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Curtis Wyatt
IBAM President

Brokers must persist in promoting our industry

As your President of IBAM I have the opportunity to write an article for each issue of *Manitoba Insurance Broker*. This can be seen as either a gift or a curse! What should I write about, what would I have to share that my fellow brokers would find interesting?

As a student of our industry I feel strongly about the importance of education and continuing to challenge ourselves. Upon completion of the FOI course (Fundamentals of Insurance), moving into the CAIB (Canadian Accredited Insurance Broker) courses is often the next step. Once a CAIB designation is obtained there is still a whole host of other education available to strengthen brokers' skills

as sales people, managers and just all around learning in order to become a better person. Our industry is great as it is constantly evolving and this also allows us to always be learning.

So how does one come into an industry like this? For many of us it's come by personal referral or by chance. This has been a standard for new entrants into our industry for the last 100 years. In most Canadian cities you will not find insurance classes taught at universities or colleges. For this reason we need to continually work at introducing our industry to those individuals who have finished school or are looking for a career change. These introductions, for the most part, come from individuals like yourselves and

other brokers. Our association tries to help by hosting events like the Young Brokers Introduction Dinner and also by providing a myriad of different classes one can take to become licensed. For the most part though, it is brokers who need to persist in promoting our industry.

As IBAM President, I will do my best to engage our association to be available to accept new entrants and give them the tools they need to succeed in their new careers. I challenge all of you to continue to promote our great industry to those around you and encourage them to join the brokerage force in Manitoba. Good luck and all the best to you in your efforts to showcase your industry. 🍀

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CEO's Remarks

Ensuring the independent broker channel survives and thrives

David Schioler, IBAM CEO

In his 1992 inaugural address, then President William Jefferson Clinton boldly stated, "There is nothing wrong with America that cannot be cured by what is right with America."

If you just take the time to think about it, these wise words are applicable to various situations in many different contexts. In the universe of insurance brokers (sometimes I describe it as the "alternate universe"), you can easily say there is nothing wrong with the broker distributional channel that cannot be fixed by what is good, mighty and right about the broker distribution channel.

So we first have to ask ourselves, 'Just what then is wrong with the broker channel of distribution?' Well, initially I would say not much. But upon further reflection, there must be some weakness revealed when considering that broker market share in many jurisdictions has been reduced over the last 10 years. Is it pricing? Is it the impacting

advertising utilized by the direct writers? Is it that an older generation of brokers is gradually retiring without the succession necessary to properly retain the channel as a force?

Whatever the reason, brokers can 'cure' the malaise. They can cure it by what is 'right' with the broker channel of distribution. One only needs to heed the redundant & strong message of now retiring Dominion President & CEO, **George Cooke**, who notes, "As the product changes, brokers become essential. If we look at the optional packages introduced in Ontario, the take up of those options is negligible in the direct channel. But brokers are able to sell them because they understand them and their value to the customer. And in the future there is only going to be more choice as the government unbundles these products. That requires an informed professional instead of an order-taker sitting in a call centre. The demise of the broker was supposed to be occasioned by the captive agent. Never hap-

pened. Then the demise of the broker was to happen because of the multi-channel companies. That didn't happen either. So my view is that the brokers that want to embrace change will likely have an advantage. The brokers that don't will fall behind." (*Thompson's Insurance News Sept. 10/12*)

Wow – that ladies and gentlemen is a powerful endorsement. And for sure it's an accurate message. When brokers focus on their professionalism and indeed on the level of service that they can and do provide (and as George notes if they adapt to change) no one will be able to compete. The channel will survive and thrive if brokers focus – and if they continue to do what is right in the channel – in order to prevent what can be wrong with the channel. Brokers only need to look at their history to know this – and with that in mind – brokers and their clients can also look to the future to ensure that things remain right in their 'alternate' world – and of course in the 'other' universe – where the rest of us reside. 🍀

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In the Community

BSI and partners donate \$90,000 to Blue Sky Opportunities

Community-minded BSI Insurance Brokers Ltd. and a generous team of partners will donate \$90,000 over three years to Blue Sky Opportunities for the construction cost and maintenance of a new supported living home at 73 Westwood Crescent in Altona. Red River Mutual and Portage Mutual have committed to donating \$15,000 each

over a three-year term, while the Thomas Sill Foundation donated \$15,000 in a lump sum. BSI has agreed to match these contributions of \$45,000 for a total contribution of \$90,000. This donation was organized as part of BSI's *Because We Care* program.

Richard Barnabe, President of BSI Insurance Brokers Ltd., presented an initial \$50,000 cheque to **Richard**

Neufeld, General Manager at Blue Sky Opportunities.

In 2012, BSI is expanding its *Because We Care* program aimed at supporting local community initiatives. This program will see donations distributed between the communities and surrounding areas of BSI's 15 branches. For more information about the *Because We Care* program visit www.bsimb.com/community.



Richard Neufeld and BSI's Richard Barnabe



Supported living home at 73 Westwood Drive in Altona

IBAM supports Pinawa Celebrity Golf Tournament

IBAM was a major sponsor at the recent (June 18) 3rd annual Pinawa Celebrity Golf Tournament that raised \$20,000 for the local Orville Acres Arena. Celebrities from the fields of politics, sports and media raised the profile and fun-level of the event.

Celebrities included former Jets **Joe Daley** and **Ab McDonald**; ex-New England Whaler **David McDonald**; past Bomber **Phil Minnick**; famed curlers **Reid Carruthers**, **Mike McEwen**, **Leslie Wilson**, **Cathy Overton-Clapham**, **Raunora Westcott** and **Breanne Meakin**; radio & television personalities **Shadoe Davis**, **Rick Ralph**, **Ralph "Raccoon" Carney**, **Don Percy**, **Laurie Mustard** and **Lee Major**; and politicians **Wayne Ewasko** (MLA for Lac du Bonnet) and **Grant Nordman** (Winnipeg City Councillor).

Congratulations participants, personalities and sponsors on a fine job!



Back Row (L-R): Phil Minnick, Ab McDonald, Brian Munz, Rick Ralph (hidden), Lee Major and David McDonald; Front Row: Leslie Wilson, Raunora Westcott, Mike McEwen, Breanne Meakin, Wayne Ewasko, "Raccoon" Carney, Reid Carruthers, Grant Nordman, Cathy Overton-Clapham and Don Percy.

BSI and Red River Mutual assist Winkler Skatelot

BSI Insurance Brokers with Red River Mutual donated a \$5,000 cheque to the Winkler Skatelot for the construction of a new concrete skate park near the corner of 15th Street and Grandeur Avenue in Winkler. This donation was done in part of BSI Insurance's *Because We Care* program.

Paul Wiebe, Team Leader at BSI Insurance Brokers - Winkler Branch, presented a \$5,000 cheque to Eric Dueck, Fundraising Committee Chair at Winkler Skatelot.

In 2012, BSI Insurance Brokers is expanding the *Because We Care* program aimed at supporting local community initiatives. This program will see donations distributed between the communities and surrounding areas of its 15 branches.



(L-R) Paul Wiebe, Team Leader at BSI Insurance Brokers presents a \$5,000 cheque to Eric Dueck, Fundraising Committee Chair at Winkler Skatelot.



Brokers play a crucial role

It's clear that insurance brokers play a crucial role in the socio-economic fabric of Manitoba. The Insurance Brokers Association of Manitoba has long been proud of the fact that its member brokers have been involved with and have continuously supported their communities and charitable activities for decades.

Whether it is taking care of their clients by providing them with the insurance that best fits their needs, supporting clients by giving them money for their children's various annual fundraisers, prizes for wedding socials or contributing to build the new local recreation centre, insurance brokers play a crucial role in not only the sustainability of their communities, but in the strength in the Manitoba economy. From Emerson to Churchill, from Virden to West Hawk, Manitoba's brokers have been putting upwards of \$10 million annually back into their communities. Brokers lead by example, below are a few samples.

A/C Insurance Agency is located in the town of Winnipegosis, Manitoba, population 800 and serving 2,000 in the surrounding area. The brokerage has supported any and all events, small or large in its community for the past 22 years and continues to do so because they *fully* believe in supporting locally. For example, in the 2011 school year, A/C Insurance and another local business donated enough money for the elementary school sport program to purchase new uniforms for students. This was the first time in 30 YEARS that the uniforms had been replaced. What a great day that would have been for the children!

A/C Insurance's annual contributions primarily include local hockey and curling clubs and the local Ukrainian Dance Group. "Local support as a business, I firmly believe in!" *Cindy Bilecki – Owner A/C Insurance Agency.*

Ficek Insurance Agency Ltd., located in and serving the town of Brandon, Manitoba, supports various local charities and organizations. Ficek's annual involvement includes the following: Brandon University, City Council, WFC Westman, Teen Challenge, Lion's Club, Toastmaster International, local churches and a local personal care home, just to name a few.

Four Corners Associates has three locations serving Southwestern Manitoba, located in Virden, Reston and Oak Lake. The office makes multiple annual contributions locally, primarily to events, charities and organizations that support local fire departments and students in the area. Four Corners Associates has recently contributed to the construction of the new Virden Regional Multi-purpose Recreation Facility.

“The Insurance Brokers Association of Manitoba has long been proud of the fact that its member brokers have been involved with and have continuously supported their communities and charitable activities for decades.”

Griffith Agencies, located in and serving the village of Waskada, Manitoba, donates to “local needs and betterment of the community as the need arises.” – *Gary Williams, Owner*. Griffith Agencies is continually involved with – for example - Waskada Lions, Waskada Chamber of Commerce, Virden Credit Union, local sports, Southwest Horizon School Division, Waskada Neighborhood Watch and the list goes on.

Guild Insurance Brokers, located in Brandon, Manitoba, believes that volunteering manpower and time is just as important as a monetary donation. The people at Guild encourage and support staff to get out and volunteer or participate in these events. Each year Guild develops a Community Action Plan which places money aside for local non-profit organizations, community events and charitable activities. Some of Guild’s annual contributions include Kids Sport, Big Brothers and Sisters, Brandon Minor Hockey, YMCA – Y Kids program, Brandon Youth Soccer, Brandon Humane Society, Brandon Regional Health Authority, Alzheimer Society, Brandon Crime Stoppers and Food for Thought.

Harvest Insurance, located in and serving the city of Steinbach, Manitoba, makes donations to many local community events and causes. Harvest annually supports the following: Bethesda Hospital Foundation, Steinbach Arts Council, MS Society, Minor Hockey, Steinbach Ringette, Scouts Canada, Happy Feet Early Learning Centre, many local churches, Southcast Helping Hands (local food bank), South-Eastern Sno-Riders and more.

Hatfield Financial and Insurance Services Inc., located in and serving the community and surrounding area of Hamiota, Manitoba, supports various local projects annually. Including the following: Hamiota Collegiate Scholarship, Virden Collegiate Scholarship, Oak Lake Community School Citizenship Award, Manitoba Barrel Racing Asso-

ciation, Royal Manitoba Winter Fair, Hamiota Minor Hockey League, Kenton Curling Club, Oak Lake Curling Club, Hamiota Curling Club, Griswold Curling Club, Thunder & Ice Snowmobile Club, Hamiota Agricultural Society, Oak Lake Agricultural Society, Decker Country Riders, McConnell 4H Beef Club, Oak Lake 4H Beef Club, Oak Lake High School Rodeo and Strathclair Theater – yes that’s right - just to name a few.

Hyska’s Insurance Agency, located in and serving Churchill, Manitoba since inception in 1968 and has continually been involved in community affairs, events and fundraising. From curling and hockey, to the town sponsored events, Hyska has always provided support. “Having raised our family here and now have grandchildren, fundraising has been an integral part of our business, life and continues to this present day for the children of Churchill.” - *Elsie Hyska, Part Owner*. Hyska’s annual contributions include and are not limited to the following: Ducks Unlimited, local school division’s Sports/Music Trips, School Christmas Party, School Graduation Awards, CancerCare Manitoba, Heart & Stroke Fund, Royal Canadian Legion – Churchill Branch, Churchill Christmas Cheer Board, Churchill Health Centre, Churchill Northern Studies Centre, Churchill Economic Advisory Board and Churchill Chamber of Commerce.

Lakeview Insurance Brokers Ltd. is located in and serves the city of Winnipeg as well as rural Manitoba and Saskatchewan. Lakeview has recently contributed to the expansion of the Inner City Youth Alive’s building. ICYA is an organization that works with youth in the north end and core area of Winnipeg. Lakeview supports Hasting School Division, Siloam Mission, Landmark Elementary, Mitchell Secondary School – Playground, Briercrest College, Steinbach Bible College, Cancercare Manitoba, Various Missionaries in Winnipeg, Harry Lehotsky Foundation, Zihuatanejo

Mexico Project – Building a shelter for homeless seniors, Canadian Mennonite University (CMU) and Royal Canadian Legion in Steinbach - just to name a few.

Lowey Insurance Agency Inc. is located in Winnipeg, Manitoba and has served the community of Charleswood for the past 16 years. Lowey’s annual contributions include the following: Charleswood Junior Hockey Club, PAWS Spring Cleaning, Charleswood Community Fair, Assiniboine Forest & Dog Park and Literacy Partners Aboriginal Literacy Symposium and more.

Plezia Insurance is a family owned brokerage, located in Winnipeg, Manitoba and serves the Northeast side of the city. Plezia’s annual contributions include Gateway Recreation Centre, Rainbow Society, Cancercare Manitoba, Winnipeg Police Association, Elmwood Curling Club, Rossmere Golf & Country Club and Children’s Hospital Foundation and many more.

Wyatt Dowling Insurance, with head office in the heart of downtown Transcona and an additional 10 locations serving the city of Winnipeg. Community involvement is an integral part of the organization’s business. For example, Transcona is celebrating its 100th birthday this year. To commemorate this special occasion, the community is building “Transcona Centennial Square”, a meeting area for citizens - and a cooling off spot for youngsters thanks to a water spray component. The Square will be located right across the street from the Wyatt Dowling head office. Wyatt Dowling contributed to construction of the Square’s “Wall of Fame”, where community leaders will be saluted on the wall and local school drama groups and entertainers can perform. Curtis Wyatt says, “It will be great!”

Wyatt Dowling’s annual contributions include Kids Help Phone, Buhler Recreational Park, Rotary International, United Way, Christmas Cheer Board, CNIB, various local community clubs and Minor Hockey. 🍀

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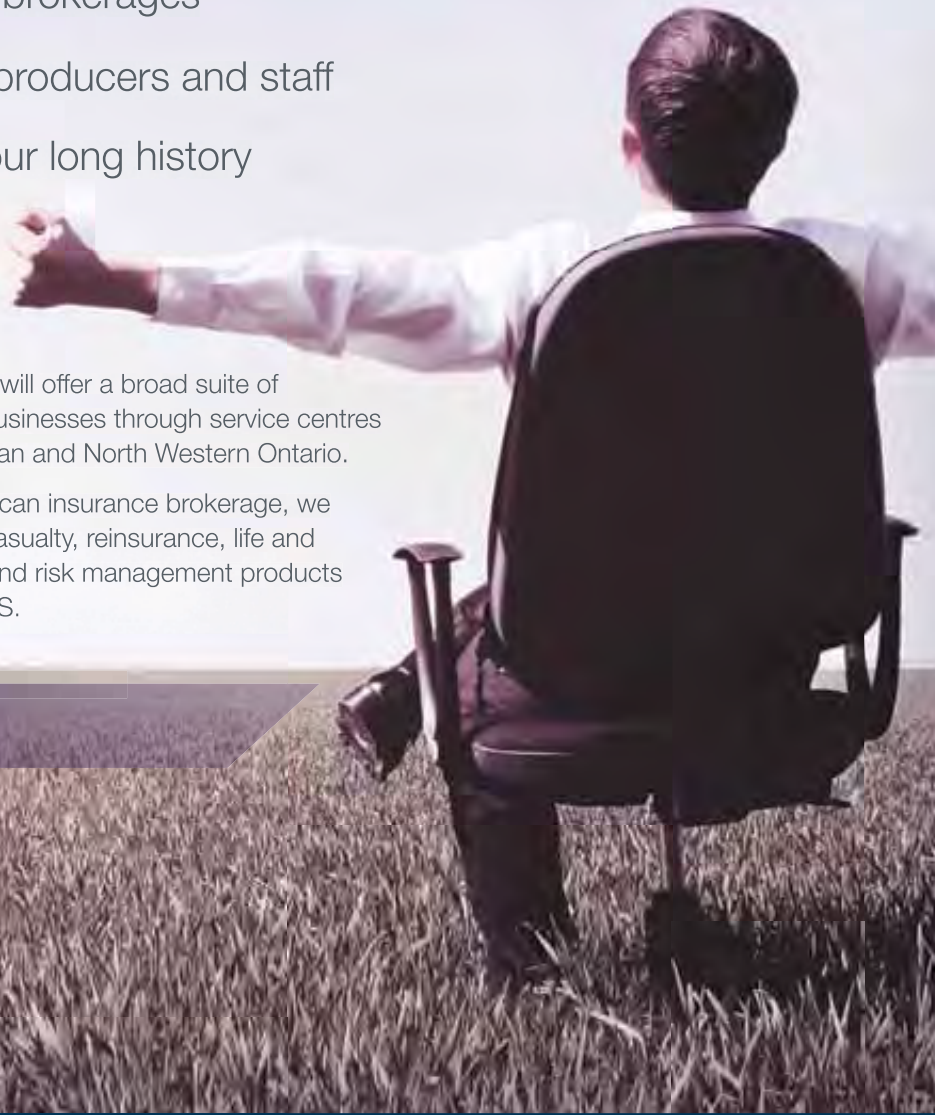
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Meet scholarship winner Dylan Heide

Those who attended the recent President's Banquet saw IBAM President **Curtis Wyatt** present the inaugural IBAM-MJHL Scholarship to a pair of individuals who appeared to be past college age. The pair were father **Paul Heide** and Selkirk Steeler hockey coach **Ryan Smith**, filling in for recipient **Dylan Heide**, who was in Toronto scouting out his destination for the fall – the University of Toronto.

MIB managed to catch up with Dylan during a hectic summer and learned more about this deserving individual.

Q – Can you tell readers about your hockey background?

A – I started playing hockey at the age of 5 for the West Kildonan Cougars, moved on to play North West Stars at age 11 and 12, and again at 15. I then played for the Winnipeg Hawks at 13, 14 and 16. At 17 I started with the Selkirk Steelers and played until I was 20; I was lucky enough to have

played my whole junior career with a great organization like Selkirk. (*Editor's note: Last season, Dylan served as an assistant captain for the Steelers and, as a defenceman, notched 20 goals and 41 assists for 61 points in 62 games.*)

Q – What about your high school experience?

A – I attended West Kildonan Collegiate for high school where I was able to maintain an average in the mid-80s. This was difficult to do while playing hockey, but my parents have always stressed the importance of school, so that was a focus of mine. I played high school field lacrosse and my favourite subjects were Math and French.

Q – Why did you select the University of Toronto?

A – I chose the University of Toronto because it proved to be a great opportunity both academically and athletically, I'm really excited.



Q – What can you tell us about the U of T hockey program?

A – The Varsity Blues have a long history of success, and are looking to improve on their 4th place finish in the



President Curtis Wyatt presents the inaugural IBAM-MJHL Scholarship to Dylan Heide's Selkirk Steeler coach Ryan Smith and Dylan's father Paul Heide.

very competitive OUA division last year. I'm looking forward to being able to contribute in their future success.

Q – Do you know anyone at the U of T?

A – My good friend Lane Werbowski, my teammate the last two seasons, is also headed to U of T, and we are looking forward to helping each other with the transition to university hockey. There are currently six Manitobans on the roster, including Lane and myself.

Q – What do your Selkirk teammates think of your opportunity?

A – My teammates are very excited for me, and it shows them with hard work and diligence, they can move on to the next level as well.

Q – What are your career goals?

A – I hope to continue pursuing a business degree I started at the University of Manitoba. As for a major, I am undecided at this point.

As far as a future career is concerned, at this point it is still up in the air. I plan to continue a degree in business. My dad works in the aerospace industry, so there is some interest in following in his footsteps, or maybe even getting into the insurance industry.

Q – How has the summer been treating you?

A – It's been a busy summer thus far, working for the City of Winnipeg and keeping up with my training program; while I also try to work a few kinks out of my golf swing.

Q – When do you leave for Toronto?

A – I'm not 100% sure at this point, but it will be early September so I can get settled in and continue to familiarize myself with the campus.

Q – You are the inaugural recipient of the IBAM-MJHL Scholarship. What does this mean to you?

A – Being named the inaugural winner was very exciting and quite an honour. I was especially honoured because it was in recognition for community involvement as well as my on-ice performance. 🏒

“Being named the inaugural winner was very exciting and quite an honour. I was especially honoured because it was in recognition for community involvement as well as my on-ice performance.”



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PARLIAMENT HILL DAY

2012

IBAM was front-and-centre at Hill Day 2012, where brokers met with federal politicians in Ottawa.



Federal NDP Leader Thomas Mulcair speaks to IBAC contingent in Parliamentary Dining Room



IBAM CEO David Schioler with Senator Stephen Greene, former Executive Director of the Insurance Brokers Association of Nova Scotia



(L-R) IBAM Past President & Chair Peter Tessier; Dwight Heppner, YBC; Pamela Gilroy-Rajotte, IBAC Director; MP Hon. Jim Flaherty; Lindsey Jordan, YBC; David Schioler; and Brian Gilbert, National Political Champion



Pamela Gilroy-Rajotte, MP Steven Fletcher, Lindsey Jordan and Dave Schioler



Meeting with MP Steven Fletcher



Peter Tessier, MP Mark Adler, Brian Gilbert and Dwight Heppner



Meeting with MP Mark Adler



Lindsey Jordan, Pamela Gilroy-Rajotte, MP Joyce Bateman, Peter Tessier, Dwight Heppner, Brian Gilbert and Dave Schioler



Former Senator Con Di Nino and Dave Schioler



Dwight Heppner and MP Dave MacKenzie



MP Joyce Bateman and Brian Gilbert



MP Peter Stoffer with Dave Schioler



Dave Schioler, MP James Bezan and Peter Tessier



IBAC Board Chair Fraser Lyle, IBAC Director Peter Burns and MP Ed Holder



Peter Tessier and MP Hedy Fry



Pamela Gilroy-Rajotte and MP James Bezan



Dave Schioler and MP Peter Van Loan



MP Joyce Bateman, Pamela Gilroy-Rajotte and MP Garry Breitkreuz



IBAC CEO Dan Danyluk and MP Terrence Young



Peter Tessier and MP Jose Nunez-Melo



Dave Schioler, MP Nina Grewal and guest



Dave Schioler, MP Hon. Bal Gosal and Peter Tessier



IBAO President Rick Orr, Former Senator Con Di Nino and IBAO CEO Randy Carroll



IBAA CEO George Hodgson, MP Massimo Pacetti and John Rigby of IBAA



IBANB CEO Andrew McNair, MP Hon. Keith Ashfield and IBAC President-Elect Stephen Halsall



THE CEO AND THE PM

IBAM's CEO Dave Schioler and former Prime Minister Brian Mulroney at the Big Pharma Dinner held in Mulroney's honour on June 4 in Ottawa.



Gemstar rules IBAM education awards

Blaine Parnell recently purchased Gemstar Insurance, located at 3034 Portage Avenue in Winnipeg. Around the time the purchase was being made official, Blaine received the 'Top CAIB Student in Manitoba' award at the IBAM Awards Luncheon on April 27. He took time from his hectic schedule to chat with MIB about his new venture and PD achievement.

– The Editor

Q - Can you describe your business?

A - Gemstar Insurance has been in the general insurance business for over 30 years serving Winnipeg and surrounding areas. It has been at its current location for 24 years. We offer a variety of general insurance services including Autopac, home insurance, commercial insurance, E&O, travel and health insurance. There are eight employees including myself.

Q - When did you purchase Gemstar? Is there a management team?

A - After an extended period of negotiations, we took over on May 1, 2012. I run the day-to-day operations and I have two silent partners that are also owners that helped me with the financial commitment.

Q - Did the former owner retire?

A - The former owner is staying on for a six-month transition period and has plans to retire in the fall.



CAIB Award Winner, Blaine Parnell, Gemstar Insurance 'Top Student in Manitoba' with presenters Dale Rempel, IBAC President and Curtis Wyatt, IBAM President

“At Gemstar, we blend ‘old school’ customer service with high-tech solutions to ensure our customers’ needs are being met.”



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Motor Truck Cargo
Builder's Risk
Directors & Officers Liability
Host Liquor Liability

“Although there are many challenges ahead, I am very excited to be an owner in the industry and look forward to growing the business.”

Q - Can customers expect to see changes with new ownership or will it be 'business as usual?'

A - For now, it's business as usual. We have some future ideas to expand the business while maintaining the same level of service our customers have always received.

Q - How long have you been in the insurance industry and how did you get into it?

A - I've been in the industry just over three years. After spending 10 years in a large corporate environment, I decided that I wanted to shift focus in my career and move to a more entrepreneurial environment. After doing some research on different industries, my partners and I decided that general insurance was a great industry to get into.



CAIB Award Winner Karen Lewicki, Gemstar Insurance (Top Student – Canada 2010-2011) with Peter Tessier and Fraser Lyle

GemStar

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- Tenant Insurance
- Commercial Insurance
- Travel Insurance

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“The previous owner instilled very high standards in the office and encouraged the employees to achieve their best... Professional development will always be a big part of the Gemstar culture.”



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Q - What is the best thing about being in insurance?

A - It's definitely the people I get to meet and working with my co-workers.

Q - What are the challenges?

A - In this ever-changing environment, it's always a challenge to keep up to customers' expectations and demands. At Gemstar, we blend 'old school' customer service with high-tech solutions to ensure our customers' needs are being met.

Q - Congratulations on your 'Top CAIB Student in Manitoba' award. How did you obtain your accreditation?

A - I obtained my accreditation doing self-study for all of my courses. It was a lot of hard work, but my previous education at university along with continuing education in my previous job definitely helped me.

Q - Do you plan to pursue any further courses of study?

A - At this time, my main focus is the business; however, I feel that continuing education will always be part of my career.

Q - Last year, Gemstar's Karen Lewicki took home honours for the highest CAIB mark across Canada. Describe Karen as a broker.

A - Karen is a very talented person and has a tremendous amount of knowledge of the insurance industry. She's an extremely hard worker and an integral part of the Gemstar team.

Q - Was she an inspiration for you and others this year?

A - She definitely set the bar high. The rest of the staff and I have set that award as a goal to work towards.

Q - How do you explain back-to-back awards for Gemstar brokers?

A - The previous owner instilled very high standards in the office and encouraged the employees to achieve their best, whether servicing customers or continuing education. Professional development will always be a big part of the Gemstar culture. We will continue to encourage education and development with all our employees.

Q - What does the future hold for Gemstar?

A - Although there are many challenges ahead, I am very excited to be an owner in the industry and look forward to growing the business. 🚀

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2012 IBAM Annual Golf Tournament



The Presidents meet: (L-R) IBAM President Curtis Wyatt and IBAC President Dale Rempel



Longest Drive (Female) – Gail Routh, Peace Hills (Edmonton)



IBAM's CEO Dave Schioler shows how it's done, but wins nothing.



Lowest Scoring Team: President Wyatt with Darren Plett, Kris Plett, Jonny Plett and Mario Reimer



Lowest Scoring Team: President Wyatt with James Foster, Denise Van Den Bosche, Sheila Smart and Breanne Davey





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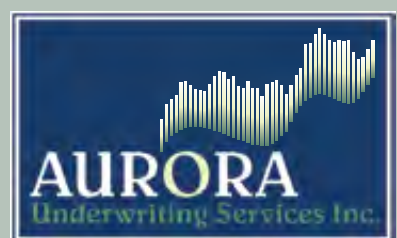


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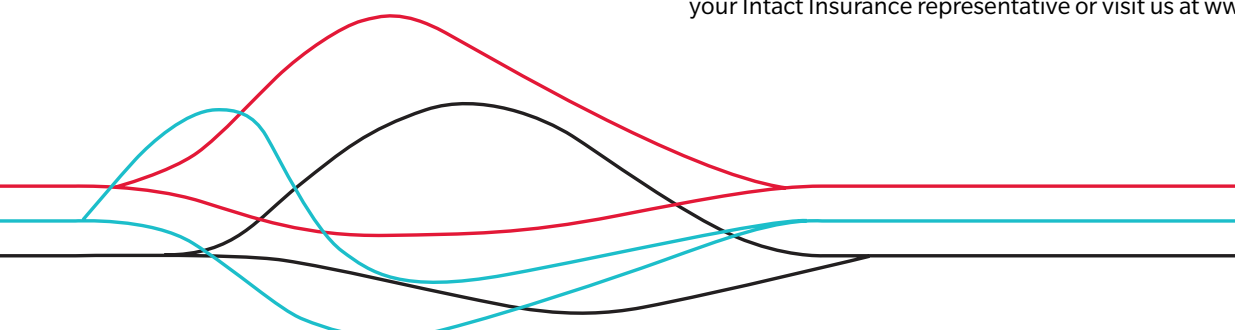
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Tara Chammartin
PD Committee Chair

We are constantly evolving

Since this issue of MIB contains the annual Education Calendar, we felt it was fitting to interview Professional

Development Committee Chair **Tara Chammartin** to find out what is happening in the all-important area of PD.

Q - Who sits on the PD Committee?

A - Tara Chammartin – Chair, La Salle Insurance; Katrina Hueging, HUB Insurance; Curtis Wyatt, Wyatt Dowling Insurance; and of course the wonderful IBAM Staff

Q - What are the Committee's priorities for 2012-13?

A - As always, we are committed to providing quality education seminars to our members. We are promoting the Core Educations courses, such as Fundamentals, the revised Auto Broker, CAIB, CPIB and the newer courses such as the Producer Academy.

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

A - We are focusing really hard on determining what education seminars are important to brokers of all levels. We have come up with some unique seminars that should interest everyone from new brokers, to experienced brokers!

Q - What can you tell readers about the merger of the FOI course with IWS certification?

A - It came about after much consideration about the length of time it takes to hire new staff, train and have them licenced. Our PD team worked on developing an improved process in reducing the time it takes for brokers to hire new staff, implement a proper training process, while at the same time producing a high quality licenced staff person in a shorter time frame. This was a very large concern voiced by several brokers.

Q - Do you have any final words for members re: Professional Development?

A - We really value the input and suggestions that our members provide. We encourage everyone to provide any ideas that they may find relevant to education courses that they may find useful for their staff or brokerages. You can contact me at any time at tara@lasalleinsurance.com



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IBAM
**EDUCATION
CALENDAR**
2012-2013

Getting Started As A General Insurance Broker

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

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 record 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.

Fundamentals of Insurance with IWS Certification

FOI with IWS Certification is a complete licensing and training solution for Manitoba Brokers. While our distinguished CAIB designation upon completion provides the opportunity to secure a level 3 license, the FOI course quickly provides the opportunity to gain a level 1 license with IWS certification. In this move we are combining our FOI course with the Auto Broker course.

A hybrid of the Autobroker, Fundamentals of Insurance as well as Manitoba Public Insurance's Introduction to Autopac/Drivers licenses and the Insurance Work Station Training, this course is specifically designed to better fit what today's brokerage needs.

PHASE 1 – Fundamentals of Insurance

This session will include training from a qualified facilitator to assist a new employee in passing the FOI exam as well as notes and quizzes to help prepare students for the exam. Courses are held on a Monday to Friday basis with the exam being conducted by IBAM on the Friday afternoon.

Upon Completion: Once a broker has successfully completed this part of the course, they are now able to apply to ICM for their level 1 insurance license. A Level 1 license allows brokers to sell all types of insurance (excluding Life) under supervision of a Level 2 broker.

PHASE 2 – IWS Tutorial

Any brokers who wish to sell Autopac products on behalf of MPI must be qualified to do so by MPI. Before training can be taken on the business rules and policies of the Autopac program, brokers must complete online training of the Insurance Work Station. This training can be done wherever a person has Internet access once their employing brokerage has signed them up for access to the IWS system. This Internet training can take anywhere from 6 to 12 hours depending on the person's previous knowledge of insurance.

Upon Completion: Once the tutorial is completed and a pass is obtained in all modules, the broker is able to move on to the MPI Training.

If a student is not with a brokerage they will be responsible for finding their own placement to complete Phase 2 prior to registering for this course.

Phase 3 – MPI Training

Through 3 days of classroom instruction, brokers will finalize the training required by MPI to sell the Autopac product. Attendance in this training is based on students completing the mandatory Phase 1 and Phase 2 training. Students who

do not complete the IWS tutorials will not be allowed to take the final exam.

Upon Completion: Students successfully completing and passing the open book MPI Autopac exam will now be a certified Autopac agent. As long as all ICM requirements are fulfilled and the employee has an insurance license, they are now able to begin assisting customers in an Autopac capacity.

FOI/IWS Course Dates

Phase 1: September 10-14, 2012

Phase 3: September 26-28, 2012

Phase 1: October 1-5, 2012

Phase 3: October 29-31, 2012

Phase 1: January 7-11, 2013

Phase 3: January 28-30, 2013

Phase 1: February 11-15, 2013

Phase 3: February 25 -27, 2013

Phase 1: March 11-15, 2013

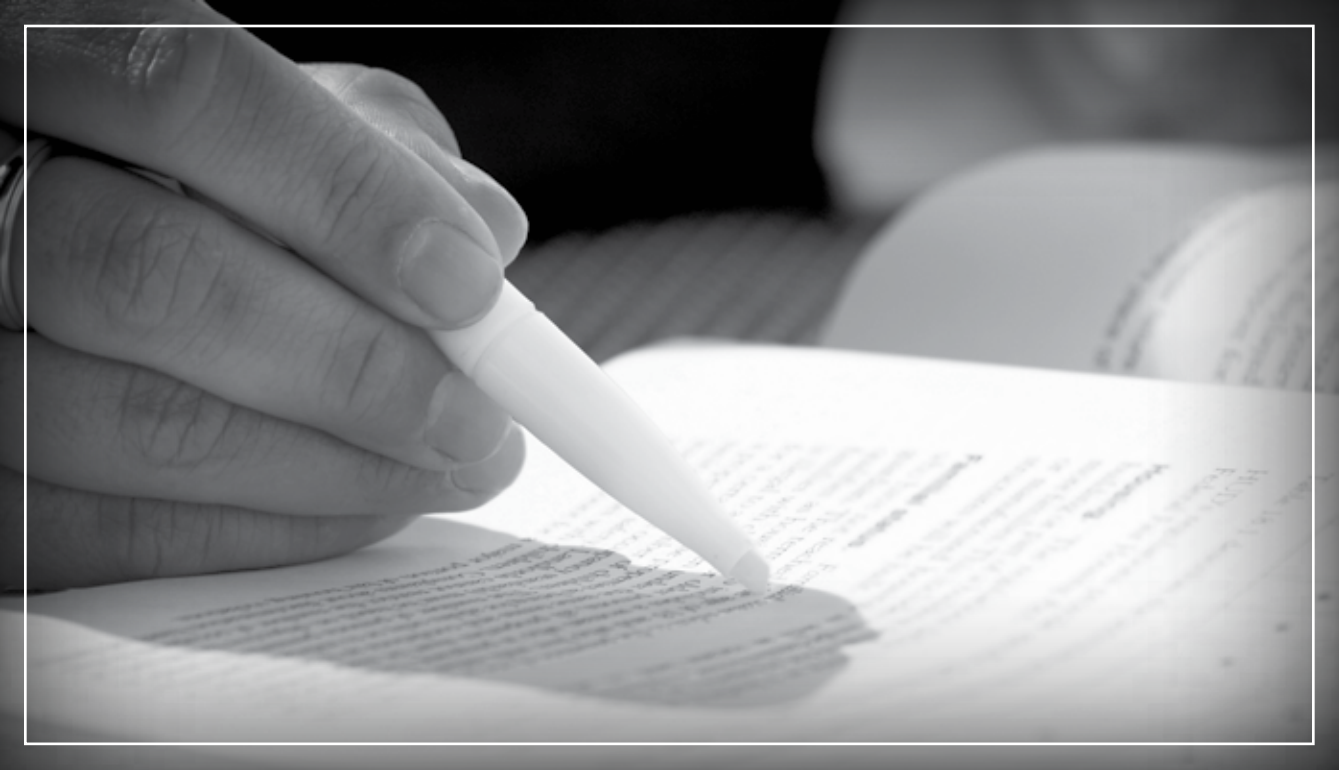
Phase 3: April 3-5, 2013

Phase 1: May 6-10, 2013

Phase 3: May 22-24, 2013

Phase 1: June 10-14, 2013

Phase 3: June 26-28, 2013



Fundamentals of Insurance

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

This course is available by **homestudy**. Fee for homestudy is \$262.50 (includes GST), which includes the cost of the Fundamentals of Insurance course manual, as well as the first exam, which must be written within 6 months of the registration date.

OR

5-Day Immersion Class

JUNE 17-22, 2013

Course Location: Canad Inns – Polo Park, 1405 St. Matthews Ave.

Guest Room Reservations: (204) 775-8791

Room Rate: \$102.00

Time: 8:30am – 4:30pm Mon-Fri

Exam: Sat. 9:00am – 12:30pm

Exams by pre-registration only.

Exam Registration deadline for FOI Homestudy:

- Winnipeg – One week prior to exam date
- Out-of-Winnipeg – Two weeks prior to exam date
- Exam Rewrite Fee: \$109.00 (includes GST)
- Results are posted on the IBAM website www.ibam.mb.ca and will be mailed.

EDUCATION CALENDAR DISCLAIMER

All information provided in the Insurance Brokers Association of Manitoba's 2012/2013 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 \$20.00 administration fee applicable on all returned cheques.

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 (2011 Edition):**

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

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

CAIB 2

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

Current Textbook (2010 Edition):

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

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

CAIB 3

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

**Current Textbook (2005 Edition):
Revisions are underway - a new edition will be introduced in 2013.**

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

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

CAIB 4

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

**Current Textbook (2012 Edition)
Revisions are underway, a new text will be introduced:**

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

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

PROGRAM OPTIONS

OPTION A – Immersion/5 Day Class

OPTION B – Discussion Group

OPTION C – Self-Study

OPTION A

2012/2013 Immersion/5 Day Schedule

CAIB 1 - Immersion
September 17-22, 2012
January 14-19, 2013

CAIB 2 - Immersion
October 22-27, 2012
February 4-9, 2013

CAIB 3 - Immersion
September 24-29, 2012
January 21-26, 2013

CAIB 4 - Immersion
November 19-24, 2012
March 4-9, 2013

Time: 8:30am – 4:30pm Mon-Fri **Exam:** Sat. 9:00am – 12:30pm

Immersion Course Locations

Canad Inns – Polo Park, 1405 St. Matthews Ave., Winnipeg

Guest Room Reservations: (204) 775-8791. **Room rate:** \$102.00

OPTION B

Discussion Group Schedules

CAIB 1
– Discussion Groups
(Tuesday Evenings)
September 18, 2012
February 19, 2013

CAIB 2
– Discussion Groups
(Thursday Evenings)
September 13, 2012
February 11, 2013

CAIB 3
– Discussion Groups
(Monday Evenings)
September 17, 2012
February 21, 2013

CAIB 4
– Discussion Groups
(Wednesday Evenings)
September 19, 2012
February 13, 2013

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

Time: 6:30pm – 8:30pm

CAIB PRICING

Program Option		Cost Per CAIB Course	
		Member	**Non-member
A	Immersion/5-Day	\$820.10	\$1230.00
B	Discussion Group	\$560.75	\$840.00
C	Self Study	\$560.75	\$840.00
D	Re-Enrolment – Discussion Group	\$130.25	\$195.00
R	Rewrite	\$109.00	\$109.00

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

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

Course materials are sent once payment has been received.

2012/2013 CAIB & CPIB EXAM SCHEDULE

EXAM DATE

December 5, 2012
 February 6, 2013
 May 8, 2013
 July 10, 2013
 September 11, 2013
 December 4, 2013

REGISTRATION DEADLINE

November 2, 2012
 January 4, 2013
 April 5, 2013
 June 7, 2013
 August 9, 2013
 November 1, 2013

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 \$60.00** (incl. GST)
- A "review" is an analysis of your exam, which indicates where you need improvement. You will receive a written report, but your exam will not be returned to you. **Cost \$75.00**

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)

Visit www.cpiib.ca

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

This program consists of three disciplines: Personal Lines, Commercial Lines and Broker Management. To earn

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

The mandatory CPIB courses will be available through IBAC's provincial/regional Member Associations, and may be taken by self-study.

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

CPIB COURSE OUTLINE

STREAMS

Personal Lines	Commercial Lines	Broker Management
Mandatory Courses:		
<ul style="list-style-type: none"> • Law & Ethics • Claims Management and Administration • Advanced Personal Lines 	<ul style="list-style-type: none"> • Law & Ethics • Claims Management and Administration • Advanced Commercial Lines 	<ul style="list-style-type: none"> • Law & Ethics • Claims Management and Administration • Business Strategy

Elective Courses (choose 3 within stream):

<ul style="list-style-type: none"> • Accounting /Finance • Marketing • Sales Management • Communications • Business Administration • Organizational Behaviour 	<ul style="list-style-type: none"> • Accounting /Finance • Marketing • Sales Management • Communications • Business Administration • Risk Management • Organizational Behaviour 	<ul style="list-style-type: none"> • Management Accounting • Marketing • Human Resources • Communications • Organizational Behaviour • Business Finance • Management Information Systems (MIS) • Sales Management
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OUTLINE KEY

Brokers must complete 6 courses (3 mandatory and 3 elective courses) in their stream of specialization in order to obtain the designation.

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

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

ALL CPIB COURSES ARE AVAILABLE BY SELF-STUDY.

Cost: \$514.50

EXAM DATE	REGISTRATION DEADLINE
December 5, 2012	November 2, 2012
February 6, 2013	January 4, 2013
May 8, 2013	April 5, 2013
July 10, 2013	June 7, 2013
September 11, 2013	August 9, 2013
December 4, 2013	November 1, 2013

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

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

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 of 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/herself. It also delves into the workflows and work processes with an eye to understanding how every action bears a consequence that either positively or negatively impacts delivery of service and exposes, or protects, brokers from E&O liability. Further, it introduces participants to a number of industry issues and trends and how they affect all industry stakeholders.

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

1. The Role of the CSR

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

2. Adding Value to Your Brokerage

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

3. Brokerage Operations

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

4. Industry Issues

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

Program Delivery:

In Office

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

Cost: \$136.50 per module (Includes GST)

Canadian Certified Insurance Broker (CCIB)

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

the independent broker will continue to flourish.

There is no formal course of study. The program is rather a test of the broker's general knowledge and experience. It involves completing

two prerequisite exams and one final exam, which may be done orally or as a written survey exam.

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

Continuing Education

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

Continuing Education Requirements

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

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

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

- No carry forward for Life Insurance Agents
- Maximum of 5 hours per year for Accident & Sickness ONLY Insurance Agents
- Maximum of 4 hours per year for General Insurance Agents/Brokers
- Maximum of 4 hours per year for Independent Insurance Adjusters
- Maximum of 2 hours per year for Auto-Only Brokers

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

QUESTIONS AND ANSWERS

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

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

How do I register for other IBAM seminars or courses?

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

What if I have to cancel my seminar registration?

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

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

When you come to one of IBAM's seminars you must sign the registration sign-in sheet. At the end of the session an Attendance Verification form is given out to each pre-registered attendee. Keep

all 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. Results are posted by student number only to ensure confidentiality. The results are also sent by ICS or Canada Post, and all envelopes are stamped "Confidential."

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

Many of the online seminars qualify for Life credits.

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

CAIB 4 also provides the choice of 12 General or 12 Life continuing education credits.

CPIB – Law & Ethics earns 12 General or Life credits





2012-2013 SEMINARS

UNDERSTANDING DIRECTORS & OFFICERS LIABILITY: THE DUTIES AND RESPONSIBILITIES OF OFFICERS & DIRECTORS

Thursday, October 18, 2012
8:30am – 12:00pm

Location	Centro Caboto Centre
Presenter	Mario Fiorino
CECs	3 General
Cost	\$94.50 (GST included)

Where does responsible oversight of corporations begin? What are the recent developments in Directors' Liability? This seminar will address the critical issues facing officers and directors

today and provide participants with the tools necessary to provide steady prudent insurance counsel and advice in a difficult and demanding legal environment.

WHO SHOULD ATTEND?

- Senior, mid-level and junior producers
- CSRs interested in Commercial insurance
- Broker management

PRESENTER:

Mario Fiorino is Senior Counsel for the Insurance Bureau of Canada. As an author, educator, lawyer and former education manager for the Insurance Brokers Association of Ontario, he brings a unique perspective to the current challenges facing all insurance professionals.

COMMERCIAL GENERAL LIABILITY (CGL): FUSING GROWTH AND RETENTION STRATEGIES

Thursday, October 18, 2012
1:00pm – 4:30pm

Location	Centro Caboto Centre
Presenter	Mario Fiorino
CECs	3 General
Cost	\$94.50 (GST included)

Commercial lines clients must navigate daily the muddy waters of numerous potential liability exposures. It's your responsibility as a solution focused broker to ensure that your clients do not hit the sharp and costly liability shoals and gaps, and that they have safe passage to a secure harbor.

SEMINAR PARTICIPANTS WILL:

- Be introduced to a systematic risk management process;
- Undertake an advanced review of commercial liability exposures and the CGL; and
- Analyze GCL coverages and their limitations.

PRESENTER:

Mario Fiorino is Senior Counsel for the Insurance Bureau of Canada. As an author, educator, lawyer and former education manager for the Insurance Brokers Association of Ontario, he brings a unique perspective to the current challenges facing all insurance professionals.

FINANCIAL ANALYSIS

Tuesday, October 23, 2012
9:30am – 12:00pm

Location	Centro Caboto Centre
Presenter	Greg Forsythe
CECs	2 General, 2 Life
Cost	\$94.50 (GST included)

The Financial Analysis seminar is designed for non-financial people and the objective is to provide a basic understanding of the various standards under which financial statements are prepared, an introduction to how a basic surety underwriter views financial statements. Through the presentation we will take a sample financial statement and walk through the key areas and provide some insight and discussion their interpretation.

PRESENTER:

Greg Forsyth graduated from Douglas College in Coquitlam, BC with a Diploma in Business Management. From 2003-2007 he served with Canadian Armed Forces as a member of Princess Patricia's Canadian Light Infantry, including a seven-month tour of duty in Kandahar, Afghanistan. In 2007

he joined the Surety industry as a Contract Surety Underwriter and has been employed in that capacity by The Guarantee Company of North America since 2009, conducting business in Alberta and Manitoba. He is an active member of the Surety Association of Canada and pursuing an associateship in Canadian Surety Bonding through the University of Toronto.

SURETY 101

Tuesday, October 23, 2012
1:00pm – 4:30pm

Location	Centro Caboto Centre
Presenter	Greg Forsythe
CECs	3 General
Cost	\$94.50 (GST included)

- What is Surety?
- Surety vs. Insurance
- Benefits of Surety
- Construction Time Line
- Types of Bonds
- Submission Requirements Underwriting Considerations
- Costs
- Commercial Bonds

PRESENTER:

Greg Forsyth graduated from Douglas College in Coquitlam, BC with a Diploma in Business Management. From 2003-2007 he served with Canadian Armed Forces as a member of Princess Patricia's Canadian Light Infantry, including a seven-month tour of duty in Kandahar, Afghanistan. In 2007 he joined the Surety industry as a Contract Surety Underwriter and has been employed in that capacity by The Guarantee Company of North America since 2009, conducting business in Alberta and Manitoba. He is an active member of the Surety Association of Canada and pursuing an associateship in Canadian Surety Bonding through the University of Toronto.

CONFLICT RESOLUTION SEMINAR

Wednesday, November 14, 2012
8:30am – 12:00pm
1:00pm – 4:30pm
(Attendees responsible for their own lunch)

Location	TBA
Presenter	Rick Schmidt
CECs	6 General
Cost	\$159.00 (GST included)

This highly interactive seminar will present models and methods of Conflict Resolution (CR) along with practical exercises and group discussion. The goal is to turn theory into useful practice – and have fun doing it. Seminar segments include Conflict Response Styles, Unmet Expectations, Defensiveness, Confronting Issues, Effective Listening, and How 'Mole Hills' turn into 'Mountains.'

PRESENTER:

Rick Schmidt has been mediating since 1991 and opened his own private mediation practice in 1995. In addition to his work as a mediator and facilitator in private practice, Rick teaches conflict resolution (CR) studies at the University of Winnipeg and is an associate of Winnipeg's Resolution Skills Centre. He says his 18 years as a partner in a thriving family-owned business have provided the experience that helps connect theory to practice.

Rick is a member of Family Mediation Manitoba and the Conflict Resolution Network of Canada. He holds a M.A. in CR from Ohio's Antioch University (1999); a Diploma in Mediation (1999) and a Certificate in Conflict Resolution (1998) from Mediation Services, Winnipeg; an Associateship with the Insurance Institute of Canada (1986); and a B.Sc. in Agriculture from the University of Manitoba (1978).

E & O LOSS PREVENTION SEMINAR

Friday, November 30, 2012
8:30am – 12:00pm

Location	Centro Caboto Centre
Presenter	Bill Gange
CECs	3 General ICM
Cost	\$94.50 (GST included)

This seminar is for anyone wishing to minimize their exposure to Errors & Omissions incidents. Members who are insured through IBAM's E&O program, 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. The credit will apply to the three renewal dates following the seminar.

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

Brokerage Staff Size	Number Required	Position in Brokerage
1 - 7	1 *3	Any one owner, office manager or producer OR *three customer service representatives.
8 -20	2 *4	Any two of the following: Owner, office manager, producer OR *four customer service representative.
21 or more	3 *8	Any three of the following: Owner, office manager, producer OR *eight customer service representative.

PRESENTER:

William S. Gange is a graduate of the University of Manitoba, Faculty of Law class of 1979. Since his call to the bar in 1980, he has practiced in Manitoba, primarily in the fields of civil litigation and administrative law. A significant portion of his practice has been devoted to the field of professional liability and errors and omissions insurance. He is a partner in Gange Goodman and French, a law firm specializing in civil litigation, administrative law and labour law.

HOME/COMMERCIAL BUILDING CONSTRUCTION SEMINAR

Tuesday, January 15, 2013
9:30am – 12:00pm

Location	TBA
Presenter	Ari Marantz
CECs	2 General
Cost	\$94.50 (GST included)

This seminar will look at the history of building construction in the province, focusing on the pros and cons of older building construction issues and the potential ramifications if you have them in your home or building. Issues to be discussed include single-pole knob and tube wiring/fuses, 30-amp service, original plumbing, and building materials that are/were specific to Manitoba.

PRESENTER:

Ari Marantz, President and Chief Inspector of Trained Eye Home Inspection Ltd., is a Registered Home Inspector (RHI) and author of the *Winnipeg Free Press* "Ask the inspector" column. He was National Vice-President of the Canadian Association of Home & Property Inspectors (2003-07), President of CAHPI's Manitoba chapter (2005-Present) and served on numerous CAHPI committees. He has conducted over 2,000 building inspections since 1999. Ari has a B. Sc. from the University of Manitoba (1984).



More Seminars will be announced in the coming weeks.



Active Young Brokers looking for new members

Maggie Matsalla, HUB International Horizon Insurance
Young Broker Committee Chair

As I enthusiastically jump into my term as Chair for the Young Broker Committee, I would like to thank **Lindsey Jordan** for her term as Chair and **Dwight Heppner** for his term as Past Chair. Both have done a wonderful job on the Executive and I look forward to working with them as they continue on to support the Young Broker Committee.

I would also like to welcome **Katrina Hueging** as Co-Chair for the upcoming term, this will be Katrina's second go around on the Executive committee (Co-Chair 2007, Chair 2008, Past Chair 2009).

On June 4-6, Lindsey Jordan (Past Chair 2012-2013) and Dwight Heppner (Past Chair 2011-2012) attended IBAC's Hill Day & National Young Broker Meeting in Ottawa, ON. Below is a message from Lindsey regarding that event:

"In June, Dwight and I had the opportunity to travel to Ottawa to participate in IBAC's Hill Day as well as the National Young Broker Meeting. It was a great experience for us to participate in Hill Day, where we got the chance to bring the Association's message of consumer protection forward with our politicians and helped to ensure the strength of our industry.

"It was also great to meet with other provincial Young Broker representatives to share ideas on what is working in the different provinces and the challenges they face in regards to Young Broker issues.

"More tidbits:

- **The Honourable Jim Flaherty**, Finance Minister, made a special appearance at the group dinner on June 5.
- **Elizabeth May**, Leader of the Green Party and MP for Saanich – Gulf Islands, was the guest speaker at the National Young Broker Meeting.
- Young Brokers received an unexpected invite to visit The Honourable

Andrew Scheer, Speaker of the House of Commons in his office at the Parliament Buildings. Unfortunately, Dwight and I were unable to attend due to our flight time."

By the time this issue of MIB is out, we will have had our 13th Annual YBN Golf Day, which was held on Thursday, August 30, 2012 at the Winkler Centennial Golf Course, Winkler, MB. Thank you for all those who attended this event. Please note all proceeds were sent to the Cancer Society of Manitoba.

Upcoming events include Professional Development Day, Charity Events, and, of course, Conference. Please keep watch for the dates of these exciting events.

I joined the Young Broker Committee with the desire to reach out to other young brokers and share

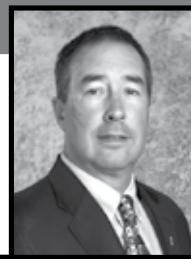
their pains and joys of being just that, a young broker. I have found the committee/network a very rewarding and educational network to become involved in. I would like to take this opportunity to invite new Committee members to join. If you are interested in becoming a member please send your bio to Maggie Matsalla at Maggie.Matsalla@hubinternational.com.

I also wanted to clarify that you do not need to be a young broker to attend our events. Everyone is welcome to attend. The only age restriction is to join the committee itself, you must be 37 or younger.

If you would like to receive details on upcoming young broker events please send your contact information to Maggie.Matsalla@hubinternational.com or follow us on Facebook, or Twitter. #



Open dialogue at Council of the Federation meetings



Stephen Halsall,
IBAC President-Elect

This summer I had the opportunity as incoming President of the Insurance Brokers Association of Canada (IBAC), to attend certain events related to the Council of the Federation meetings held in Halifax. The Council of the Federation is a group formed about a decade ago comprising of all the Canadian Premiers and Territorial leaders who decided that it was worthwhile for them to meet regularly and discuss common national issues that affect all regions of the country; in other words, fundamental issues touching the Canadian federation.

About five years ago, IBAC initiated sponsoring the summer meetings in order to help defray some of the cost associated with putting on this meeting. The reason why IBAC decided to do this was that it seems crucial in a federation for all members to have open and honest dialogue on common issues and challenges. These discussions in turn produce a common approach in dealing with the federal government on shared jurisdictional responsibilities,

such as health spending, energy policy and economic issues.

The sponsorship allows IBAC to have representatives from all member associations at two social/casual events associated with the actual working meetings. This gives delegates an opportunity to meet and build relationships with not only the Premier of their own province, but with other Premiers and their delegations. One of the anecdotal lessons we have witnessed is that the Premiers are very impressed to see that brokers from other provinces have similar relationships with their own Premiers. It also allows IBAC's delegates to meet in an informal way and discuss provincial insurance issues with their first ministers.

The first ministers have shared with us the fact that they enjoy having IBAC sponsor the meeting because the association does not represent a company or any other specific entity; it represents a profession that advises and represents Canadian consumers in

virtually every corner of the country. They are all aware that this is a truly pan-Canadian profession with roots and presence from coast to coast.

I was honoured to have met nearly all the first ministers during my two days at the meetings as well as many of their delegations. I left the meetings realizing what kind of perception they all had of our profession; one of trust, value, and customer focused. They were all aware that the main driver of what we do every day is working on behalf of our customers, the Canadian insurance consumer.

As an association, and as brokers, we all have a responsibility to build relationships with politicians and governments; whether it is at the federal level or the provincial one. IBAC's sponsorship of the Council of the Federation provides our profession an unmatched opportunity to continue building our relationships with provincial governments in order to advance the interests of all Canadian insurance consumers. #

“I was honoured to have met nearly all the first ministers during my two days at the meetings as well as many of their delegations.

I left the meetings realizing what kind of perception they all had of our profession; one of trust, value, and customer focused.”



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- Special Report: TECHNOLOGY
- Young Broker Golf Tournament highlights
- ... and more



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Mark Woodall and Sports-Can enjoy the freedom to give back

Sports-Can Insurance Consultants Ltd. is a broker-friendly, Langley-based managing general agent (MGA). While offering all lines of insurance, it specializes in sports, leisure, recreation and tourism insurance.

The company's Saskatchewan-born President and owner, **Mark Woodall**, is an engaging individual who obviously loves what he does. "I've been so fortunate," he says. "I started my own adjusting firm in 1994 and managed to grow it to a decent size. In 2006, I sold the business and purchased Sports-Can. The sale put me in an advantageous financial position and gave me the freedom to do a lot of different things."

Woodall is well known within the BC insurance industry. He has been an Insurance Institute instructor for 20 years and, in 1999, was named *BC Instructor of the Year*. In 2009, he was honoured by being named *Insurance Person of the Year* in the province.

Sports-Can requires no minimums from its broker partners. According to Woodall, "We aren't controlled by any large insurance company. As these big entities 'put the squeeze' on brokers, we are there to fill the niche and work with brokers to write regular or specialty insurance products to suit their individual clients."

One area of insurance in which Woodall and his team possess unique expertise is participant coverage. Woodall says this is one of the industry's most misunderstood areas of insurance. "Most brokers and industry people simply don't understand it.

There are probably only 10 companies in Canada that market it, Sports-Can being one. It can be very complicated. I have 25 years experience in participant insurance and really enjoy training brokers in its various nuances so they write the proper coverage and avoid E&O claims."

He adds, "We are still small enough that our broker partners can contact me with questions. I really enjoy meeting brokers and helping them tailor insurance programs to their specific needs."

Giving back

Being free to basically 'call his own shots,' Woodall has engendered an eagerness to give back within Sports-Can's corporate culture. While contributing to community-wide initiatives such as 'Coats for Kids,' Woodall and his team have initiated numerous programs to help those less fortunate.

These programs include purchasing backpacks and filling them with school supplies for students who are returning to school in the fall. The company also hosts a Christmas dinner for 500 every year.

In the area of sports, Sports-Can purchases 500 tickets to BC Lions games throughout a CFL season and gives them to youth who normally wouldn't be able to attend. Woodall's team has also donated sports equipment and custom-made uniforms to inner-city schools.



Mark Woodall, President and owner of Sports-Can Insurance Consultants Ltd.



Sports-Can participates in the annual Coats for Kids program



Sports-Can donated custom-made jerseys to this inner city school



Sports-Can provides sports equipment to inner-city schools on the Lower Mainland in BC

Within the company itself, employees have a pension plan, which is unique for a small company. They also enjoy profit sharing.

Ever-growing

While Sports-Can is still a small, hands-on company, it is growing. It recently opened an Ontario office in Whitby. The next region of Canada in which it will focus its attention is Manitoba and Saskatchewan. "I'm a prairie boy at heart," states Woodall. "I'm very much looking forward

to increasing Sports-Can's presence in these two provinces. Both Manitoba and Saskatchewan are doing extremely well economically these days – the construction that is taking place as you drive through these provinces is exciting to behold. We are currently looking to set up an office in Winnipeg to handle our Man-Sask business."

If you are a broker and would like to talk insurance with Mark Woodall, he encourages you to call him directly at 1-800-993-6388. For further background information on Sports-Can, visit www.sports-can.ca.

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What goes down ...

By Tony Ngo,
BMO Bank of Montreal®

Over the last few months there has been a resurgence of articles on interest rates and where they might be headed. Easy to write about, but much harder to predict.

In looking at the history of prime rates for the past 40 years, my bet would be very few, if any, prognosticators would have been dead accurate on when and how much rates would move. The high point came in August 1981 with the prime interest rate at 22.75% – for those of a more mature age, the mere memory of this likely invokes a headache. The low point of 2.25% came in April 2009. At the time of writing the prime rate is at 3% being much closer to a historical low than a high.

If you have only nominal debts, a change in interest rates is not likely to be of great concern. But for a brokerage that has recently taken on substantial debts, at least planning now for potentially higher rates is a valuable exercise with the following considerations:

Stress testing your cash flow:

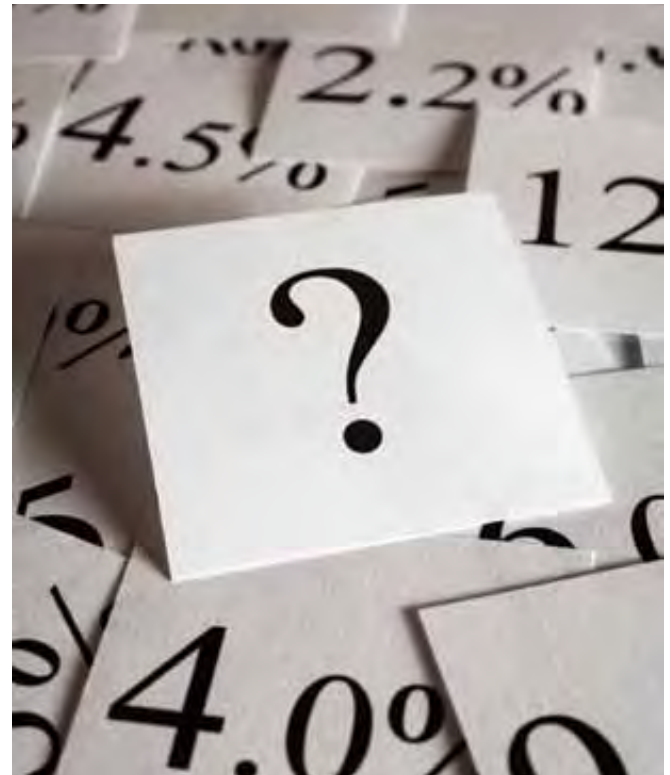
Take the loan you have now and apply a higher interest rate. Consider a brokerage that has borrowed \$500,000 for 10 years. If floating rates increased 1%, that would translate into a difference of \$4,750 in the first year. While this is not pocket change, neither is it likely to materially impact a brokerage. However it is interesting to note that if prime did increase to the five year high of 6.25%, that would translate into about an extra \$15,000 per year for the brokerage. Ultimately this is not about predicting the rate, but understanding how much of an increase the brokerage could afford.

Fixing interest rates:

Fixing your rate provides certainty around payments for a defined time period. However, for loans that would still have principal outstanding at the end of a fixed term, consideration of how increased rates could impact cash flow at that point is prudent. The immediate downside of choosing fixed rates is that most often fixed rates will be higher than current floating rates. As an alternative to fixing rates on all loans, depending on your stress testing above, you could choose to fix rates on a portion only.

Managing floating rate interest risk:

Even with the potential variability in rates, you can reduce your risk by establishing higher principal payments to reduce the loan faster. Alternatively, loans may have the ability to prepay some amount without penalty. So when the brokerage does build up excess cash, potentially through receiving higher than expected CPCs, plan to prepay some portion of the principal. In either case, if rates go up, you will have reduced the loan amount that would be subject to the higher interest rates.



Ultimately, in going through such an exercise you may find that in fact no action is necessary. What is important is to know where you stand, consult with your advisors and understand your risk appetite – much in the same way you would advise your own customers on their insurance. #

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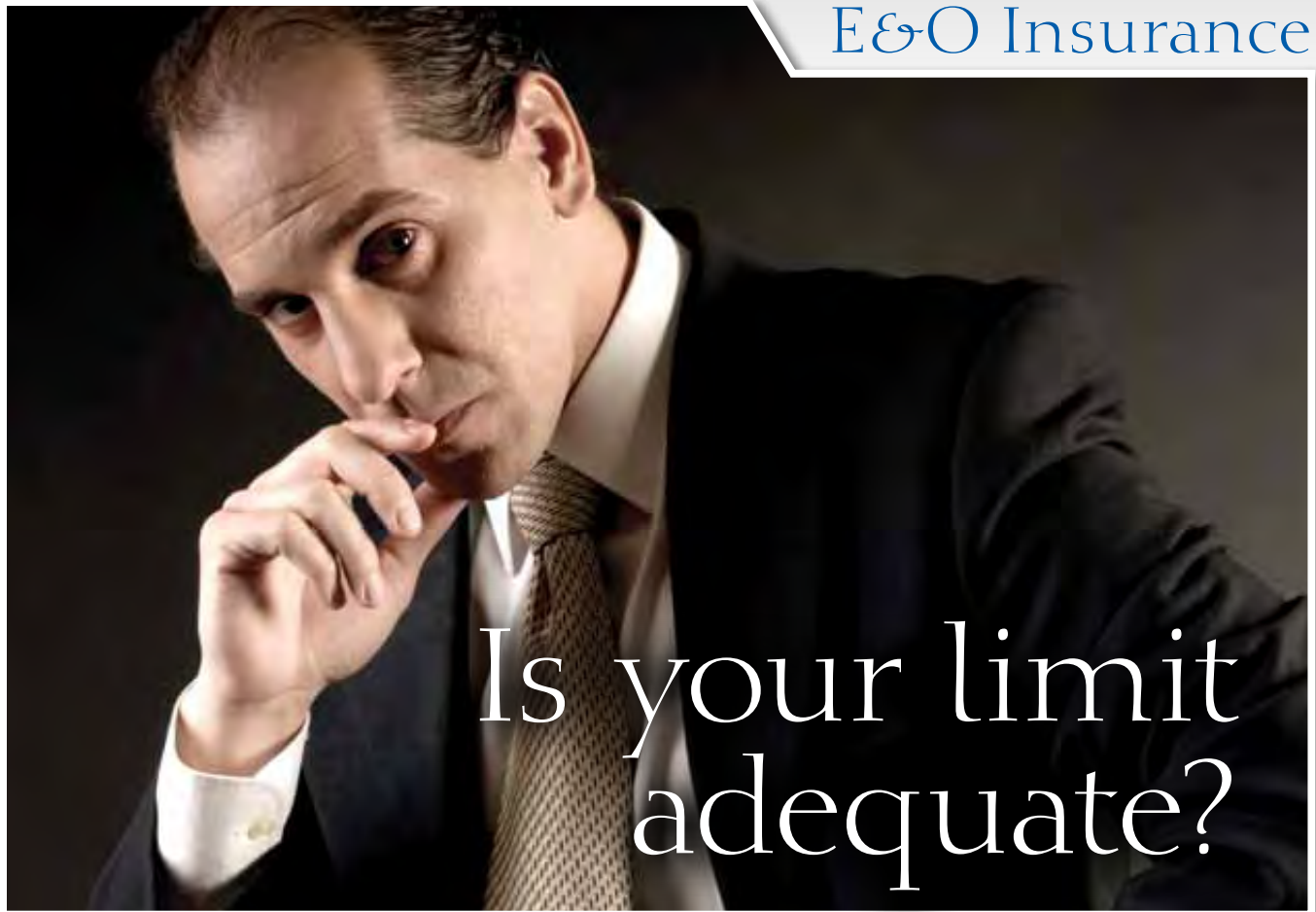
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This is a question that is being asked with increased frequency. Unfortunately there is no easy answer.

Many regulators mandate insurance brokers carry E&O insurance in order to comply with the insurance license requirements. Depending on the province, the E&O mandate also stipulates a minimum limit of liability protection be purchased. The limits range between \$500,000 and \$1,000,000 per claim, with an aggregate limit going up to as high as \$5,000,000.

Compare this to the third party liability insurance requirements of a registered owner of an automobile. Regulations require the vehicle owner to purchase as a minimum, a stipulated limit of insurance. P&C brokers do a good job recommending higher automobile limits to their clients. It is relatively easy for those of us in the industry to point to examples of serious automobile accidents where the resultant damages

exceed the minimum liability limit required. Generally speaking, we have not seen a lot of Broker E&O claims stemming from inadequate automobile third party liability limits.

Similar to automobile insurance limits, the following broker E&O claim examples illustrate the need to purchase adequate E&O limits:

Exceeding binding authority

An insurance broker sold a commercial vehicle liability policy to an insured. A truck driven by one of the insured's employees ran a stop sign and broadsided another car. The driver of the other car suffered severe permanent injuries.

The automobile insurer for our broker's client rescinded the policy based on misrepresentation by the broker's client. The policyholder listed only himself as the driver and did not disclose that he sometimes had an employee drive the vehicle. The employee involved in the accident had a very poor driving record and had this driver been disclosed, the automobile insurer would not have accepted the risk.

The automobile insurer also took the position that our insured broker

exceeded its binding authority with respect to this commercial risk. At time of binding, the broker had binding authority for light commercial vehicles. For heavy commercial vehicles, the broker had to get prior approval. While our Insured stated they obtained prior approval, unfortunately there was no supporting documentation.

This case settled for a significant seven-figure award against the broker.

Application error – misrepresentation

The Insurer denied a homeowner's claim following a total fire loss based on alleged misrepresentations on the application regarding prior loss history and existence of a central station monitored security system. The policyholder contended the broker was aware of the prior claims history and the temporarily inoperative security system. The case was settled with a payment of \$1.05 million.

Inadequate limit

The Plaintiff purchased a large building and requested coverage with a limit equal to the purchase price. The broker advised the plaintiff that the requested limit was insufficient given the size of the building.

The Plaintiff eventually purchased limits much higher than that initially requested. The insurer subsequently obtained an inspection that put the replacement cost of the building at nearly double the limit purchased. The broker received the report but did not forward it to the policyholder. Three months later the building was destroyed by fire. The policyholder is seeking significant seven-figure damages from the broker for the difference between the insured value and the building replacement cost.

A number of factors should be taken into consideration when determining an appropriate limit for your E&O insurance including:

- The composition of your portfolio (personal lines / commercial lines);
- The policy limits you currently provide;
- The complexity of the accounts you have in your portfolio. Do you have risks that are prone to large limit losses (i.e., trucking, professional liability, surety, aviation, hazardous products and pollution liability)?; and
- The size of your brokerage ('deep pocket' syndrome).

Our Statistics clearly show that the severity of Broker E&O claims continues to increase. They also show that one in eight brokers can expect to be confronted with a new E&O claim in 2012. One last statistic; 45% of brokerages in our portfolio have purchased liability limits of \$2 million or less!

The above claim examples and statistics point to a need for brokers to take a hard look at their current E&O liability limit and increase it as appropriate. Remember, what you may consider to be an adequate limit for an E&O loss can prove to be inadequate should a major loss event occur.

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Frank Cowan introduces *Elder Care*

Frank Cowan Company is pleased to reveal a new insurance program called *Elder Care*. The *Elder Care* program is designed specifically for organizations and staff providing care and services to mature individuals located in nursing homes, retirement homes and long-term care facilities.

A recent Statistics Canada press release previewing 2011 Census information says, "The number of seniors 65 and over has been catching up with the number of children 14 and less in the last 40 years. As a share of the Canadian population, seniors represented 13.7% according to data from the 2006 Census. Population projections indicate that this share could increase to 22.8% by 2031, when the last cohort of baby boomers, born in 1965, will reach age 65. As a result, population aging will present many challenges for Canada in the coming decades."

"We recognize the need and demand for a specialized insurance program for this growing demographic. Frank Cowan Company set out to offer a robust product that offers coverage combinations not currently found in the market. We address the intrinsic needs of elder care facilities and the professionals who work in this industry", states **Michael Lough**, the company's VP, Programs.

The *Elder Care* program distinguishes itself from others in the market by offering:

- No General Liability Annual Aggregate
- Abuse Coverage
- Medical Malpractice Coverage
- Computer Violation (Data Breach Insurance)
- Legal Expense including the Criminal Code
- Multi-Line Package Policy

"The addition of the *Elder Care* program to our product line up demonstrates our commitment to insurance solutions for niche segments. Our dedicated team of professionals consists of experts in these lines of business. Their experience and knowledge is what sets us apart, in addition to our superior risk and claims value-added services," notes **Larry Ryan**, President, Frank Cowan Company.

Organizations choosing the Frank Cowan Company *Elder Care* program also benefit from their superior risk management expertise. This service allows clients to minimize their risk exposures, prevent incidents and reduce costs. The client receives better care and the organization knows they are doing all they can to mitigate risk.

Frank Cowan Company distributes the *Elder Care* program and all of their products through insurance brokers across Canada. Because Frank Cowan Company is a MGA, broker contracts are not always required to write business with the company.



No Broker Contract Required

Frank Cowan Company is a Canadian Managing General Agent and a leader in providing specialized insurance solutions through independent insurance brokers. You don't need a contract to write business with us.

Our product features for youth, school, healthcare and community service organizations can include:

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Westaim Board approves sale of JEVCO to Intact Financial

The Westaim Corporation announced that it has filed its management proxy circular with the Canadian securities commission ahead of its June 28 special shareholder meeting.

The proxy circular announces the unanimous recommendation from Westaim's Board of Directors that the insurer's shareholders approve the sale of all of the shares of JEVCO Insurance Company to Intact Financial Corporation for \$530 million.

The transaction, subject to certain closing conditions including the approval of at least 66 2/3% of shareholder votes, is expected to close no later than August 30, 2012.

Westaim said following the completion of the transaction, the company is proposing to distribute substantially all of the net proceeds received from the sale to holders of the Common Shares by way of a return of capital and a corresponding reduction of the stated capital of the Common Shares.

On May 2, Westaim announced it was selling its specialty and niche insurance business JEVO to Intact Financial Corporation. In 2011, JEVCO had about \$350 million in direct premiums written.

RSA agrees to purchase L'Union Canadienne

RSA Canada has agreed to acquire L'Union Canadienne, a Quebec-based intermediated P&C insurer, from its parent company Co-operators General Insurance Company (CGIC) for \$150 million, pending regulatory approval, and other standard closing adjustments and conditions.

"This is an exciting day for RSA and L'Union Canadienne," said **Rowan Saunders**, President & CEO of RSA Canada. "Quebec is very important to us – a province in which we have a long history, dating back to 1845. This acquisition positions RSA as a top 5 insurer in Quebec and solidifies us as the third largest P&C insurer in Canada."

"Following a series of recent acquisitions, RSA is now positioned as the insurer with the broadest national personal and commercial proposition, offering end to end solutions from coast to coast."

L'Union Canadienne is Quebec's third largest intermediated Personal Lines insurer, employing over 300 people across offices in Quebec City and Montreal, and distributing through a network of more than 150 brokers across the province.

RSA currently operates three offices in Quebec, with approximately 200 employees.

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MPI road safety efforts specifically aimed at active transportation options

As a leader in road safety, Manitoba Public Insurance fully supports Manitobans' efforts to pursue sustainable transportation options such as cycling and walking.

MPI's road safety efforts are designed to complement the province's recently announced Active Transportation Plan – a three-year plan focused on safety for cyclists and pedestrians, in addition to raising the awareness of drivers.

In alignment with road safety awareness, MPI is launching its 'Cycling Champion' program that will enhance existing cycling safety awareness campaigns, educational materials available through the corporation's website, and bike rodeos already being delivered to pre-school and early elementary aged children throughout the province.

"By reaching out to the grassroots level of cycling, our goal is to build a solid, road safety foundation to ensure the close association between active transportation and road safety," said **Ward Keith**, Executive Director, Driver Safety & Regulatory Control, MPI. "The objective is to educate both motorists and cyclists about road safety and the obligation to share the road safely. Road safety is very much a team effort."

The 'Cycling Champion' program encourages people to learn about cycling safety and then share that information by delivering safety presentations in their schools, workplaces or communities. In partnership with cycling stakeholder groups, MPI has developed a ready-made presentation kit that contains a facilitator's guide with speaking notes and PowerPoint presentations geared towards both children and adults.

All materials required to deliver a cycling presentation are provided at no charge. As a value-added option, a hands-on training program delivered by certified Can-BIKE instructors is also available at no charge to those who want to take up this challenge.

For more information or to register for a workshop, people can call Manitoba Public Insurance Road Safety at 204-985-8737.

Applied Systems acquires Compu-Quote

Applied Systems, Inc., a leading software provider, has acquired Compu-Quote Inc., Canada's leader in comparative insurance rating solutions.

The transaction combines one of the insurance industry's leading broker management software providers with Canada's leader in comparative rating services, business rules automation and analysis tools. The combination of Compu-Quote and Applied Systems establishes Canada's leading insurance software provider.

"All of us at Compu-Quote are pleased to join Applied Systems. We believe the significant resources and technologies of Applied Systems will allow us to further invest in our customers, software solutions, people and future," said **James Nickelo**, Senior VP, Compu-Quote.

"The acquisition establishes Applied Systems as the leading provider of software to the Canadian insurance market," said **Reid French**, CEO, Applied Systems. "We believe the transaction provides excellent growth prospects and synergies for Applied Systems and our customers, and is fundamental to our company's growth strategy."

Compu-Quote will become part of Applied Systems Canada, increasing the company's ability to better serve and support its Canadian customer base, while also providing significant value to its customers through tighter integration between the company's software platforms.

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iClarify launches to Manitoba brokers

SCM Risk Management Services (RMS) is pleased to announce the launch of iClarify Services to Manitoba Brokers using the Compu-Quote quoting platform and PowerHouse evaluation platform. The initial launch is focused within the Greater Winnipeg area along with the most heavily populated city centres across the province. Enhanced data and imagery services will continue to go live across Manitoba throughout 2012.

“iClarify’s residential data validation platform continues to expand its offering to brokers throughout Canada. We are extremely pleased to offer this service to Winnipeg based brokers and look forward to offering the service to additional brokers throughout Manitoba in the weeks and months ahead,” stated **Jeff Sutton**, National Director, iClarify

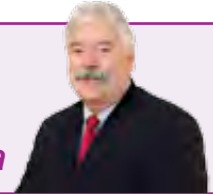
“Through our exclusive partnerships with Compu-Quote and PowerSoft, iClarify is now accessible to 90% of brokers directly on their desktops.”

iClarify, the recent 2012 winner of the Insurance Canada Technology Award combines unique, proprietary data derived from the largest nation-wide repositories of total loss claims and inspection data to create an aggregate predictive data model. iClarify generates 14 critical construction data elements while also providing accurate, geo-coded streetscape and satellite imagery. In effect, brokers are able to now ‘see the risk,’ driving accuracy, transparency and a solid understanding of the risk at point of sale. The service has allowed brokers to experience a new level of innovation and sophistication through a streamlined approach to risk selection, while also driving efficiencies such as reduced average quote times.

“Compu-Quote is very pleased to continue to work with RMS to provide this exciting and valuable functionality to Canadian brokers. It’s now our pleasure to participate in the launch of iClarify to Manitoba brokers” said **James Nickelo**, Compu-Quotes Senior VP.

Please send *Industry News* items to Managing Editor, Terry Ross.

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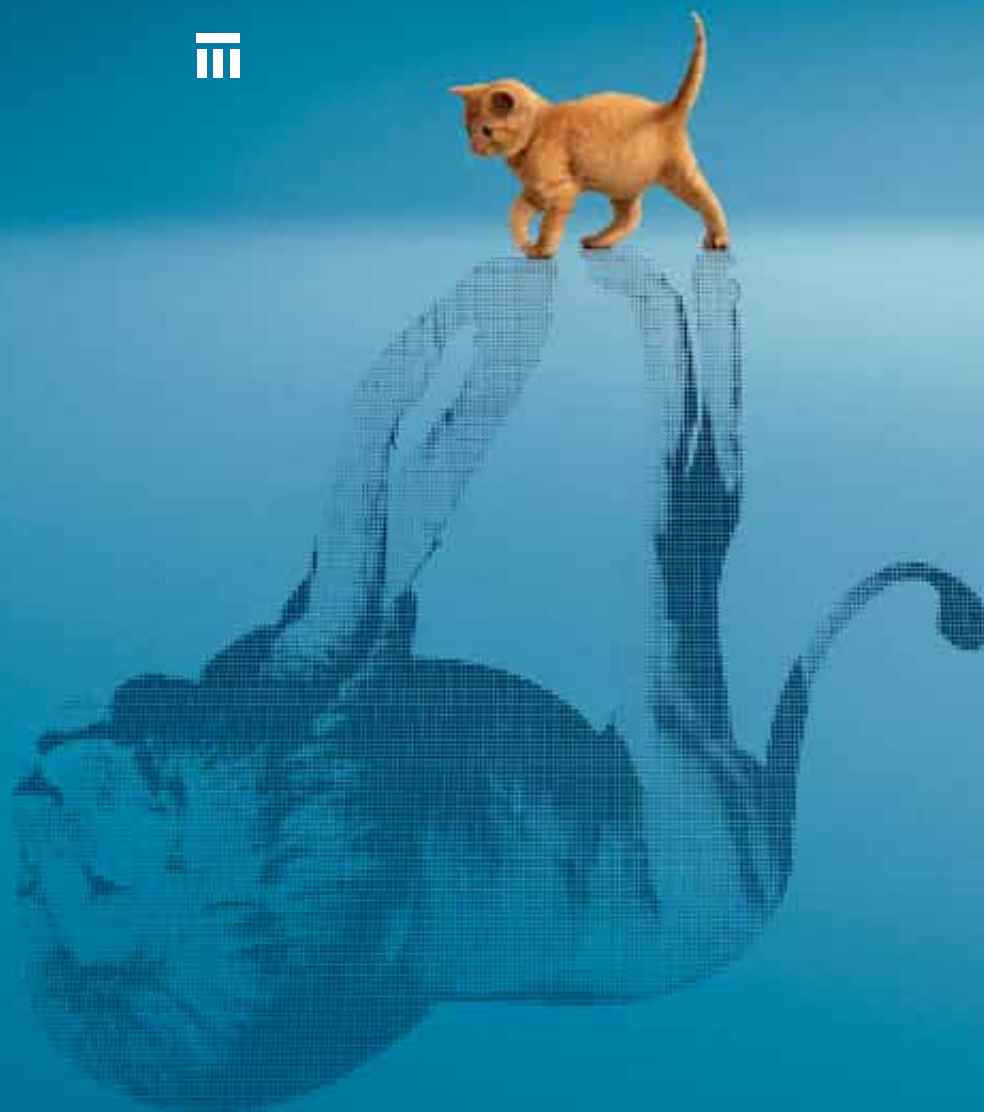
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