

# THE MANITOBA **BROKER**



Insurance  
Brokers  
Association of  
Manitoba

VOLUME 16, NUMBER 2, JUNE 2008

**Conference  
Recap**

**Leader  
Profiles**

**New IBAM  
President**

**Wade  
Garriock**

**Meet your 2008/09 Board of Directors**



**TOTTEN GROUP**  
INSURANCE

**BUILDING ON RELATIONSHIPS**  
**DELIVERING RESULTS**



**Terry Gudmundson**  
Manager, Western Region

**NATIONAL PRODUCTS, REGIONAL SERVICE**

**1.888.868.8367**  
**[www.tottengroup.com](http://www.tottengroup.com)**

**As a broker,  
you're the best.**

**But you want  
to be even better.**



And that's where Peace Hills comes in with something more than a full line of insurance products. Great people. Real people who offer strong support and fast response to help you

provide better insurance solutions. At Peace Hills, we're doing everything we can to help you do everything you can for your customers. It makes a difference that really shows



**CW**  
**Canada WorldWide**  
**CW**  
**Underwriting Agencies Inc.**



**Your Underwriting Professionals**

We work for you....the Broker since 1996. Specializing in hard to place commercial risk management. With offices across Canada our leading underwriting team will put your needs first.

CALGARY  
 1888-263-5146

MONTREAL  
 1888-840-2541

TORONTO  
 1888-745-5502

SIMCOE  
 1866-401-3858

HALIFAX  
 1877-999-0638

QUEBEC  
 1888-524-0764

**Commercial Property, Commercial Liability , Professional E&O  
 Oil & Gas Coverage's, Hospitality Specialists, COC & Marine experts  
 And more....**

[www.canadaworldwide.ca](http://www.canadaworldwide.ca)

CALGARY  
 MONTREAL  
 TORONTO  
 SIMCOE  
 QUÉBEC  
 HALIFAX

## 2008/2009 Board of Directors

### Executive Committee

President  
Wade Garriock

Chair / Past President  
Larry Watson

President-Elect  
Scott Andrew

Vice-President  
Pamela Gilroy-Rajotte

Chief Executive Officer  
David Schioler

### Board of Directors

Greg Barrows  
Vince Chorney  
Keith Jordan  
Lori King  
Dale Rempel  
Peter Tessier  
Russell Wasnie  
Curtis Wyatt

## IBAM 2008/2009 Committee Chairs

### IBAC

Irwin Kumka, chair

### MPI/DVL/IBAM General Liaison

Russell Wasnie, chair

### MPI/IBAM SRE Committee

Dale Rempel, chair

### Communications/BIP Committee

Pete Tessier, chair

### Conference

Scott Andrew, chair

### Nominating

Larry Watson, chair

### Professional Development

Pamela Gilroy-Rajotte, chair

### Young Broker Committee

Katrina Hueging, chair

## Features

### New IBAM President Wade Garriock



6

### Your New Board of Directors



9

### 2008 Conference, AGM & Trade Show



15

### Broker Identity Program

34

### Andrew Yorke assumes Blue Cross helm



44

### Ken McCrea - homegrown head of Wawanesa



46

## Departments

- 13 Viewpoint
- 14 YBN Report
- 31 Raising our Profile
- 40 Calendar

- 41 Education
- 42 Business Corner
- 49 Political Action
- 50 Reach our Advertisers

The MANITOBA BROKER is published four times per year by Craig Kelman & Associates Ltd. on behalf of the Insurance Brokers Association of Manitoba, 205-530 Kenaston Blvd. Winnipeg, MB R3N 1Z4, (204) 488-1857

All rights reserved. Contents may not be reproduced without express consent of the publisher. ©2008



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**  
Advertising Manager..... **Cindy Robin**

Send change of address to:  
Insurance Brokers Association of Manitoba  
205-530 Kenaston Blvd, Winnipeg, MB R3N 1Z4  
info@ibam.mb.ca

Publication Mails Agreement #40065075  
Return undeliverable Canadian addresses to:  
Kelly@Kelman.ca

# Wade Garriock

*IBAM's new President, Wade Garriock, took time out of his whirlwind schedule to sit down with TMB and reflect on his new position.*



**The Manitoba Broker** - *You are the third generation Garriock to serve as President of IBAM. How does this feel?*

**Wade Garriock** - I'm honored to follow in the footsteps of both my grandfather and father as I truly respect both of them and their accomplishments. From a young age my goal was to serve on the Board of IBAM and to work my way through the chairs if the opportunity presented itself.

I'm extremely proud of my family's commitment to our Association and our industry over the past 58 years. My entire family has been very supportive during my tenure on the Board and executive; and will continue to be so during my term as President. I know they are very proud.

The years have been very rewarding to both my business and to me personally. It makes me think of Zig Ziglar's comment: "What you get by achieving your goal is not as important as what you become by achieving your goal."

**TMB** - *Describe your early years in the business.*

**WG** - My father was a big role model to me growing up. He was my hockey and baseball coach, a great fisherman and a business leader. I guess I wanted to grow up to be like him. One of my first working memories was back in the late 1980s when I would get picked up from junior-high school each day at the end of February and rushed to the office where I would lend a hand wherever I could during the MPI renewal period. Those were some long nights!

My first job at our office was shredding paper and taking care of the mail. Starting at the bottom was something that my father really believed in. He said, "It's important to know every aspect of the business so that you respect the importance of all the staff." I then progressed into auto, home and farm areas of insurance before finding my calling in the commercial department.

Being in my early 20s and selling commercial insurance was an interesting experience. I recall dealing with the owner of a printing company. All initial communications were handled on the phone and he wished to proceed based on the terms and premium quoted. Prior to coverage being bound, I required a signature and at that meeting he walked in and without sitting down, looked at me and said, "This isn't going to work." Being a young commercial

producer I experienced all sorts of struggles, but it's these experiences I credit for having made me a better insurance professional.

**TMB** - *Can you give a brief overview of Garriock Insurance and its future plans?*

**WG** - Garriock Insurance is 58 years old this year and specializes in auto, home, commercial and group insurance. We have 21 staff with two locations in Winnipeg, one downtown and the other in Charleswood. This past April we purchased a small-medium sized book of business and, on August 1, we assume ownership of another brokerage on Portage Avenue, our third location.

Ryan Garriock (my partner and brother) and I, while concentrating on growing internally, are also always looking to expand and will continue to look for opportunities that meet with our current business plan.

**TMB** - *Your family is obviously very committed to IBAM. Can you put this commitment into words?*

**WG** - My father David encouraged both Ryan and I to get involved with Association work almost from the beginning of our careers. My commitment to IBAM has never been stronger than it is today. When you look at what it has achieved over the past number of years you can't help but feel proud of your contributions and efforts.

My first experience with committee work was sitting on the Conference Committee back in the mid '90s followed by a number of years helping to establish the Young Broker Committee. As a past chair of the YBC, I hold it close to my heart as this experience is what truly groomed me for the IBAM Board of Directors. In addition to sitting on a number of the committees over the years, I have also chaired, Conference, Membership Services and BIP committees.

**TMB** - *What are the industry's major issues and, as a result, your new administration's priorities?*

**WG** - Some of the major issues that will continue to be our focus as we move into the next year would include:

- **MPI** - A review of the broker model is underway. We have a great team to help ensure that the broker system



◀ Kai and Elle Garriock

(L-R) Ryan, David and Wade Garriock



remains the chosen and favoured service delivery vehicle for MPI products.

- **Recruitment** – The need for qualified personnel is still an issue to many brokerages. We will continue our efforts to show the younger generations the possibilities and benefits of a career in industry. The filming for both a 15 and 30-second recruitment piece is now complete and finished commercials will be ready later this year.
- **Mergers and Acquisitions** - This year we have seen the early stages of what will continue for years to come: brokerages, credit unions and companies buying brokerages. We'll continue efforts to educate our members on all the options available prior to a decision being made to sell.
- **Political Action** - Both provincially and nationally, we have succeeded in keeping the banks out of our business. We must however never become complacent, as the banks will continue to fight for the right to retail insurance. For this reason, we must continue our efforts – lobbying all levels of government on the importance of the brokerage force.

**TMB** - *What about your Executive team and the IBAM staff?*

**WG** - I'm very excited about the new Executive team consisting of Larry Watson (Chairman), Scott Andrew (President Elect), Pam Gilroy-Rajotte (Vice-President) and Dave Schioler

(CEO). I've known these individuals for a number of years and one thing I can say is that each brings something different to the table. The office support we receive from Rosemary Poleshuk and Tammy Shpak is excellent and their efforts truly add to the success of IBAM. When considering the future I think we have a great team - the current Executive and Board feature a great deal of talent, knowledge and professionalism, which will result in a strong Association.

**TMB** - *How did the recent Conference, AGM and Trade Show turn out?*

**WG** - It was a great success. We had record attendance and we have had very positive feedback from members, exhibitors and industry partners. Seminar topics like *Effective Government Relations* presented by Allan Gregg, *Ownership Thinking* and *Recruitment and Retention Strategies* addressed the issues the brokers here are facing. Again, we were fortunate to have the Hon. Gary Doer attend the Presidents Dinner where he took a few minutes to address the delegates. As a result of our ever growing Conference, a change in venue from the Hotel Fort Garry to The Fairmont was required this year and the Fairmont did not disappoint.

**TMB** - *What can you tell readers about the new "first family"?*

**WG** - I've been married to my wife Kristin for almost five years and we have two children: our son Kai is now 3 and our daughter Elle will be 2 in August. With two young ones, home life is just as busy as at the office. We do, however, make time to do the things the kids love to do. Spending time at the cottage catching fish and frogs, or spending an evening at home just doing a puzzle – those are the things I cherish and look forward to every day.

Kristin and I both love to travel and are starting to experiment with taking the kids on holidays. After a great Caribbean cruise and Disney World holiday in February we're looking forward to more family travels in the future.

**TMB** - *How does the new President enjoy spending time away from the office and the boardroom?*

**WG** - We have a place in Lake of the Woods that really helps you forget the stresses of modern life. If I find myself alone at the cottage for an afternoon you usually can't find me as I'll be out trolling and looking for the next great fishing spot!

If I'm not with Kristin and the kids, I enjoy fishing, scuba diving, cooking and woodworking. Against the advice of both my parents and my wife, I'm happy to say that one of my greatest accomplishments was building a crib that both children have now used. In addition I also enjoy playing sports like hockey, and baseball. #


**Congratulations Wade!**  
**Here's to a great year!**



*From the  
Management and staff*

**Congratulations  
Wade!**

*From everyone at*

**BMO**  **Bank of Montreal**

## PRESIDENTIAL QUICK PICKS:

### What is your favourite ...

**Singer/Group** – STYX - *Domo arigato, Mr. Roboto*, just kidding, but probably some kind of jazzy/blues type of music perhaps Michael Buble or Tony Bennett.

**Movie** – *Braveheart and I'm still a Star Wars and Annie fan (don't ask)*

**Book** – *CAIB and some chapters in Fundamentals*

**Vehicle** – *Chevrolet Corvette but I own a minivan*

**Meal** – *Escargot followed by Steak and Crab, Keg Style*

**Ice Cream Flavour** – *Peppermint*

**Beverage** – *Water, wine and whiskey (but not necessarily in that order)*

**Vacation Spot** – *Cottage at Lake of the Woods & Caribbean*

**Sport** – *Football*

**Sports Team** – *Winnipeg Blue Bombers*

**Childhood Memory** – *Summers at the Lake*

**Quote** – *“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.” – Mark Twain*

## Congratulations

# Wade!

Wishing you much success in your term as  
**IBAM President**

Your Friends at **ING** 

## Congratulations Wade!

*- From the Management and staff*



Insurance With  
*Integrity*  
Since 1884

## Wade Garriock Congratulations!

We wish you much success during  
your tenure as IBAM President.

From the management and staff at



Grace Insurance and Guarantee Company



We wish to extend our congratulations to  
**WADE GARRIOCK**  
for a successful upcoming year as  
President of IBAM.

● ● ● ● ● ● ● ● ● ●  
*Special Congratulations  
to Wade Garriock  
on your recent appointment*

From the Staff  
& Management at







**2008/2009 IBAM Board of Directors**

Back Row (L-R) Dave Schioler, Peter Tessier, Dale Rempel, Keith Jordan, Wade Garriock, Larry Watson, Vince Chorney, Scott Andrew  
Front Row (L-R) Greg Barrows, Lori King, Russell Wasnie, Pamela Gilroy-Rajotte, Curtis Wyatt

# 2008/2009 IBAM Board of Directors



## **Wade Garriock President**

Wade started in the Insurance industry 17 years ago. In 2003, Wade and his business partner (and brother) Ryan took over the controlling interest of Garriock Insurance, which is now a third generation brokerage. Wade has spent the last 15 years working in and the last six years running their commercial department. Wade spends time at all three Winnipeg locations, but calls his downtown location home.

In addition to being one of the "original eight" to form the first Canadian young broker network in Manitoba, he is also a past chair. Wade has been involved in IBAM committees for 14 years, yet his family involvement goes back much further. Both Wade's grandfather (Doug in 1965) and father (David in 1985) have sat in the position of IBAM president with Wade's father then going on to serve with IBAC.

In addition to volunteering for a number of organizations Wade, has sat on the Board of LITE (Local Investment Toward Employment) and speaks regularly to the students of SEED (Supporting Employment and Economic Development).

Wade is happily married to his wife Kristin and they have two children Kai (3) and Elle (2). Wade's interests vary, but include hockey, baseball, fishing and hunting in the fall; however, the majority of his time is spent with his family at their Lake of the Woods cottage.



## **Larry Watson Chair & Immediate Past President**

In insurance for over 30 years, Larry joined the industry following graduation from the University of Western Ontario. He has worked on the company side of insurance as a Risk Manager for Dylex and Federal Industries (where he became VP, Administration). He has also been independently employed as a consultant and

in recent years as a broker, office head and national practice leader for Marsh Canada. Larry recently changed employers and has joined Aon Reed Stenhouse in a regional capacity.

Larry is an active member of the Manitoba Club, St. Charles Golf & Country Club, and the Winnipeg Winter Club. He has served on the boards of several non-profit organizations, most notably the Boy Scouts of Manitoba and the Fort Whyte Centre. He is a past president of the Carlton Club and the Manitoba Risk and Insurance Society. Larry has a Business Administration (Hons.) degree, a Management Training Certificate, and his CRM designation.

Larry is married to Michelle. They are the proud and active parents of daughter Lindsey and two twin sons Grant and Graydon.

Larry's interests are varied, but his mainstays are family, the cottage at their Lake of the Woods and hunting with his buddies in the fall.



## **Scott Andrew President-Elect**

Scott started his insurance industry career in 1990, working with his father and brothers in a Virden brokerage

owned by his family since 1913. In 1993, he partnered with his brothers Todd and Blair and purchased the family brokerage, making them the fourth generation of the Andrew family to own and operate the firm. Today, he is President and Managing partner of Andrew Agencies Ltd., a brokerage with seven locations in SW Manitoba and SE Saskatchewan. He is also President and CEO of Custom Software Solutions Inc. which sells automation software to brokerages and insurance companies across Canada; and President of RFNow Inc., a wireless high speed communications company first established to provide a communications link between offices, but since grown to include high speed and phone service to last mile clients in SW Manitoba and SE Saskatchewan.

Scott is married to Jennifer and they have two boys and one girl, Hayden (6)

and Tyson (4) and Samantha (2½).

When his schedule allows, Scott enjoys flying, motorcycling and traveling.

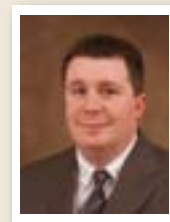


## **Pamela Gilroy- Rajotte Vice-President**

Growing up in the family brokerage, Pamela began her insurance career in 1987, while completing her final year of high school. Pamela obtained her Canadian Accredited Insurance Broker (CAIB) designation and a certificate in Business and Administrative Studies from Red River College in 2005. Pamela is a Managing Partner at MIG Insurance Group, overseeing their Winnipeg Operations and their Personal Lines Division.

Pamela's interests include politics and she has volunteered on several elections campaigns. She also loves animals and has volunteered raising funds for the Winnipeg Humane Society.

Pamela has a passion for music and she and her husband Cam are avid "concert goers." They also enjoy traveling and spending time with their two dogs. They have a seasonal trailer on Lake Manitoba where they enjoy relaxing with their family, especially their young nieces.



## **Greg Barrows**

Greg was raised in rural southwest Manitoba. He attended Brandon University and graduated in 1999 with a B Sc. in Biology, then spent 4 years working in the agriculture and biological fields in Manitoba and Saskatchewan.

He became life insurance and mutual fund licensed in 2001 on a part-time basis, later attaining level 2 general insurance license in 2004 and becoming a partner of Cameron Agencies.

Presently, he is actively involved in all areas of the business including, auto, residential, farm and commercial insurance. In addition, he spends considerable time in the life insurance wealth management area, and is presently Branch Manager.

Greg is married, has two children and resides on a farm near Hartney, MB. He

# 2008/2009 IBAM Board of Directors

is an avid outdoorsman, however his true passion is building, managing and protecting all aspects of clients' wealth and wellbeing.



## Vince Chorney,

Raised on the family farm in East Selkirk, Vince attended both the University of Manitoba and Red River College, but eventually decided his future was

in the insurance industry.

His insurance career began in 1990 and he is presently the Branch Manager of Stonewall Insurance. He has attained his CAIB designation and is now working toward completing his CPIB.

Vince and his wife Paula reside in Winnipeg and have a two-year-old daughter, Emma. Vince is an avid sports fan and enjoys playing hockey and golf. He also plays electric guitar in a garage band with his longtime friends.



## Keith Jordan

With a B.A. from the University of Manitoba, his designation as a Chartered Accountant, and experience as a business owner/manger,

Keith has been in the insurance industry for over 10 years. He is currently Chief Operating Officer of Horizon Insurance.

He is a past board member of Balmoral Hall School, where he was Chair of the Fund Raising and Finance Committee. Keith is also a past board member of McDonald Youth Services, where he again chaired the Fund Raising and Finance Committee.



## Lori King

Lori grew up in the family business, helping out in summers and the last weeks of February every year. After receiving her diploma

for x-ray technology in 1986, she

worked at St. Boniface hospital for eight years. She returned to the business in 1994, and soon became the office manager of the Corydon location. Lori is now the General Manager of Turnbull Whitaker Insurance. She obtained her CAIB designation in 1999 and is working toward her CPIB when time allows.

Lori is an active community member involved on the boards of her community center and children's schools. She is looking forward to participating with her peers as a director on the IBAM board and getting to know more of her colleagues.

Lori and husband Allan are the very busy parents of three boys, Lucas, Myles, and Noah. She enjoys all sorts of activities, from being a proud hockey mom, to skiing and curling, biking and running, and as a self described "lake head," enjoys the time she spends at their cottage at Lake of the Woods the most.



## Dale Rempel

Dale's insurance career began in 1981, when he started selling Crop Hail Insurance. Dale received his Agriculture Economics Degree

from the University of Manitoba in 1985. He became a licensed broker in 1988 and purchased Rempel Insurance Brokers Ltd. in Morris in 1990. Dale completed the CAIB program with honours in 1991 and his CIP designation in 1999.

Dale is very active in numerous business, professional and community activities, including IBAM, IBAC and other community boards. He has coached minor hockey for the past 12 years and was recently integral in bringing a Manitoba Major Junior Hockey (MMJHL) team to Morris. Dale is manger and part owner of the team.

Dale enjoys spending time with his family, wife Lynn, Brent (17), Leanne (16). When time permits, he also enjoys golfing, traveling, and flying.



## Peter Tessier

Born and raised in Vancouver, Peter obtained a BFA from the University of Victoria. As starving artists weren't in high demand, Pete

turned his summer break relationship with London Drugs into a career, where he developed internal corporate communications and produced cooperate videos and communications presentations. Following a couple of backpacking adventures, Peter began working in the new Internet sector, providing communications and marketing services.

In 2002, when the opportunity to join a family business in Winnipeg arose, Peter and his family (wife Marni and son Liam) moved from Vancouver to Winnipeg, where he joined Waggoner Insurance Services. Currently a partner in the company, Pete is also a partner in Waggoner Industrial Products, a distributor of supplies to the manufacturing, construction and agriculture sector.



## Russell Wasnie

Russell was born and raised in Selkirk, where he currently lives with wife Drinda and their two sons, Blair and Cole.

Russell works for McMillan Insurance Agencies a family-owned business located in Selkirk. During his 16 years in the industry, Russell has been involved in all aspects of managing and operating a general insurance brokerage.

Outside of work, Russell enjoys spending time with his family and the outdoors. He spends most of his time at the rink watching and coaching his two sons. Russell is actively involved in the local sports community and assisted in the development of a summer hockey camp program for children. He is also involved in business and community activities and enjoys volunteering his time and energy to projects beneficial to the growth and development of the area.

# 2008/2009 IBAM Board of Directors



## Curtis Wyatt

At the young age of 14, Curtis started his insurance career. Catching the bus from school to work at the family brokerage twice a week, he was educated in business from the ground up. In 1993, Curtis completed his Fundamentals of Insurance and

attended Red River College taking Business and Administrative Studies. Curtis and wife Debra completed their CAIB designations in 2000. Over the years, the Wyatt family of offices has grown from a single location to the current line-up of five locations in Winnipeg.

Curtis and Debra enjoy time with their two children Connor (12) and Taylor (11). Many days are spent in

the winter watching hockey and ringette games throughout the province. Summers are spent around the pool or at the dirt bike track where Curtis and the kids compete in motocross races.

Community involvement is a big part of the Wyatt family. Curtis sits on the board of the "Keep Them in School Education Foundation.," is a member of the East Winnipeg AM Rotary Club and is Past President of both the Honourable Order of the Blue Goose and the Manitoba Motocross Association.



## Dave Schioler Chief Executive Officer

Dave holds a Masters degree in Business Administration from Queen's University School of Business, a Law degree from Dalhousie Law School, and Bachelor degrees in Arts (Honours – Political Science) and Education from the University of Manitoba.

A former professional hockey player and a lawyer of 17 years, Dave has spent the last decade as an executive with internationally recognized Manitoba business interests, including his current role as CEO of IBAM. In 2006 and again in 2007, along with the IBAM Executive team, Dave was featured in the *Winnipeg Sun's* "Manitoba Profiles in Business Excellence."

An Associate of the Asper School of Business, Dave is involved in many business, professional and community activities, including having previously served as Chair of Legal Aid Manitoba and as a Director on the Boards of Special Olympics International, Special Olympics Canada, Deer Lodge Hospital and other organizations. A four-time Provincial "Achievement in Sports Excellence" award winner, Dave has coached his sons' hockey teams out of Heritage-Victoria, Bord-Aire, Silver Heights and Kirkfield-Westwood Community Clubs in Winnipeg. Dave and his wife Sharon live in Winnipeg with their three boys, Jordan, Connor and Dane. Dave was born in Montreal, Quebec. #

**120 years. A million miles  
of till tape. One promise.**

We'll do our best to ensure you stay open for business.

A Portage Mutual Retailers Pro policy can be tailored to meet the needs of your retail operation. Our specialized coverage and fast, fair claims service will ensure everything is business as usual, even in the face of adversity.

**Portage Mutual Insurance**

Insurance With Integrity  
Since 1884.

Residential, Commercial,  
Automobile & Farm

[www.portagemutual.com](http://www.portagemutual.com)



# The Politics of Politics

Danny Craig, IBAC President



I'd like to talk a little about how to get involved in the political process.

The bare bones of political activity happen at the riding level. In every one of the 308 ridings across the country, each political party has an organization called the "riding association." This association groups together members of the party living within the riding boundaries. These are the true grass roots of political parties. They are led by an executive committee (the riding executive): a president, a treasurer, a secretary and various vice-presidents responsible for different issues such as fund-raising, communications, nominating committee, and membership sales.

You might think that this organization is only busy during election campaigns. However, like any other organization, they are busy in between campaigns as well. Riding associations hold AGMs, at which time new executive committee members are elected by the board of directors. The board ranges from 15 to 30 members and is elected by the membership at large.

Getting involved in the riding association could mean being elected to the board, or putting your name forward for the executive committee of the riding. Both differ depending on the availability on the time you have to offer. The riding executive is the decision-maker on all riding business, from fund-raising to nominating the candidate to represent the party in the next election, to preparing the riding association for the next election.

Once you are involved at the riding level, it is easier and natural for you to take part in party politics. Political parties hold national or provincial policy conferences and conventions on a regular basis. These meetings are a time for party members to get together with their elected caucus and party officials and debate various positions the party will be proposing to the public during the next election campaign. Motions coming mostly from party members get debated and voted on dealing with one specific issue.

As a party member attending these meetings, you can propose a motion that you feel strongly about and, should the majority of the party members in attendance agree with you, this motion would be adopted as official party policy. This is truly the best way to influence a political party on an issue about which you feel strongly – whether it has to do with your profession or any other topic.

The easiest was to be involved at the policy formulation stage is to be involved at the riding level, as most of the delegates to policy conferences are riding executive members or riding directors.

Above and beyond this stage is the party national council. These elected positions provide the leadership of the party and set its direction. Depending on the party, one or more representatives from every province sit on the national council, and influence the direction the party takes.

One of the most exciting times in the life of a party is a leadership campaign. Whenever candidates run for office within a party, members get mobilized and virtually a within-the-family fight develops. This is a great time to establish oneself within the party. This is also a great time for the party to renew itself and get fresh ideas from newcomers.

As one can see, there are lots of ways to get involved politically and truly make a difference on where parties decide to go. Our profession is so heavily influenced by the political and regulatory process that we cannot afford not to be involved and influence political parties on issues that affect us.

I hope I have given readers some ideas of possible ways to get involved in the politics of politics. #

*TRAVEL PLANS  
DESIGNED TO MEET  
YOUR CLIENTS' NEEDS*





*Recognized  
World-Wide*

PER DIEM PLANS  
TOUR PACKAGE  
TRIP CANCELLATION  
ANNUAL TRAVEL  
STUDENT TRAVEL






# YBN Report

By Mario Reimer, Young Broker Committee Chair



As my term as YBC Chair comes to an end, I must say that it's been a busy but good year for our Committee and the Network as a whole. In September of 2007, we met with the IBAM Board where we had the opportunity to advise them of our progress and future endeavours.

In September 2007, **Ryan Garriock** (Past Chair) and I had the opportunity to attend the Young Agents of America Conference combined with the Canadian National Young Broker Committee Conference in San Diego. We met with the Young Agents Committee of America and had the chance to talk about and share our ideas and challenges.

We held our 8th Annual YBN Golf Day at the Minnewasta Golf & Country Club in Morden. There were a record number of golfers in attendance. We raised \$1,000 for Inner City Youth Alive. Mark your calendar for the upcoming 9th Annual YBN Golf Day on September 19, 2008 at the Minnedosa Golf & Country Club.

In November, we held our 4th annual Young Broker Education Day at the Victoria Inn in Winnipeg. Our Education Day featured your choice of four seminars, key note presentation by **Barbara Bowes**, and an opportunity to meet company underwriters and other industry partners. This year, we honoured the past YBC Chairs and presented them

each with a plaque. Their work and contributions have greatly impacted how we operate our committee and network today. Throughout the day we also raised funds for the MS Society.

As community involvement is one of our major initiatives, in December we volunteered for Winnipeg Harvest delivering Christmas Hampers to families in Winnipeg. Our committee is actively seeking opportunities to help out in our own communities. If you know of a charity or fundraiser that could use our assistance, I encourage you to contact me or any other committee member.

In March of 2008, the YBN hosted a table at the Children's Wish Media Lip Sync at the Travelodge. A group of Young Brokers contributed by putting in an act – they performed The Circle of Life and dressed up to complete the role. They contributed to the overall success of the event and should be commended for their efforts.

The YBC was most recently involved in the IBAM 2008 Conference. We had the opportunity to emcee most of the events and volunteer at the IBAM booth. We look forward to this opportunity every year and it gives younger brokers the opportunity to speak in front of a group and develop as professionals.

I am pleased to advise that the YBC spent several hours on a new three year

Strategic Plan. We would like to extend our thanks to **Brent Gilbert** for facilitating our planning session. We revised our mission statement as follows: "To foster a strong network of young insurance brokers through recruitment, specialized education, industry involvement and professional development for the future of the brokerage profession." As well we developed a new slogan for the purpose of attracting new people into our industry which is one of our key goals: Insure your future become an independent insurance broker.

### Some of our key goals for the future are:

1. To promote awareness and growth of the YBN and YBC;
2. Assist in the perpetuation of the independent brokerage system;
3. Develop and promote professionalism among young brokers;
4. Improve consumer awareness and perception of our industry;
5. Involve Young Brokers in IBAM wherever needed; and
6. Build professionalism and personal relationships through industry involvement.



I would like to encourage any brokers under the age of 37 to consider joining our Young Broker Network. As well, we presently have two vacant positions on our committee. If you or anyone you know might be interested, please contact any current committee member or the IBAM office.

I would like to thank all YBC committee members for their support and encouragement over the past year. They truly contributed to the success of my term as YBC Chair. 🍷

# 2008 Conference, AGM & Trade Show...



# Keynote Speaker Allan Gregg



ALLAN GREGG SPOKE ON POLITICAL ACTION AND GOVERNMENT RELATIONS



RENEWING ACQUAINTANCES (L-R) CLIFF CULLEN (MLA TURTLE MOUNTAIN), PAST PRESIDENT TONY TARONNO & FORMER CEO MARGARET SCURFIELD



THANK YOU TO THE INSURANCE WOMEN'S ASSOCIATION OF WESTERN MANITOBA FOR WORKING THE REGISTRATION DESK



**BSI**  
INSURANCE BROKERS LTD.

strength in numbers

*Strength in Numbers . . .*

*It works for our clients,*

*Its great for our brokers*

*And its perfect for our employees*

## 14 LOCATIONS IN SOUTHERN MANITOBA

- Steinbach
- Winkler
- Niverville
- Altona
- St. Norbert
- Ste. Agathe
- Morden
- St. Malo
- Carman
- Manitou
- Somerset
- Letellier
- Dominion City
- St. Jean Baptiste

## Because We Care

Visit our website at: [www.bsimb.com](http://www.bsimb.com)



# President's Reception & Dinner



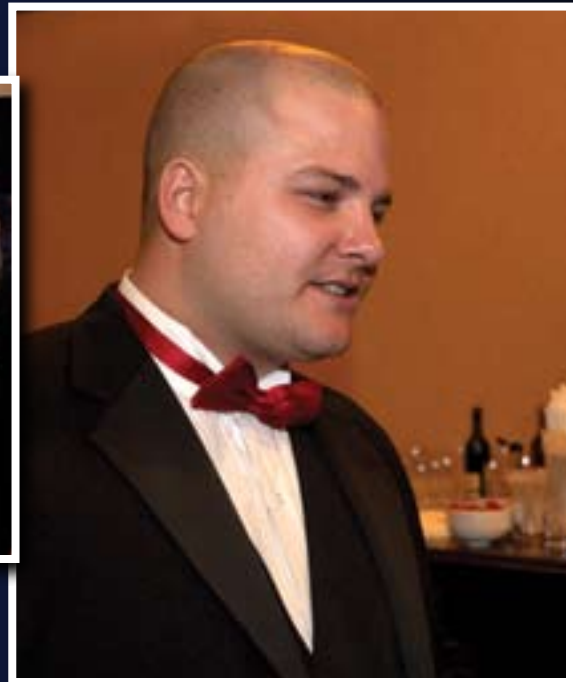
(L-R) SCOTT ANDREW, PREMIER GARY DOER,  
WADE & KRISTIN GARRIOCK



CLIFF COOK (IBAM PAST PRESIDENT),  
MPI CEO MARILYN MCLAREN AND  
PREMIER DOER



IBAM BY-LAWS TASK FORCE CHAIR  
BRENT GILBERT (CENTRE)



IBAM PRESIDENT  
WADE GARRIOCK



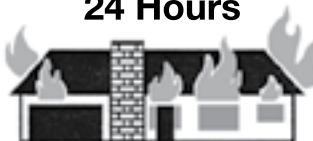
## PAUL DAVIS SYSTEMS

Restoration Specialists

"WHEN MINUTES COUNT and QUALITY MATTERS"

- COMPLETE INSURANCE RESTORATION
- 24 HOUR EMERGENCY SERVICES
- CONTENTS CLEANING AND STORAGE
- WATER EXTRACTION AND DRYING
- DEHUMIDIFYING AND DEODORIZING
- SEWER & SEPTIC BACK-UP CLEAN-UP
- CERTIFIED MOULD REMEDIATION
- BREAK-IN REPAIRS & SITE SECURITY
- LOSS & DAMAGE CONTAINMENT
- IICRC CERTIFIED FIRM

(204) 586-1684  
24 Hours



Tel: (204) 586-1684 ■ Fax: (204) 586-0147 ■ Toll Free: 1-888-276-5682

## *President's Reception & Dinner – Cont...*



*IBAM EXECUTIVE AND SPOUSES WITH PREMIER DOER. (L-R) PAMELA GILROY-RAJOTTE, CAM RAJOTTE, JENNIFER & SCOTT ANDREW, SHARON CLARKE, DAVE SCHIOLER, PREMIER DOER, LARRY & MICHELLE WATSON, KRISTIN & WADE GARRIOCK*



*"THE PRESIDENT'S RECEPTION WAS AN EXCELLENT OPPORTUNITY TO NETWORK "*



*WENDY SHRIMPSON, MB BLUE CROSS  
MANAGER FOR INDIVIDUAL SALES &  
CUSTOMER SERVICE*



*LARRY WATSON AND IRWIN KUMKA*



*DAVE SCHIOLER*



*THE PREMIER ADDRESSES PRESIDENT'S  
DINNER ATTENDEES*

**THE SOVEREIGN**  
GENERAL INSURANCE COMPANY

*EXEMPLARI  
Service*

- 👑 Quality
- 👑 Strategy
- 👑 Experience

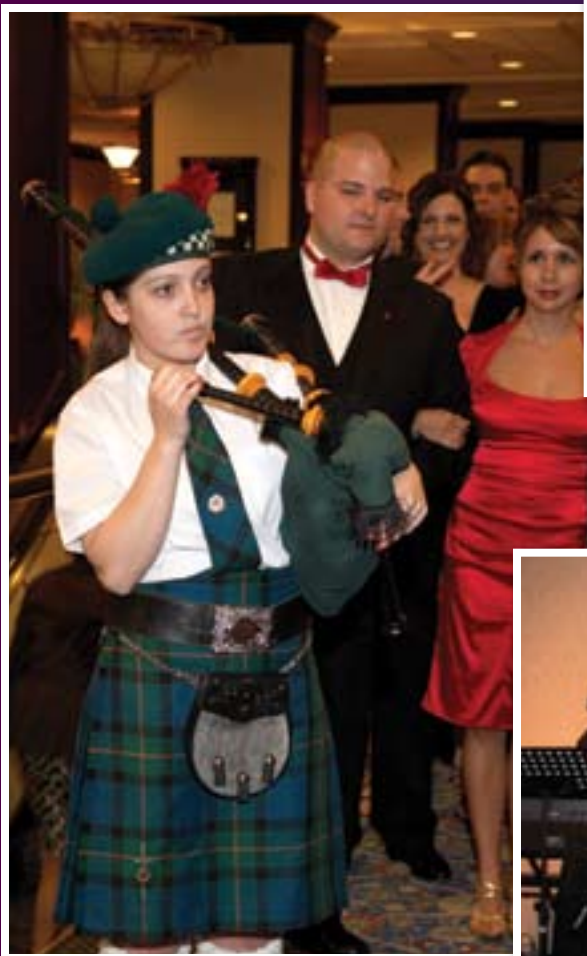
**Phone: 204-982-1260 Fax: 204-947-3170**

**Committed to serving  
Independent Insurance Brokers  
in Manitoba.**

**[www.sovereigngeneral.com](http://www.sovereigngeneral.com)**

**Suite 1009, 201 Portage Avenue, Winnipeg, MB R3B 3K6**

# President's Reception & Dinner - Cont...



*IBAM EXECUTIVE  
BEING PIPED IN BY  
CASSANDRA HILL*



*IBAO'S VP PETER BLODGETT AND IBAC PRESIDENT  
DANNY CRAIG NETWORKING AT THE EVENT*



*THE BELLOWTONES WITH SPECIAL GUEST DRUMMER  
PETER BLODGETT, VICE PRESIDENT OF IBAO*

**CGL, E&O, High-Hazard Property & More!**  
**Call Special Risk for all your wholesale needs!!**

Tel: (604) 541-9799 Fax: (604) 541-9769 Toll-Free: (800) 663-9066

**SPECIAL RISK**

INSURANCE BROKERS LTD

15573 Marine Drive,  
White Rock, BC V4B 1C9  
Website: [www.srib.ca](http://www.srib.ca)  
Email: [info@srib.ca](mailto:info@srib.ca)

To receive a package with available products & applications, please call!

**"For Fast, Friendly Service"**



CONFERENCE COORDINATOR ROSEMARY POLESHUK AND TARA CHAMMARTIN



CEO DAVE SCHIOLER AND WIFE SHARON CLARKE



IBAM EXECUTIVE



IBAM'S MEMBERSHIP SERVICES COORDINATOR TAMMY SHPAK WITH RON KAPOSI

## Your Right Choice for Quality Claims Solutions

**Leanne Coene**  
Adjuster, Edmonton, Alberta

At Cunningham Lindsey, we offer you more than just claims handling know-how. You'll receive customized solutions unique to your claim or program requirements; online claims tracking and comprehensive management reporting; an expanded network of skilled adjusting professionals both here and abroad; and the highest level of service in the industry with performance reports to prove it.

We're working hard to make your choice for the right claims partner that much easier.

Visit our website at [www.cunninghamlindseycanada.com](http://www.cunninghamlindseycanada.com) or email us at [corpservices@cl-na.com](mailto:corpservices@cl-na.com).

Our Western Regional Offices provide "Your **LINK** to Specialty Insurance"

With Over 40 Years of Intermediary Service to the Brokers of Canada

**We are here to Help Brokers place Coverage for their Hard-To-Place Risks**

Hard-to-place Property – Hard-to-place Casualty  
Builders Risks – Roofers – Jewellers Block  
Rooming houses – Rental & Vacant Dwellings  
Paintball/Laser games – Security services  
Professional Liability (E&O) – Medical Malpractice

*"We provide Professional Insurance Underwriting and Marketing through Service, Integrity and Stability"*

A National Company with Regional Offices in Toronto, London, Quebec City, Edmonton, Vancouver

Fax: 1-877-FAX 2 SWG  
(1-877-329-2794)

Visit our Website [www.swgins.com](http://www.swgins.com)

# Prizes Galore



IBAM PAST PRESIDENT GEORGE MILLER WON THE TRIP TO CANADA'S FRENCH QUARTER, SPONSORED BY ING INSURANCE. ING'S REGIONAL VP KEVIN BRISCOE PRESENTED GEORGE WITH HIS PRIZE



**MAJOR PRIZE DRAW:**  
THE TRIP FOR TWO TO NEW ORLEANS WAS PRESENTED BY BRIAN ESAU, CEO OF SPONSOR RED RIVER VALLEY MUTUAL INSURANCE, TO WINNER BRUCE MCNABB OF MINNEDOSA INSURANCE



RAIN & HAIL INSURANCE'S MANAGER ROB GOERES PRESENTED THE EARLY BIRD DRAW PRIZE OF A \$750 WESTJET GIFT CERTIFICATE TO TREVOR LUX OF BSL/NIVERVILLE INSURANCE



GREG KIRK, CORPORATE MARKETING MANAGER OF SPONSOR PORTAGE MUTUAL, PRESENTED GLENDA ANDERSON (THOMPSON INSURANCE) WITH HER PRIZE – A SET OF CALLAWAY GOLF CLUBS



Since 1872

#### Our Offices

**TORONTO**  
(Head Office)  
Tel 416-223-9580  
1-800-268-6617

**MONTREAL**  
Tel 514-866-6351  
1-800-361-8603

**VANCOUVER**  
Tel 604-687-7688  
1-800-663-2022

**EDMONTON**  
Tel 780-424-2266  
1-800-268-9957

**QUEBEC CITY**  
Tel 418-652-1676  
1-800-463-5350

**HALIFAX**  
Tel 902-425-4700

**WOODSTOCK**  
Tel 519-539-9868  
1-800-265-4262

[gcna.com](http://gcna.com)

## A Canadian Leader in Specialized Insurance Products



#### Contract Surety

The construction industry is the major user of this product. Our experience and commitment in construction surety bonding industry has allowed us to develop long term relationships with Brokers and their Contractors.

#### Commercial Surety

Commercial Surety Bonds are mandated by federal/provincial regulations that pertain to specific businesses.

#### Guarantee Gold®

Total asset protection, home insurance for prestigious home providing automobile and umbrella liability.

#### Fidelity Bonds

Protection for employee fraud, extortion-person/property, financial institution bonds.

#### Directors' and Officers' Liability Insurance

Legal and defense costs for the Directors and Officers for - profit and non - profit corporations and associations.

#### Credit Insurance

An indispensable component of any comprehensive commercial insurance program for accounts receivable protection.

# Seminars *(sponsor: AVIVA Insurance Company of Canada)*



**BARBARA BOWES**  
 RECRUITMENT & RETENTION  
 STRATEGIES IN A HOT JOB MARKET



**RAE JAMIESON**  
 POWERFUL SALES PRESENTATIONS  
 AND RUNNING ON EMPTY,  
 WINNING THE RACE



**BILL GANGE**  
 E & O LOSS PREVENTION



**JOEL LAZER**  
 OWNERSHIP THINKING CANADA



**G. WOODWARD RESTORATION SERVICES LTD.**

1109A Winnipeg Avenue, Winnipeg, Manitoba R3E 0S2  
 Phone: 204 783-6266 Fax: 204 772-5422

**SPECIALIZING IN INSURANCE RELATED REPAIRS**

**24 HOUR EMERGENCY SERVICES**

- Complete content and building restoration
- Fire, Smoke and Water damage repair
- Mould remediation specialists
- Secured warehousing facilities
- Carpet and upholstery cleaning



**JAMES  
 DUBÉ  
 SPRAGGS**  
 ADJUSTERS LTD.

**MAIN OFFICE**

**Dave Dubé, Manager**  
 207 - 675 Pembina Highway  
 Winnipeg, MB R3M 2L6  
 Phone: (204) 985-1200  
 Fax: (204) 475-0221  
 E-mail: jdsadj@mts.net

**BRANCH OFFICE**

**Gary Pilloud, Manager**  
 7A - 2010 Currie Blvd.  
 Brandon, MB R7B 4E7  
 Phone: (204) 728-6126  
 Fax: (204) 728-6044  
 E-mail: jdsbdn@mts.net

# Education Awards Luncheon

(sponsor: Wawanesa Mutual Insurance)



CAIB GRADUATES WERE PRESENTED THEIR INDIVIDUAL CERTIFICATES BY (L) DANNY CRAIG, IBAC PRESIDENT & (R) WADE GARRIOCK, IBAM PRESIDENT. MARGARET O'BRIEN, CAIB HONS. RECEIVING CERTIFICATE.



CAIB AWARD WINNER SHAUNA DOERKSEN (HARVEST INSURANCE) WITH DALE REMPEL AND DAVE SCHIOLER.



CPIB GRADUATE  
COLIN MATYCHUK



AUTO BROKER AWARD WINNER CARLA HEBNER (SOURIS VALLEY AGENCIES) RECEIVES HER AWARD FROM MPI'S DANIELLE STOTT



2007-2008 CAIB GRADUATES ( ALL GRADUATES NAMES ARE LISTED ON PAGE 27)



# BIP FASHION SHOW



RANDY SHIPPAM OF SHIPPAM & ASSOCIATES (WWW.SHIPPAM.COM),  
SPONSOR OF THE FASHION SHOW



# IBAM Trade Show



Have you  
ever heard  
such a  
claim?

All banks claim to offer financial services for small businesses. BMO Bank of Montreal\*, however, goes one step further and is the only financial institution to offer a comprehensive program developed for IBAM members. Giving value to your client list, we offer: • Acquisition Financing • Premium Financing • Succession Financing • Refinancing of Loans from Insurers • Employee Group Banking Plan.

To learn more about how our pre-arranged financial services program can meet your specific needs, call Will Trudeau, Account Manager, Insurance Brokers Services at 204 985-2783, contact us by email at [segment.solutions@bmo.com](mailto:segment.solutions@bmo.com) or visit your local BMO Bank of Montreal branch.

A member of BMO Financial Group  
© Registered trademark of Bank of Montreal.

BMO  Bank of Montreal

## 2008 Conference Supporters

*(These companies donated prizes, items for Conference kit bags etc.)*

A.M. Fredericks Underwriting Management Ltd.  
 AXA Pacific Insurance Company  
 Butler Byers Hail Insurance  
 Boiler Inspection & Insurance Co.  
 Canad Inns  
 Canadian Underwriter Magazine  
 Centro Caboto Centre  
 Claims Canada Magazine  
 i-hire.ca  
 Independent Jewellers  
 Insurance Women's Association of Western MB  
 James Dubé Spraggs  
 J.P. Hamilton Adjusters  
 Lyreco Office Products  
 Minuteman Press  
 Premiere Disaster Kleenup  
 Peace Hills Insurance  
 Rain & Hail Insurance  
 Shippam & Associates  
 The Fairmont Winnipeg  
 Travelodge Winnipeg East

## CAIB Graduates

Glenda Anderson	Michelle Barrie
Christopher Berthelette	Jocelyn Blake
Shawna Corley	Heather Churchill
Joel Davison	Shane Demasson
Juliet Desiderio	Sandra Elders
Kara Fast	Donna Fraser
Matthew Friesen	Cory Friesen
John Gillespie	Gerri Iwasiuk
Mitchell Fry	Angie Johnston
Whitney Hackman	Barbara Lazaruk
Chris Litke	Chantelle Markus
Trevor Lux	Walter Mota
Sharon Martel	Jarett Neskar
Shelley Nepinak	Cameron Owens
Erin Newton	Bonnie L Radcliffe
Halyna Petryk	Scott Robertson
Rachelle Ricard	Kara Lee Shostak
Jay Ruchotzke	Jason Studensky
Ashley Snell	Brandy Tindall
Keri Tidsbury	Brian Warren
Jeff Wallace	Jeffrey Yavis
Chelsey Williams	

## CAIB Honours Graduates

Janet Carriere	Shauna Doerksen
Lisa Funk	Sheri Gamache
Dorothy Klassen	Michael Klassen
Patrick Lien	Laurie Murray
Margaret O'Brien	Jonathan Schmidt
Tania Shewchuk	

## CPIB Graduate

Colin Matychuk

## CAIB 2007 GEORGE E. WILSON AWARD

Shauna Doerksen

## 2007 Neil Andrews Auto Broker Technical Course Award

Carla Hebner

# 2008 Conference Exhibitors

ABC Fire & Safety

Advance Electronics

ALG Credit Corp. of Canada

Allmove Secure Document & Data Management

Applied Systems Canada

Beacon Underwriting

BMO Bank of Montreal

Caddy Shed Golf Stores

Canada Worldwide Underwriting Agencies Inc.

Canadian Farm Insurance/CFI Underwriting Managers

CanAm Insurance

Compu-Quote

Creechurch International Underwriters

Custom Software Solutions

Direct Data Products

Dufresne Furniture & Appliances

Easton Communications

ENCON Group Inc.

Enterprise Rent-A-Car

First General Services (Winnipeg) Ltd.

Group Medical Services Inc.

IFS Premium Finance

Insurance Brokers Association of MB

Insurance Institute of Manitoba

K & K Insurance Brokers Inc. Canada

Keal Technology

Manitoba Blue Cross

Modern Earth

Morgex Hole In One

P.I.U.S.

Pacific Marine Underwriting Managers

PAL Insurance

Paul Davis Systems

Premier Marine Insurance

Priority Restoration/Steamatic

ReClaim Insurance

Red River Valley Mutual Ins. Co.

Saskatchewan Mutual Insurance

SCM Adjusters Canada Ltd.

Shippam & Associates

South Western Group

Sports & Fitness Insurance Canada

Swiss Re/Westport Insurance

The Guarantee Company of North America

Totten Insurance Group

**THESE ARE CHALLENGING TIMES...**

One only has to scan the headlines to find that our religious institutions are not immune from financial, emotional and physical damage.

Trust Grain Insurance and Guarantee Company to protect your religious organization from disaster with our Church Insurance Program. We continue to offer the comprehensive coverage you expect and have added the NEW benefits you need:

- \$100,000 abuse coverage
- Religious counselling insurance

We also understand that your clients want choice, so we offer the following optional coverage:

- Directors and Officers liability
- Increased stained glass limits available
- Increased abuse limits available
- Increased crime coverage for holy days and special events

For the exact terms, definitions, limitations and extensions please reference the policy.

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.

Because it is all about Trust.

**Grain Insurance and Guarantee Company**

WINNIPEG | LONDON | HALIFAX | REGINA

[www.graininsurance.com](http://www.graininsurance.com)

## 2008 President Dinner Corporate Table Sponsors

BMO NESBITT BURNS  
CRAIG KELMAN & ASSOCIATES (The Manitoba Broker)  
DAVIAN CONSTRUCTION  
EASTON COMMUNICATIONS  
FIRST GENERAL SERVICES  
ING INSURANCE COMPANY OF CANADA  
KERNAGHAN ADJUSTERS  
MANITOBA BLUE CROSS  
MANITOBA PUBLIC INSURANCE  
MODERN EARTH  
PORTAGE MUTUAL  
SEERX TECHNOLOGIES  
SHIPPAM & ASSOCIATES  
TAYLOR MCCAFFREY  
WAWANESA MUTUAL INSURANCE  
ZEN ZEN INTERNATIONAL

## 2008 Major Sponsors

### TITLE SPONSOR

Manitoba Public Insurance

### FESTIVAL SPONSOR

ING Insurance

### PLATINUM SPONSOR

AVIVA Insurance

Manitoba Blue Cross

Peace Hills General Insurance

Portage Mutual Insurance

Red River Valley Mutual Insurance

Swiss Re/Westport Insurance

Wawanesa Mutual Insurance

### GOLD SPONSOR

Grain Insurance & Guarantee

SGI Canada

### SILVER SPONSOR

BMO Bank of Montreal

Saskatchewan Mutual Insurance

Sovereign General Insurance

### BRONZE SPONSOR

Royal & Sun Alliance



## BELFOR Restoration Services

- 24 Hour Emergency Service
- Fire & Water Damage Repair
- Content Removal & Cleaning
- Mold Removal Specialists
- Impact & Vandalism Damage Repair
- Document Reprocessing
- Carpet Cleaning
- Contents Inventory & Repair Specialists
- Residential & Commercial
- Single-Source Responsibility
- Electronics Cleaning

### WINNIPEG

801 Berry Street, Winnipeg, MB R3H 0S7  
**774-8186 (24 hours) Fax: 774-4890**  
**TOLL FREE 1-877-774-8186**  
[www.belfor.com](http://www.belfor.com)

# Red River Valley Mutual Insurance Company

## A Manitoba Company

### “Full Partner in the Broker Identity Program”



**Personal Lines** – *Competitive coverages and rates for Homeowners, Tenants, Condominiums, Seasonal Homeowners, and Mobile Homeowners Packages*  
- Attractive discounts including Claims Free, Alarm System, New Home, Mortgage Free, Mature Policyholder

**Farm** – *Competitive coverages and rates for farms including:*  
- replacement cost / limited depreciation option for farm machinery  
- farm claims free discount  
- specialized farms

**Commercial** – *Specializing in small commercial risks including:*  
- Church, Apartment, Retail Store, Office and Home Based Business Packages

---

Upon incorporation in 1941, the Red River Valley Mutual Insurance Company chose to market its comprehensive insurance products through an independent broker network. Many changes have taken place during the past 60 years, but our commitment to our Manitoba brokers remains steadfast.

---

Visit our Website – [www.redrivermutual.com](http://www.redrivermutual.com)

## Broker Choice – Customer Value

Since 1949, Group Medical Services has been the insurance brokers' health and travel choice with flexible plans, professional, personal service and outstanding customer value.

With GMS in your insurance mix you'll build healthier customer relationships, *and your business.*

### Health, Travel and Group Benefit Plans

- Individual Health with Drug and Dental
- Daily and Annual Travel Medical Insurance
- Trip Cancellation & Interruption, Baggage
- Visitors & Immigrants to Canada Medical
- Group Health, Drug, Dental, Life & Disability



**Group Medical Services**  
1-800-667-3699 • [www.gms.ca](http://www.gms.ca)

Group Medical Services is the operating name for GMS Insurance Inc.

## In the media...

Prime Minister Stephen Harper used an unexpected stop in Winnipeg to announce that his government is targeting car thieves in new legislation to be introduced in Ottawa on Monday.

Under the current Criminal Code, auto thieves are usually charged with theft over \$5,000. But car theft is not a specific crime under current laws.

The prime minister said he hopes new laws will impose harsher penalties on auto thieves and give prosecutors the tools they need to charge individuals and organized criminals specifically for crimes related to vehicle thefts.

The new laws would:

- Make it illegal to tamper with vehicle identification numbers (VINs)
- Target so-called chop shops that dismantle stolen cars for parts
- Target organized criminal gangs that import or export stolen vehicles from or to other countries
- Target all property crimes – not just car thefts – making it illegal to possess stolen goods for the purpose of trafficking

“We will make life difficult for those who traffic in stolen property, so Canadians will feel safe in their own communities and their own homes,” Harper said.

“By giving police and prosecutors these new (legislative) tools, we’re closing some legal loopholes that organized crime has been driving its stolen vehicles through for years.”

At a press conference Monday afternoon, Harper said the total costs of auto thefts to Canadians is more than \$1.6 billion dollars a year, including policing and court costs, accident-related injury costs, and higher insurance premiums.

“So even if you’ve never had your car stolen, you are paying for cars that are stolen,” Harper said.

Winnipeg has become notorious in the past few years as the stolen car capital of Canada, although auto theft numbers have been on the decline. In one recent high profile case, a cab driver was killed when his taxi was hit by a stolen SUV. In another case, a police officer had to open fire on a stolen vehicle when a suspected car thief tried to mow him down. 🚗

# Tory bill takes aim at car thieves, organized crime

Updated Mon. Apr. 14 2008 4:34 PM ET  
CTV.ca News Staff



IBAM's Dave Schioler greets the Prime Minister.



Dave Schioler and MPI's Marilyn McLaren.



(L-R) Rob Nicholson, PM Stephen Harper and Vic Toews.

# In the media... Winnipeg Free Press

## '58 miracle, 50 years later

### Turnbull recalls improbable run to the nationals

By Keith Curran

**F**IFTY years ago this week, a 14-man, low talented group of boys from the curling world were picked to represent Canada at the 1958 Winter Olympics in Victoria.

And Ken Turnbull, a football player who befriended Terry Brownstone at Kamin High School only a couple of years earlier, credits that remarkable year for starting him on a path that has turned him into one of the country's top curlers.

"We were young, but sure," Turnbull said Tuesday before he went on air for TSN's coverage of the 2008 St. Moritz Winter at 87½ Centre. Brownstone was the skip and captain of the team of 14. Brownstone's brother Ken, the third, was 31, the same as Turnbull, who played second.

They picked up Jack Van Halbeurn to 32 at age 36, aged it to the final 14 of the MCA Skipped that year and earned a spot in the British Columbia provincial playdowns, a 22-man field of curlers featuring a straight knockout format.

They were not junior members of the famed Granite Curling Club, where Turnbull did not play a match. But they could fire in what will always be known as one of Manitoba's most exciting provincial playdown events.

"They go back to the first game we played, they were 12-end games of course and the first game we played we were five down playing 10 and we got down to 10 and made two and some one, something like that," said Turnbull.

"So we win that game, then we win another eight games, and the next thing you know, the media was going crazy." But they were only junior members of the Granite and roles meant just another club members could represent Manitoba.

"So overnight, they kind of made us senior members. They had an emergency meeting of the club people and made us full members and away we went to the final."

The four lines began ahead of the first team in Victoria with all the other teams but of course they weren't old enough to drink alcohol. Once they got into their rooms in the Victoria Hotel, they were popular fellows.

"All the guys had four bottles of whiskey and we had 96 bottles of 7-up in our rooms," recalls Turnbull. "So we were the suppliers of the rest of the team, guys knocked on our door for milk."

The Brownstone brothers faced two-time Brier champion Matt Dunlop of Alberta in their first round-robin game and had him down 7-5, but he came back to win that game. The young Browns held tough, however, and won him again in the final.

Brownstone took three spots for his third and final Brier title. But Brownstone, the newly added coach, Dupeyron left third, Ken Brownstone second and

Turnbull (moved to lead) won their very first championship in 1963.

"It's 50 years ago, of course I remember it," said Turnbull of the 2008 run. "These things take a little bit for the thrill of being there... we were just happy to be in the Brier as we never really gave much thought to winning it."

He had the two guys — Terry Brownstone and Turnbull — who had met at a football tryout camp at Kamin High School, both of them now at the school and neither knowing an other one.

"On the way home in the bus we sat together and we've been the closest of friends ever since that day," Turnbull said. "And he said to me, 'You you really' kind of course I had to like. 'Dad, I've curled.'"

Turnbull, as we know, did learn to curl — very well. He went on to become one of the greatest curling coaches/coaches in the world, a top international official and, in 1983, was hired by TSN as a colour analyst.

"Somehow my students who have gone through my program went on to win world championships," he pointed out with pride — among them Egil Stenlund, Ericsson Brown, Glen Donald, Darryl Searby and Debbie MacCormick (who was a student of his own age 13 1/2).

And it all leads back to that remarkable year 50 years ago this week.

"I was a football player. But when curling started at my house, I was

## Insurance safeguards landlord and tenant

As a rental property landlord, the devil is in finding time to carefully check, however, you see your insurance does what you see your insurance does.

It is to say the least, a lot of people don't know what they are getting into when they rent out a property. It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

And you need to get a lawyer, your mortgage company is going to help you buying insurance. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

And you need to get a lawyer, your mortgage company is going to help you buying insurance. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

And you need to get a lawyer, your mortgage company is going to help you buying insurance. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

## Insurance status for flips unclear

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

It's not just the rent, but the liability. It's not just the rent, but the liability. It's not just the rent, but the liability.

### FEATURE



The association, says your club members, should have getting the price... (caption text continues)

## Friends in high places

The Insurance Brokers Association of Manitoba, Dave Schider at its helm, has benefited by its provincial and federal lobbying efforts. Many feel the initiative has raised the association's efficacy to a new level.

**S**ince 1998, the Insurance Brokers Association of Manitoba has been a force to be reckoned with. Under the leadership of Dave Schider, the association has successfully lobbied for a number of initiatives that have benefited the industry and its members.

Schider's efforts have resulted in a number of legislative changes that have improved the regulatory environment for insurance brokers in Manitoba. These changes include the implementation of a new licensing system, the introduction of a new code of ethics, and the creation of a new dispute resolution process.

Schider's leadership has also resulted in a number of other initiatives that have benefited the industry and its members. These include the implementation of a new system for the collection and distribution of industry funds, the introduction of a new system for the collection and distribution of industry funds, and the creation of a new dispute resolution process.

BY BOB SANDOZ



18 other people have been... (caption text continues)

## INSURANCE WEST

January 2008 InsuranceWest

### LOVE & PERSON PARTNERS UP

Love & Person Group of Dauphin, Man. (featured in the November '07 issue of InsuranceWest) has sold half of its operation in Dauphin Plains Financial Group, a subsidiary of Dauphin Plains Credit Union. The limited partnership agreement takes effect this month.



Love: "We're bound by agreement not to disclose the purchase price," said Bob Love, one of the five Love & Person partners. IDAM CEO Dave Schider had initially

been concerned about the transaction — credit unions in Manitoba are actively exploring opportunities to buy brokerage — but Love says he explained that the arrangement does not give Dauphin Plains any voting rights.

"We're the general partners of the firm. We're involved in the day-to-day operations — the hiring, the business decisions that need to be made. That will not change. From our perspective, we were just looking at ways to grow."

Love says the brokerage was first approached by Dauphin Plains in May 2006.



As broker with your house and your insurance broker about your price for the property.



# INSURANCE WEST

regional IBAM committees will be looking to the national body for support and guidance. "There wasn't a lot of communication at first, but as we got going, we started to get more involved," says Gary Day, IBAM president. "We've been very successful in that regard, and we've been able to get more involved in the industry." Day is one of the first IBAM presidents to have served in a full term. "I've had a lot of success in that regard, and we've been able to get more involved in the industry," says Gary Day, IBAM president. "We've been very successful in that regard, and we've been able to get more involved in the industry."

## 1025%

### BROKERS ARE DOING IT

Right now, over 10,000 licensed agents are working between two business units with Aviva. We think that's a great business. These brokers are doing business better, faster, and more efficiently. Brokers in Western Canada have been taking up that offer and could be better off and we agree. That's why we've recently made our arrangements to a return will ensure that business units in your hands. So if you're not one of the 10,254 who are, you want to know more about this. Contact us or visit our website for more info.

1-877-762-7626

Visit the Change Agency

Visit to find out how Aviva can help you

www.aviva.com

### Alberta's insurance directory for '08 - now available!

Available only to IBAM members. The directory contains information on over 100 general insurance brokers, 40 independent adjusting firms, and over 100 other insurance-related services. The directory is available only to IBAM members. For more information, contact the IBAM office at 1-800-422-4222.

2008 ALBERTA INSURANCE DIRECTORY

www.guardianrisk.com

## Guardian RISK MANAGERS

A COMMON SENSE APPROACH TO COMPLICATED RISKS

- High Net Worth Homes - Great Rates
- Commercial Property to \$10 Million
- Commercial Liability to \$10 Million
- New Market Franchise partner in the Insurance Directory for an our Website for Clients
- Premium Financing Available

Winnipeg, MB

An ethical benefit of IBAM's new focus is the increased transparency in the industry. "We've been very successful in that regard, and we've been able to get more involved in the industry," says Gary Day, IBAM president. "We've been very successful in that regard, and we've been able to get more involved in the industry."



**IBAM introduces new prez**

The Insurance Brokers of Manitoba (IBAM) held their annual general meeting, conference and trade show from April 28 and May 1, 2008 at the Fairmont Winnipeg. IBAM introduces its new president, Wade Garriock, and a new vice president, Gary Day. "The profession is going through some exciting times," said David Schieler, IBAM CEO. "IBAM has successfully brought back provincial and national attention to ensure their continued success, including the recognition of major businesses on the independent market."



**Newly appointed IBAM president, Wade Garriock with wife Kristin.**



**Marilyn McLaren (right), Manitoba Public Insurance (MPI) president & CEO; Dan Guimond, MPI and Louise Guimond.**



**Sharon Clarke of Niagara with David Schieler, IBAM CEO, Premier Gary Day.**



**Melissa and Barry Crag, president of Insurance Brokers Association of Canada.**



**Ivan Kurko, IBAM past president with wife Karen.**



**IBAM past president Larry W. with wife Michelle.**



**David Schieler (left), IBAM CEO; Wade Garriock, IBAM president; Larry Watson, IBAM past president; Kevin Klein, Winnipeg Sun publisher & CEO.**



# STRONG BRAND, STRONG FOUNDATION.

Today's hectic marketplace calls for clear, assertive branding and there's nothing more visible or meaningful than the broker's symbol and its characteristic magenta blanket. Canadians recognize our logo as a symbol of trustworthiness and peace of mind. Recently, federal legislators considering changes to regulations governing the financial services sector have recognized the importance of brokers to their customers.

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".

## FULL PARTNERS



SUPPORTERS | GRAIN INSURANCE & GUARANTEE COMPANY

PARTICIPANTS | THE WAWANESA MUTUAL INSURANCE COMPANY | LLOYD'S UNDERWRITERS

# Grain Insurance and Guarantee Company – fitting your clients' needs



**Underwriting Department – Back (L-R): Susan Piller, Gisele Gandza, Shelly Davidson, Sherry Birnie and Connie Shepell. Front: Megan Francis, Cheryl Madden and Joan Nicholas.**



**Finance Department – Kathy Klinck, Fred Cox and Janet Lowrie. Missing: Ted Williams.**



**Issuing Department – Meagan Buckley, Lisa Rey, Iris Hussak, Angel Medina and Charlotte Summerly.**



**Claims Department – Sharon Bradshaw, June Dorosh, Ian Frost and Karen Engstrom. Missing: Penny Dahlin and Tom Magdic.**



**Executive – Back: Gary Dyson (VP, Marketing) and Ralph Jackson (President). Front: Cheryl Madden (VP, Underwriting) and Pat Makinson (Office Manager). Missing: Ted Williams (VP, Finance).**



**Office Team – Back: Eric Thomas and Guy Barnabe (IT Department). Front: Hilda Kroeker (Loss Control), Edward Chung (Records) and Arlene Lenchuk (Executive Secretary).**

The history of Grain Insurance and Guarantee Company dates back to Friday the 13th of August 1920. A group of Winnipeg-based grain companies, dissatisfied with the premiums being charged for fire insurance on their prairie grain elevators, decided to charter their own insurance company.

For many years the business of the company was to insure only shareholders properties and by the mid-1930s, over 40 grain companies were shareholders and used the facilities of Grain Insurance to insure their grain handling properties. One major focus of Grain Insurance was to do loss control inspections and this continues today. Most risks the company insures receive a loss control report.

By combining sound underwriting principals with an attention to loss control, Grain Insurance has achieved an enviable record of profitability since its founding in 1920.

Grain Insurance began accepting business from brokers in the early '70s, focusing primarily on group accounts.

With the purchase of the Winnipeg operations of Western Underwriting Managers in 1988, the direction of the company changed dramatically. **Ralph Jackson**, the managing partner of Western Underwriting Managers brought with him a team of underwriters and a brokerage force in Western Canada.

Ralph continues today as the company President and **Cheryl Madden**, one of the underwriters he brought with him is now the Vice-President, Underwriting.

In addition to Standard Property and Casualty accounts Grain Insurance has developed and refined the following products over the years:


- Business/Retail package
- Grain Handling Facilities
- Churches, including Religious Counselling, Abuse and Directors & Officers Coverage
- Hairdressers including Malpractice and Aestheticians Coverage
- Funeral Directors including Malpractice Coverage

- Special Events, Rodeos, Concerts and Fair Grounds
- Amusement Parks, Water Parks, Go Kart Tracks and Carnivals
- Optometrists/Opticians including Malpractice
- Office Packages

As it approaches its 90th year of business, Grain Insurance continues to adhere to its proven philosophy of blending stable pricing with sound underwriting and loss control. The company continues to seek out opportunities where they exist, either through new product development, the addition of new lines of coverage or enhancements to existing products.

The ability to react quickly to opportunities continues to be a major advantage of Grain Insurance.

Grain Insurance remains committed to its business partners – the independent broker distribution force in Manitoba. Brokers are advised to take a look at the programs developed by Grain Insurance. The company is sure they will fit your clients' needs. #




**insure your success in the spotlight**

- SPORTS EVENTS
- SPORTS TEAMS
- PROMOTERS
- GAMING
- FILM PRODUCTION
- THEATRE & MUSIC
- FAIRS & FESTIVAL
- SPECIAL EVENTS

**We are interested in speaking to you about all entertainment books of business you may have.**

<b>Heather Moyer</b> Marketing Manager Tel. 416. 487. 7349 Fax. 416. 487. 0311 hmoyer@premierins.com	<b>Mark Teitelbaum</b> President Tel. 416. 487. 3900 Fax. 416. 487. 0311 mteitelbaum@premierins.com
--	---

**P. I. U. S.**  
INSURANCE UNDERWRITING SERVICES  
1111 Bloor St. West, Ste. 402, Toronto ON, Canada, M5S 1W5  
premierins.com



**Kim McKay is your insurance personnel expert.**

Please call **Kim McKay** at (403) 262-6630 – and I'll find **"The Perfect Fit."** for your needs.

You can rely on Kim of *The Network Corporate Search* to meet your insurance personnel needs. *The Network* specializes in the recruitment and placement of insurance professionals in permanent positions in Western Canada. We take pride in providing personal and individual service to all of our clients and candidates. With 21 years of experience, Kim can find **"The Perfect Fit."**

**the NETWORK CORPORATE SEARCH personnel inc.**

Suite 310, 505 - 8th Avenue SW Calgary, AB T2P 1G2  
Tel: (403) 262-6630 Fax: (403) 262-5150 Toll-Free 1-888-262-2212  
Email: kmckay@networksearch.net Website: www.networksearch.net



# Peace Hills Insurance – a Western Canadian success story



Following the vision of then **Chief Jim Omeasoo** and later his successor **Chief Victor Buffalo**, the Samson Cree Nation situated in the hamlet of Hobbema, Alberta, decided it was time to diversify and invest the Nation's oil and gas royalties. They acquired the dormant charter of the Edmonton Canadian Insurance Company and their dream was born.

As of July 1982, Peace Hills General Insurance Company was the first new insurance company to be chartered in Wild Rose Country in a quarter of a century and the first in Canada owned by a First Nation. The new company was licensed to sell all classes of insurance in Alberta, with the exception of hail and life insurance.

Samson Cree Nation enlisted the services of well-respected business owners and insurance entrepreneurs **Tom Sadd**, President of his own brokerage in Edmonton and **Rex Anthony**, owner of the Newfoundland Insurance Corporation in St. John's. The pair developed Peace Hills charter and business plan and hired the company's first president and Chief Executive Officer, **Bill Holt**, a very competent, well respected insurance executive in Edmonton. Bill eagerly accepted the challenge of staffing the office and signing two dozen independent brokers to come aboard and start offering Peace Hills products to Albertans.

Bill hired **Diane Brickner** and **Brenda Simioni** and together the trio proceeded to handle the day-to-day opera-

tions of the new company. Bill Holt is now retired from the industry, whereas Diane and Brenda remain with Peace Hills today. Diane succeeded Bill in 1990, becoming the first female President and CEO of a Canadian insurance company. Brenda was Peace Hills' first Personal Lines Manager and is currently a Personal Lines Corporate Underwriter and Business Analyst.

In May of 1997, **Lorne Rye** was dispatched from the Edmonton office to Winnipeg, Manitoba to open the company's first branch office outside of Alberta. Lorne recalls his excitement about gaining this kind of experience. The initial property business growth was very good, and in no time Peace Hills Insurance had recruited over 35 independent brokers. Lorne operated the Winnipeg branch, initially out of his basement, and later from a shared office space downtown. It was "hit and miss" from time to time, trying to rebuild an Alberta property platform in Manitoba, especially in a protective climate and in a province that is home to Wawanesa, Portage and Red River Insurance companies. Growth slowed considerably after Saskatchewan's Government Insurance (SGI) moved into the province with its very good, affordable product and with its great service. In October of 1999, Lorne moved back to Alberta where he works as a valued Peace Hills Insurance broker.

On January 1, 1999, **Sheldon Bos** took over as Regional Manager of the Manitoba Branch until its office closure on December 30, 2002.



• *Gail Routh is Branch Manager for the region encompassing Saskatchewan, Manitoba, Nunavut, Northwest Territories and Yukon.*



• *Melanie Powers is Business Development Advisor for the Manitoba area.*

In 2001 the insurer purchased a building on Edmonton's Jasper Avenue, which serves as the northern Alberta branch as well as the corporate head office. Peace Hills Insurance presently has offices in Calgary (1985), Vancouver (2000) and, as of September 2007, has re-opened an office in Brandon, Manitoba.

In 2007, gross written premiums for Manitoba increased by 16% to \$7,719,500 and policies in force increased by 10%, ending the year with 10,212. The gross loss ratio at the end of 2007 was 80%.

Now, with a staff of 160 employees serving the insurance needs of Western Canadians, the company writes premiums in excess of \$140 million annually. Personal Lines accounts for approximately 60% of revenue while commercial, automobile, property and farm premiums make up the remaining 40%.

"We don't follow a low cost provider strategy," says **Marvin Yellowbird**, chairman of the board. "The company's approach has been to provide a premium product and to focus on the delivery of superior personal service."

These premium products are distributed via 167 independent brokerages in Alberta, British Columbia, Saskatchewan, Manitoba, Nunavut, Northwest Territories and the Yukon.

Both Chief Jim Omeasoo and Victor Buffalo have created an amazing legacy for the Samson Cree Nation – one that they can be very proud of for years to come. #

# KIMBLEY SYSTEMS INC

premium finance software

Full featured software empowering insurance brokers to successfully finance a book of business internally, with existing staff and IT infrastructure.

**1448 Hillside Boul. - Boularderie, NS - B1Y 2V3**  
**(902) 544-0951 - Fax (902) 484-6408**  
**david.kimbley@ns.sympatico.ca**  
**www.kimbleysystems.com**

Call today to book a demonstration or acquire further information



1510 Wall St. Winnipeg, MB R3E 2S4  
 Ph: (204) 783-9086 Fax: (204) 783-8384  
 715-17th St. Brandon, MB R7A 5A1  
 Ph: (204) 728-8971 Fax: (204) 728-4314  
 E-mail: Office@firstonsite.ca  
 Website: www.firstonsite.ca

- ✓ 24 Hour Emergency Service
- ✓ Complete contents & building restoration
- ✓ IICRC Certified in Fire, Water and Mould Remediation
- ✓ State of the art restoration technology
- ✓ Certified Technicians and Trades People



Canada's Emergency Restoration Experts

Toll Free: (888) 315-9239



**Marine Division:**  
 Toll Free 1-888-645-8811  
 Fax (250)832-3222  
 Box 370  
 Salmon Arm, B.C. V1E 4N5

**Property & Liability Division:**  
 Toll Free 1-877-532-6864  
 Fax (604)532-6894  
 #200-20627 Fraser Hwy  
 Langley, B.C. V3A 4G4

## FEATURED PROGRAMS:

**SPECIAL EVENT LIABILITY**  
 For short term events Including liquor liability if needed;

**HOLE-IN-ONE**

**HARD TO PLACE HOMEOWNERS**

**BED & BREAKFAST PROGRAM**

**HIGH VALUE HOMEOWNERS PROGRAM**

**COMMERCIAL MARINE**

Rental/Charter/Tours, Boat Dealers  
 Marine Property & Liability

**ADVENTURE TOURISM LIABILITY**

For Recreation and Eco-Tourism

**COMMERCIAL PROPERTY &/OR LIABILITY**

**VACANT RISKS**

**MOTOR TRUCK CARGO**

**BUILDERS RISK**

**LIABILITY FACILITY - INCLUDING HOST LIQUOR**

**PLEASURECRAFT**

Pleasurecraft, PWC & Jet Boats

**www.beacon724.com**

# Calendar of Events

## JUNE-2008

- 30/1.....IBAC Meetings – Ottawa
- 2.....Lobby Day – Ottawa
- 6.....IBAM Executive Meeting
- 9/11.....Auto Broker Technical Course – Phase 3
- 9.....FOI Homestudy Exam
- 11.....IBAM Annual Golf Day
- 16/21.....FOI 5-Day Course
- 16.....MPI/IBAM Service Centre Meeting
- 17.....Young Broker Committee Meeting
- 17.....IBAM Membership/  
By-Laws Task Force Committee Meeting
- 20.....IBAM Executive Meeting
- 25.....IBAM Board Meeting

## JULY-2008

- 4.....IBAM Executive Meeting
- 9.....CAIB/CPIB Exams
- 14.....FOI Homestudy Exam
- 18.....IBAM Executive Meeting

## AUGUST-2008


- 1.....IBAM Executive Meeting
- 13.....FOI Homestudy Exam
- 15.....IBAM Executive Meeting
- 25/27.....Auto Broker Phase 1 – Winnipeg

## SEPTEMBER-2008


- 8.....FOI Homestudy Exam
- 10.....CAIB/CPIB Exams
- 12.....IBAM Executive Meeting
- 15.....CAIB 3 Discussion Group Begins – Winnipeg
- 16.....CAIB 1 Discussion Group Begins – Winnipeg
- 17.....CAIB 4 Discussion Group Begins – Winnipeg
- 18.....CAIB 2 Discussion Group Begins - Winnipeg
- 15/20.....CAIB 1 Immersion - Winnipeg
- 19.....Young Broker Golf Day
- 22/24.....Auto Broker Phase 3 – Winnipeg
- 22/27.....CAIB 3 Immersion – Winnipeg
- 26.....IBAM Executive Meeting

## LET TCIM FIGHT FOR YOUR BROKERAGE

(Years experience)



Bob (40)  
Gardecky



Marie-Anne  
Shewchuk (31)



Bill (52)  
DeJong




Karen (28)  
Fontaine




Remi (27)  
Pajot



Colette (34)  
Benamoff



Jim (40)  
Robinson




Chantal (11)  
Forrest




Peter (39)  
Harper



Gerry (36)  
Llewellyn



Jean (42)  
Fontaine




**THERE'S  
NO  
SUBSTITUTE  
FOR REAL  
EXPERIENCE**

**TRY  
OUR  
PROS  
ON FOR  
SIZE**



Man. / Sask. / East  
Ph: 204-925-8276  
Fx: 204-925-8279

**Trans Canada Insurance Marketing Inc.**  
www.tcim.ca



Alta. / B.C.  
Ph: 403-982-0200  
Fx: 403-982-0201



# Upcoming Education

## Auto Broker Technical Course

Phase 1 – August 25, 26 & 27, 2008 &  
Phase 3 – September 22, 23 & 24, 2008

Phase 1 – October 1, 2 & 3, 2008 &  
Phase 3 – October 29, 30 & 31, 2008

Phase 1 – November 5, 6 & 7, 2008 &  
Phase 3 – November 26, 27 & 28, 2008

## CAIB/CPIB

Exam Dates  
July 9, 2008  
September 10, 2008  
December 3, 2008

## Immersion Courses

**CAIB 1 Immersion** –  
September 15, 20, 2008

**CAIB 3 Immersion** –  
September 22, 27, 2008

## Discussion Group Classes

(Fall semester begins the week of Sep-  
tember 15th)

## Winnipeg Classes

**CAIB 1** – Tuesday, September 16, 2008  
**CAIB 2** – Thursday, September 18, 2008  
**CAIB 3** – Monday, September 15, 2008  
**CAIB 4** – Wednesday, September 17, 2008

Applications for courses enclosed.



## Rental Car Insurance: keep your customers in the know

For brokers, it's no secret: our **Rental Car Insurance** offers customers big savings, plus the best rental car protection they can buy.

But more customers need to know. Our surveys show some have never heard of **Rental Car Insurance**. After learning about it, they're so impressed they often ask why someone didn't tell them sooner.

So, here's a great opportunity for you. You can grow your sales of **Rental Car Insurance**, while looking out for your customers' best interests too.

Just remind them about their savings of up to \$25 daily, combined with the protection that only **Rental Car Insurance** offers.

**They'll thank you for it.**

Save up to  
**\$25** daily



**Manitoba  
Public Insurance**



## The buying process - in the driver's seat

By John Knotek, BMO Bank of Montreal®

Many principals are receiving phone calls on a regular basis from prospective buyers these days. The high number of calls is a testament to the good business opportunity that owning a brokerage is and where we are in the insurance cycle (i.e., good profitability, still decent premium levels). However, when receiving these calls some principals may not be completely clear on how to proceed with discussions (or not). The following is a very general discussion of some of the issues that typically arise in the context of a proposed sale of an insurance brokerage. It does not constitute, and should not be relied upon as, legal or business advice.

One fundamental issue that principals should be mindful of in potential sale situations is that vendors have far more to lose than buyers. In this regard, premature disclosure of the potential brokerage sale may carry significant risk for a vendor. These risks include buyer disclosure of information to the wrong people (for instance, a competitor) or potential harm to relationships with markets and employees if they become aware of a potential sale before the principal has the opportunity to communicate the benefits of a sale. Given this, vendors should be conscientious in protecting their brokerage and should never feel pressured by buyers into any action.

Typically, discussions begin with the two parties having a 'feeling out' period, during which mutual trust and general terms/principles are established. It is only reasonable

for a buyer to look for some information at this point so that they understand what they may be proposing to buy. However, it is also only reasonable for a vendor to protect their proprietary information in the best way possible. This is often accomplished through a Non-Disclosure Agreement ("NDA"). The NDA is a legal document that is designed to limit the disclosure of sensitive information. A vendor should engage legal counsel to determine when an NDA is appropriate and to obtain an NDA suitable for its needs. Generally, the NDA requires the buyer to maintain

**WINNIPEG BUILDING**  
WBD  
A DECORATING LTD.  
CONTRACTORS-ENGINEERS

**WINNIPEG FURNITURE**  
WFS  
SERVICES LTD.  
RESTORERS OF FIRE AND FLOOD DAMAGE

OVER 50 YEARS OF QUALITY & SERVICE

56 Ellen Street,  
Winnipeg, Manitoba, R3A 0Z7

## "By restricting discussions to one buyer so early in the discussions, the vendor may limit their ability to maximize value or to find the 'right' buyer."

the confidentiality of all information received from the vendor and to share information only with third parties (i.e. bankers, lawyers, accountants, who are equally bound by the terms of the NDA) that need access to the information to assist in the transaction assessment.

Prospective buyers may request modifications to a NDA or may provide their own. This is particularly the case with large corporate buyers that may be concerned with the potential to be accused of breaching the NDA for events that could occur under the normal course of business (i.e., loss of a vendor's customer to the potential buyer). What is included will depend on the circumstances (e.g. the market, the underlying business) and vendors really need to ensure they understand the implications of the NDA prior to signing it. While most provisions in an NDA are fairly standard, a requirement for an exclusivity period for discussions at this juncture is unusual. By restricting discussions to one buyer so early in the discussions, the vendor may limit their ability to maximize value or to find the 'right' buyer.

Regardless of who drafts the NDA, the vendor and their legal counsel should satisfy themselves as to the degree of protection the NDA affords, what potential liabilities are assumed and the other terms and conditions of the NDA. In particular, a vendor should be careful that information provided to the potential purchaser in this preliminary period does not have an express or implied warranty of adequacy, accuracy or suitability for the buyer's purpose. However, even with legal counsel and extensive reviews, keep in mind that an NDA does not give either party absolute protection. It is crucial to have a sense that the buyer is bargaining in good faith well in advance of an NDA, as quite simply it can be difficult to prove that terms of an NDA were violated and sue for damages.

While the type of information disclosed upon the execution of an NDA differs by each situation, typically detailed information is not shared, but

rather vendors may disclose generalized financial information, including premium or commission levels and profitability ranges over the past several years. Likewise, buyers may indicate the multiple ranges they may be willing to pay or what their long term intentions would be for the brokerage (i.e., amalgamate offices, drive efficiencies, migrate business to other markets etc.). In most cases these discussions will be fairly good indicators as to the probability of a successful transaction going forward. Provided information disclosure is only at the surface level, both parties are free to walk away at this point with little risk of negative ramifications.

To sum it up, with any buyer solicitations, principals should proceed cautiously, trust their instincts and use professionals to help formulate the right path. Ultimately, as an owner of a business that is in demand, principals are in the driver's seat. 📌

*Watch for the September issue of TMB for information on the next stage in discussions, the letter of intent.*



Contact information:  
E-mail: [john.knotek@bmo.com](mailto:john.knotek@bmo.com)  
Telephone: 416-927-5973

® Registered trade-mark of Bank of Montreal



EXPERT.EASE.

LET OUR EXPERIENCE WORK FOR YOU

At Crawford & Company (Canada) Inc., our people work with enthusiasm, energy and dedication to our clients and the projects we undertake. With a firm eye on detail, our approach to the handling of all files remains the same: every case receives the same unwavering commitment to quality, integrity and excellence. For more information, please contact us at [info@crawco.ca](mailto:info@crawco.ca).



[www.crawfordandcompany.ca](http://www.crawfordandcompany.ca)

# Andrew Yorke assumes Blue Cross helm



**O**n January 2, **Andrew Yorke** officially assumed the position of President and CEO of Manitoba Blue Cross. We wish to take this opportunity to introduce Andrew to readers

of *The Manitoba Broker*.

Andrew was born in Coventry, the home of Lady Godiva and a city of 306,000 in the midlands of England (153 km northwest of London). At the age of 11, he went off to boarding school in the south of England. He then pursued his post-secondary studies at the University of London Business School.

In 1980, Andrew followed his parents to Canada, making Toronto his new home. Three years later, he embarked on his insurance career, taking a job with Canada Life. In 1986, he moved to Manulife Financial, and then it was on to Mercer HR Consulting. In 1995, Andrew moved to Ontario Blue Cross as Chief Operating Officer. In 2000, he made a move to ETFS, with its head office in Sherbrooke, QC, as Senior Vice-President of Group Development. The year 2005 saw a move west, when Andrew rejoined Manulife Financial. Based in Calgary, he was Manulife's Regional Vice-President of Western Canada.

## Business priorities

Taking over the helm of a successful organization such as Manitoba Blue Cross, Andrew and his Executive team must walk that fine line between continuing to do what has taken the organization to the top of the industry and laying the basis for a successful future. How is this going to be accomplished?

According to Andrew, "We must ensure we are present in our key markets, which are currently Individual Health, Individual Travel, Group Health (where we are currently #1 in Manitoba) and Group Life. Our goal is to retain and grow as much business in this highly competitive marketplace as possible."

Andrew said the company will continue investing in the latest leading-edge technology. For example, the

organization is updating web services so brokers can obtain various insurance policies online. Electronic business facilitation for plan sponsors, members, brokers, and health and dental providers is a priority at Manitoba Blue Cross.

Manitoba Blue Cross is also pushing a strong invitation to Manitoba headquartered employers with employees in other provinces. The message says Andrew, is that "Our alliances with all of the Blues in Canada now allow us to share the more robust systems functionality available today. Combine this with our ability to slot member services such as claims pay-

ment and call centers into our sister Blues' regions and you get national scope with regional service specialization to address the varying provincial health environments – the answer for effective national benefits management for our clients."

Andrew added that Manitoba's economy is quite strong these days, which should work out favourably for the province's insurance industry.

## Blue Cross team

Now that he has a solid business quarter behind him, Andrew was asked to assess the Blue Cross team. He said, "I'm impressed. We have a very loyal and accomplished workforce made up of many long-term employees who understand exactly what clients are looking for in terms of health, life, and income protection plans."

He went on to say that he feels the Blue Cross employees are ready for the next stage in the company's development, and the challenges that entails. He added, "A company must continu-

ally re-invent itself in order to remain current. Our employees understand that ideal and embrace it.”

### Leadership that listens

Asked to define his leadership philosophy, Andrew said he and the management team spend a lot of time listening. Manitoba Blue Cross has a twenty member Leadership Team of which six are vice-presidents. Andrew said, “We follow a participative business culture. It’s definitely a bottom-up approach as opposed to a top-down approach. Our senior people are not as close to the market as our underwriters, for example, so we’d be foolish not to listen – and listen carefully – to them.”

travel insurance broker) and 12-year-old daughter Miranda (a student at Collège Louis-Riel) were very impressed with the friendliness of the people in their new home province, terming it “a very welcoming place.”

Andrew is chair of the Insurance Committee for the United Way and said the volunteer culture in Manitoba is second to none – “The last United Way campaign I worked on was in a city of comparable size to Winnipeg. Last year, it brought in \$4 million. Over the same period, Winnipeg’s United Way campaign brought in \$17 million. That’s pretty impressive.”

For enjoyment, Andrew enjoys golf and traveling. He also wants to get back into music. In business, Andrew is an acknowledged leader, but when it comes to music, he prefers to take a back seat – specifically the drummer’s stool. So if there are any garage bands out there in need of a drummer, you now know where to look!


On behalf of the Manitoba insurance industry and specifically the Insurance Brokers Association of Manitoba, we wish to take this opportunity to welcome Andrew and his family to Manitoba. #

Andrew went on to say, “Our employees who are closer to the market, in turn, must listen to customers and our brokers to receive direction. These frontline workers are the first to know what is working for us and what isn’t, and where changes need to be made and opportunities lie.”

The independent broker distribution force is, according to Andrew, Manitoba Blue Cross’s ‘bread-and-butter.’ He said, “There is no way we would have the reach we have without Manitoba’s broker force. Brokers have always been our lifeline to the buying public and they always will be.”

### Family impressed with Friendly Manitoba

The Yorke family is now happily settled in Manitoba. Andrew, wife Lori (a



**Aurora Underwriting Services Inc.**

**Aurora Underwriting Services Inc.**

570, 10310 Jasper Avenue  
Edmonton, AB T5J 2W4  
Tel: (780) 442-2240  
Toll-free tel: (866) 328-1314  
Fax: (780) 428-8143  
Toll-free fax: (866) 428-8143

**Commercial Wholesale**

**BROKER FOR BROKERS**


Property • CGL (incl. Truckers)  
Cargo • COC • Umbrella/Excess  
Auto Physical Damage (incl. Logging)  
Special Events • CEF • Aviation  
High Value Homes • Fine Arts • Cross Border  
• Product Recall • Stand Alone Crime

Please visit our website at [auroraunderwriting.com](http://auroraunderwriting.com)

# Loss Of Use Made Easy.


If your customer needs a rental car after an accident or theft, pick Enterprise and experience the difference.

- Great selection of newer vehicles
- Direct bill MPI
- Free pick-up from home, office or repair shop
- 18 convenient locations throughout Manitoba



enterprise.com • 1 800 rent-a-car

Pick-up is subject to geographic and other restrictions.

Endorsed By 

**Just dial 1 800 rent-a-car.**



# Ken McCrea — homegrown head of Wawanesa

**T**he Wawanesa Mutual Insurance Company's new President and CEO **Ken McCrea**, like his organization, has his roots in Manitoba. A native of Winnipeg, Ken grew up in the Fort Garry area and graduated from the University of Manitoba with a B.Comm. (Hons.) degree.

Fresh out of university, Ken articulated with Price Waterhouse (now PriceWaterhouseCoopers LLP), obtaining his CA designation. While with Price Waterhouse, Ken worked closely with a client that he grew to admire very much. That client was Wawanesa Mutual, and he joined the insurance leader in 1980 as its first internal auditor.

Ken then moved to another division of the company, Wawanesa Life, as Assistant Controller, eventually becoming Chief Operating Officer. In 2004, he moved back to Wawanesa Mutual as Chief Financial

Officer. At the company's AGM in May 2007, Ken was named President and CEO succeeding the retiring Gregg Hanson.

Committed to the philosophy of "a united industry is a strong industry," Ken has served on a number of industry boards, in past years with the Canadian Life and Health Insurance Association (CLHIA) and currently with the Insurance Bureau of Canada (IBC).

### **Steady as she goes**

Over its 112-year history, Wawanesa Mutual has grown into one of the most respected insurance companies in Canada and North America. A slow and steady pace has characterized the firm's impressive growth. Ken sees no reason to change this corporate culture. He tells TMB, "We are looking for steady, measured increases in market share over the long run. This approach has worked for us in the past,

it's working for us today and it will work for us in the future."

Ken wants to ensure that Wawanesa Mutual consolidates its recent and upcoming growth. He is determined that its operating infrastructure – including products, underwriting and information systems – keeps up with the company's size and complexity, so that it continues to run as a "well-oiled machine."

A large focus will be in the area of information technology – always a daunting task in the insurance industry. Ken points out that, after a few challenges with new system development, Wawanesa has recognized the need to ensure existing systems are functioning well for the time being and has committed resources to doing so. However, the company will soon be developing a system replacement strategy that will probably follow a 'component approach'



## **First General Services**

*The Insurance Restoration Specialists*

**Disasters Are Unpredictable,  
Our Response Is Not.**

*First in Service, First in Response, First in Education, First in Technology*

Phone: 477-0560 Fax: 477-0561 Toll Free: 1-866-455-0560 E-mail: fgswpg@mts.net

Website: [www.firstgeneral.ca](http://www.firstgeneral.ca)

(changing the system one section at a time). This way, it can focus on more manageable projects of shorter duration. A current project is the Broker Portal Initiative, distinct from Wawanesa's core systems, which will ideally provide full insurance policy transaction connectivity with brokers.

Under Ken's leadership, Wawanesa Mutual will continue to give back to all communities in which it operates. According to Ken, "With the support of the Board of Directors, the Company has expanded its philanthropic efforts for 2008 and a large portion of that will go to its home region – Winnipeg and other points in Manitoba."

### Away from work

Ken is a committed family man. He and Charlene, his wife of 31 years, have two children. Son Brent (25) is a Red River College grad who works in the area of computer technology. (Brent's wife Sarah is a recent graduate of the University of Winnipeg and is embarking on a teaching career.) Ken and Charlene's daughter Tracy (22) just graduated from the University of Manitoba's Asper School of Business and is in the formative stages of her business career.

Winters will find Ken taking part in his favourite sport, curling, usually at his home rink, the Pembina Curling Club. In the summer, Ken and the

family enjoy riding ATVs and relaxing at the family's cottage retreat near Woodridge, Manitoba.

### In conclusion

With a year under his belt as head of The Wawanesa Mutual Insurance Company, Ken still finds his position "challenging while, at the same time, a whole lot of fun." He says it's a joy to go to work everyday knowing he is surrounded by a great group of committed people who all realize that Wawanesa Mutual isn't just an insurance company, but a special Manitoba institution. Ken says their resulting sense of responsibility makes him proud to be their leader. #



**ACS** ADVANCE CLAIMS SERVICE

A Division of Advance Electronics specializing in insurance replacements for Consumer & Commercial electronics.

## Insurance replacement made easy.



### our staff

The Advance sales staff is dedicated to providing **accurate information** and **hands-on demonstrations** of the very latest in electronics.



### our service

Advance includes **prompt Delivery & Setup** anywhere in the city with your purchase. We ensure all components are correctly connected for optimum performance.



### our support

Advance Technical Services, Advance's own winnipeg-based service facility offers "Advance customers" priority service.



**Joe Smeets**  
Insurance Claims  
9 years with Advance  
jsmeets@advance.mb.ca

**Advance** electronics

Providing the Insurance Industry with a high level of **expertise, value** and **customer service.**

**Prompt, Accurate, Competitive Quotes.**

**We're easy to reach. Call us at 786-6541**



There is **a legacy** that comes from over a century of looking toward the future without ever forgetting where you came from. It is one **of strength, stability and service.**



**Wawanesa Insurance – rooted in tradition, growing with the times.**



**Wawanesa**

[www.wawanesa.com](http://www.wawanesa.com)



# Liberal Party Fundraiser

On February 22, IBAM Board members were prominent and carried the message for Manitoba's independent general insurance brokers. 🇩

*IBAM next Political Action functions are the Canadian Club Luncheon on June 17 featuring the Stéphane Dion (Liberal Party of Canada Leader and Leader of the Official Opposition) and the Progressive Conservative Party Dinner on June 23. IBAM has tables at both events.*



*(L-R) Cindy Gilroy-Price, Stéphane Dion (Liberal Party Leader / Leader of the Official Opposition), Ray Simard (MP – St. Boniface), Pam Gilroy-Rajotte (IBAM Vice-President) and Vince Chorney (IBAM Director).*



## 9th annual Young Broker Golf Day

Industry duffers will be excited to hear that the 9th 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. Young Broker Golf Day registration is enclosed.

## Premier's Breakfast

On May 22, IBAM members attended this important event.



*(L-R) CEO Dave Schioler, Hon. Ron Lemieux (Minister of Infrastructure & Transportation), IBAM VP Pam Gilroy-Rajotte and IBAM President Wade Garriock*

## Young Broker Education Day

Mark your calendars!

November 14, 2008,  
in Brandon at the Victoria Inn.

Watch the IBAM website for updated information  
– [www.ibam.mb.ca](http://www.ibam.mb.ca).



## Reach our Advertisers

COMPANY	PAGE	PHONE	WEBSITE
Advance Electronics	47	204-786-6541	www.advance.mb.ca
Aurora Underwriting Services	45	866-328-1314	www.auroraunderwriting.com
Bank of Montreal	7,26	416-927-5973	www.bmo.com
Beacon Underwriting	39	888-645-8811	www.beacon724.com
Belfor Restoration Services	29	204-774-8186	www.belfor.com
BSI Insurance Brokers	16	204-758-3408	www.bsimb.com
Canada Worldwide Underwriting Agencies	4	403-263-4666	www.canadaworldwide.ca
Crawford and Company	43	416-364-6341	www.crawfordandcompany.ca
Cunningham Lindsey	21	403-571-2050	www.cunninghamlindseycanada.com
Enterprise Rent-A-Car	45	204-478-7800	www.enterprise.com
First General Services	46	204-477-0560	www.firstgeneral.ca
FirstOnsite Premiere Division	39	204-783-9086	www.premieredkc.ca
G.Woodward Restoration Services Ltd.	23	204-783-6266	
Grain Insurance & Guarantee	8,28	204-943-0721	www.graininsurance.com
Group Medical Services	30	204-489-9140	www.gms.ca
Guarantee Co. Of North America	22	416-223-9580	www.gcna.com
ING Insurance Co.	8, 51	204-944-7350	www.ingcanada.ca
James Dube Spraggs Adjusters Ltd.	23	204-985-1200	
Kimbley Systems	39	902-544-0951	www.kimbleysystems.com
Manitoba Blue Cross	8,13	204-775-0161	www.mb.bluecross.ca
Manitoba Public Insurance	41	204-945-8097	www.mpi.mb.ca
Paul Davis Systems	17	204-586-1684	www.pds.ca
Peace Hills Insurance	3, 8	800-272-5614	www.peacehillsinsurance.com
Portage Mutual Insurance	8, 12	800-567-7721	www.portagemutual.com
Premiere Insurance Underwriting Services	37	416-487-3900	www.premiereins.com
Red River Valley Mutual Insurance	7, 30	800-370-2888	www.redrivermutual.com
South Western Group	21	416-620-6604	www.swgins.com
Sovereign General Insurance	19	204-982-1287	www.sovereigngeneral.com
Special Risk Insurance Brokers Ltd.	20	604-541-9799	www.srib.ca
Swiss RE	52	416-217-5550	www.swissre.com
The Network Corporate Search	37	403-262-6630	www.networksearch.net
Totten Insurance Group	2	519-668-6111	www.tottengroup.com
Trans Canada Insurance Marketing Inc.	40	204-925-8276	www.tcim.ca
Wawanesa Insurance	48	204-824-2132	www.wawanesa.com
Winnipeg Furniture Services	42	204-942-3511	www.wpg.bldg.com

my condo™

# not *your* typical HOME not *your* typical INSURANCE



## Welcome to *my* condo™

The growing condo market, plus above-grade condominium coverages, equals a tremendous opportunity to build your book of business, from the condo to recreational properties, travel insurance and more.

## Highlights

\$500,000 protection for the coverages unique to condo living – upgrades, unit coverage and loss assessment (\$1 million also available).

Less worry for your customers if there is a claim with more coverage than before, including:

- Additional living expenses if they are required to live elsewhere, including maintenance fees
- Temporary membership fees, if customers had access to fitness facilities in their condo
- Storage locker contents coverage
- Upgrades made by the current or previous owners
- Your customers' condo unit
- Loss Assessment, covering the owners' share of damage to common elements

Please contact your ING Insurance representative if you have any questions or visit us at [www.inginsurance.ca](http://www.inginsurance.ca)

# We cover errors and omissions in 10 provinces, 3 territories, 6 time zones and 2 languages.

## Commercial Insurance: Professional Liability

Swiss Re is Canada's largest provider of Insurance Agents and Brokers' E&O coverage. We insure the majority of all licensed insurance agents/brokers in Canada. For over 40 years, we have provided security to Canadian Insurance Agents and Brokers. No one has more experience or is as committed to responding quickly and consistently to your needs. Ten provincial insurance broker associations across Canada endorse us. Here's why: broad coverage, local underwriting and claims managed in Toronto, defense by lawyers experienced in handling suits against agents and brokers, loss control services and tips.

Swiss Re's Commercial Insurance protects insureds with specialized needs in niche markets in the US and Canada. Products include property and casualty insurance, professional liability insurance, excess medical expense and risk management services. Swiss Re's Commercial Insurance has served the primary insurance community since 1908 and is committed to providing service, creative solutions and security for its clients.

So contact us – whatever your time zone  
Endorsed by



T +1 800 204 5649  
T +1 204 488 1857  
F +1 204 489 0316  
www.ibam.mb.ca  
205-530 Kenaston Boulevard  
Winnipeg, Manitoba R3N 1Z4

Expertise you can build on.

Swiss Re



Coverages underwritten by member companies of the Swiss Re Group. Certain coverages not available in all provinces. Some coverages may be written on a non-admitted basis through surplus lines brokers.