

# THE MANITOBA BROKER



VOLUME 16, NUMBER 1, MARCH 2008

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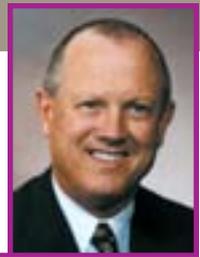
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Editorial and Advertising Offices:  
3rd Floor, 2020 Portage Ave. • Winnipeg, MB R3J 0K4  
Tel: (204) 985-9780 • Fax: (204) 985-9795  
E-mail: terry@kelman.ca

Executive Editor..... David Schioler  
Managing Editor..... Terry Ross  
Design / Layout..... Kevin Forde, Andrea Ardiles  
Advertising Manager..... Cindy Robin



Larry Watson, President

## Winding down is winding up

**W**e were successful last Fall with one of the major issues confronting us – revisions to the federal *Bank Act*. Through careful crafting and substantial, volunteer grassroots lobbying, insurance brokers delivered a message to legislators to the effect that consumers across the country were best served by maintaining the status quo whereby it is brokers and not banks serving Canada's insurance consumers. Our message was heard loudly and clearly by all parties in Parliament and IBAM played a significant role in achieving this outcome. While we can appreciate the efforts and results to date, it is important that we fight on – the Banks are not giving up.

**Succession planning and the perpetuation of our profession – and recruitment of course** - also remain issues of concern to us. IBAC has put in motion the beginnings of a service that will provide brokers, young and old, with

some of the tools and knowledge in developing succession plans for their futures, as well as empowering young people, both in the industry and outside of it, with some insights in joining and growing within the profession. IBAM is currently in the stages of developing some of its own TV quality advertisements intended to help its broker members attract superior candidates to the profession.

Throughout my IBAM Presidency, **The national, Broker Identity Program, (BIP)**, has realized unprecedented interest and support from insurers. This investment allows the program to even further distribute the branding campaign that relays the value insurance brokers bring their clients and their communities. Your IBAM representatives have worked hard in developing the BIP, making annual visits to our Manitoba based companies – Portage, Wawanessa, Red River and Grain – while also assisting IBAC through our Senior Insurance Executives Dinner (high-

lighted in this issue) and by attending the insurer CEO sessions in Toronto each January. We also 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 2008 AGM, I will be **passing the gavel** to President-Elect **Wade Garriock**. I am confident that we will be in good hands. Wade will be a busy man – continuing to build relations with insurers, including the creation of a new, solid and fruitful business partnership with MPI. While we have accomplished much this year, there is so much more to do – in fact there's no end in sight. During the coming year as Immediate Past President & Chair of the IBAM Board, I will be there to help wherever I can. As your IBAC Director, I will ensure that your messages are heard at the national level. Let's crank it up! Thank you so much for your continued support. #

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# We have business to do at our Annual General Meeting

Dave Schioler, CEO

As we approach our 2008 Annual General Meeting, I must say that I cannot believe how time is flying. That being said – the reality is that Conference is indeed here again and this year, we are hoping for and encouraging the highest attendance possible for the AGM. We have some major business issues to discuss, including developments with MPI, the status of our membership and the real and looming threat of credit union and insurer control of brokerages, and some of our planned Broker Identity Program initiatives, including recruitment messaging. We need and ask for your profound involvement.

## Congratulations Harv Heinrichs

Wow! After 40+ years in the business, Harv Heinrichs steps down. The least we could do – and so what we did on behalf of our members at our Senior Insurance Executives Dinner – was to recognize and congratulate Harv for both his terrific career and fantastic duration of service in and to the insurance industry. What a guy. Congratulations Harv – we wish you well in the future.

## Featuring BIP Partners

In this issue, we have commenced with the profiling of our BIP partners.

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We need and ask for your profound involvement.

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Please read and learn more about Optimum Insurance, Portage Mutual and SGI Canada – and their people. There will be more in the days ahead. Thank you all so much for your support of IBAC's national, Broker Identity Program. #



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Danny Craig, IBAC President

# Putting “care” into action

“People who care” is the theme I picked for my year as President of IBAC and there was never a better time for such a sentiment. Our national BIP committee concurs and has been hard at work for the past few months.

## **New radio commercials**

In the Fall of 2007, IBAC produced four new 30-second radio commercials that dial up the care and expertise that a broker provides. These commercials (“*Consider A Dictionary*,” “*I’ll Transfer You Now*,” “*Insurance Wise Ways*,” and “*Sweating The Small Stuff*”) have a five-second opening towards the end for individual brokers to insert their local identification. Each spot is available for review on IBAM’s website and can be downloaded at no cost for broadcast. All ads are available in English and French.

For a few months now I have been using these radio ads for my own brokerage, and the feedback I’m getting from clients is fantastic.

## **Television commercial revisions**

In the past few months, many brokers have asked if our ads could deliver more information on the broker value proposition. We’ve looked closer at the commercials in our library to see if they could be modified to deliver a stronger broker message.

Our new ad agency, Thursby & Associates, has indeed found a clever way to better communicate the broker advantages through simple voice-over changes, thus breathing new life into our existing commercials. Better consistency of language and identity elements will allow us to run a mix of messages that is more cohesive and informative.

## **Appointment television**

“Appointment television” is a time and a place where the consumer is most likely to be receptive to what we have to say. For example, you may make an “appointment” to watch the curling on Saturday afternoon or the late news every weeknight. Consequently, you will find our ads running on programs such as *The National*, *Hockey Night in Canada*, *Curling, Canada AM*, *CTV National News*, *PGA Golf*, *News Hour*, etc.

## **Studio BIP**

At IBAC’s AGM in September, we turned one of the hotel suites into a TV studio to capture on tape some of the passion and experience that brokers bring to the job of serving Canadians well. IBAM will receive a tape appropriate to its needs to use on the website or on television.



***Hello from Thompson, Manitoba, north of the 55th parallel! Our ski patrol is extremely grateful for the blankets. They are replacing the older (moth and mouse eaten!) blankets. As you can see; they are already getting great exposure in Thompson, Manitoba! Thank you! - Geoff Lamontagne, Northern Manitoba Ski Patrol***

## **New sponsorship**

### ***Canadian Ski Patrol System***

You may have received a press release from IBAM informing you that IBAC is sponsoring the Canadian Ski Patrol System. We donated 4,000 BIP blankets to each Ski Patrol site in Canada, along with indoor and outdoor posters promoting the sponsorship.

At the end of January, along with reps of the Canadian Ski Patrol System, I attended a breakfast in Ottawa to which we invited MPs who have ski hills in their ridings. A press conference followed the breakfast. Photos of the event are on the News & Media page of the IBAC website ([www.ibac.ca](http://www.ibac.ca)).

### ***Skate Canada***

For the past few years, IBAC has sponsored the Canadian Figure Skating Championship held every year in January. This year, we are looking at new ways and opportunities to partner with Skate Canada at the local level. Stay tuned!

I believe that in a very short few months, we really put the “care” into action. The Ski Patrol sponsorship fits perfectly as both organizations are in the business of protecting people.

Skate Canada is very much a volunteer organization, just like IBAC and its members. Like Skate Canada, without our volunteers, we wouldn’t be able to do everything we do.

If you are a volunteer with Skate Canada, you may have an idea on how to generate some visibility for brokers. IBAM will be more than happy to pass your suggestions to us. 🙌

## Conference Committee “jazzin’ it up” for ‘08 event

Conference Committee 2008 chair **Wade Garriock** is a busy fellow these days. At the end of 2007, Wade inherited the chairmanship of this important IBAM committee (along with the title of President-Elect).

Fortunately, says Wade, but for a small number of strategic changes, the event format remains the same from year-to-year and it’s just a matter of the committee lining up speakers, seminar leaders and so on. “Previous organizers did a marvelous job of creating a template that works and we salute them and thank them for that,” says Wade. “Subsequent Conference Committees have found it wise to follow the old adage: *If it ain’t broke, don’t fix it.*”

Wade continues, “The annual event, which includes the Conference, Annual General Meeting and Trade Show is too important to the Association not to have firm plans in place. It brings member brokers together in a setting where education and camaraderie can be developed. It provides a perfect venue for celebrating educational accomplishments and building business and personal relationships.”

The committee, other board members, and IBAM staff work during the Conference and throughout the year polling members, industry partners and companies on what works and what must be adjusted during the annual event. Wade says items like seminar topics, speakers and scheduling changes come from these sources.

The big change at this year’s event is the venue. According to Wade, “We outgrew the facilities at the Fort Garry and have moved to The Fairmont Winnipeg. While some people liked the idea of two separate rooms for the trade show with a meeting area in the middle, some exhibitors definitely favoured all displays being in the same area. That will be the case this year.” Another important change will be the presence of IBAM suppliers at the President’s Dinner & Dance. This new initiative will allow IBAM’s key suppliers to network and broaden relationships that began to develop through the Association.

Wade welcomes everyone in the industry – IBAM members, company

reps and supplier partners to attend the 2008 Conference and Trade Show. He says, “This is ‘the’ industry event of the year and with the theme being *Jazzin’ it up!* - *At the IBAM Mardi Gras*, you just know a good and productive time will be had by all!”<sup>#</sup>

### 2007-2008 Conference Committee

**Wade Garriock – Chair**

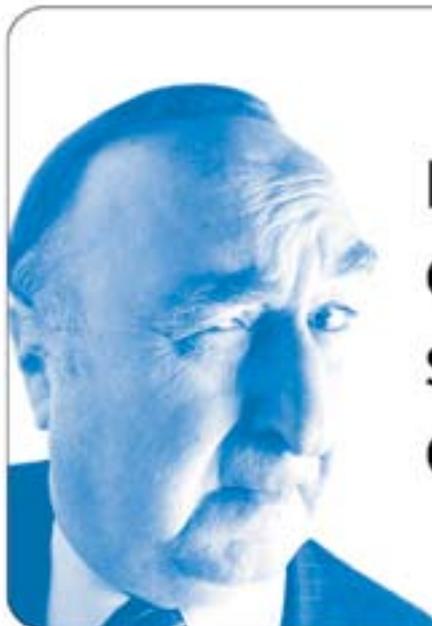
**Tara Chammartin**

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**IBAM staff: CEO Dave Schioler and Rosemary Poleshuk**



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# STRONG BRAND, STRONG FOUNDATION.

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The Insurance Brokers Association of Canada, its member associations and local insurance brokers across the country wish to thank the following partners for their support of our industry and celebrate the spirit of cooperation and mutual respect that has been built between us. We are proud to represent every one of you. More than ever, your strong foundation helps to uphold our message that "Your Best Insurance Is An Insurance Broker".

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*The dedicated staff at Optimum Insurance Company's Winnipeg office. Back (L-R): Jeanette Gibson – Residential Lines Underwriter and Karen Sawatzky – Claims Adjuster / Examiner. Front (L-R): Christina Masters – Commercial Lines Underwriter; Abe Sawatzky – Regional Vice-President; Brian Frederickson – Sr. Commercial Lines Underwriter; and Alexis Morrison – Reception / Administrative Support.*



## **Optimum Insurance –** a Canadian insurer with a personal touch

Optimum Insurance Company Ltd. prides itself on its personal touch in business dealings with general insurance brokers and insurance customers. That personal touch approach that is ingrained in the company's culture no doubt had its origin in the company's humble beginnings.

### **History**

In 1979, an insurance company was formed to provide insurance for fishing and hunting lodges in Northern Ontario. That company, Northern Frontier General Insurance Company, quickly expanded across Ontario, and began providing customers with Automobile, Residential and Commercial insurance programs through its network of inde-

pendent insurance brokers.

The firm's rapid growth made it necessary for Northern Frontier to broaden its financial base and obtain additional capital in order to support its future expansion plans. In 1985, Optimum General (a subsidiary of Canadian-owned international financial group Optimum Group Inc.) bought Northern Frontier, providing that necessary capital.

The company continued its expansion and opened an office in Winnipeg in 1996 to oversee its Manitoba operations. In 2005, the company (then called Optimum Frontier Insurance Company) and its sisters company in Quebec (Optimum Insurance Company Inc.) merged under the current name, Optimum Insurance Company

Inc. Today, the company provides insurance in Manitoba, Ontario, Quebec, Saskatchewan, the Northwest Territories and Nunavut. Optimum Insurance Company Inc. writes over \$60 million in premium annually. It employs over 100 people who work closely with more than 325 independent brokers out of five offices located in Winnipeg, North Bay, Toronto, Montreal and Quebec City.

### **Dedicated, experienced, committed staff**

In an interview with *The Manitoba Broker*, Optimum's Regional Vice-President **Abe Sawatzky** stressed the aforementioned personal approach his company takes with its business partners, the members of the Insurance

Brokers Association of Manitoba. He said, "Our full-service office consists of dedicated, experienced staff members who are committed to our brokers. We are always available to brokers and respond to their issues and questions as soon as possible. We conduct a number of personal visits with each of our bro-

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**We are always  
available to brokers  
and respond to  
their issues and  
questions as soon  
as possible.**

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kers throughout the year. Again, there is nothing like that personal touch in business."

The experience of the staff in Optimum's Winnipeg office is impressive. This line-up includes amongst others Senior Commercial Underwriter **Brian Frederickson** (40+ years in the industry), Commercial Underwriter **Christina Masters** (17 years), Personal Lines Underwriter **Jeanette Gibson** (35 years) and 34-year veteran Sawatzky.

The commitment of the Optimum staff members is a constant reflection of the company philosophy, which states:

- The Company will provide a level of service to our insurance brokers and our insureds that will exceed normally accepted standards and which will create a demand for our services on a continuing basis.

Growth created by this emphasis on service will provide both opportunity and challenge for our employees.

Adoption of this philosophy will provide our shareholders with investment appreciation through continued growth and profitability."

### **BIP Partnership**

In 2007, Optimum became a Full Partner of the Insurance Brokers Association of Canada's Broker Identity Program. **Jean-Claude Pagé**, President and CEO of Optimum General Inc.,

said of the decision, "By investing in the program, Optimum supports the message being delivered every day to consumers, legislators, government officials, and regulators about the value brokers provide."

He added, "Being a Canadian insurer that exclusively distributes its products through insurance brokers, Optimum is proud to be part of this national program. Along with our many local projects, it is a tangible initiative that carries on our commitment to the broker distribution system and fully supports the significant

contribution brokers provide by the advice, choice and coverage they offer their clients."

The last word will go to Regional Vice-President Abe Sawatzky who had the following message for Manitoba brokers: "We want our company to grow, but not at all costs, and certainly not at the cost of losing that personal touch. Even though we have the strength of a national company behind us, we shall never forget our small-company roots. We will always be there for our brokers and we are committed to Manitoba for the long term." #

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## Portage Mutual – made in Manitoba, stayed in Manitoba

Back in 1884, a group of seven farmers formed a company to provide hard-to-find fire insurance on their properties. In a salute to their region, they named their new enterprise the Portage la Prairie Farmers Mutual Fire Insurance Company. The fledgling operation began with \$61,000 in risks with 61 policies in force. By the second year, these numbers increased to 162 policies insuring \$201,610 in risks. The company was founded on the underlying principles of security, integrity, hard work and personalized service. These principles still hold true today.

Now known as The Portage Mutual Insurance Company, the Manitoba-based, 100% Canadian-owned enterprise still has its head office in Portage la Prairie, along with branch offices in Edmonton, Halifax and St. Catharines and claims offices in Winnipeg, Brandon, Dauphin, Saskatoon and Calgary – all staffed by a team of dedicated professionals. It is not uncommon to find among the roster of employees loyal individuals who have been with the company for over 40 years. Any firm with 40-year employees must be doing something right!

Proudly Canadian, the firm believes in contributing to its nation's economy by directing almost 100% of its funds to Canadian investments, and by buying Canadian whenever possible.

Portage Mutual currently writes \$140 million in premiums annually and holds assets valued at over \$280 million. Its products have helped set industry standards for personal/residential, automobile, retail/commercial, and agricultural business coverage. The company's success is based on a devotion to its sound business principles and the efforts of its employees in tandem with over 500 handpicked independent insurance broker partners, who work diligently to service Portage Mutual's 147,000 policyholders.

The corporate culture at Portage Mutual is devoted to a three-way partnership between customers, brokers and the staff at Portage Mutual. Constant communication with insurance consumers indicates what products are desired in the marketplace. Portage Mutual employees then work hand-in-hand with brokers to develop the solutions to these insurance needs. Recently, Marketing Representative **Randy Owens**, a former broker, was brought onboard to focus on product development that will enhance coverage for customers and usher in positive change in dealings with independent brokers.

The relationship that Portage Mutual enjoys with its brokers is summarized on the company website ([www.portagemutual.com](http://www.portagemutual.com)) where it states, "We believe this partnership approach results in better service and value for our policyholders. Local, independent brokers know your community and can help you select the insurance coverage that best suites your needs. ... For Portage Mutual, the independent brokerage system means we must constantly prove ourselves by providing leading-edge products and service that earn our brokers' trust."

This partnership with brokers was further enhanced in February 2007 when Portage Mutual became a Full Partner of the Broker Identity Program. At the time, President and CEO **Randy Clark** commented, "We are proud to invest in a vehicle that allows insurance brokers from across Canada to speak with a united voice when dealing with decision makers. In addition, the BIPPER is recognized in the marketplace as the main distribution



**Judy Sapinski, CIP, Claims Assistant/Data Analyst -- Crystal Hoepfner, Claims Clerk -- Cheryl Nickels, Claims Supervisor -- Diane Harper, Claims Clerk**



**Olga Benson, Property Underwriter -- Carla Jonasson, Residential Underwriter -- Rita Voth, CIP, CRM, Residential Dept. Manager -- Sharon Taylor, Residential Supervisor -- Christy Smith, Residential Underwriter**



**Andrea Mitchell, Residential Underwriter**

channel that consumers trust when it comes to all their insurance needs. We are proud to support brokers."

Another reason for everyone at Portage Mutual – and, in fact, everyone involved in the Manitoba insurance industry – to be proud is a date that is rapidly approaching. On October 2, 2009, Portage Mutual will officially celebrate its 125<sup>th</sup> anniversary – an incredible milestone for any organization. Portage Mutual personifies the *raison d'être* of the insurance industry in its catchphrase "We'll be there when you need us most!" – and Manitoba consumers and brokers are relieved that it does just that! 🍁



**Mike Edgar, CIP, Marketing Representative -- Jerry Rempel, CIP, Claims Adjuster -- Connie Rempel, Receptionist**



**Kevin Wallis, FCIP, Corporate Claims Manager -- Michael Tarr, CIP, Regional Claims Manager**



**Claims Adjusters: Leonard Duchnycz, CIP, -- Ken Fraser, CIP, -- Blake Tarr, -- Mike Palendat**



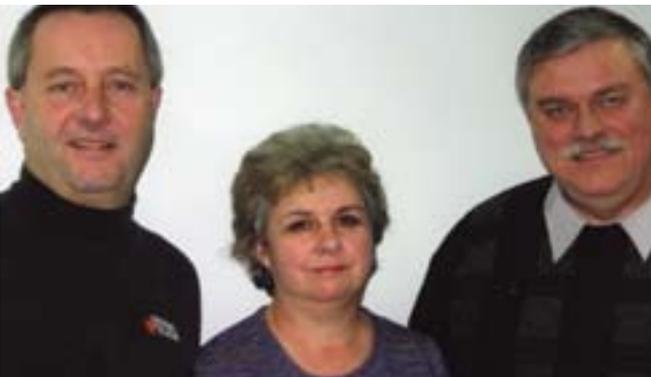
**Jenn Dietrich, Property Underwriter -- Karen Tomalin, CIP, CRM, Commercial Manager, -- Marie Wermie, FCIP, CRM, Assistant Senior Underwriter**



**Bevan Budgell, B.Comm, CIP, Senior Underwriter -- Brian Mooney, FCIP, Senior Underwriter -- Randy Owens, BA(ADV), CIP, CRM, Corporate Business Development Manager**



**Robert Borgia, Claims Adjuster -- Shannon Fraser, Claims Adjuster -- Denis Gauthier, CIP, Claims Adjuster -- Chantel Gauthier, Receptionist -- Darren Borodenko, Marketing Representative**



**Gordon Strang, CIP, Claims Adjuster -- Marie Bialkoski, Claims Clerk -- Crawford Halliday, CIP, Claims Adjuster**



**Front Row - Farm Underwriters: Susan Verwey, and Joanne Finlayson, Back Row - Lori Penner, CIP, Farm Department Manager -- Ida Middleton, CIP, Farm Department Supervisor -- Arlene McCallum, Farm Underwriter**



**SGI CANADA's Manitoba team – Back (L-R): Jan Van Nest, Joyce Kuchak, George Kennedy and Luc Dupuis. Front: Gisele Howarth, Ralph Bales, Debbie Oleksewycz and Allison Verry. (Missing: Dave Glen).**



## **SGI CANADA:** a company committed to its broker force

**D**espite numerous changes in the insurance industry in recent years, SGI CANADA is a company that firmly believes a strong partnership with independent insurance brokers is the key to continuing to grow successfully. In all seven provinces in which SGI CANADA operates, its products are sold exclusively through the independent broker network.

SGI CANADA puts a great deal of effort into developing solid relationships with all its brokers, and the importance it places on those relationships is demonstrated by the fact the company's vision for national growth specifies a partnership with brokers.

"SGI CANADA's corporate vision centres around becoming a leading national insurer offering competitive, high-quality products and services in partnership with our brokers," says **Janet Van Nest**, SGI CANADA's Manitoba Regional Manager. "We are fully committed to our brokers, and in 2008, SGI CANADA

will be looking to increase its broker partnerships in Manitoba."

**Brent Patmore** from Four Corners Associates in Virden acknowledges that SGI CANADA goes beyond the call of duty when it comes to its brokers.

"I have always felt that our specific brokerage and brokers in general are treated with respect and dignity. I believe that SGI CANADA truly cares about what its brokers have to say and contribute," says Patmore.

One of the ways SGI CANADA ensures it's meeting the needs of its brokers is through broker councils, which meet regularly to discuss issues affecting the industry and provide feedback on how SGI CANADA can improve its service. The company takes the issues raised in broker councils very seriously and implements changes whenever possible to make broker partnerships more productive.

SGI CANADA Manitoba also hosts educational seminars for its brokers – both commercial and personal lines – on an

annual basis. Those seminars are in addition to the annual brokers' convention held in Saskatoon every March for SGI CANADA brokers across the country.

Another huge part of SGI CANADA's broker relationship centres around customer service.

As an independent insurance broker, you know that in situations such as when storms strike, like those experienced in 2007, your customers need you most. With over 14 years of experience in Manitoba, SGI CANADA understands the importance of customer service in disaster situations for both you and your customers.

"When a large storm hits any part of Manitoba, our brokers know they can count on us to provide fast, efficient service," says Van Nest. "What sets SGI CANADA apart from our competitors is our outstanding customer service and attention to detail in both the claims and underwriting areas."

Because SGI CANADA employs its own adjusters in its Manitoba office, customers reporting a claim can expect to hear from an adjuster within one hour.

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**"We realize that our business is only as strong as our relationship with our brokers."**

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As **Merlin Heppner** of Friesen Insurance Brokers notes, that type of customer service is a rarity in the insurance industry today.

"Our Winkler brokerage has been selling SGI CANADA products for over 10 years, and we have nothing but the highest regard for SGI CANADA. They have superior claims service, and a management and underwriting staff second to none. They are always willing to listen and adapt to different business climates. We look forward to representing them for many years to come."

Brent Patmore echoes those sentiments.

"Claims settlements and adjustments are first rate and quick," says Patmore, whose brokerage was the third one appointed by SGI CANADA in Manitoba back in 1994. "There is no other market in our office that gives quotes, endorsements or new policies in the timely manner that SGI CANADA does. The organization is first class."

That first class organization is due in large part to the nine dedicated individuals who work at SGI CANADA's Winnipeg-based office. According to Van Nest, all those employees come to work every day with the same goal in mind – providing the best possible service for their customers.

"People are sometimes surprised when they hear we've only got nine employees working in the office," says Van Nest. "But when you've got a team that is working towards the same goal, producing amazing results just comes naturally."

Brokers also recognize and appreciate the expertise and professionalism of SGI CANADA employees.

"The SGI CANADA staff has been a fantastic resource for our agency," says **Peter Tessier** of Waggoner Insurance in Winnipeg. "They have consistently looked at all risks submitted and made the extra effort to help provide coverage and minimize risk. The service and expertise they provide has allowed us to grow our profits in classes of business we previously did not pursue."

SGI CANADA also prides itself on offering reasonably

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**"When you've got a team that is working towards the same goal, producing amazing results just comes naturally."**

---

priced and innovative insurance products to meet the needs of Manitobans.

"The products offered by SGI CANADA are competitive, comprehensive and on the leading edge of market trends," says Patmore. "Their products are a big reason why they've become our largest market in very short order."

**Wade Garriock** from Garriock Insurance in Winnipeg says SGI CANADA products are an easy sell for his clients.

"The products are very competitive and constantly evolving which makes SGI CANADA a very attractive insurer for my clients," says Garriock.

While products may vary by geographic location, the one constant for SGI CANADA, in all jurisdictions in which it operates, is the company's commitment to its network of independent insurance brokers.

"At the end of the day we realize that our business is only as strong as our relationship with our brokers," says Van Nest. "We've developed a lot of great relationships the last 14 years, and we plan on developing a lot more in the years ahead." #

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# TMB following brokerage growth

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

## WHERE HAVE ALL THE INDEPENDENT BROKERS GONE?

Insurance companies and credit unions are buying up independent brokers at a record pace. The banks are trying to take over more of our business each year through a captive force of agents.

With 13 offices in Manitoba, Horizon Insurance is Manitoba's largest, locally-owned insurance broker; and we remain committed to providing truly independent advice to all our clients.

If you share this commitment and are considering a succession plan for the future, talk to us. It may be the best move you could make for yourself and your clients.

For a confidential discussion regarding your future, call:

Keith Jordan, COO, Horizon Insurance **204.988.4791**

[kjordan@horizoninsurance.ca](mailto:kjordan@horizoninsurance.ca)



[horizoninsurance.ca](http://horizoninsurance.ca)

# How your brokerage can team up with IBAM to maximize your marketing campaign

IBAM's BIP Program consists of three categories: Merchandise, Signage and Community Events.

Members can get money back after purchasing promotional items featuring the BIP logo ... or signage that promotes your business and the BIP ... or sponsorship of a community event that prominently features the BIP.

The maximum amount offered per member brokerage is \$500 per category.

The program features a 50-50 cost sharing formula. For example, if your brokerage purchases \$1,000 worth of BIP merchandise, you will receive a cheque for \$500. Payment is made by IBAM once there is proof of the BIP logo and a copy of the invoice has been sent to the Association.

Don't hesitate as grants are given on a first-come, first-served basis.

Check out The BIPPER Shop merchandise offering great prices on a variety of items offered by Shippam & Associates. #



Attend Brokers Night Out on Friday, May 2 during the IBAM Conference and get some great promotional ideas during the BIP Fashion Show (sponsored by Shippam & Associates).

## F-O-R-E!

**Golfers, circle your calendars!**  
**IBAM Golf Day is set for**  
**Wednesday, June 11, 2008**  
**at the St. Boniface Golf Club,**  
**located at 100 Youville Street**  
**in Winnipeg. Registration**  
**forms are enclosed and will**  
**be processed on a first-come-**  
**first-served basis.**

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# Upcoming Education Schedule

## Auto Broker Technical Course

Phase 1 - May 5 – 7, 2008, Brandon  
 Phase 3 - May 28 – 30, 2008, Brandon

## Fundamentals of Insurance

Immersion Class – June 16 – 21, 2008

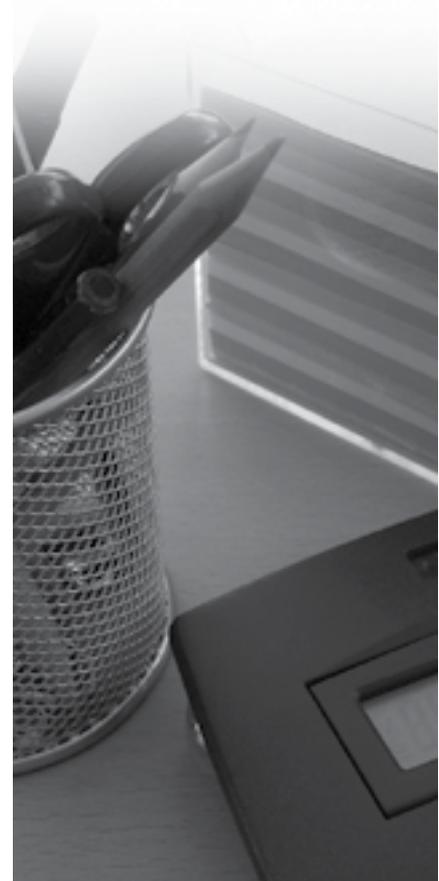
## CAIB/CPIB

Exam Dates

May 7, 2008  
 July 9, 2008  
 September 10, 2008

Applications for courses enclosed.

*For more Education news refer to the Conference section beginning on page 23.*





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Grain Insurance and Guarantee Company prides itself on working with all brokers to provide their clients with the best possible coverage. You can count on us to be there in both the good and the challenging times.

We believe that the best relationships are based on communication. Over the years we have listened to our Brokerage partners and developed products and programs that reflect the realities of your business environment.

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# 2007 Young Broker Education Day

The Young Broker Education Day was held on November 16, 2007 at the Victoria Inn in Winnipeg. It was a successful day, packed with education, fundraising and networking. One of the day's highlights was the keynote presentation from HR expert **Barbara Bowes**.

The YBC wishes to thank all of the company representatives who took time out of their busy schedules to attend the *Meet Your Company Representatives Reception*. Thanks also go out to the generous sponsors who made the day possible.

Another highlight was the tribute paid by the current Young Broker Committee to past committee chairs.



**4TH ANNUAL YOUNG BROKER HOSTED EDUCATION DAY**

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1. YBC Chair Mario Reimer (R) awards Early Bird Registration Prize recipient Doug Rogers.
2. Barbara Bowes of BowesHR gave the keynote presentation.
3. Attorney Bill Gange spoke on E&O
4. A raffle was held with proceeds going to the MS Society. YBN member Jeff White was recently diagnosed with the disease and took part in the prize presentation: (L-R) YBC Co-chair Katrina Hueging, Jeff White and prize winner Sheila Janzen.
5. Tribute was paid to past chairs of the YBC: (L-R) current chair Mario Reimer, Richard McKenzie (2003), T.J. McRedmond (2005), Anthony Reimer (2000), Ryan Garriock (2006), Amy Chappellaz (2004), Tara Chammartin (2002), and Wade Garriock (2001). Missing: Gerry Corrigan (1999).
6. A huge "THANK-YOU" goes out to the YBN Education Day Sponsors.



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# NOTICE

## THE ANNUAL GENERAL MEETING

*of the Insurance Brokers Association of Manitoba*

will be held at

9:00am

Thursday, May 1, 2008

Wellington Room  
The Fairmont Winnipeg,  
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Dated at Winnipeg, the 10<sup>th</sup> day of March, 2008  
David Schioler, Chief Executive Officer



CECs: Manitoba - 1 (General)

# 2008 IBAM Annual General Meeting *Conference & Trade Show*

April 30 - May 2, 2008 • The Fairmont Winnipeg





# 2008 IBAM Annual General Meeting Conference & Trade Shows



April 30 - May 2, 2008 • The Fairmont Winnipeg

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★ **KEYNOTE SPEAKER: ALLAN GREGG**

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Allan is Chairman of Decima Research, one of Canada's leading market and opinion research firms. He is also the host of TVO's Allan Gregg in Conversation With and the "Gregg and Company" segment on Studio 2, as well as a regular contributor to The Walrus, and a regular commentator on CBC news. He is a pioneer in integrating consulting, public-opinion research, public affairs and communications. He is the analyst that political leaders, CEOs and the media go to for incisive analysis and commentary on almost any social, political or economic issue.

Whether he's speaking on corporate image and reputation, communications and marketing challenges, or the Canadian mindset, Allan Gregg's presentations are a tour-de-force of cutting edge research, innovative thinking and original insights. Always provocative and authoritative, he draws important implications for the audience, according to its industry. His presence is what any organization needs to kick-off or wrap-up a major conference.

★ **ALLAN'S TOPIC: EFFECTIVE GOVERNMENT RELATIONS**

**D**oes your company or the membership of your association have a relationship with government? If so, they must hear what Allan Gregg has to say about effective government relations. With more than 30 years of experience advising, consulting with, and selling to governments, Allan has an unsurpassed knowledge in this vital area. Using real case studies, where companies and associations have executed successful strategies, he will give your audience 10 Big Lessons he has learned over those years on how to identify and develop a relationship with key players, how to craft a message that will resonate with both elected officials and the public and how to mobilize third party constituencies in aid of your goals.

**(CECs: ICM-2, RIBO-2 Management)**

# Net Margin Report For the Period Ending December 2006

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All enquiries will be kept strictly confidential.



# IBAM 2008 Annual General Meeting, Conference & Trade Show

The Fairmont Winnipeg

April 30, May 1 & 2, 2008

## PROGRAM-AT-A-GLANCE

### ★ Wednesday, April 30, 2008

1:00 – 4:00	Exhibitor Set-up
6:00 – 7:00	VIP Reception
6:00	Registration
6:00 – 10:00	Trade Show – Mardi Gras Festival & Trade Show

### ★ Thursday, May 1, 2008

8:00 – 9:00	Registration & Continental Breakfast
9:00 – 12:00	Annual General Meeting
12:00 – 2:00	Exhibits Open - Networking Lunch & Exhibitor Draws
2:00 – 4:30	Keynote Speaker: Allan Gregg
6:30 – 7:30	Broker & Company Appreciation Reception
7:30 – 1:00	President's Dinner & Dance

### ★ Friday, May 2, 2008

9:00 – 10:00	Registration & Continental Breakfast
	Friday Education Sessions
10:00 – 12:00	Seminar 1: Powerful Sales Presentations & Running on Empty, Winning the Race
	Seminar 2: Recruitment and Retention Strategies in a Hot Job Market
12:00 – 2:00	Annual Awards Luncheon
2:00 – 5:00	Seminar 1: E & O Loss Prevention Seminar
	Seminar 2: Ownership Thinking
5:30 – 6:30	YBN - hosted Reception
6:30 – 8:30	Brokers Night Out – Dinner & BIP Fashion Show
8:30 – 1:00	Evening Entertainment

## YOUNG BROKER RECEPTION

(Friday Evening)

(Sponsor: SGI Canada)

IBAM's Young Broker Network hosts this annual event prior to Brokers' Night Out. ★



## PRESIDENT'S DINNER & DANCE

(Sponsor: Manitoba Blue Cross)

On the evening of Thursday, May 1, Manitoba Blue Cross is pleased to sponsor the President's Dinner in honour of new President **Wade Garriock**. ★

President's Dinner & Dance entertainment will be courtesy of **The Bellowtones**. This energetic and talented group includes, ironically, two Past Presidents of IBAM. Formed in 1990, the Bellowtones is synonymous with "f-u-n." WARNING: This group may create feelings of euphoria resulting in an uncontrollable urge to dance on tables. ★



## BROKERS' NIGHT OUT

(Friday Evening)

Dinner  
BIP Fashion Show

(Sponsor: Shippam & Associates)



And entertainment by legendary rock group **Trooper – Canada's #1 Party Band!**

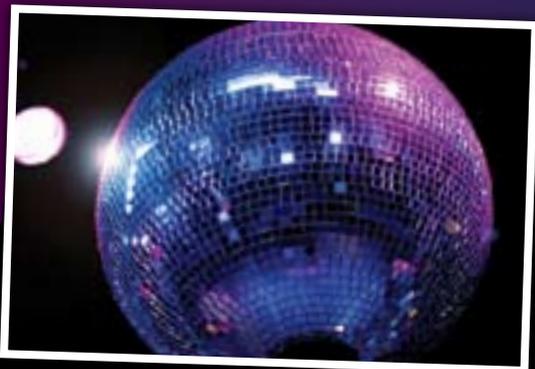
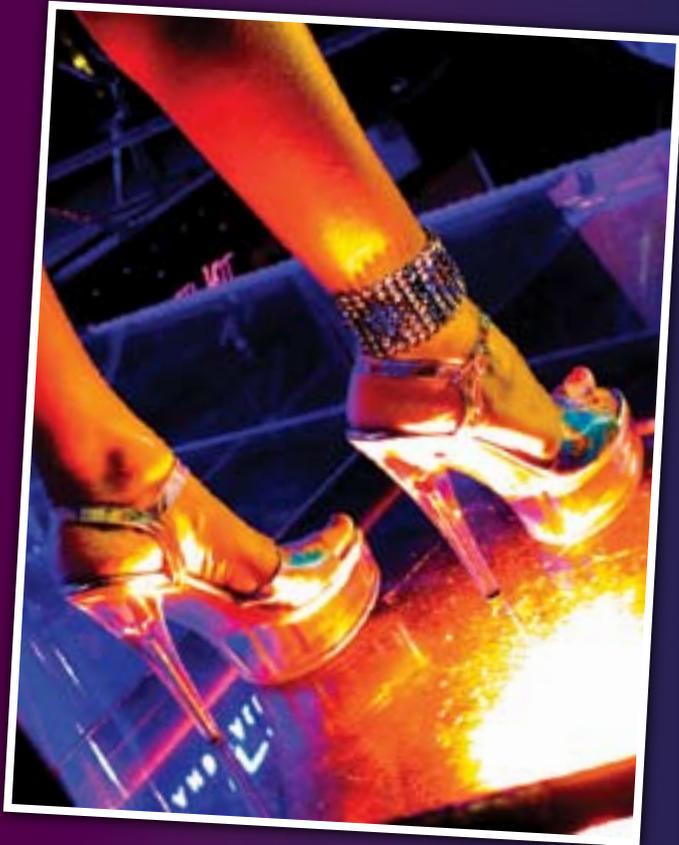
Dance the night away to rock classics from Trooper such as "We're Here for a Good Time;" "Two for the Show;" "Raise a Little Hell;" "3 Dressed Up as a 9;" "Santa Maria;" "Oh, Pretty Lady;" and so many more! Lead singer Ra McGuire and crew are guaranteed to heat things up on Brokers' Night Out. ★



# Win a trip for 2 New Orleans

Once again, Red River Valley Mutual is proud to sponsor the major prize draw of a Trip-for-Two that will be drawn at the President's Dinner. This year, the destination is New Orleans – home of the world famous Mardi Gras!

Only fully registered delegates in attendance at the President's Dinner are eligible to win.



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# Friday, May 2 EDUCATION DAY – Seminar Overviews

(Sponsor: AVIVA Insurance Company of Canada)

## MORNING SESSIONS ★

(seminars running simultaneously)

### “POWERFUL SALES PRESENTATIONS” - Rae Jamieson

Every presentation is an opportunity not just to sell a product, but also to showcase your company. An indifferent presentation, though, can have the opposite effect. This session gives clear and practical pointers to make your presentations engaging, memorable and powerful. But first we'll look at ways to stop your knees from knocking. Learn what you can do to lessen or eliminate your fear of speaking in front of groups – it's easier than you think, and ...

### “RUNNING ON EMPTY, WINNING THE RACE” – Rae Jamieson

As the pace of life accelerates, demands on our time increase and resources are often scarce. Do you ever wonder how to keep going, how to satisfy the demands of work and family, not to mention meeting your own needs? Many of us feel as though we are running out of gas with the race far from finished. The good news is we all have within ourselves a rich store of untapped resources. Learn to use these inner resources to radically change the way in which you allow life's pressures to affect you – thus enabling you to win the race!

**(CECs: ICM-2, RIBO-2 Personal Skills)**



Rae Jamieson

Upon immigrating to Canada in 1975, Rae Jamieson took an underwriting position with the Commercial Union in Toronto, then transferred to Calgary. After five-years as a broker and in other positions with Rogers Insurance, Rae began an 11-year stint with The Sovereign General as a senior underwriter in Calgary, Regional Manager in Winnipeg, and AVP Commercial Underwriting back in the Calgary. For the latter 20 years of his insurance career, Rae also taught public speaking (including a course for IBAM members). In 2007, he retired from The Sovereign and founded Jamieson Motivation Inc., a firm committed to excellence in public speaking. For more information, visit [www.JamiesonSpeaks.com](http://www.JamiesonSpeaks.com).

### “RECRUITMENT & RETENTION STRATEGIES IN A HOT JOB MARKET”

– Barbara J. Bowes

Part of the problem in recruitment and retention today is attracting those young New Age workers who have a whole different mindset. Then again, the other part of the problem is how to retain those baby boomers who are ‘chomping at the bit’ to have more flexible work hours and time off. This presentation discusses the signs of a ‘hot’ job market, why employees leave an organization and what employees are looking for in today's workplace. Learn some common techniques as well as some unique techniques companies are using. If you want to find out how to get them and keep them, attend this session.

**(CECs: ICM-2, RIBO-2 Management)**



Barbara J. Bowes

President of BowesHR, Barbara is Manitoba's leading authority on human resources, training and organizational development. She is a Certified Human Resource Management Professional (CHRP – Fellow), Certified Management Consultant (CMC), and a PH.D candidate in Business and Leadership. Her “Working World” column appears weekly in the Winnipeg Free Press and she is also a weekly contributor to the CJOB radio show

“Manitoba Business.” Barbara is also the author of Easy Resume: A Transferable Skills Approach and a pair of Working World with Barbara Bowes books, which are collections of her newspaper articles.

## AFTERNOON SESSIONS ★

(seminars running simultaneously)

### “E & O LOSS PREVENTION SEMINAR” – William S. Gange

This seminar is for anyone wishing to minimize the exposure to Errors & Omissions incidents. Topics include the law and the independent broker; broker's duties to principal under law of agency; dual role of the independent broker; standards of performance; minimizing E&O liability; and causes of loss and management perspectives. Members who are insured through IBAM's E&O Program for Members, and who meet the requirements for representation, will earn a 10% credit on their total annual premium after they attend this seminar and remain loss free (this credit applies to the three renewal dates following the seminar).

**(CECs: ICM-3, RIBO-2.5 Management)**



William S. Gange

Bill is a graduate of the U of M's Law class of 1979. His Manitoba practice has been primarily in the areas of civil litigation and administrative law. A significant portion of his practice has been devoted to professional liability and E&O insurance. Bill is a partner in Gange Goodman and French, a law firm specializing in civil litigation, administrative law and labour law.

### “OWNERSHIP THINKING CANADA” – Joel Lazer

Learn how to dramatically increase your brokerage's profits, raise staff morale and improve your quality of life with the OTC program. What is your financial statement really telling you? Why can thriving businesses still have cash flow problems? What makes employees think and act like owners? What is “the score” and where does it come from? How do you turn a group of employees into a team? How can obstacles be turned into opportunities? How can you have fun every day at the office and more spare time? OTC offers answers to all these questions – and much more!

**(CECs: ICM-3, RIBO-2.5 Management)**



Joel Lazer

Joel is an innovative accountant and licensed facilitator of Ownership Thinking Canada (OTC) who has provided advice and solutions to businesses in Manitoba and across Canada. He received his CA designation in 1975 and his CIRP designation in 1977. Since then, he has been practicing as a Trustee in Bankruptcy specializing in corporate recovery and insolvency. Joel is a Senior Partner in Lazer Grant LLP, a firm in which team members are encouraged to have fun and work together, creating a family environment of awesome service inside and outside.



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# Early Bird Draws

Register before April 1, 2008 and be eligible to win one of the two fantastic Early Bird Draw prizes:

- Three nights stay in a Fairmont Gold King Room for the duration of the Conference (April 30, May 1 & 2) courtesy of **Portage Mutual Insurance**.
- A \$750 West Jet flight voucher to anywhere West Jet flies. This prize is courtesy of **Rain and Hail Insurance**.



## IFS Insurance Premium Financing

### IFS Insurance Premium Financing Appoints New Western Canada Sales Manager

IFS have been serving brokers across Canada for over 30 years, offering flexible financing options for the broker & customer.

Darrell Blenus, President of IFS Premium Financing, is pleased to announce the appointment of Rodney (Rod) Fox as Sales Manager, Western Canada.

Rod is no stranger to the Insurance Industry. He has a combination of experience in the Insurance/Finance Industry. He was most recently a broker with Sims & Associates in Alberta and prior to that he was an agent with Advantage Insurance Group. In the Financial Services Industry he was a consultant with Investors Group Financial Services, Red Deer. Rod sits as a Director on the Lacombe Economic Development Board and resides in Lacombe, AB with his family. Under Darrell's direction, Rod will be responsible for servicing IFS brokers in the four Western Canada Provinces.

Contact information for Rod;  
[rod@ifs-finance.com](mailto:rod@ifs-finance.com) or 403-506-3508 & toll free 877-389-9009.



# ★ PRIZES GALORE!!!

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**Wednesday, April 30**  
*Discovery Point – a print by noted artist  
Collin Bogle*

**Thursday, May 1**  
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**Friday, May 2**  
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# In the media...

## The Rainbow Society

IBAM donated \$1,000 to The Rainbow Society and received this letter of thanks.



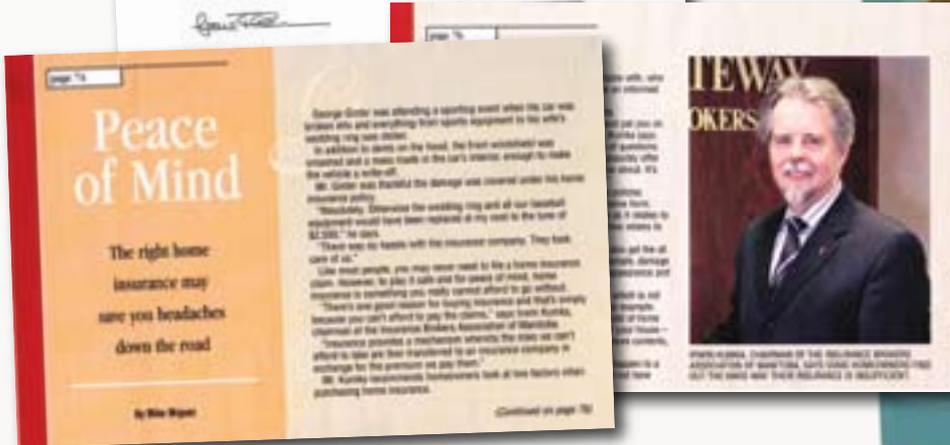
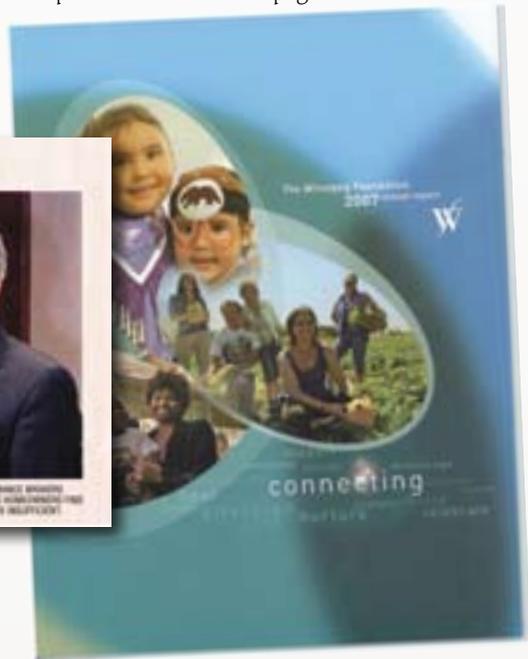
## Special Olympics Special

IBAM was in attendance at the Special Olympics Corporate Breakfast held November 8, 2007



## The Winnipeg Foundation

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**10<sup>th</sup> Annual Assiniboia Downs Great Mascot Race** The BIPPER made us all proud at this event that took place September 2, 2007.



Tony Taronno, IBAM past-president, with Myrna Driedger, Charleswood MLA.



Bidhu Jha, Radisson MLA; Greg Hutsal, Dick Agencies Insurance Brokers; Drew Caldwell, Brandon East MLA; John Cardoso, Reider Insurance.



David Schrier, IBAM CEO, with Bernice Korzeszowski, St. James MLA.



Sid Reimer (left), Larryves Insurance; Dr. Jon Gerrard, Liberal party leader; Brian Gilbert, MGS Insurance Group.



Flor Marcelina Wellington MLA; Larry Watson, IBAM president; Rosann Warchuck, deputy premier; Greg Selinger, finance minister.



Minister of Science, Technology, Energy & Mines Jim Ransley (left) with IBAM past-president, Irwin Kramka.

**IBAM's 3rd Annual MP/MLA Reception** made the papers.

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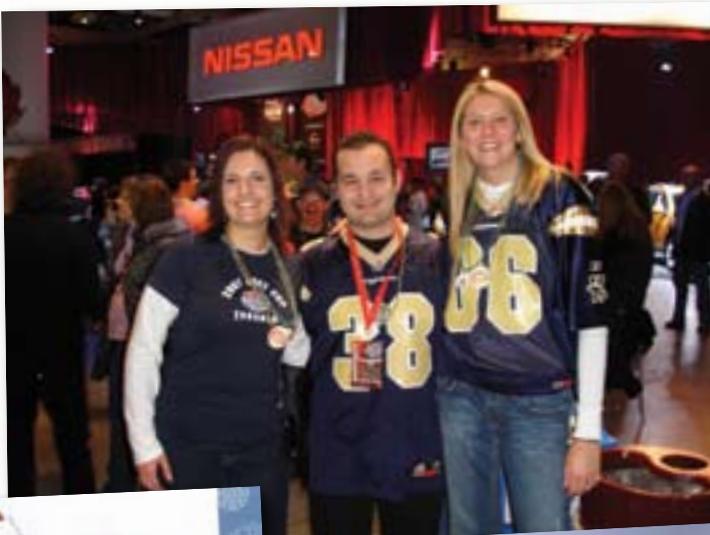
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## Raising our Profile

### 2007 Grey Cup

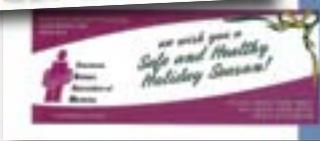
IBAM was front-and-centre in full support of the Winnipeg Blue Bombers at the 2007 Grey Cup. (Left) Pam Gilroy-Rajotte (IBAM Director), and Rosemary Poleshuk (IBAM's Director of Operations) met at the event with Rod Bruinooge (MP for Winnipeg South).



In **Municipal Leader**, the magazine of The Association of Manitoba Municipalities.



In **Insurance West Magazine**.



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# 3<sup>rd</sup> Annual MLA/MP Reception

IBAM'S 3<sup>rd</sup> Annual MLA/MP Reception, held November 19, 2007, was the best-attended of these events to date. A big "thank-you" goes out to all elected officials and IBAM members who attended. In conjunction with the reception, IBAM held prior private meetings with Minister of Finance the Hon. **Greg Selinger**, Liberal Party Leader the Hon. **Jon Gerrard** and Progressive Conservative Party Leader **Hugh McFadyen**.





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## GIE Graduates:

Stephanie Beaudry	Portage La Prairie Mutual Insurance
Wayne Harris	Portage La Prairie Mutual Insurance
Susan Harrison	Portage La Prairie Mutual Insurance
Christopher Pleasants	Portage La Prairie Mutual Insurance
Christy Smith	Portage La Prairie Mutual Insurance
Sharon Taylor	Portage La Prairie Mutual Insurance

### ABSENT:

Sean Borland	Portage La Prairie Mutual Insurance
Tanis Cluff	Manitoba Public Insurance
Craig Gilmore	Manitoba Public Insurance

## FCIP Graduates:

Ted Letkemann	Manitoba Public Insurance
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# TO THE CLASS OF 2007.



## CIP Graduates:

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John Bowering	Manitoba Public Insurance
Kevin Cullen	Wawanesa Mutual Insurance
Carmelle Dromberg	Manitoba Public Insurance
Scott Elder	Wawanesa Mutual Insurance
Paul Fast	ING Insurance
Garry Friesen	Manitoba Public Insurance
Shirley Friesen	Broadfoot Fraser Agencies
Jeffrey Goy	Wawanesa Mutual Insurance
Cindy Harasym	Manitoba Public Insurance
Brian Heintz	Manitoba Public Insurance
Jeffrey Huzel	Manitoba Public Insurance

Josh King	Aviva Canada
Barbara Leguee	Manitoba Public Insurance
Tracy Nelson	Wawanesa Mutual Insurance
Jeffrey Nordick	Federated Insurance
Tracee Okrainec	ING Canada
Amanda Sanburn	Wawanesa Mutual Insurance
Olena Sharaburak	Milnco Insurance
Fiona Stewart	HED Insurance

### ABSENT:

Jennifer Hartje	SCM Leonard French
Ryan Lee	Manitoba Public Insurance

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# Coughlin Insurance expands to Kenaston Blvd.



Just over a year ago, in the December 2006 issue of *TMB*, Coughlin Insurance was the subject of our very first “Broker Profile” after the firm entered into a strategic alliance with C.W. Pooles and Company. In this issue, we see that alliance bearing fruit with a story on the opening of Coughlin Insurance’s new branch in Kenaston Common at 1610 Kenaston Blvd.

According to **Ken Coughlin**, the new 1800-sq. ft. office was a needed and fitting addition for Coughlin Insurance. “With the acquisition of C.W. Pooles, we soon needed another location. At the same time, we had a new base of business on which to build the operation. This new site provides us with a big box storefront

presence in an area of Winnipeg where we desperately wanted to be. Waverley West is going to continue to develop and we wanted to be accessible to the neighbourhood. We’ve certainly accomplished that. This is the largest of our three brokerage sites, and staff and customers alike are all very happy with the way it turned out.”

In more good news for Coughlin Insurance, a pair of nearby businesses – Costco Wholesale and Royal Bank – recently opened for business. “As a result,” said Ken, “the increased walk-in business has grown steadily.”

The new office has a contemporary design featuring an open ceiling, state-of-the-art technology and business furniture, as well as vivid colours – quite

a departure from the standard general insurance brokerage setting. The colour scheme salutes both the past and the present. The office’s exterior is a classy burgundy and gold. The interior, meanwhile, includes a spacious boardroom and boasts the corporate shade of blue that was an important part of C.W. Pooles’ business identity for so many years (the brokerage was established in 1937) along with a vibrant lime-green that reflects the “here and now.”

The walls display prints, photos, and other business memorabilia from the past – a reflection of the rich history of Coughlin family business, which first opened its doors in 1971. Ken said, “We are very proud of our heritage and the fact that we

“That important past is now visible every day and will serve as a firm base on which to build a strong future.”

have a third generation ages 20, 21 and 22-years working part-time at the brokerage while they attend university and, hopefully, gain experience for their future roles in the business. That important past is now visible every day and will serve as a firm base on which to build a strong future.”

Will this be the last office for Coughlin Insurance? That is very doubtful, for when asked if future expansion was part of the business plan, Ken had a one-word answer: “Absolutely!” #



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Harv Heinrichs

# HARV HEINRICHS RETIRES

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**B**ack in the spring of 1965, a fuzzy-cheeked **Harvey Heinrichs** (“Harv” to everyone he meets) was fresh out of high school and eager to begin his first full-time job – a position at the Red River Valley Mutual Insurance Company’s head office in Altona. This March 31, Harv will retire as Red River Valley Mutual’s President and CEO after 43 years (to the day) with the company.

Harv recalls that spring of ’65. “I was simply looking for a job. I knew little about the insurance industry – only that this company was willing to hire me as a bookkeeper. Little did I know that I’d stumbled into a four-decade calling.”

From his bookkeeping position, Harv moved into underwriting and quickly developed an affinity towards the insurance industry. He obtained his CIP designation from the Insurance Institute of Canada and gradually moved up the corporate ladder. In 1975, Harv was named Red River’s General Manager and Secretary-Treasurer (these positions eventually became President and Chief Executive Officer). He has been overseeing the growing company ever since.

Asked which part of his insurance career holds the fondest memories, Harv replies, “The area of insurance I enjoyed the most was Claims. It’s an area where people really need help and I enjoyed a lot of job satisfaction in that department.”

Harv emphasizes that Red River does everything in its power to bring about customer satisfaction during a claim. “That is a trying experience for policy-holders,” asserts Harv. “It’s times like that when customers really need their broker and insurance company to go to bat for them. Our company has an excellent reputation of doing just that. We are seen as being accessible and flexible, and committed to doing whatever we reasonably can for clients.”

## Proud of company’s growth

When asked what aspect of his career makes him most proud, Harv thought for a minute and then answers, “Seeing the company develop from a very small enterprise (in 1965, it had \$200,000 in premiums) into a respected player in the industry. Last year was our best year to date – Red River wrote \$47.5 million in premiums and was the third largest property insurer in Manitoba. We are in great financial shape – better than ever before.”

Harv deflects any credit for the company’s impressive growth saying, “We have always been blessed with a tremendous board that has been very supportive of new ideas coming from management. Carrying out the board’s wishes has been a wonderful staff. A company is only as good as the people it has working under its banner, and at Red River, we have the best. This team of loyal employees has increased from five in 1965 to 49 today. Many of our employees have come to us, like I did, straight out of high school in Altona and other southern

Manitoba centres. The company, in turn, is more than happy to train them. Red River also encourages staff to enroll in courses offered by the Insurance Institute of Canada, and we are very proud of 13 CIPs we have on our team. Our employees have a strong work ethic and most are happy to remain in southern Manitoba. This gives Red River continuity, which has been the basis for its growth.”

## Giving back to the community

Something else that makes Harv very proud is Red River’s commitment to give back to the communities it serves and which, in turn, support the insurance company. Part of this commitment stems from the fact that the company is a “mutual” enterprise, which by its very definition involves “sharing.” The first mutual fire insurance organization has been traced back to a Prussian Mennonite village in 1623.

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“Little did I know that I’d stumbled into a four-decade calling.”

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Manitoba’s Mennonite immigrants brought this commitment to sharing to their new homeland in the 1800s. In 1875, a group of Mennonites, through their churches, formed the Mennonite Insurance Organization as a vehicle through which the people could share fire losses. In the early 1940s, the province requested that the organization incorporate, and thus, in 1941, the Red River Valley Mutual Insurance Company was born.

Committed to its Mennonite and “mutual” roots, the firm has always been a major contributor to charitable organizations. Mennonite Central Committee or MCC, known for its good works around the world, has benefited from Red River’s largess. The Town of Altona and many other communities in which Red River writes business have also received donations, as the company believes in supporting those who support the company.

As well, Red River hosts an annual fundraising golf tournament that rotates between various golf courses within the province. Proceeds from this fun-filled event go to the Children’s Hospital in Winnipeg.

In 2007, non-profit organizations benefited like never before from Red River’s most successful year ever, as the company donated \$250,000 to charities.



**IBAM's CEO Dave Schioler presents Harv with a retirement gift at the 2008 Senior Insurance Executives Dinner.**

### **An active retirement**

Although looking forward to retirement, Harv isn't exactly ready for the rocking chair, "Although I do have a lot of reading I'd like to catch up on," he says with a chuckle.

First on the retirement agenda will be for Harv and wife Kathy to spend more time with their five grandchildren. With a twinkle in his eye, he quips, "That should be a lot of fun and I'm looking forward to it."

The active sportsman also wants to work on his golf game, keep up with his twice-weekly volleyball games, and play the odd tennis match.

Also, Harv and Kathy plan on spending part of their future winters down south. "I've made a lot of friends in the industry during my 43 years," states Harv, "not only throughout Manitoba, but thanks to my involvement with the Canadian Association of Mutual Insurance Companies (he was board chairman for a time), with great people right across Canada. It will be nice to meet up with them in our travels."

As Harv bids "farewell" to the industry he holds so dear to his heart, he wants brokers to know that his company will remain committed to them and the system of independent general insurance brokers marketing insurance products to the public. Harv says, "Red River has always supported brokers – whether it's with our Full Partnership in the BIP program or by donating a Trip for Two at IBAM's annual Convention."

He adds, "While I am very concerned with the rapid consolidation of the broker force and the acquisition of brokerages by both credit unions and insurance companies, I am confident that consumers will continue to choose independent brokers as the preferred distribution channel. I, however, question a broker's independence if an insurer becomes a major shareholder in the brokerage."

In a final message to the industry, Harv adds, "I think Red River has provided stability to the Manitoba insurance

**"I've made a lot of friends in the industry during my 43 years,"**

industry. While other companies have pulled out during tough times, Red River has remained. Our rates have never fluctuated wildly, but slowly and gradually – and dependably. Red River listens to brokers – in the early '90s, we initiated a six-person Broker Advisory Council, which meets twice yearly. We take the Council's recommendations very seriously, and wherever possible, act on them. For these reasons, I think brokers have been appreciative of Red River.

In conclusion, I'd like to say good-bye to employees, customers, competitors and brokers – and thank-you for making my career more fulfilling than I could ever have wished it to be. Keep doing what you are doing and stay committed."



**Daughter Kristen married Tim Gadsby on one of the coldest days of the winter. This photo taken at Bridges Golf Course shows the happy couple wrapped in a BIPPER blanket, the symbol of the independent broker channel and a sign of how dedicated Harv has been to brokers in Manitoba. Kristen works at Wyatt Insurance (Kenaston Blvd.) while Tim is in training with the Winnipeg Police Service.**

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## CAREER HIGHLIGHTS

Harv Heinrichs lists the following company events among the highlights of his distinguished 43-year career with Red River Valley Mutual:

1965 – Red River Valley Mutual merges with the Canadian Mennonite Mutual Insurance Company and, later in the year, begins underwriting commercial risks.

1978 – The company moves into its new head office on Centre Avenue in Altona.

1980 – Red River Valley Mutual installs its first computer, an IBM System 34, to replace its one-write accounting system and to provide improved statistical information.

1990 – The company's headquarters doubles in size.

1997 – Red River Valley Mutual merges with the Manitoba Mennonite Mutual Insurance Company of Steinbach.

1999 – Red River Valley Mutual becomes an owning member of the Farm Mutual Reinsurance Plan Inc. (FMRP). Benefits include unlimited property catastrophe coverage and an opportunity to share in the profits of the re-insurance plan.

1999 – In the spring, Red River is granted a license to sell general insurance in Saskatchewan.

2006 – A two-storey addition was added to the existing 10,000 sq. ft. head office in Altona.

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## Red River Valley Mutual Insurance Company Announces Appointment of President and Chief Executive Officer



**T**he Board of Directors of Red River Valley Mutual Insurance Company is pleased to announce the appointment of Brian Esau to the position of President and Chief Executive Officer, effective April 1, 2008. RRVM is Manitoba's 3<sup>rd</sup> largest Property and Casualty insurer and markets its insurance products through a strong broker network throughout Manitoba and Saskatchewan.

Brian is a Certified Management Accountant (CMA) and has had a distinguished 17-year career with the Steinbach Credit Union in roles of Chief Risk Officer, Chief Operating Officer and Manager of Lending. Brian is well respected in the Credit Union system and affiliated organizations in Manitoba and across Canada.

Brian also has 10 years experience as a past Board member of RRVM and during his tenure on the Board served on the Audit Committee, Executive Committee and as Corporate Secretary.

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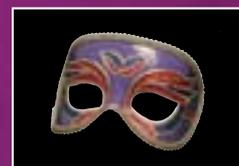


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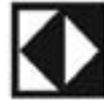


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# Senior Insurance Executives Dinner – you had to be there!

Once again, IBAM got the new year off to an impressive start with the Senior Insurance Executives Dinner, held February 21 at The Manitoba Club. The event is hosted by IBAM's Board of Directors and serves as both an appreciation dinner and a networking event, during which IBAM's

Board of Directors can share members' concerns and opportunities with their insurance partners at the highest of levels.

Thank-you to all the senior insurance executives and IBAM members who attended this special event! 🍷



*Back: Ken Santarossa (Zurich Canada), Cheryl Madden (Grain Insurance) and Peter Tessier (IBAM Board). Front: Larry Watson (IBAM President) and Ken McCrea (Wawanesa Mutual Insurance).*



*(L-R) Ralph Jackson (Grain Insurance), Irwin Kumka (IBAM Immediate Past President), Harv Heinrichs (Red River Valley Mutual), Dan Guimond (MPI) and Pamela Gilroy-Rajotte (IBAM Board)*

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**Back:** John Mulvihill (Boiler Inspection & Insurance), Keith Jordan (IBAM Board), Don Harvey (CNA Canada) and Abe Sawatzky (Optimum Insurance). **Front:** Dale Rempel (IBAM Board) and Cheryl Ralston-Gray (Zurich Canada).



**Dave Schioler (IBAM CEO), Diane Brickner (Peace Hills Insurance), Russell Wasnie (IBAM Board), Marilyn McLaren (MPI) and Randy Clark (Portage Mutual Insurance)**



**Chris Luby (Wawanesa Mutual Insurance), Scott Andrew (IBAM Board), Rosemary Poleshuk (IBAM Director of Operations), Jean Fontaine (Trans Canada Insurance Marketing) and John Mitchell (Portage Mutual Insurance).**



**Vince Chorney (IBAM Board), Glenn McGregor (Wawanesa Mutual Insurance), Wade Garriock (IBAM President-Elect) and Dale Kein (AVIVA Canada). Missing: Kevin Briscoe (ING Insurance)**



# Calendar of Events

## MARCH-2008

- 19-21 .....Auto Broker Technical Course  
– Phase 1
- 28.....IBAM Executive Meeting

## APRIL-2008

- 11.....IBAM Executive Meeting
- 14.....FOI Homestudy Exam
- 16-18 .....Auto Broker Technical Course  
– Phase 2
- 25.....IBAM Executive Meeting
- 30.....IBAM Board Meeting
- 30.....IBAM Past Presidents Meeting
- 30-May 2...IBAM Annual General  
Meeting, Conference &  
Tradeshow

## MAY-2008

- 5-7 .....Auto Broker Phase 1 - Brandon
- 7.....CAIB/CPIB Exam
- 12.....FOI Homestudy Exam
- 23.....IBAM Executive Meeting
- 28-30 .....Auto Broker Phase 3 - Brandon
- 30-June 3...IBAC Board Meeting  
& Lobby Day

## JUNE-2008

- 6.....IBAM Executive Meeting
- 9.....FOI Homestudy Exam
- 11.....IBAM Annual Golf Day
- 16-20 .....FOI 5-Day Course
- 20.....IBAM Executive Meeting

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# Reider Insurance revs up for Indy Go-Kart Challenge



**R**eider Insurance Services is a family-owned brokerage that celebrated its 40<sup>th</sup> anniversary in 2006. Founded by **Morley Reider** in 1966, the business, comprised of four general insurance brokerages as well as Reider Corporate Insurance Solutions, is now owned by Morley's sons **Shale, Ronald** and **Ray Reider**.

The business employs over 40 dedicated staff members at its four offices in Winnipeg: Northgate Shopping Centre, Garden City Square, Munroe Shopping Centre and at the corner of Corydon Avenue and Cockburn Street. Like most brokerages, the professionals at Reider Insurance believe in giving back to the community that provides them with their livelihood.

In the fall of 2007, Reider Insurance was prominent at The Huntington Society of Canada's 12<sup>th</sup> Annual Indy Go-Kart Challenge, a nationwide event that raises funds to combat this dreadful disease. Reider Insurance sponsored two teams in the event that ran September 9 in Headingly, Manitoba at Thunder Rapids Amusement Park, 5058 Portage Avenue. The two teams each consisted of half-a-dozen brokerage owners/employees and their children. Nine other Go-Kart Challenges were held across Canada (from Prince George, BC to Summerside, PEI) during the summer and fall months. For the last three years, the Winnipeg event has been the largest of all Indy events across the nation.

Huntington Disease (HD) is a heredi-

tary brain disorder that has devastating effects on both the mind and body leading to eventual death. More than 3,000 Canadians are affected by the disease, with a further 18,000 individuals at risk. While there is no known cure, there is a lot of excitement these days within the HD community. The gene for HD was discovered in 1993 and then, in 2006, Canadian researcher **Dr. Michael Hayden** actually cured an HD-afflicted mouse. In response, other organizations dedicated to raising research funds for similar nerve/brain disorders (such as Parkinson's disease) have committed funds to HD research in the hopes that the recent research success will combat their maladies. In a recent article in *The Globe and Mail* (October 12, 2007), Dr.

“It is both a creative and fun way to raise much-needed funds, and we are already making plans to take part in the 2008 event. I challenge other brokerages to get involved and take on the Reider teams on the track.”



Hayden said he envisions treatment for testing on humans, involving a series of drugs, is a mere five years away.

The Reider brothers committed themselves to helping the Huntington Society of Canada because the disease is present on their mother’s side of the family. Ronald Reider told *TMB*, “This is a cause that is very close to our hearts. We had a great time raising funds during the 2007 Go-Kart Challenge. It is both a creative and fun way to raise much-needed funds, and we are already making plans to take part in the 2008 event. I challenge other brokerages to get involved and take on the Reider teams on the track.”

For readers who would like more information on HD, the Huntington Society of Canada, or how to get involved in the Go-Kart Challenge, please visit [www.huntingtonsociety.ca](http://www.huntingtonsociety.ca).

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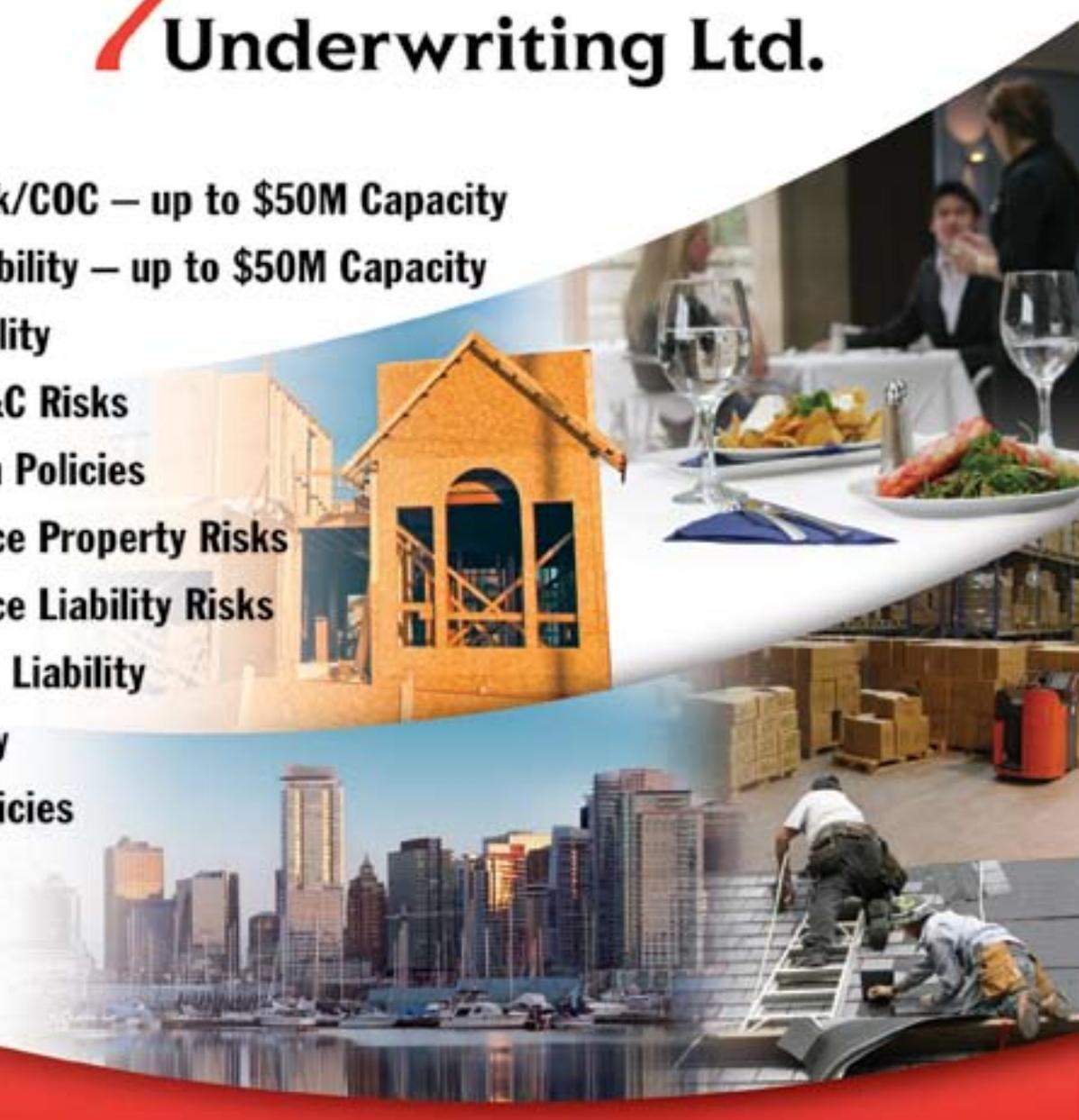
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## Industry loses David Swinn



On January 4, our industry lost one of its “good guys” with the passing of broker David Swinn. David worked out of Cox Morris Insurance’s Portage Avenue branch. He took great pride in his profession and was known for his ready smile and the ability to make people he met feel special.

David had a great zest for life. An avid sportsman, he was a member of the Winnipeg Squash Club and a huge fan of the Boston Red Sox. He enjoyed playing slo-pitch and Sunday BBQs with loved ones.

Besides being the consummate professional for over 35 years, David was a dedicated family man. Wife Barbara; children Tyler, Alison (Dave), and Graham; and grandchildren Madison and Emma cherish his memory.

## CAIW Convention and AGM in Brandon

The Insurance Women’s Association of Western Manitoba (IWAWM) is pleased to be hosting the 42<sup>nd</sup> annual Canadian Association of Insurance Women’s (CAIW) Convention and AGM in Brandon from June 11-15 at the Victoria Inn.

Friday, June 13 is Education Day and organizers look forward to the return of **Dona Tona** whose morning presentation *Time Management with a Twist* promises to show attendees how to organize stress out of their lives by training their brains to function differently. The afternoon session will feature a speaker from the RCMP and **Russ Malkoske** of QA Adjusters with their presentation *Meth Labs & Grow Ops*, and how these criminal enterprises affect the insurance industry. Education credits will be assigned. For more information, contact **Joyce Chalanchuk** at [jchalanchuk@wawanesa.com](mailto:jchalanchuk@wawanesa.com).



## BIPPER visits Festival du Voyageur

IBAM and Manitoba’s independent insurance brokers were visible at Festival du Voyageur thanks to the BIPPER who took part in the Festival’s Mascot Challenge on February 17. By the looks of things, a good time was definitely had by all!



## 9<sup>th</sup> annual Young Broker Golf Day

Industry duffers will be excited to hear that the 9<sup>th</sup> annual Young Brokers Golf Day will take place Friday, September 19 at the beautiful Minnedosa Golf & Country Club. Previous attendees can attest that this is one of the outstanding industry events of the year. Contact the IBAM office for more information.



Mr. Ralph N. Jackson, President of Grain Insurance and Guarantee Company is pleased to announce the appointment of Connie Shepell, CIP to the position of Underwriting Supervisor – Winnipeg Branch.

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T +1 800 204 5649  
T +1 204 488 1857  
F +1 204 489 0316  
[www.ibam.mb.ca](http://www.ibam.mb.ca)  
205-500 Kenaston Boulevard  
Winnipeg, Manitoba R3N 1Z4

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