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VOLUME 17, NUMBER 2, JUNE 2009

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Introducing President Scott Andrew



4th generation insurance exec assumes helm of IBAM

Virden's **Scott Andrew** wears many hats over the course of a business day (see sidebar) and he recently added another. At IBAM's AGM on April 30, Scott was elected President of the Association for 2009-2010.

Here, he discusses his new responsibility.

The Manitoba Broker – As a fourth generation broker, how meaningful is it to become President of IBAM?

Scott Andrew – I suppose there is a certain amount of pride that comes from having a strong family history in the business. To tell you the truth, it's even more important to me to have been selected by my industry peers and partners.

TMB – What was the most important lesson passed down by prior generations?

SA – The biggest lesson would have to be fairness – in dealings with business partners, employees, customers or trading partners. Without fairness, it isn't possible to run a successful family unit or partnership or a business for the long term. Growing up in our family unit it was evident to all (the boys) that mom and dad demonstrated the principle of equality in their boys.

TMB – Can you describe your early years in the industry?

SA – I missed those early "junior" experiences that many people had who grew up in the industry – the sweeping of the floors, the emptying of garbage cans and such. I left that to my brothers **Todd**, **Brock** and **Blair**. As a youngster, the insurance industry never held much interest for me. As an adult, I

spent 1982 to 1990 involved in heavy construction and flying bush planes. I came 'out of the bush' in August of 1990 to assist my dad **Bob Andrew** and my brothers Blair and Todd during a particularly hectic time at the brokerage. I planned on helping them only for a six-month period, because as I told my dad, "Insurance isn't challenging enough for me." You know, he filed that quote away and one day in 1993 (three years later!), after I had become a managing partner in the brokerage, he came into my office, looked at me between the stacks of paper on my desk, smiled mischievously and asked, "So, is it challenging enough for you now?"

TMB – Can you give us a quick history of the Andrew family involvement in the business leading up to today?

SA – My great-grandfather, **Robert Andrew**, established the brokerage in 1913, operating out of the back of a tailor's shop in downtown Virden, and worked at it until his death in 1946. My grandfather, **Vern Andrew**, began working at the business upon his return from the War in 1945. He purchased it in 1946 and operated it until he passed away in 1961. My father began working at the business in 1956 and ran it for the next 35 years with his wife, my mom **Marjorie Andrew**. Todd, Bob and Marjorie's eldest son, joined Andrew Agencies in 1984, while youngest son Blair joined in 1987. As mentioned, I joined in 1990.

In 1993, Todd, Blair and I decided to purchase the business. Unfortunately, Todd passed away unexpectedly later

that year. Dad retired in 1996 and passed away in 2003. Brock, the third son, had followed the family's passion for flying, joined the military and became one of the renowned Snowbirds. In 2001, he gave up "his" CF-18, retired from the Armed Forces and joined the company. His military training came in handy when he restructured our organization to what we have today, where each partner has specific responsibilities and no one is stepping on anyone's toes.

Mom, although she retired in 1998, still comes in as a temp occasionally and makes sure we're behaving ourselves. One of Todd's children, Tyler Andrew, has been working as an application developer at Custom Software Solutions – he is the fifth generation of our family to work in the family enterprise.

TMB – What do you see as the prevailing issue facing the industry?

SA – The theme for our recent Conference was "Leading Change" and I believe that is at the core of the biggest issue facing the industry – championing change with brokers' regulatory partners and business partners in the best interest of consumers.

TMB – A president is only as strong as the team around him. What can you tell readers about your IBAM team?

SA – The Executive and the Board are made up of smart, hard working, fun-loving, and challenging individuals. I thrive on their collective and individual intelligence and sense of humour.

In the office, we have a couple of new staff members in **Margaret Hudson** and **Denise Moreau**, who fit

"Andrew Agencies has been an institution in Virden since 1913."

in quite nicely with **Tammy Shpak** and **Dave Schioler**. It has been a great experience working with them. As our Chief Executive Officer, Dave has proven to be engaging, interactive and challenging, and always quick with a laugh. We're lucky to have him.

TMB – What can you tell readers about IBAM's new "first family?"

SA – My wife Jennifer, also an independent business owner, and I will be celebrating our 20th anniversary in August. We have three children: Hayden (6), Tyson (5) and Samantha (3). We don't have a Portuguese Water Dog like President Obama, but we do have a 16-year-old West Highland Terrier named Misty Isle of Sky and a 13-year-old Yorkie, Hagus McTavish.

TMB – How does President Andrew enjoy spending his leisure time?

SA – What leisure time? Jennifer and I enjoyed our "spare time" in days prior to the kids coming along. These days, we're always on the run with hockey practices and the like. I do enjoy working on my laptop in the kitchen watching the kids grow up. I also still get a kick out of flying. I've maintained my pilots licence and continued to upgrade over the years. I now hold an Airline Transport Pilots licence with an Instrument rating. We use our latest plane (a Cessna 206 on edo amphibian floats - see cover) for work purposes quite a bit, flying over 300 hours a year. We recently added a float plane to the fleet, so I can get back to the bush flying! ✈

New prez enjoys being "Mr. Fix-it"

New IBAM president Scott Andrew is CEO of Moston House Ltd. Group of Companies, a business entity that oversees insurance brokerage Andrew Agencies, insurance software provider Custom Software Solutions Inc. (CSSI) and high-speed data and voice communications provider RFNow Inc.

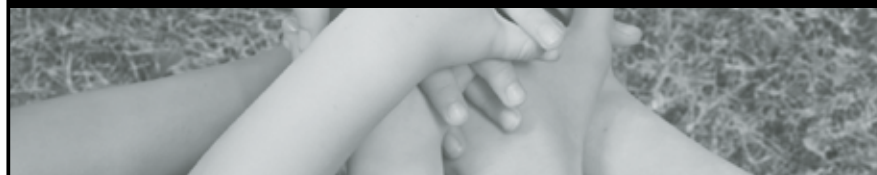
Scott's business partners include his brothers **Brock Andrew** (COO



President Andrew's treasures:
(L-R) Samantha, Tyson and Hayden



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For further information contact Blair or Scott Andrew.

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SCOTT ANDREW!

Wishing you much success
in your term as
IBAM President.



"Without fairness, it isn't possible to run a successful family unit or partnership or a business for the long term."

for CSSI) and **Blair Andrew** (VP Operations for Andrew Agencies), **Robert Eslinger** (CFO for all the companies), **Jacy Whyte** (VP Financial Services for Andrew Agencies and VP of Marketing, CSSI), **Clint Smith** (Operations Manager, Andrew Agencies).

His executive group is rounded out with **Bill Murray** (VP of Sales at CSSI), **Tom Whittle** (Infrastructure Manager at RFNow) and **Richard Murray** (head of Designing and Planning at RFNow).

Andrew Agencies has been an institution in Virden since 1913. Besides insurance, the brokerage also offers clients real estate, financial and travel services. Over the years, the business grew steadily and, in 2008, Andrew Agencies acquired Westpark Insurance. It now has 10 offices in two provinces: Virden, Elkhorn, Miniota, Ste. Rose Du Lac, Russell and St. Lazare in Manitoba; and Moosomin, Rocanville, Maryfield and Carlyle in Saskatchewan.

Custom Software Solutions Inc. is an insurance industry software company formed in 1991. Its products have evolved over the years to fill a gaping need in the insurance industry – a seamless software system that could connect insurance companies to the brokers who were selling their products. Starting in 1995, management from Andrew Agencies worked closely with a pair of brokers, **Brent** and **Craig Eldstrom**, founders of CSSI, helping shape the direction of the product. This led to partnering in Custom Software Solutions Inc. in 1997. The team at CSSI combined its insurance expertise with its software expertise to create proven Broker products, The Broker's Workstation,

Congratulations
Scott Andrew!

Wishing you much success
as IBAM President



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The group of companies employs over 100 people. There is an efficient division of labor between the partners that enables Scott, as CEO, to concern himself with the big picture and not get tied down with day-to-day details. "It's thanks to our efficient organization (implemented by brother Brock) and my hard-working partners that I'm able to be away from the office for IBAM business," said the new President. 🍀

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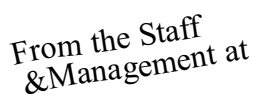


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IBAM Board of Directors for 2009-2010



(L-R) Front row: Tara Channmartin, Lori King, Greg Barrows, Wade Garrick, Pamela Gilroy-Rajotte and Russell Wasnie.
Back row: Curtis Wyatt, Scott Andrew, Keith Jordan, Dave Schioler, Peter Tessier, Vince Chorney and John McDonald.

2009/2010 IBAM Board of Directors



Scott Andrew President

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 (5) and Samantha (3).

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



Wade Garriock Chair & Past President

Wade started in the Insurance industry 18 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 seven years running their commercial department. Wade spends time at all of his four Winnipeg locations, however his downtown location is where he calls 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 15

years, yet his family's involvement goes back much further. Both Wade's grandfather (Doug in 1965) and father (David in 1985) have been IBAM President with Wade's father then going on to serve with IBAC.

As well as volunteering for numerous organizations, Wade has sat on the Board of LITE (Local Investment Toward Employment) and 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 (4 years) and Elle (3 years). 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.



Pamela Gilroy-Rajotte President-Elect

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 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 family, especially their young nieces.



Peter Tessier Vice-President

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 back-packing 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.



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.

He is actively involved in all areas of the business including, auto, residential, farm and commercial insurance. 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 is an avid outdoorsman, however his true passion is building, managing and protecting all aspects of clients' wealth and wellbeing.



Tara Chammartin,

Tara began her career as an insurance broker in 1994 and has been with Rempel Insurance Brokers Ltd.

since 2001, in her role as Operations Manager. Tara achieved her Canadian Accredited Insurance Broker (CAIB) designation in 2001, and continues on as a course facilitator for the CAIB Program.

She has been very involved with IBAM over the last 10 years, as an original member of the Young Broker Network Committee, Professional Development Committee and the IBAM Conference Committee.

Tara and her husband Roger reside just outside Winnipeg, in Grande Pointe, and have a very sports avid 12-year-old daughter, Cortney. Tara enjoys playing volleyball, baseball and is eager to learn a little more about the game of golf.



Vince Chorney, CAIB

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, CA

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 11 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 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.



John McDonald

John has been married to Louise since June 11, 1966. They have two sons ages 37 and 34 and a daughter, 24.

John got into the insurance industry in Toronto with Mutual Life in 1972 and was named Rookie-of-the-Year. After five years of not liking Toronto, John and Louise decided to return to Manitoba (John comes from a farm near Strathclair and Louise is originally from Gimli).

Working at Xerox in Winnipeg, John soon moved to Brandon to open his own business. However, the insurance industry was in his blood and he became a Sun Life agent. He later moved back to Winnipeg and joined Excelsior Life. During this time, the opportunity arose to join forces with Earl and Rhoda Cook as their life agent, and he proceeded to get his general license.

John's farm background means he does most of his business within the agricultural community. That led him to Ranger and eventually to BSI in 1995. In that time, he obtained his CAIB designation.

John has been on the board of Big Brothers of Brandon and the Kinsman Club of Brandon. He served as deacon in his church and on two different church building committees. Currently he sits on a federal area riding board and on the board of Hockey Ministries (Winnipeg). John has been heavily involved with hockey as a player and WHL scout, and has coached for almost 30 years including three years of Junior A and Major Junior.

John and Louise are currently empty nesters and loving it.



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 17 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.

2009/2010 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 (13) and Taylor (12). 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.

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David Schioler Chief Executive Officer

Dave Schioler holds a Masters in Business Administration from Queen's University School of Business, a Law degree from Dalhousie Law School and Bachelor of Arts (HONOURS - Political Studies) and Bachelor of Education degrees, both from the University of Manitoba.

A former professional hockey player and a lawyer of 18 years, Dave has spent the last decade as an executive with internationally recognized, Canadian business interests, including his current role of the past 4 years as Chief Executive Officer of the Insurance Brokers' Association of Manitoba, (IBAM). In 2006, 2007 with his executive team and again in 2008 with young Association members, Dave was featured in the Winnipeg SUN's "Manitoba Profiles in Business Excellence." An "Associate" of the prestigious 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, St. James-Assiniboia Chamber of Commerce and other organizations. A four time Provincial "Achievement in Sports Excellence" award winner, Dave has for a number of years 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 Schioler was born in Montreal, Quebec on July 17th, 1957. #

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IN THE NEXT ISSUE OF



THE MANITOBA BROKER ...

- IBAM HOSTS IBAC MEETINGS
- 2009-2010 EDUCATION CALENDAR
- IBAM TEAM IN NEW IBAM OFFICE



2009 CONFERENCE, AGM & TRADE SHOW REVISITED



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PRESIDENT'S DINNER
(L-R) PREMIER DOER, BOB
SOKALSKI (PITBLADO LLP) AND
IBAM'S CEO DAVE SCHIOLER



DAVE SCHIOLER & WIFE
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CANADIAN TENORS



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– Julie Notley Guevarra, MIG Insurance

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– Dave McDonald, Minnedosa Insurance

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– Peter Tessier, Waggoner Insurance

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– Derrall Farmer, Western Financial Group

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– Brian Gilbert, MIG Insurance

Awards Lunch



2008 GEORGE E. WILSON AWARD WINNER FOR HIGHEST CAIB MARK IN MANITOBA, DANIELLE DERKSEN (NEWMAN HAND INSURANCE), RECEIVED HER AWARD FROM IBAC PRESIDENT PETER FREDERICKS (L) AND IBAM PRESIDENT SCOTT ANDREW



2007-08 HIGHEST CAIB MARK IN CANADA WENT TO HARVEST INSURANCE'S SHAUNA DOERKSEN.



2008 NEIL ANDREWS AUTO BROKER TECHNICAL COURSE'S HIGHEST MARK RECIPIENT, MICHELLE HEINRICH (COUGHLIN INSURANCE), RECEIVED HER AWARD FROM MPI'S DANIELLE STOTT (L)



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INSURANCE EXECUTIVE PANEL



(L-R) SHAWN DE SANTIS, DEREK ILES, BRIAN ESAU, GEORGE COOKE, KEN MC CREA, RANDY CLARK



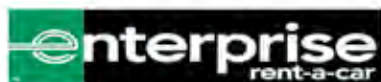
CBC'S DIANA SWAIN, MODERATING THE INSURANCE EXECUTIVE PANEL



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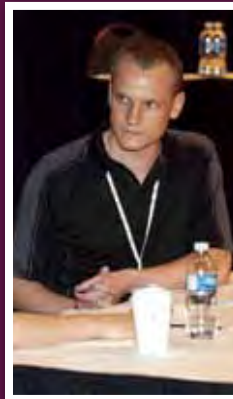


PRESENTER HUW WILLIAMS OF IMPACT PUBLIC AFFAIRS HAD A CAPTIVE AUDIENCE

EFFECTIVE LOBBYING



PETER TESSIER CONSIDERS THE CASE



BRETT MCGREGOR LISTENS INTENTLY



BILL GANGE OF GANGE GOODMAN & FRENCH (R) LED THE MOCK TRIAL

MOCK TRIAL



T.J. McREDMOND IN A LIGHTER MOMENT



KATRINA HUEGING IS QUESTIONED BY COUNSEL

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Message from IBAM Staff

A huge "THANK-YOU" from the office staff goes out to all IBAM members for making the Conference so terrific this year.



TAMMY SHPAK TOOK A BREATHER BEFORE HAULING UP THE PRIZE OF A SET OF GOLF CLUBS

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In the media...

The Garriock family (Garriock Insurance) was the cover story in the April issue of Canadian Insurance.



Political Action



(L-R) Irwin Kumka and Pamela Gilroy-Rajotte politicking with Federal Liberal Party Leader Michael Ignatieff at joint Manitoba/Winnipeg Chamber of Commerce luncheon (Friday, March 20).



Premier Gary Doer told delegates to the '09 Conference how integral their industry was to the economic and social fabric of Manitoba.



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TMB following brokerage growth

<i>Activity</i>	<i>TMB Issue</i>
Ranger Insurance acquires Watt Insurance	June 2009
Andrew Agencies acquires Westpark Insurance	September 2008
Lakeview Insurance acquires Community Insurance	September 2008
Lakeview Insurance acquires Martinsville Insurance (SK)	September 2008
BSI acquires Niverville Insurance	March 2008
Horizon Insurance acquires Whiteshell Enterprises	March 2008
Horizon Insurance acquires Eastman Insurance	March 2008
Horizon Insurance acquires LdB Insurance	March 2008
Horizon Insurance acquires Stewart Greenslade	March 2008
Garriock Insurance acquires Landa Insurance	March 2008
Lakeview Insurance acquires Wayne Esau Insurance	March 2008
MIG acquires Pedden Agencies	March 2008
MIG acquires Capital Insurance	March 2008
Ranger Insurance acquires Flanders Insurance	December 2007
Dowling Insurance acquires Westport Insurance	June 2007
Four Corners Associates merger (Tycoles & Ward)	March 2007
BSI acquires Loewen Insurance	March 2007
BSI acquires Clearspring Insurance	March 2007
Coughlin Insurance acquires C.W. Pooler	December 2006
MIG acquires Patrick Insurance	September 2006
McMillan Agencies acquires Bird's Hill Insurance	September 2006

Ranger Insurance purchases Watt Insurance

Ranger Insurance Brokers Ltd. announced on April 22, 2009 that they have purchased all of the shares in V. Watt & Associates Ltd. (Watt Insurance), a long standing insurance broker in the province of Manitoba. Watt has operated as an independent broker in Manitoba for over 45 years, with a great mix of commercial, personal and auto insurance customers.

Gary Watt, former President and CEO of V. Watt & Associates Ltd., will continue to work in the industry with Ranger Insurance.

Kevin Neiles, President and CEO of Ranger, said, "We are extremely pleased with the acquisition of Watt Insurance and especially pleased that Gary Watt has agreed to join Ranger to look after key commercial accounts. The business that we have acquired is a great fit with Ranger's position as a leading provider of insurance and risk services. The purchase of Watt strengthens our position in the Manitoba marketplace."

With this acquisition, Ranger has more than doubled its volume over the last three years through a combination of organic growth and acquisition. Ranger

now has eight locations in Winnipeg and one in Norway House. Ranger will continue with this growth strategy while maintaining its commitment to delivering the highest quality insurance and risk services to its clients.



Kevin Neiles

Crossroads Insurance Grand Opening

On Saturday, May 9, Crossroads Insurance hosted a special celebration at its St. Vital brokerage (the company has a second site on Keewatin Street). The event was a combined Grand Opening, Customer Appreciation Day and fundraiser for The Children's Wish Foundation.

According to Crossroads Vice-President **T.J. McRedmond**, "We desperately needed more space and the new office works out nicely. It's in the same mall as our previous office (St. Vital Square mall), but it's bigger and offers better exposure for signage."

T.J. told TMB that the new office has been in use since last September and employees and customers alike give it a big "thumbs-up."

The event on March 9 was aimed at the entire family with horse rides for the kids. "It was just our way of saying, 'We truly appreciate your business and support,'" added T.J. At the same time we had the opportunity to show off our new office and raise much-needed funds for a very deserving non-profit organization that does outstanding work in the community."



T.J. McRedmond presents cheque to Maria Toscano, Chapter Director for The Children's Wish Foundation.



Fun, fun, fun.



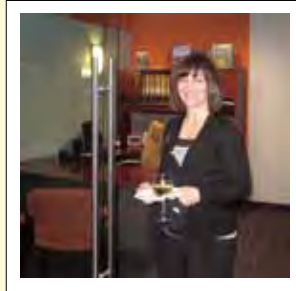
MP Shelly Glover (left) was in attendance.



Thanks for coming!

More from MIG

As reported in the last issue of TMB, MIG Insurance held the Grand Opening of its new head office in Portage la Prairie on March 26. Here are three photos from that fun-filled event:



MIG's Susan Gilbert



MIG's Brian Gilbert



Brian Gilbert, new IBAM President Scott Andrew and Robert Eslinger (Andrew Agencies)

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Ranger Insurance brings *giving* to a whole new level

The 100-plus staff members at the nine Ranger Insurance locations in Winnipeg are committed to giving, both collectively and individually.

As a business entity, part of Ranger's corporate philosophy is a commitment to the truth that *when businesses give back to their communities, they make an important investment in the future*. At the corporate level, the brokerage assists numerous charities annually, with a focus on those charities that enrich the lives of Manitoba's children and youth.

Corporate level

Ranger's biggest commitment as a corporation is to the Manitoba Moose Yearling Foundation, the non-profit arm of the Manitoba Moose Hockey Club, which raises funds for 27 different children's charities and events. Since its inception in 1996, the Yearling Foundation has raised and disbursed over \$2 million. Last year, some of these included Special Olympics,

the Movement Centre, Central Speech & Hearing and Riding for the Disabled. The Yearling Foundation also worked with Moose owner **Mark Chipman** on his effort to provide inner-city kids with the opportunity to play hockey.

Ranger's President and CEO, **Kevin Neiles**, sits on the Foundation's Board of Directors. He told TMB that two annual events are keys to the Yearling Foundation's fundraising efforts: Ranger Insurance's Charity Golf Classic and The Manitoba Moose Yearling Foundation Gala Dinner – and Ranger Insurance management and staff are front-and-centre at both events.

The Ranger Insurance Charity Golf Classic has raised \$250,000 over the years (almost \$40,000 last year). This year's event will take place Tuesday, June 16 at Glendale Golf & Country Club. The Texas Scramble format kicks off at 10:00 a.m. with a Shotgun Start.

Ranger Insurance was once again the Title Sponsor at the 2009 Manitoba Moose Yearling Foundation Gala Dinner. The event was held at ice level at the MTS Centre on March 4. CBC Sports announcer **Scott Oake** emceed, while entertainment was provided by popular Canadian country music star **Paul Brandt**.

Kevin Neiles emphasized that there were other corporate donations to charities outside of the Yearling Foundation. He said, "our staff brought in over \$6,500 for Ronald McDonald House, Winnipeg Harvest, Children's Wish Foundation and Malaria No More through various donations and fundraising events. And, of course, all of our offices are very involved in supporting local community teams and events."



Other groups that have benefited from Ranger Insurance's generosity include Winnipeg Harvest, Canadian National Institute for the Blind, Samaritan's Purse, St. Amant Centre and Cancer Care Manitoba.

Employee level

While Kevin Neiles is justifiably proud of his brokerage's corporate efforts in the area of charitable giving, he is even more impressed with the efforts emanating from the ranks of Ranger employees. He pointed out, "Our entire 'giving back to the community' effort is driven by the employees."

Kevin explained that Ranger's Employee Incentive Program involves dividing employees into six groups, each of which works as a team to improve business, to solve problems, to promote the Ranger brand, and so on. An important component of the program is "giving" – each group must work on a charitable project of its choosing. Recent examples include providing a special bike for a disabled child and purchasing a washer/dryer set for Siloam Mission.

The charitable works determined by each group or team usually involves the raising of much-needed funds. In

every case, though, an individual's commitment and time is required – like in the case of the employee who utilized her hobby to make jewelry for the Rehabilitation Centre for Children, which in turn, raffled the items off at its gala fundraising dinner. Put the time, creativity of efforts of these individuals together in a team atmosphere and something special can, and does, happen. The commitment can keep on giving, too. According to Kevin, some of the employees have felt so strongly about their charitable project that they have continued working for the group in question and even serve on that organization's Board of Directors.

Ranger Insurance regularly holds "town hall meetings" in which employees' efforts in the area of charitable works are saluted. Kevin said, "Employees 'buy into' this aspect of our operation in a huge way; and the team approach, which involves creativity and co-operation, adds a real internal value to the company."

He concluded, "'Ranger in the Community' is an important part of who we are as a business entity and as people. In short, these efforts make us all proud to be involved with Ranger Insurance." 🦋

"These efforts make us all proud to be involved with Ranger Insurance."

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By John Knotek,
BMO Bank of Montreal®

Premium financing can be good business

Over the past few years, the demand for premium financing declined in tandem with falling premiums and strengthening businesses. Today this trend is set to reverse, given that premiums are widely reported to be tightening up and many commercial entities are seeking to preserve existing capital and existing credit facilities. Complicating this increase in demand is the withdrawal of AIG Credit Corp from Canada, which was

one of the larger third-party premium financing companies.

While the full impacts of AIG Credit's withdrawal are yet to be felt, your clients that used AIG will be looking to you for options and advice. There are a number of national and regional premium financing companies that are looking to take on additional volumes, however it would be plausible to believe that not all of AIG Credit's business can be absorbed by the existing marketplace.

So what other options will your clients have to pay their premiums? Some may seek to increase their lines of credit with their bank, use excess funds to pay their premiums or consider the payment plans that many insurance companies offer. However, there is another potential alternative that is a little closer to home, your brokerage.

While some brokerages may informally extend payment terms to their clients, most have realized that this



approach is fraught with downside and shy away from doing so. Brokerages do however have a vested interest in ensuring that their clients can pay their premiums. In some cases, the establishment of a formal in house premium financing program may prove to be beneficial to the brokerage and a viable payment solution for the insured.

This arrangement involves the insured entering into a financing contract with the brokerage (or related entity) in which the insured agrees to provide a down payment of their premium and the brokerage finances the rest. In return, the insured agrees to monthly repayments of premium plus financing charges over a period of 8 to 10 months. Such a contract also typically provides the brokerage the right to cancel the insured's policy upon non-payment and receive the unearned premiums back from the insurance company to satisfy any unpaid financing.

There are some key considerations for a brokerage interested in setting up an in house premium financing program, including:

- The level of commitment of management, systems and financial resources required;
- Brokerage should have a minimum of \$12 million in premiums with over 30% in commercial;
- The need to establish and adhere to strict operating procedures, including the separation of sales and financing responsibilities; and
- The availability of capital from a brokerage's resources or borrowed funds. (In case you were wondering, BMO Bank of Montreal has specific premium financing lines available to qualifying brokerages – contact me if you would like more information.)

Of course it is important to weigh all the risks and rewards and seek professional advice before setting up a premium financing program. When done right, an in-house program can not only become a profit centre but also contribute positively to client relationships. 📌

"When done right, an in-house program can not only become a profit centre but also contribute positively to client relationships."



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Belfor Restoration in growth mode

Belfor Restoration Services has acquired Restoration Masters, a full-service restoration company with six locations in Ontario. Belfor now has 11 offices in Ontario and 24 across Canada.

"Belfor shares our business philosophy and, like Restoration Masters, is a family business run by restoration professionals with no territorial limitations," says Restoration Masters founder **Arlen Scherba**. Scherba will manage Belfor's operation in southwestern Ontario and Kingston. The senior management team of Restoration Masters will be given the resources necessary to expand the current territorial coverage and to continue to promote opportunities for the staff.

Will Cook, Belfor's President, adds, "Restoration Masters is a highly successful company that is well managed at all levels and is committed to customer service excellence. We welcome Arlen and his team into the Belfor family and we look forward to continued growth and opportunities together."

About the Centre for Study of Insurance Operations (CSIO)

About the Centre for Study of Insurance Operations (CSIO)

CSIO was founded in 1981 as an association of property and casualty insurance companies and their distributing brokerages. CSIO's central mandate is to support industry standards enabling a competitive advantage for the independent broker distribution channel. Brokers are members of CSIO through the Insurance Brokers Association of Canada (IBAC). CSIO provides services nationally in both official languages and has offices in Toronto and Montreal.

IBAM Board member **Keith Jordan** (Horizon Insurance) was recently appointed as IBAC's Western representative for CSIO.

Correction

In the "Reach our Advertisers" section of the last issue of TMB, we ran an incorrect phone number for Aviva Canada. The correct numbers are **204-942-0424** and **800-561-0260** (toll free).

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RSA Canada: growth in underwriting profit

RSA Canada reported an underwriting profit of \$112 million in 2008, up \$5 million over the previous year. The Canadian subsidiary achieved a COR (combined operating ratio) of 92.9%, a slight increase from the prior year's 92.4%.

In Commercial Lines, premiums were up 9% (net written premiums of \$425 million) with a COR of 92.2% and an underwriting profit of \$35 million. In 2007, RSA Canada reported an underwriting profit in Commercial Lines of \$38.5 million.

In Personal Lines, the company saw premiums climb 18% (net written premiums of \$1.3 billion) with a COR of 93.2% and an underwriting profit of \$77 million. In 2007, the company reported a Personal Lines underwriting profit of \$67.7 million.

Rowan Saunders, President and CEO of RSA Canada, said, "Despite a challenging market and some of the worst weather conditions Canada has seen in decades, we achieved growth of 15% and have continued to outperform the market."

Dear CSIO Member:

As you are all aware over the weekend of April 18 and 19 we implemented the switchover for CSIONet from Bell to TELUS. We are pleased to confirm that the switchover has been successful.

You will benefit from this switchover in many ways including;

- Much higher reliability over the aging and unsupported Bell technology
- Far greater security
- Better service with quicker response times, particularly with respect to user password reset
- Improved reporting including error reporting that was non-existent with the old infrastructure

Considering that CSIONet serves approximately 1,600 brokers using over 7 different broker management systems running on a vast array of operating systems and versions of BMS connected to approximately 40 insurers who are also running their own versions of policy & claims administration systems, this has been a great accomplishment.

We thank all of our members who engaged in testing and supported CSIO through this monumental task.

For more information, please contact CSIO president Steve Kaukinen at (416) 360-1773 ext. 2323 or skaukinen@csio.com.



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