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We will succeed, together.

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When you choose Intact Insurance to protect your customers, you're choosing a forward-looking insurance company, a leader. But just as important, you're choosing a company that believes that fairness, respect and accountability are more than words, they're a promise. Our name is Intact Insurance. We are here to stay. We are here for you.







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2009 AGM, Conference & Trade Show

Message from Intact Insurance

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Proud of accomplishments while preparing for tomorrow



Wade Garriock, President

s we approach our Convention and Annual General Meeting, I am reflecting on the many issues that we have addressed together during my tenure as your President. A major challenge that we faced and tackled was of course the operational restructuring and new compensation model achieved with Manitoba Public Insurance, I cannot thank the IBAM membership enough for the tremendous understanding, involvement and support exhibited during the entire negotiating process. It was truly outstanding. Thanks also to each and every broker for your patience at a time when your Board and Restructuring Committee worked hard to put your interests first and to ultimately put you in the best place possible for the future.

We strongly believe that the stage set by the Association in advance of discussions with MPI absolutely produced a better result for brokers than would otherwise have been the case. Simply put, we worked hard to educate

"We are out there and it is making a difference."

the decision makers with respect to our issues and interests. We also hold firm to our feeling that much of what we were able to achieve in striking the new deal is owed to our focus at all times on the insurance consumer in Manitoba. This is both a strategy and reality that has served and will continue to serve us well in all of our efforts. What follows from all of this is that our local Broker Identity Program (BIP) is continuing to show signs of real success. We are out there and it is making a difference.

IBAM has been extremely active within the national Broker Identity Program as well. This system of time and money investment allows us to distribute the branding campaign that relays the value insurance brokers bring their clients and their communities. Your IBAM representatives have once again worked hard in developing the BIP, making annual visits to our Manitoba based companies - Portage, Wawanesa. Red River and Grain. While we have had success in this area, we still have some hard work ahead of us. As a part of our efforts, we were pleased once again to assist IBAC in its Broker Identity Program through our Senior Insurance Executives Dinner (held annually with key players representing their companies). IBAM executives also participated vigorously in the insurer CEO accountability sessions in Toronto this past January. We continue to build the BIP by educating legislators who for the most part now recognize the brand, the profession, and the value the profession provides to Canadians.

At our 2009 AGM, I will be passing the torch to current President-Elect, Scott Andrew. I am confident that we will be extremely well represented throughout Scott's term. Scott is already busy in his life - and I can assure you that he will be an even busier man this year working hard for IBAM and its members. While we have accomplished much this past year, there is so much more to do. During the coming year as your Immediate Past President and Board Chair, I will be there to help Scott and the membership whenever I am called upon. As your IBAC Director, I will ensure that your messages are heard at the national level.

"Thank you again and I will see you at the Fairmont." – President Wade Garriock



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Political Action

Highlights from 2008

IBAM was very active in raising its political profile throughout 2008. Here are just a few highlights:









With former Federal Liberal Party Leader Stéphane Dion

With Premier Doer



With Stéphane Dion (ex-Liberal Party Leader / Leader of the Official Opposition) and Ray Simard (MP – St. Boniface)



With Federal Finance Minister Jim Flaherty



Political Action







The BIPPER symbolizes a trustworthy source of insurance



Peter Fredericks, President Insurance Brokers Association of Canada

M y first exposure to IBAC was in the late 1990s when I was nominated to represent Nova Scotia on the national BIP Committee. That's when I really understood the potential of having a logo for the exclusive use of insurance brokers, a logo that could (and should) be used coast to coast. This is also when I realized that no matter how much we spend on TV advertising, branding starts at the grassroots level. We have to use the logo at every opportunity and train our staff to do the same. That's why I accepted to chair the national BIP Committee.

After nearly 20 years of promoting the logo, the question remains: How effective is the BIP brand? Today's cluttered marketing environment underscores the need for a distinctive and relevant brand identity. The BIP symbol was designed to identify brokers to consumers as a trustworthy source of insurance. An online survey of 1,350 property, vehicle and business owners was conducted last fall to examine how well the BIP brand was recognized and understood by consumers. We also examined the supporting brand elements such as the BIP slogan, TV advertising and the use of the BIP magenta blanket.

BIPPER recognition confirmed

The BIPPER, viewed without context, was well recognized by over 40% of respondents. Recognition increased

to more than 75% with the addition of the "Your best insurance is an insurance broker" slogan. This familiarity was shared by most of Canada, with slightly lower levels measured in Quebec. From a competitive standpoint, while BIP awareness was naturally strongest among broker customers, it was heartening to see that the brand is also well recognized by agent and direct insurance buyers too.

The spontaneous interpretation of the symbol and slogan was predominantly positive, with multiple mentions of being hugged, peace of mind and wrapped in protection, along with the rational benefits of safety, coverage to meet specific needs, professional knowledge and choice. Unusual for such marketing surveys, the negative mentions were only a very low 6%.

Over three out of four respondents chose at least one of the following descriptors: Professional; Trustworthy; Knowledgeable; Service-Minded; and Friendly. Other key associations included such positive perceptions as helpfulness, experience, caring, independent, uncomplicated, practical and genuine.

Relevance of the blanket

The magenta blanket has been employed for over five years as a metaphor for the caring and protection

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that brokers provide. Nearly eight out of ten respondents felt it had significance for them, symbolizing protection, security, trust, comfort, caring, coverage and peace of mind. Again surprisingly for this kind of research, only 2% had any negative mentions. All regions of Canada shared the blanket's popularity, which was even more pronounced among younger age groups and female respondents.

The BIP blanket was also strongly endorsed by more than three-quarters of the sample as an effective way of communicating the peace of mind that brokers provide. This is remarkable in an age of increasing cynicism and suspicion.

Over 40% recalled our TV commercial on an aided basis (including Quebec) and approached 50% in the Atlantic and Prairie regions. The awareness was strongest in the 45+ age group and slightly favoured females. It was satisfying to see it as high among agent customers as broker supporters.

Broker messaging

The basic attributes of Choice, Tailored Coverage and Knowledge/Experience are well understood and seen to be extremely important. There appears to be room, however, to increase the perception that "a broker works for you" and "represents your interests in the event of a claim." These benefits are all included in the new TV commercials launched at the beginning of 2009. Once aware of broker benefits, two-thirds of respondents claimed that recognition of the BIPPER and its slogan would have a positive impact on future purchases.

I have had an incredible opportunity to visit of broker offices while traveling coast to coast with IBAC. I'm always encouraged when I see a broker's office proudly displaying the BIP symbol in their front window. With the great news included in this survey I have to ask of those brokers NOT making use of the BIPPER – why not?



All things being equal, **you have your favourite.**



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Rempel Insurance & friends support CancerCare Manitoba

Saturday, February 7 was a fun night at the local arena in Morris, Manitoba. It was also a HUGE night for CancerCare Manitoba, the recipient of all proceeds raised from a unique fundraiser sponsored by Rempel Insurance and a host of other giving organizations.

The event actually started on the preceding night (7:00 – 9:00pm) with a Silent Auction and Rainbow Auction, selling off some wonderful items. The auction continued on Saturday from noon to 9:30pm.

Saturday evening kicked off at 6:30pm with a Pork BBQ, sponsored by Manitoba Pork Marketing, Morris Big Way and, of course, Rempel Insurance. The menu consisted of pork-on-a-bun, chips, bottled water and dessert.

Next on the agenda was the head shaving, where brave participants with pledge sheets in hand sat stoically while they were given the "clean" look.

At 8:00pm, the puck dropped for a game between the Morris Twisters

and the St. Vital Vics on ice donated by SMCC and the Town of Morris. The teams wore jersies purchased by Morris Build-All, and following the game the jersies were auctioned off.

Once the hair was swept up and the auctioned goods packed up for the trip home, a grand total of \$38,000 had been raised to combat the fight against cancer. Thanks to all who helped out and attended – especially those wonderful folks at Rempel Insurance.



John McDonald (BSI Insurance) is ecstatic with his decision - no really he is



Sharon Clarke and Portage Mutual's Greg Kirk



Pre-game ceremony



Dale Rempel, Tara Chammartin (Rempel Insurance) and IBAM's CEO Dave Schioler



Dave Schioler and Dean Postlewaite (Reno Insurance)



Rempel Insurance's Brendan Hepner and Ron Kaposi braved the clippers



It's a close shave!



Shawn Graydon (Rempel Insurance) opted for a leg wax

In the media...

IBAM POLITICAL ACTION IBAM in Attendance at State of the City Address

Winnipeg Sun, Jan. 31, 2009 (page 6)

Wow. Busy week here in the 'Peg. Reports flying in from all over!

The first, from Daria Zmiyiwsky, the Winnipeg Sun's director of community development: "This past Thursday, the

"This past Thursday, the Winnipeg Convention Centre held a record crowd for the Winnipeg Chamber of Commerce State of the City address presented by Mayor Sam Katz, where not only did he prime Winnipeg for success, but also chose three local charities to share a portion of the event proceeds. "Just a few of the many in attendance included this litendly trio (Pic I, from left) David Lefs, Red River College; Kevin Klein, publisher, Winnipeg Sun; and Stan Kurtas, MTS Allstream; and fab foursome (2, from left) Larry Watson, Risk Management and Consulting Services; David Schioler, Insurance Brokers Association of Manitoba; Sharon Clarke, Nygard; and Wade Garriock of Garriock Insurance.

"Winnipeg's brightest and best definitely came away with lots to think about."



Shaving the Cell out of Cancer

Call it a shaving grace Hair hits the floor to help CancerCare

They showed more skin than a Hugh Hefner new year's party!

year's party! I'm talking about the "Shaving the Cell Out of Cancer" fundraiser in Selkirk on March 6.

The event: the McMillan Insurance Group head shave, where else but at the head office in Selkirk, held in support of Insurance Brokers Association of Manitoba (IBAM) board of directors meember Dale Rempel, who is presently battling cancer. The event's proceeds go to CancerCare Manitoba.

Ironically, Dale appears to be one of the few who left the building with hair. Smart man. It's friggin' cold out there!

Twelve brave participants bared it all for the cause: co-owner Dale McMillan (pic No. 1), the fearful-looking gent you see here being sheared by his wife Linda (also co-owner), who pledged (also co-owner), who pledged S150 to be his 'stylist'; general manager Reld Henderson; Selkirk burach manager Rey Glarach manager Vince Chorney; Teulon branch manager Rey Girardin and employees Tina Bellerose — the pretty lady of the long blond locks being lopped here (2), Linda Henderson, Wayne Sonneanberg and Steve Witkowski.

Also clipped were Douglas Schatz of Red River Valley Mutaal Insurance, as well as Cole Wasnie and Michael Singleton (Russell Wasnie's son and nephew, respectively).



Through pledges collected by the participants and a raffle for a donated antique barber chair used for the shave, more than \$11,000 was raised for the cause.

The participants and supporters post-cilip: in the back row, we have **Connie Rapko** (3, from left), Michael Singleton, **Heather Pruden**, Dale McMillan, Vince Chorney, Steve Witkowski, **Vanessa Pruden**, Rey Girardin, Reid Henderson, Doug Schatz and Wayne Sonnenberg. In the front row are Russell Wasnie (from left), **Tina Bellerose**, Cole Wasnie, Dale Remped and Linda Henderson.

"We would like to extend our sincere thanks to everyone who helped make the shave such a huge success," said Gail Frederick, who kindly supplied yours truly the report and the photos. "And thanks Laurie, for haring our story."

You're welcome. It's what Page Six is all about! Keep the reports, and pics, coming folks.

Laurie Mustard can be reached by phone at 632-2749, by fax at 632-4250, or e-mail at laurie.mustard@summedia.ca







Raising our Profile

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THOMPSON'S Daily Insurance News Service February 11, 2009

To think home evaluators produce anything close to rebuild cost 'laughable at best' — broker president

Brokers and insurers must clean up the fiasco of confusing home evaluation methods or lose more business to direct writers, warns Alberta brokers association president Ken Dueck.

In his regular column in The Alberta Broker Mr. Dueck said the lengthy lists of items and questions on evaluation forms are incomprehensible to brokers, underwriters and customers alike and make brokers appear incompetent in the customers' eyes.

"To think that this produces anything close to a rebuild cost is laughable at best.

"This is not what these same customers experience when they contact our direct-writing competition that slowly steals 1% of our market share each year."

Manitoba brokers association CEO Dave Schioler said it was contemplating its own test of evaluation software against home builders' actual costs.

It shelved that plan when January's IBAC meeting showed the problem needed a national solution.

"There's no point in every region trying to do their own thing."

There may still be some value in letting software developers battle it out.

"Maybe the competition will make the cream rise to the top and it'll sort itself out."

But there is enough of a feeling the brokers should at least see if there's anything they can or should do.



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MIG Grand Opening held on March 26

n the March 2008 issue of TMB, we reported that MIG had purchased a pair of Portage la Prairie-based brokerages – Capital Insurance and Pedden Agencies. In that brief span of time, MIG has outgrown its head office and relocated to a new state-of-the-art site in downtown Portage la Prairie. Recently, TMB sat down with MIG principals Susan and Brian Gilbert to find out more about the new head office and MIG's plans for the future.

When did you acquire Capital Insurance & Pedden Insurance?

While MIG has had its administration office in Portage for over 10 years, we never had a retail presence in the Portage market. We managed Pedden's property business for many years but stayed very much in the background. In January of last year, John and Karen Benell, who owned Capital Insurance, approached us to gauge our interest in acquiring their business. They had relocated their family to Ottawa and were finding the long distance management difficult. At the same time, we had discussions with Gary Pedden about formalizing the business relationship we enjoyed for many years with a purchase and having Gary come on board with MIG. Both acquisitions came together quickly with the takeover of Capital on March 1, 2007 and Pedden on April 1, 2007.

How badly did you need a new head office?

The purchase of Capital came with a building in downtown Portage. After a quick renovation of that building, we moved our head office there in May of 2007 and were quite comfortable, at least for a short time! Our focus then moved onto our new office that was acquired from Pedden as the Co-op shopping centre that we were located in was undergoing a major renovation. Over the next few months we were deeply involved in the planning and building process with the Portage Co-op and the result was a great looking, modern office that we are very proud of. At the same time, we entered into negotiations to acquire another broker in Portage with the possible result being a consolidation of the businesses into one large supercentre in Portage. We ultimately were not successful in that acquisition and therefore put the move on hold. Over the course of the next four months, growth in our retail side as well as the administrative head office for our group of nine brokerage outlets put a considerable strain on our physical location. We were housing between 11 and 13 people on a daily basis in 1,600 square feet and it wasn't a productive environment. At the same time, the incredible success of our second redeveloped location made us again begin to consider a retail supercentre in Portage. A decision was made in July 2008 to proceed with a new 5,400 sq. ft. retail/head office which gave



The MIG head office is easily visible from Portage la Prairie's major thoroughfare, Saskatchewan Avenue.

us more than three times the space we had which would hopefully continue to allow us to grow both the retail and head office functions into the future.

Can you describe the search?

Why did you choose the new site? We determined a number of key factors that were required for a new building. Obviously size was a factor, but others such as being downtown, adequate parking and visibility were key as well. In the end, it came down to building a new building (about two blocks from our new location) or the renovation of a large commercial building that was for many years the home to the Portage Chrysler dealership. The Portage Chrysler site met every key factor as it is on the western edge of downtown, has 16 on site parking spots and another 7 street parking spaces around the building, and is highly visible. The building sees 14,752 vehicles per day drive by and it's located within a three block stretch of Saskatchewan Avenue that has seen extensive development of late including a 6,500 sq. ft. BDO office next door, a new Tim Hortons a block away and a new 15,000 sq. ft. Meyers Norris Penny building three blocks away. We were thrilled to join in with other progressive businesses that have transformed this stretch of Saskatchewan Avenue.

What renovations were required?

The challenges of converting a former car dealership to an insurance brokerage might seem to be daunting. Although some major tear out was required, the garage 'feel' is the most appealing aspect of the space. Working with that theme, we were able to take advantage of an industrial feel in our design, making good use of the 16' ceilings and open beam structure. To "drive home" the auto connection, windows, glasswork and finishings were all chosen with that industrial feel in mind.



Broker Profile



MIG management team: (L-R) Rob Suderman, Brian Gilbert, Susan Gilbert, Julie Guevarra, Pam Gilroy-Rajotte and Doug Fast.

We engaged the services of an architect to prepare blueprints and, after five or six drafts, we hammered out the final plan. From there tenders were put out for the work to be done, those tenders reviewed and awarded with real work beginning in September. We had high hopes of a December move, but the expectation was a little tight and we then settled for mid-January. We moved equipment and furniture on Friday, January 9 and were operational at 8:30 Monday morning. The move was smooth and virtually painless.

Since our network of locations is all operating in an electronic, paperless environment, there was little to move beyond furnishings and equipment – no paper files!

What is the current status of the new head office?

Our new home is totally finished right down to the automatic wheelchair accessible doors to the 300 sq. ft. boardroom/training centre with the full state-of-the-art audio/video centre built right into the room allowing



Friendly MIG front counter staff help a customer.

for Powerpoint presentations to full video Internet hook-ups for meetings and training. The new office is 5,400 sq. ft. with about half devoted to retail sales and half to our Corporate Services, which provides back office support and processes to all locations. We have 13 people working within the building now and have the room to easily accommodate up to 10 additional people as Corporate Services grows to accommodate future network expansion.

Are there any future plans you wish to announce?

The MIG network now includes five retail outlets in Winnipeg and four in rural Manitoba (one in Winkler, one in St. Claude and two in Portage). We have an appetite for growth and are constantly on the lookout for well run potential acquisitions. With a solid "infrastructure" in place, we can now continue in earnest to look for potential acquisitions that fit with our long term goals.









Ryan Bineau, ING Insurance Company of Canada Kenneth Bolt, Aviva Canada Darren Borodenko, Portage la Prairie Mutual Insurance Company David Burbella, Manitoba Public Insurance Kiran Claire, Manitoba Blue Cross Charlynne Diduch, Manitoba Public Insurance Pierre Isabey, Aviva Canada Tammy Knight, Aviva Canada Kimberley Ksiazek, Manitoba Public Insurance Sheryl Livingston, Canadian Pool Agencies Ltd. Meaghan Lussier, Aviva Canada Ken McKay, Ryan Gateway Insurance Brokers Inc. Edward Muise, Ryan Gateway Insurance Brokers Trevor Naldrett, Manitoba Public Insurance Cindy Neil, Manitoba Public Insurance Bev Olson, Federated Insurance
Robin Payeur, Portage la Prairie Mutual Insurance
David Sturby, Manitoba Public Insurance
Paul Thompson, Manitoba Public Insurance
Carolle Vieville, Big Freight Systems Inc.
Xuan Zhao, Milnco Insurance
Tracy Zwaagstra, ING Insurance Company of Canada

Absent:

Wendy Dye, Manitoba Public Insurance Brenda Gibson, Wawanesa Mutual Insurance Eileen MacFarlane, Wawanesa Mutual Insurance Tina McKenzie, HED Insurance Brokerage Inc. Dale Wolaniuk, Dalic Consulting Services Ltd.

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GIE Graduates

Jenn Dietrich, Portage la Prairie Mutual Insurance Company Anna Sipinski, Wawanesa Mutual Insurance Blake Tarr, Portage la Prairie Mutual Insurance Company

Absent:

Kimberly Keller, Canadian Pool Agencies Ltd. **Monica Shewfelt,** Portage la Prairie Mutual Insurance Company



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Young Brokers go high tech

The Young Broker Committee has been busy planning our 2009 events. With Education Day in Brandon finished and the snowflakes settled, we were pleased to find that many brokers enjoyed this change in venue. We are looking at continually alternating the location of this day, so please send us your suggestions and comments.

It was a gamble, but we played our cards right and it paid off as the Young Broker Casino Night in February was a huge success! Held at the Canad Inns Fort Garry, over 70 people tested their luck at fantasy casino tables for the chance to win some great prizes. A big "thank you" to all who attended

Another event that we are working on is the Media Lip-Sync

Contest in support of the Children's Wish Foundation. Not only are we sponsoring a table, but we are also checking our pride at the door and entering a Lip-Sync group. Watch for future E-News for pictures of this fun night.

The YBC will also be in full force at the IBAM Conference. Not only do we have the pleasure of introducing speakers at the different sessions, we have also been given the honor of hosting a reception prior to the President's Dinner & Dance. To assist the Committee at this event, the YBC is asking members to volunteer to help usher dinner guests to their tables during the reception. If you can assist on April 30 and would like a complimentary ticket to the dinner for doing so, please

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contact Katrina Hueging at khueging@ horizoninsurance.ca.

The Young Brokers Network has now gone high tech! In an effort to keep in touch with fellow brokers and keep everyone in the loop for industry functions, the YBN is now on Facebook. We are encouraging everyone to join as upcoming events, charity functions and volunteer opportunities will be constantly posted on the site to help bring our network closer together. As an extra perk, free tickets to events and functions will also be listed! To join, simply search Manitoba Young Broker Network and click "Join."

Sadly, Ryan Garriock has resigned from the Committee. Ryan was one of the founders of the YBN in Manitoba and was instrumental in its success. We thank him for all of his hard work in the past and look forward to seeing him at future functions.

The YBC is pleased to announce that Maggie Kesick of Horizon Insurance has joined our committee. Maggie is looking forward to making the network even bigger and better in the future with her enthusiasm and great ideas. If you are interested in joining the committee, please contact any member of the YBC for more information.



At Education Day, Chair Katrina Hueging presented Past Chair Mario Reimer with a token of appreciation for his efforts on behalf of Young Brokers.



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NOTICE THE ANNUAL GENERAL MEETING

of the Insurance Brokers Association of Manitoba

will be held at

9:00am

Thursday, April 30, 2009

Wellington Room The Fairmont Winnipeg, Two Lombard Place Winnipeg, MB

For The Purposes Of Transacting Such Business As May Be Placed Before It

Dated at Winnipeg, the 5th day of March, 2009 David Schioler, Chief Executive Officer



CECs: Manitoba - 1 (General)





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Your Moderator



DIANA SWAIN CBC Award Winning Journalist



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Program at a Glance

WEDNESDAY, APRIL 29, 2009FRIDAY, MAY 1, 200911:00am - 3:00pmExhibitor Set-up 4:30pm - 8:00pmRegistration 4:30pm - 8:00pmTrade Show Sponsor: Peace Hills Insurance 7:30pm - 11:00pmInsurance Company Hospitality Suites Open8:30am - 9:30amRegistration & Continental Breakfast7:30pm - 11:00pmInsurance Company Hospitality Suites Open9:30am - 12:00pmSeminar: Insurer Executive Panel (Moderator: Diana Swain)THURSDAY, APRIL 30, 2009 8:00am - 9:00amRegistration & Continental Breakfast Sponsor: Guardian Risk Managers12:00pm - 2:00pmAnnual Education & Awards Luncheon Sponsor: Wawanesa Mutual 2:30pm - 5:00pmSeminar 1: Mock Trial
4:30pm - 8:00pm
4:30pm - 8:00pmTrade Show Sponsor: Peace Hills Insurance 7:30pm - 11:00pmInsurance Company Hospitality Suites Open THURSDAY, APRIL 30, 2009 8:00am - 9:00amRegistration & Continental Breakfast Sponsor: Cuardian Rick Manadors
Sponsor: Peace Hills Insurance FRIDAY EDUCATION SESSIONS 7:30pm - 11:00pmInsurance Company Hospitality Suites Open 9:30am - 12:00pmSeminar: Insurer Executive Panel (Moderator: Diana Swain) THURSDAY, APRIL 30, 2009 12:00pm - 2:00pmAnnual Education & Awards Luncheon Sponsor: Wawanesa Mutual
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8:00am - 9:00amRegistration & & Awards Luncheon Continental Breakfast Sponsor: Wawanesa Mutual
Sponsor Guardian Dick Manadors
Sponsor: Guardian Risk Managers 2:30pm - 5:00pm Seminar 1: Mock Trial
9:00am - 11:30amAnnual General Meeting (Host: William S. Gange)
11:00am - 2:00pmExhibits Open - MPI Seminar 2: Effective
Networking Lunch & Political Lobbying
Exhibitor Draws (Presenter: Huw Williams)
2:00pm - 4:00pmIntact Insurance presents 5:00pm - 8:30pmIBAM Wind-up Reception
Keynote Speaker: Sponsor: Swiss Re
Olympic Champion,
Catriona Le May Doan
6:00pm - 7:00pmYoung Broker Hosted
President's Reception
Sponsor: SGI Canada
7:00pm - 1:00amPresident's
Dinner & Dance

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Keynote Speaker

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OLYMPIC CHAMPION, CATRIONA LE MAY DOAN (CECs: ICM - 2, RIBO - 2 PERSONAL SKILLS)



"The fastest woman on ice," two-time Olympic Gold medalist in the 500 metres (1998 and 2002), Catriona Le May Doan is the only Canadian to successfully defend a gold medal at any Olympic

Games. In an outstanding career, she captured World, Olympic and World Cup championship titles in speedskating while breaking an incredible 13 world records. Canada's 2002 Athlete of the Year (and

Female Athlete of the Year in 1998, 2001 and 2002) is also a charismatic and talented motivational speaker. She is an articulate, engaging and bilingual presenter, exploring with her audiences the method of achieving personal excellence while challenging and motivating people to reach their full potential.

Catriona enjoys giving back to her community. She is involved with The Saskatoon Foundation Catriona Le May Doan Endowment for Children and Youth. She is a spokesperson for the Spina Bifida and Hydrocephalus Association of Canada, Right to Play Athlete Ambassador, and Ontario's Lakefield Oval Project.

A native of Saskatoon, Catriona lives in Calgary with her husband Bart and their two children, daughter Greta and son Easton.







PRIMARY TRIP - WASHINGTON DC

Red River Valley Mutual is proud to sponsor this PRIMARY TRIP prize to be drawn at the President's Dinner. The prize package is a trip for two to what promises to be the site of exciting change in the near future.

SECONDARY TRIP - OTTAWA CANADA

Canada's beautiful capital city is where Canadians' desire for change is turned into reality through the passing of laws. Sponsored by **BMO**, this SECONDARY TRIP prize will be drawn at the President's Dinner.

* Only fully registered delegates are eligible to win.







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At 6:00pm on Thursday, April 30, IBAM's Young Broker Network will host the President's Reception.

Immediately following, Manitoba Blue Cross is pleased to sponsor the President's Dinner in honour of new IBAM President Scott Andrew (Andrew Agencies).

Entertainment

This year's President's Dinner & Dance will feature the big, new and exciting sound of Ricky Bogart and the New Casbah Band.

Morning Session

INSURER EXECUTIVE PANEL: 9:30AM - 12:00 NOON (CECs: ICM - 3, RIBO - 2 MANAGEMENT)

Insurance company executives are at the forefront of change in the industry. This seminar offers a unique opportunity for these industry leaders to collectively express their views on the industry and to highlight IBAM members and how their operations distinguish them from their competition. It also gives them a forum in which to share impending changes with the driving force of their distribution channel - you, the member brokers of IBAM.

Panel moderator will be CBC award-winning journalist Diana Swain. These days, Diana is the Toronto area host for CBC News at Six. Her work has twice been included in winning submissions for the Michener Award, Canada's salute to meritorious service in journalism. She is a five-time Gemini nominee and won the Gemini for Best News Anchor in 2000.

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DIANA SWAIN CBC Award Winning Journalist



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Education Day

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Afternoon Session



MOCK TRIAL – E&O SEMINAR:

HOSTED BY WILLIAM S. GANGE (CECs: ICM - 2 GENERAL OR LIFE, RIBO - 2 MANAGEMENT) IBAM is pleased to offer this Mock Trial E&O seminar. Join us in the courtroom as our cast presents the trial of Hogan Golf Ltd. v. Noway Insurance Company and Carefree Insurance Agency. IBAM members who have their E&O through the Association 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.

William S. Gange is a University of Manitoba law grad. Since 1980, he has practiced law in Manitoba, primarily in the fields of civil litigation and administrative law. A good portion of his practice has been devoted to professional liability and E&O insurance. He is a partner in Gange Goodman and French, a firm specializing in civil litigation, administrative law and labour law.

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PRESENTED BY HUW WILLIAMS (CECs: ICM - 2 GENERAL)

Through its government relations strategy, IBAM works hard to build and maintain important relationships with key decision makers across Canada. Effective government relations activities enable IBAM to have a say, on your behalf, when matters relevant to insurance are considered. However, an important contributor to government relations success for any organization is the ability for its individual members to play an active role in grassroots lobbying.

Learn how you can play an important role in ensuring that the political and regulatory climate is favorable to brokers by attending this seminar hosted by Impact Public Affairs President Huw Williams. The author of A Guide to Government Relations for Directors of Not-For-Profit Organizations, Williams is a seasoned Ottawa lobbyist responsible for IBAC's advocacy activities. He was recently named to Canada's top 100 lobbyists by the Hill Times and in 2006 was cited by the Ottawa Business Journal as one of the capital's "Top Forty under Forty."

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WEDNESDAY, APRIL 29 Discovery Point – a print by noted artist Collin Bogle



THURSDAY, APRIL 30

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IN THE NEXT ISSUE OF THE MANITOBA BROKER ...



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- IFS Financial Services
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- Intact Insurance
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Business Corner



Making sense of it

By John Knotek, BMO Bank of Montreal®

As I write this at the start of a new year and reflect on the events of the last several months, it would be an understatement to say that the global financial markets have been unsettled. The media has had no shortage of stories to write about in this regard or of the resultant government interventions at levels not seen in decades, if ever. While it is hard to anticipate how the billions or even trillions quoted in these activities will impact each of us individually, it is clear that no one is completely immune from the continued instability in financial markets.

To understand this, a brief overview of banking is necessary. At the very core of how banks make money is a bank takes in deposits and lends it out, with the difference between interest rates paid and charged being sufficient to cover the costs of doing business and provide a return to shareholders. However, the demand for loans varies and when demand exceeds deposits on hand banks have to 'rent' money from institutional investors in the market, via a variety of different vehicles. These investors consider the quality of the bank's assets when deciding which bank to lend to and at what price. This is a simple explanation and ultimately the structure of a bank's money supply is very complex and unique to each bank.

Renting money (or similar strategies) in the market is a more expensive money supply for banks, but until recently has been a viable method to raise funds at a reasonable cost. Over the last year, the situation has changed as the institutional investors have viewed banks to be riskier and become extraordinarily cautious about lending money to them. This in turn potentially restricted the supply of money available for banks to lend to their customers, in what has been referred to in the media as a credit market freeze.





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Business Corner

To help unthaw this freeze, several governments including the US moved last year to help unthaw this freeze. They have done this in a number of ways, including injecting capital directly into banks or outright guaranteeing loans made between banks. The Canadian banks have not been under the same turmoil as others and the World Economic Forum actually rated Canada's banking system the soundest in the world. Yet, despite this strong position, the money supply is global and lenders to banks could favour lending to banks backed by government guarantees or support – given the inherently lower risk. This is why multiple governments including our own have followed suit with interventions, so that their respective banks can continue to access money in the market.

So how is this going to impact you personally or your business? With the perceived risk that has been building in the marketplace, the cost of the money supply has increased to a point that banks can no longer absorb the increased costs. Like any sector that experiences increased costs, with recent examples being the food industry or auto insurance premiums in some provinces, banks are passing some of these costs on through implementing increased interest rates spreads over their prime rate.

Many banks have made public announcements in this regards. As an example, the posted floating rate for personal lines of credit secured by a home for most banks went from prime rate to prime rate plus 1%. Tempering this increase is the fact that the prime rate charged by many banks at the time of writing is 3%, substantially lower than it was in January 2008 at 6%. That being said there has been some criticism that many banks have not moved their prime rate in step with the Bank of Canada interest rate cuts recently. While under normal conditions the Bank of Canada rate has set the tone for other interest rates, it does not necessarily represent the cost of funds for banks in the open market. The recent turmoil in global financial markets has accentuated the difference between banks' cost of funds and the Bank of Canada rate. This has manifested itself through the increase in interest spreads over the prime rate charged on some loans already.

Looking ahead, for new loans or renewals of existing loans in particular, you can expect to see upward pressure on pricing. Quite simply, the increase in pricing is necessary for banks and other financial institutions to remain financially secure. And having strong financial institutions is not a bad thing, just ask our neighbours to the south as to the alternative.

By the time of publication, there is little doubt that more big news stories will have surfaced as the global economy continues through uncharted waters and Canadians navigate their way through a slower economy. While predicting the future is fraught with downside, many industry observers have commented that for the most part Canadian banks are well positioned to weather the storm. In speaking to the present, I can say that BMO Bank of Montreal enjoys a strong Tier 1 capital rating and we continue to remain open for personal and business lending. Our brokerage program has not changed and we continue to assess loan opportunities primarily on the value of the book, the brokerage's profitability, and management's experience. Should you have any questions, I would be happy to hear from you.





A MESSAGE TO BROKERS FROM....



You have questions. We have answers. Everything you need to know about our new name.

Why did we choose the name Intact Insurance?

- We chose to call our new brand Intact Insurance because we wanted our name to be our customer promise.
 We know that insurance is not about things but about people.
- We wanted our name to represent the benefit a customer desires most—to be made whole again, to get back to normal after an accident or unforeseen event in a fair, respectful and easy manner.

TO OUR BROKER PARTNERS

How did we go about choosing the name?

- We set the bar very high.
- First, we wanted a name that would make a strong statement about our customer focus. That meant choosing a name customers would immediately understand, in both official languages.
- Second, we wanted a name that would express our confidence and skill. A name that would inspire trust. You don't call yourself Intact Insurance unless you know you can deliver on the promise in your name.
- Third, we wanted a name that would help us grow.
 Because when your name is the benefit a customer wants most from you, you make it easier for customers to choose you, because your name reveals instantly that you know what matters most to them.
- Finally, we wanted a name that would remind us – when we are creating a new product, or designing a new service, or finding ways to make things easier – that the reason we are doing what we are doing, is to help customers get back on track, to help make them intact again.

Did we test the name with customers?

• We tested the name Intact Insurance, along with other potential names, with thousands of English- and French-speaking customers.

What is the meaning of the brackets?

- The brackets frame and present our new name. Which means they focus attention on our customer promise—to get customers back to normal in an easy, fair and respectful manner.
- The brackets symbolize our ability to insure and protect customers against unforeseen forces that can disrupt their lives.
- Our brackets have the power to restore. Imagine the brackets surrounding a damaged home, a vehicle in need of repair, a business on-hold due to an unforeseen event. Now imagine that the brackets symbolize you making these customers whole again, returning them to normal.

Why are the brackets red?

• We chose red because red is a bold, authentic colour. Like you, red isn't afraid to show its true colours. Red is an action colour, an emotional colour. Red celebrates our passion for delivering on our promise. Red also evokes our roots and leadership.

Will we do an advertising campaign?

• Yes. We are committing ourselves to a comprehensive advertising and marketing



campaign. We have a great message to share and we're going to make sure it is heard. As we promote our new brand over the next two years, you will have the opportunity of reaping the benefits of this campaign.

What are your plans about the documents showing your previous name and logo?

 Adopting a new name involves numerous changes including replacing all the existing point of sale material as well as all the documents generate electronically like the insurance policies. We have put together a number of teams that are putting together the schedule of the changes that will have to be made. We will keep you informed of the changes we are contemplating. In the meantime you may still refer to us as ING Insurance with your clients but we would appreciate if you were to share your enthusiasm about our new name.

Can we tell our family, friends and customers?

• Of course. You are the brand's finest ambassadors. Spread the news.





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Proactive Partnership Sees Auto Theft Decline

Manitoba Public Insurance (MPI) says the province's auto theft rates are at their lowest level since 1993 thanks, in part, to a 40% decrease in auto thefts in Winnipeg. In 2008, there were 3,173 vehicles stolen in Winnipeg, down from 5,476 in 2007. Provincially, 2008 saw 4,465 vehicles stolen in 2008 compared to 6.977 stolen in 2007.

Marilyn McLaren, President and CEO of MPI said, "The drop in auto theft is attributed to the three-way partnership of the province's mandatory immobilizer program, the Winnipeg Police Service's Auto Theft Unit and Manitoba Justice's Winnipeg Auto Theft Suppression Strategy."



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Cunningham Lindsey Grows

Cunningham Lindsey has entered into a definitive agreement to purchase GAB Robins' international businesses, excluding its UK interests) as well as its US forensic engineering firm EFI Global. GSB Robins has operations in France, the Netherlands, Belgium, Ireland, South Africa, Australia, New Zealand, Malaysia, Taiwan, Hong Kong and China. The combined businesses will result in more than 600 offices and 5,600 employees in more than 70 countries. The combined company will operate under the Cunningham Lindsey brand while EFI Global will continue to use its name.

EFI Global will continue to offer forensic engineering, fire investigation, environmental and specialty consulting services in the US.

Brera Capital Partners LP will continue to own the loss adjusting businesses of GAB Robins in the UK, US and Canada, as well as third party administration operations in the US.

Philippe Bès, formerly President of GAB Robins' international operations, has been named CEO of the Cunningham Lindsey Group. He says, "This merger will provide our customers with expanded service capabilities and expertise while presenting employees of both companies with enhanced opportunities."

SEND INDUSTRY NEWS ITEMS TO:

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Industry News



New CEO for Marshall & Swift/ Boeckh

Marshall & Swift/Boeckh, a provider of essential information solutions to the P&C insurance industry recently announced the appointment of Salil Donde as Chief Executive Officer. Peter Wells continues as President, reporting to Mr. Donde.

Most recently, Salil Donde was President of Fiserv's Life and Financial Software and Solutions business and President of AMS-Rackley/Allenbrook (Vertafore). He has also held senior leadership roles at Hartford Steam Boiler Inspection and Insurance Company, among others.

From Minnedosa to Mardi Gras

Bruce and Lori McNabb (Minnedosa Insurance Services) recently returned from Mardi Gras and two weeks in New Orleans, an adventure they won at last year's IBAM Conference.

The McNabbs said they had a great time and would recommend Mardi Gras and New Orleans to anyone. They wish to thank Brian Esau and his team at Red River Valley Mutual, sponsors of this wonderful experience.

Who will be the winners of this year's Trips for Two? Up for grabs is a Primary Trip for Two to Washington, DC; while a Secondary Trip for Two takes a lucky twosome to Canada's capital city – Ottawa!





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