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VOLUME 16, NUMBER 4, DECEMBER 2008

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Young Broker Committee

Katrina Hueging, Chair

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Wade Garriock, President

Simple “thank yous” that mean a lot

Thank you to the members of IBAM’s Membership/By-Laws Task Force that recently submitted its recommendations to the IBAM Board of Directors. The Committee consisted of Chair **Brent Gilbert, Gregg Hanson, Dale Kein, Jeff Coleman, Scott Feasey, Keith Phillips, Dale Rempel** and **Dave Schioler**. The mandate of the committee, as directed by the IBAM Board, was *“to review and recommend changes to the membership makeup, including but not limited to classification of memberships, and rights and benefits and obligations (BIP Use, voting rights) and that those recommendations provide for the ongoing viability of the Insurance Brokers Association of Manitoba for the foreseeable future, with a preliminary review by the time of the 2009 AGM and a preliminary report submitted to the board by September 1st, 2008, complete with task force attendance at the September 2008 board meeting.”* As such, Brent Gilbert recently brought forth the Task Force recommendations to the Board for consideration and it is expected that those or most of those recommendations will be debated and determined at IBAM’s AGM, slated for Thursday, April 30, 2009.

Thank you to the members of IBAM’s MPI Restructuring Committee team. The contribution all of you made during the spring, summer and fall of 2008 was immeasurable. The team consisted of **Scott Andrew, Russell Wasnie, Dave Schioler, Michael Leipsic, Richard Barnabe, Brian Gilbert, Dale McMillan, Kevin Neiles** and yours truly. Rumour has it that a couple of the team’s members even camped outside of MPI headquarters with their families just to ensure that they made it to the meetings on time. During negotiations, the team also sought and received valuable guidance from other respected industry veterans.

These two groups are but examples of the continuous hard work and dedication that is found time and again throughout our great membership. It has certainly made my job as your President most productive and thoroughly enjoyable.

On behalf of the Executive, Board of Directors and staff of IBAM I wish you and your families all the best in the upcoming holiday season and good fortune in 2009. #

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NOVEMBER 2008

- 5/7 Auto Broker Phase 1 – Winnipeg
- 10 FOI Homestudy Exam
- 13 IBAM Board Meeting - Brandon
- 13 IBAM/YBC Meeting - Brandon
- 14 Young Broker Education Day
- 17/22 CAIB 4 Immersion – Winnipeg
- 26/28 Auto Broker Phase 3 – Winnipeg

DECEMBER 2008

- 3 CAIB/CPIB Exams
- 8 FOI Homestudy Exam
- 10/12 Auto Broker Phase 1 – Brandon

JANUARY 2009

- 12 FOI Homestudy Exam
- 13 Luncheon Seminar – Safespace & the Workplace
- 14/16 Auto Broker Phase I - Winnipeg
- 14/16 Auto Broker Phase III – Brandon
- 19/23 CPIB – Law & Ethics Immersion
- 23 Seminar – Personal Lines
- 23 Seminar – SPR #4
- 26/30 CAIB 1 Immersion

FEBRUARY 2009

- 2/6 CAIB 3 Immersion
- 9 FOI Home study Exam
- 11 CAIB/CPIB Exams
- 12 Luncheon Seminar – Business & Home Security
- 23/27 CAIB 2 Immersion
- 24 Seminar – Wireless Technology
- 25/27 Auto Broker Phase 3

MARCH 2009

- 2/6 CAIB 4 Immersion
- 9 FOI Home study Exam
- 10 Seminar – Email... Think Before You Hit Send
- 18/20 Auto Broker Phase 1
- 25 Seminar – Succession Planning



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 for updates

Thanks To Our Brokers!



SGI CANADA would like to thank our Manitoba brokers and sponsors for their generosity at our Annual SGI CANADA Broker Appreciation Golf Tournament in support of *Variety*, the Children’s Charity of Manitoba.

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Peter Fredericks, IBAC President

New sales programs an exciting step forward

As President of the Insurance Brokers Association of Canada (IBAC) I am pleased to announce the launch of two exciting new programs for 2009, the *Elite Force – Best Practices Insurance Producer Academy* and the *Professional Selling for Insurance Brokers* program. Each of these programs will bring a wealth of skill and knowledge to yourselves, your brokerage and our industry community as we continue along our professional development path to success.

The three-day *Professional Selling for Insurance Brokers* program is

an excellent program that will help anyone in your brokerage develop a sales culture, understand how they fit into the sales process and learn new skills. This program is intended for anyone who has contact with clients or suppliers including producers, sales managers, CSR's, account executives and principals and can benefit new and experienced staff. The program will teach participants how to use consultative selling techniques using a mixture of role play, group exercises and business case studies. The *Professional Selling for Insurance*

Brokers program is based on a successful sales program but it has been updated and customized for the insurance broker experience. A true example of our 'developed by brokers for brokers' commitment to you.

As one of the most successful advertisers in Britain once said, "Selling is not an event, but a process . . . It has a beginning, a middle – but never an end. You improve it, perfect it, change it, even pause it. But you never stop it completely."

The 12-day *Elite Force – Best Practices Insurance Producer Academy* should be considered as a one year school to develop top producers. This program is a well recognized industry producer training academy and offers the new producer the skills, knowledge and tools they need to succeed. The program format involves 3 days of formal in class training on a quarterly basis with follow-up work through a mentor and the course facilitator to apply the new skills. This well established industry program has had great success over the past 10 years and boasts published credible results of over \$65,000 brokerage commission in the first year after completion! This program will be offered in 2009 in a limited seating capacity. I urge you to register early and take advantage of the focus on success.

As always, our Provincial Association Professional Development Staff look forward to having you participate in our various PD initiatives. Please contact your local association to find out more about the exciting calendar of events offered across the country for 2009. #

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– William J.H. Boetcker

No rest for YB Committee

By Katrina Hueging, Young Broker Committee Chair



This summer has been a hectic one for the Young Broker Committee. With lots of committee changes and some big events to plan, there was no rest for this group.

To start off with the sad news, the committee said goodbye to a trio of excellent members: **Cory Friesen**, **Vanessa Heichert** and **Keris Dyck**. Thank you for all of your effort in the last few years.

On the bright side, we welcome to the Committee **Katherine Murray** from MIG Insurance. Katherine brings an amazing enthusiasm to the group and we can't wait for her to show her stuff. If you are interested in joining

the committee, please contact any member of the Young Broker Committee for more information.

This summer also involved **Mario Reimer** (Past-Chair) and me travelling to the National Young Agents meeting in Saskatchewan. With the chance to meet with the chairs from Young Broker Networks across the country, it provided us with a great opportunity to see how the other provinces are doing. In case you didn't know, Manitoba was the first Young Broker Network in Canada, something with respect to which everyone should be proud.

Mario and I also attended the Young Agents conference in Las Vegas which allowed us to meet and observe how the different US states run their networks. When you look at some of the ideas they are coming up with, you really learn that the sky is the limit for

Manitoba. Stay tuned for lots of new ideas in the coming months that were gleaned from these conferences!

Another exciting event this summer was the Young Broker Network Annual Golf Day. Held in Minnedosa, this beautiful day was a remarkable success. A full slate of golfers came out and helped to raise an amazing \$650.00 for the Winnipeg Humane Society. A big THANK YOU to all those who helped to make the day a winner for everyone!

On Friday, November 18, we held our biggest event of the year, the 5th Annual Young Broker Network hosted Education Day at the Victoria Inn in Brandon. This day was an excellent educational and networking opportunity for everyone. Seminars ranged from SRE products to soft skills in the workplace; there was something for everyone. #

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On August 8, 2008, Manitoba's independent brokers and Manitoba Public Insurance entered into a historic accord for a new compensation model that arguably will support a more convenient renewal process and new product offerings for customers in the future. As a result, in the fall of 2009, Manitoba Public Insurance will introduce a new system – its Streamlined Renewal Process (SRP) which in technical terms will require customers to visit a broker only once every five years, provided they are paying through automatic debits from their credit cards or chequing accounts. This admittedly is a marked departure from the traditional, annual visit to a broker. While on the face of it this may initially sound like a contentious deal for brokers delivering auto insurance, not so say many in the industry. While some brokers felt that it would be dangerous to lose the forced, annual contact with customers, others understood that performing 80% less in transactions could mean in the neighbourhood of 25 to 30% savings in annual labour costs related to MPI work. MPI President and Chief Executive Officer **Marilyn McLaren** contends that, "The new compensation plan accommodates future business changes, while ensuring a strong and viable future for the 300-plus insurance brokers distributing products and services on MPI's behalf."

So just what then was negotiated between MPI and the Insurance Brokers Association of Manitoba – and how and why was it done?

The deal in substance

The structure of the new arrangements, including compensation, essentially looks like this:

The Designated Broker:

In order to achieve consistent, ongoing broker compensation within the Streamlined Renewal Process (SRP), a "Designated Broker" will also be established for each Manitoba registered vehicle at the first renewal upon implementation of the new SRP; thereafter the Designated Broker is the insurance brokerage performing the first transaction in the following order:

- Renew policy/registration
- Issue new policy/registration
- Re-apply for policy/registration
- Renew Driver's Licence
- Issue new Driver's Licence
- Re-apply for Driver's Licence

A broker will be assigned as the "Designated Broker" as of the last renewal prior to November 1, 2009 – i.e., a staggered introduction – carrying specific rules ensuring predictability, stability, broker competition and consumer choice. The Designated Broker in each case will receive annual compensation with respect to the policy's basic, mandatory coverage over the five-year period. The Designated Broker acts in the capacity of Agent regarding Basic Autopac and Autopac Extension Insurance Products; upon cancellation of the agency agreement the relationship ceases, including commission payments on renewed policies.

At the discretion of MPI management, the Designated Broker for a vehicle may change only under the following specific circumstances: (1) when the original Designated Broker

ceases to exist because of agency dissolution without sale. (A Designated Broker is re-established during the first Autopac transaction after dissolution - see prescribed transaction list above); (2) when a Designated Broker changes ownership (e.g., sale, merger, consolidation), the new brokerage owner becomes the Designated Broker, or (3) when a customer owns three or more vehicles designated as passenger vehicles or trucks, which are insured under one customer number. In this case, the Designated Broker may only be changed once per renewal cycle.

The Compensation:

- Implementation of a sliding scale to facilitate a transition to reduced commissions compensation received by brokers on basic, mandatory Autopac coverage – moving from the current 5% to 2.5% long term by 2012.
- Basic compensation of 4% commissions on fleet coverage from 2010 long term.
- Driver Licence transaction compensation tied to a percentage of written premium instead of flat fees under a new Drivers Safety Rating Program.
- An additional flat fee on drivers licence new applications until 2013.
- Commission increases on the sale of extension products from 12.5% – 18.5%.
- A 96% increase in aggregate monies annually for fee based transactions.
- A fee escalation clause linked to CPI (i.e., inflation proof).
- Brokers will receive a cash infusion of \$44M to help them prepare for the changes over 4 to 5 years (this translates to a \$41M NPV benefit new model over current 2008-2013). IBAM also engaged a third party consultant to challenge and verify many MPI assertions.

Why was the new deal deemed necessary?

Not long ago, in addition to providing Manitoba consumers with auto insurance, MPI took over the Government of Manitoba's responsibilities in the area of Driver and Vehicle Licencing (DVL). As a result, the Government through MPI became increasingly intent on fusing the two areas of functionality and furthermore on instituting for its "border-crossing" citizens who wanted them enhanced identification cards and enhanced driver's licences. As the entity responsible for these dual responsibilities, and due to the photo requirements involved, MPI would move to a five year Streamlined Renewal Process in terms of the delivery of auto insurance and DVL.

The process that was used to bring about change

In *Negotiating with Giants*, (Peter Johnston, 2008), the book's Harvard MBA author says that "**by definition, we're negotiating with giants anytime we try to influence them to do something, or not do something, and most objective observers would rate our odds of success between zero and 40 percent, often believing it's more likely we'll be crushed.**" Given some of the history between Manitoba's brokers and MPI, this was at the outset a concern amongst some brokers. But over the course of negotiations, such proved not to be the case when representatives IBAM worked with executives and management at the

Official signing of the MPI Compensation Plan. (L-R) MPI VP, Business Innovation & Insurance Operations, Dan Guimond, MPI President & CEO Marilyn McLaren, IBAM President Wade Garriock and IBAM CEO Dave Schioler.



mammoth public insurer in order to bring about the aforementioned structural change to the brokers' role as the paramount service delivery vehicle for MPI. Ultimately, the parties would arrive at an acceptable, new compensation structure for Manitoba's 1,700 P&C insurance brokers.

There were good reasons for the win-win results that were achieved in both process and substance. Firstly, MPI consciously invited IBAM to the table to negotiate a new arrangement for brokers. This was significant. As IBAM President **Wade Garriock** stated just after the deal was done, "Never before have we as independent brokers had such direct involvement in shaping the way we work with Manitoba Public Insurance. As a result, we've arrived at a system that works better for everyone, including our customers."

While MPI's inclusion of the brokers' Association in the process seemed simple and obvious; it was, on the contrary, brilliant. It was evident to the brass at MPI that there was no way a deal would get done with broker involvement if the Corporation was to have to negotiate with the principals of approximately 300 brokerages. Yes, IBAM has of course acted and continues to act generally with a mandate to advance the interests of its members; and as its mission statement reveals, the Association exists to ensure that *insurance brokers are the primary provider of insurance products and services in Manitoba*. But notwithstanding this, the Association was never properly set up to be the collective voice or official bargaining agent of its membership in terms of actually negotiating anything that would bind its membership in any legal or actual sense. So what would have to be done and what was, in fact, done?

The IBAM Board decided in early 2008 that it would invite all of the approximately 300 P&C brokerages in the province to join the Association and its membership in a Participation Process whereby each participating brokerage authorized IBAM to appoint a committee ("the Committee"), comprised of the CEO of IBAM, elected IBAM Executives and Directors and non-director volunteers appointed and approved by the Directors, to negotiate the terms and conditions of a Brokerage Representation Agreement on all of the Participants' behalves with MPI. But like MPI, the IBAM Board was also smart, understanding the importance of brokers determining their own destinies. So, as a significant aspect of the arrangement, each participating brokerage agreed that it would be bound by the terms and conditions of the Brokerage Representation Agreement upon approval by a two-thirds majority of those participating brokerages that cast a ballot in a secret ballot ratification vote. Thus, the IBAM Committee could freely negotiate the arrangements with MPI, while it would be the Participants (i.e., IBAM members and almost all of the few non-member brokers in Manitoba) who would end up determining and causing themselves to be bound by the Agreement. The results of the vote were overwhelmingly in favour of the new deal.

One of the advantages of the IBAM Committee that was ultimately put together was to be secured by and found in the evident diversity of the group itself. The smaller negotiating group that met throughout the summer with MPI's CEO, Marilyn McLaren and VP of Broker Operations, **Dan Guimond**, and others, was made up of IBAM's CEO, **Dave**

Schioler, IBAM President, Wade Garriock of Garriock Insurance in Winnipeg, IBAM President Elect, **Scott Andrew** of Andrew Agencies in Virden, MB, and **Russell Wasnie** of McMillan Insurance in Selkirk, MB. This crew would also regularly report back to and seek guidance, feedback and input from another group consisting of **Michael Leipsic** of Horizon Insurance, **Richard Barnabe** of BSI, **Brian Gilbert** of MIG, **Dale McMillan** of McMillan Insurance and **Kevin Neiles** of Ranger Insurance.

So, the IBAM Committee consisted of rural and urban based brokers, brokers of varying ages and experiences, large and small brokerages and multi-location operations; a cross section of the wider brokerage community was well represented through the Committee. This resulted in a high level of strength in the positions that were produced for and taken by IBAM in the negotiations. Many if not most of the contentious issues were well addressed and properly vetted by the Committee membership and all of its inherent diversity and character well before the next meeting would take place with MPI. And believe me when I say that the individuals involved were strong and acted strongly – but also that at all times, the Committee was committed to no brokerage being left behind. In the end, this also proved to be the case with MPI. So issues were addressed thoroughly and strong positions were taken, but only after much thought and activity. Communication with MPI became unambiguous; this was important.

Another of the most significant reasons for the mutual success that was achieved was a necessary and cognitive focus by the parties on the interests of Manitoba's auto insurance consumers. In fact, the natural tendency of brokers to concentrate on the interests of the consumer melded superbly with the desire of the Manitoba Government through MPI to bring about change that would benefit Manitobans. This consumer focus was also beneficial once again within our own IBAM Committee – being at times, let's say, of divergent opinions on matters.

MPI and IBAM also recognized early on that integrity, fairness and trust in the process were paramount if negotiations – or "discussions" as they were more often referred to – were to succeed. It was not that a problem was expected in this area, it was simply that the negotiators understood all too well that if the parties did not operate with these principles, the process would not work and the results would be bad. In order to ensure this was the case, the parties early on held a series of one-on-one meetings in order to address any potential concerns; in the end, none existed.

So, at the end of the day an arrangement was reached that was acceptable to all. One of the unexpected highlights in consequence of the excellent process that took place and the substantive results that were achieved was that the parties agreed that the new and higher levels of cooperation and negotiation would be just the start of an improved relationship that could continue to produce positive results for brokers and Manitoba insurance consumers. New products will be introduced, new and improved processes will occur and greater discussions will happen. After all, once you've negotiated your way to mutual success, there's no turning back – there's only more to come. #

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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

IBAC Hill Day 2008

We are pleased to say that the 2008 IBAC Hill Day was a resounding success, enabling brokers to secure meetings with well over a hundred Members of Parliament and Senators and to host a variety of politically-related networking and educational events.

What Brokers Discussed with Decision Makers in 2008

BANK ACT

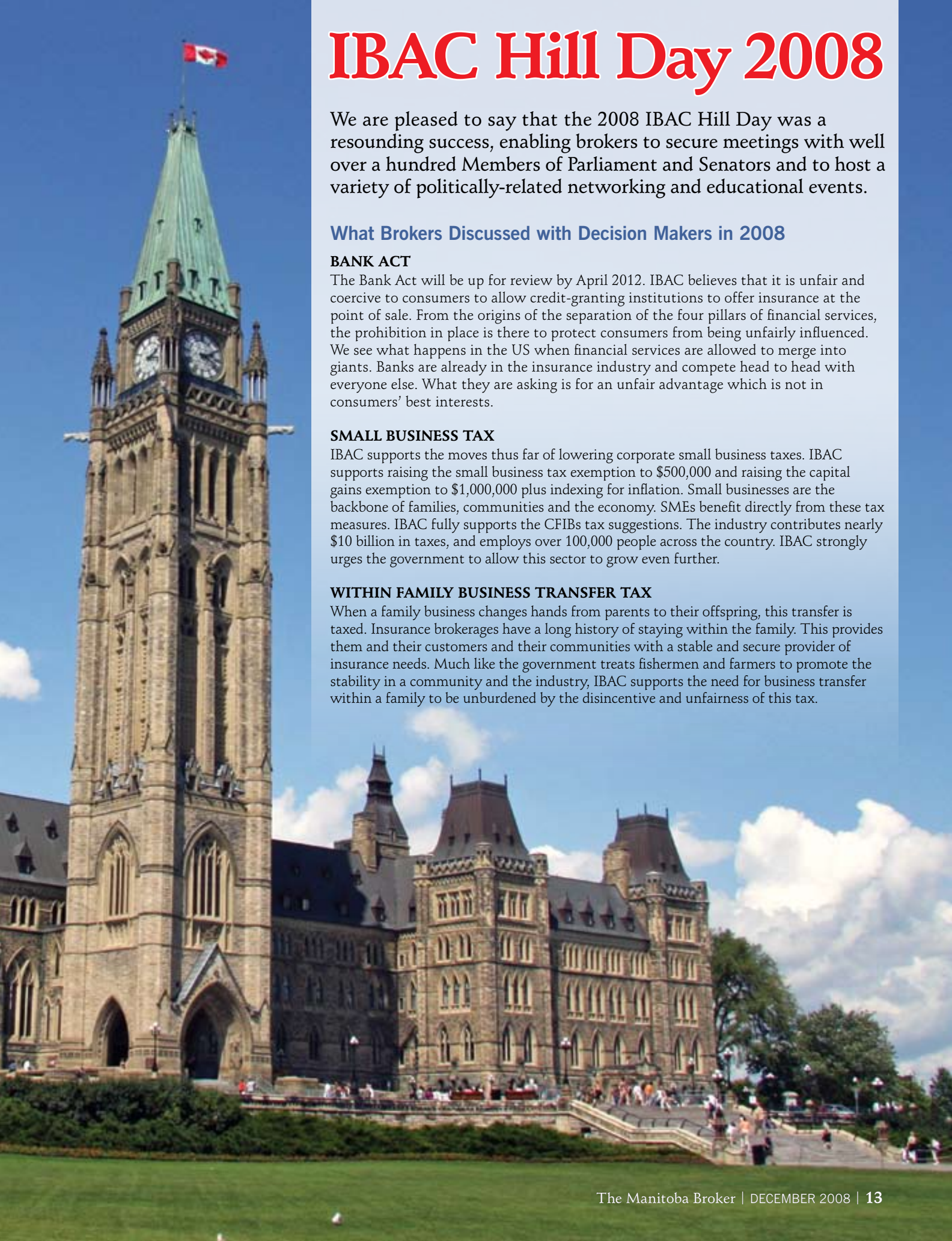
The Bank Act will be up for review by April 2012. IBAC believes that it is unfair and coercive to consumers to allow credit-granting institutions to offer insurance at the point of sale. From the origins of the separation of the four pillars of financial services, the prohibition in place is there to protect consumers from being unfairly influenced. We see what happens in the US when financial services are allowed to merge into giants. Banks are already in the insurance industry and compete head to head with everyone else. What they are asking is for an unfair advantage which is not in consumers' best interests.

SMALL BUSINESS TAX

IBAC supports the moves thus far of lowering corporate small business taxes. IBAC supports raising the small business tax exemption to \$500,000 and raising the capital gains exemption to \$1,000,000 plus indexing for inflation. Small businesses are the backbone of families, communities and the economy. SMEs benefit directly from these tax measures. IBAC fully supports the CFIBs tax suggestions. The industry contributes nearly \$10 billion in taxes, and employs over 100,000 people across the country. IBAC strongly urges the government to allow this sector to grow even further.

WITHIN FAMILY BUSINESS TRANSFER TAX

When a family business changes hands from parents to their offspring, this transfer is taxed. Insurance brokerages have a long history of staying within the family. This provides them and their customers and their communities with a stable and secure provider of insurance needs. Much like the government treats fishermen and farmers to promote the stability in a community and the industry, IBAC supports the need for business transfer within a family to be unburdened by the disincentive and unfairness of this tax.



IBAC MEMBER OF PARLIAMENT PANEL ON SMALL BUSINESS

Following an important briefing session where Parliament Hill Day kits were handed out and key messages for the following day's Parliamentary meetings were identified and explained; delegates were invited to attend a bilingual MP Panel on Small Business, moderated by IBAC CEO Dan Danyluk.

Judy Wasylycia-Leis, NDP MP for Winnipeg North, Manitoba, is the Chair of the Federal NDP Caucus and is a former member of the Parliamentary Standing Committee on Finance. Now on the Health Committee, Wasylycia-Leis remains very involved with small business issues and is a strong spokesperson and member of the NDE, having served as her party's Finance Critic from 2003 to 2007.

The panel discussion offered attending brokers a glimpse at each participating party's platform regarding small business policies. Each MP was then subject to specific insurance-related questions posed by Danyluk and audience members. This part of the session enabled the MPs to explain their party's support and involvement for broker-related issues, such as the recent review of the Bank Act, as well as their future intentions for supporting the profession. Despite their somewhat differing stance on economic issues, all agreed that it was not in the Canadian consumer's interest to give banks more powers and to enable them to market insurance in their branches.



Dan Danyluk, Dave Van Kesteren, Robert Vincent, and Judy Wasylycia-Leis

HILL DAY KICK OFF BREAKFAST WITH THE PARLIAMENTARY SECRETARY OF JUSTICE

In order to kick off the IBAC Hill Day, IBAC invited the Parliamentary Secretary to the Minister of Justice, Rob Moore, to be the delegates' guest speaker during their breakfast in the Parliamentary Restaurant.

Rob Moore, MP for Fundy Royal, New Brunswick, and a lawyer by training, was pleased to be able to preside over our group. During his address, he provided insight on his government's priorities for the upcoming fall session and highlighted the Justice Department's work over the past few months on legislation targeting auto theft and violent crime.



Parliamentary Secretary Rob Moore addresses the delegation.

IBAC Kick Off Breakfast in the Parliamentary Restaurant's Dining Room.

PRESS CONFERENCE

Speaking to a live feed being broadcast to all 305 Member of Parliament offices; all 91 Senator offices, and all Press Gallery members, IBAC's Dan Danyluk and Steve Masnyk announced the kick off of the IBAC Hill Day in both official languages.

Specifically, the press conference's purpose was to create awareness of the important role which insurance brokers continue to play within their communities, both on an economic and social level. In attendance were national media outlets, such as Radio-Canada, Global and BNN.



Following Dan Danyluk's presentation, Steve Masnyk addressed the media in French at the bilingual press conference.

MEETINGS WITH MEMBERS OF PARLIAMENT AND SENATORS

In order to solidify our relationship with parliamentarians, we sought to meet with MPs and Senators of all political parties and from all provinces. We also targeted delegates' respective MPs, as parliamentarians are always very eager to meet with their own constituents. As a result, IBAC held over 100 meetings during the IBAC Hill Day of June 3, enabling the broker community to communicate on a large scale our profession's key messages.

Following these constructive meetings, delegates were asked to fill out detailed feedback forms regarding the content of their gatherings. The compilation of these feedback sheets is an important part of any Parliament Hill Day follow up, as it permits an association to keep track of parliamentarians' positions and will identify those MPs interested in acting as champions for insurance broker matters down the road.

Overall, MPs and Senators were very supportive of our issues, and many commented that our consistent government relations strategy and well coordinated large-scale grassroots approach has been, and will continue to be, key in getting the attention of federal policy makers.

RIDEAU CLUB DINNER WITH MPS AND SENATORS

On the eve of the Parliament Hill Day, IBAC held a dinner at the prestigious Rideau Club, which overlooks Parliament Hill. Select MPs and Senators were invited to attend with the aim of getting to know our brokers in a more relaxed setting.



Conservative MP (Charleswood–St. James–Assiniboia) and Parliamentary Secretary to the Minister of Health, Steven Fletcher.



Minister of Health, Tony Clement (Parry Sound–Muskoka)



John McCallum, MP (Markham–Unionville)

PARLIAMENTARY RECEPTION

After a day filled with meetings, IBAC held a parliamentary reception in the Centre Block of Parliament Hill, giving a chance to our brokers to mingle with MPs and Senators in a more casual atmosphere.

The event boasted a great turnout with over 60 parliamentarians in attendance, including six Cabinet Ministers:

- Jim Flaherty, Minister of Finance
- Gordon O'Connor, Minister of

National Revenue

- Peter MacKay, Minister of Defence
- Ron Nicholson, Minister of Justice and Attorney General of Canada
- Gary Lunn, Minister of Natural Resources
- Vic Toews, President of the Treasury Board

During the reception, IBAC President Danny Craig announced the winners of the annual IBAC

Charity Blanket Contest, where six lucky MP names were drawn. The winning MPs will receive 50 of the popular IBAC magenta blankets for donation to a charity of their choice located in their riding. Since these riding events were a great success last year, IBAC is working again this year on coordinating press events with these MPs' offices and their local brokers to highlight IBAC's continuous support of community organizations.



Minister of Finance Jim Flaherty (Whitby-Oshawa)



Peter Stoffer (Sackville-Eastern Shore), NDP MP



Minister of Defence Peter MacKay (Central Nova)



NDP MP (Winnipeg North) Judy Wasylcyia-Leis



Senator Janis G. Johnson (Winnipeg-Interlake)

IBAC DELEGATION 2008

IBAC STAFF

Felicity Alexander
Janine Cavin
Dan Danyluk
Steve Masnyk

BRITISH COLUMBIA DELEGATES

Sharon Knotts
Ted Lewis
Fraser Lyle
Steve Sache

ALBERTA DELEGATES

Ginny Bannerman
Harold Baker
Cy Johnson
Rikki McBride
John Rigby
Ralph Zutter

SASKATCHEWAN DELEGATES

Ernie Gaschler
Bruce Hildebrand
Larry Kozakevich
Mark Stockford
George Wright

MANITOBA DELEGATES

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January 2009

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Phase III – February 25, 26 & 27, 2009

March 2009

Phase I – March 18, 19 & 20, 2009
Phase III – April 15, 16 & 17, 2009

Location: Canad Inns Fort Garry –
1824 Pembina Hwy., Winnipeg
Guest Room Reservations:
(204) 261-7450 or 888-332-2623
Room Rate: \$87.00

Fundamentals of Insurance

5-Day Immersion Class

June 15-20, 2009

Course Location: Canad Inns – Fort
Garry – 1824 Pembina Hwy, Winnipeg

Guest Room Reservations:
(204) 261-7450 or 888-332-2623
Room Rate: \$87.00
Time: 8:30am – 4:30pm Mon-Fri
Exam: Sat. 9:00am – 12:30pm

Canadian Accredited Insurance Broker (CAIB)

2009 Immersion/5-Day Schedule

CAIB 1 January 26 – January 31, 2009
CAIB 2 February 23 – February 28, 2009
CAIB 3 February 2 – February 7, 2009
CAIB 4 March 2 – March 7, 2009

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

2009 Discussion Group Schedule

CAIB 1 Tuesday, February 17, 2009
– 6:30pm – 8:30pm
CAIB 2 Thursday, February 19, 2009
– 6:30pm – 8:30pm
CAIB 3 Monday, February 23, 2009
– 6:30pm – 8:30pm
CAIB 4 Wednesday, February 25, 2009
– 6:30pm – 8:30pm

Exam: Wednesday, May 6, 2009
(Students are automatically enrolled for
the exam at registration)

All CAIB levels are available by homestudy.

Canadian Professional Insurance Broker (CPIB)

Course Outline

Law & Ethics - 5-Day Immersion Class
January 19-23, 2009

Cost: \$725.00

Course Location: Centro Caboto Centre
– 1055 Wilkes Ave., Winnipeg

Time: 8:30am – 4:30pm Mon.-Thurs.

Exam: Fri. 9:00am – 12:30pm

Exam Date: May 6, 2009

All CPIB courses are available by self-study

2009 Seminars

Luncheon Seminar – SafeSpace and the Work Place

Tuesday, January 23, 2009

Centro Caboto Centre

11:30am – 1:00pm

ICM 1

Cost: \$30.00 – includes lunch

Personal Liability

Friday, January 23, 2009

Centro Caboto Centre, Winnipeg

8:30am – 12:00pm

ICM 3, RIBO 3 (Technical)

Cost: \$80.00

SPF#4 –

Standard Garage Automobile Policy

Friday, January 23, 2009

Centro Caboto Centre, Winnipeg

1:00pm – 4:30pm

ICM 3, RIBO 3 (Technical)

Cost: \$80.00

Luncheon Seminar – Business and Home Security

Thursday, February 12, 2009

Centro Caboto Centre, Winnipeg

11:30am – 1:00pm

ICM 1

Cost: \$30.00 – includes lunch

Wireless Technology

Tuesday, February 24, 2009

Centro Caboto Centre

9:30am – 12:00pm

ICM 2

Cost: \$40.00



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 Centro Caboto Centre
 8:30am – 12:00pm
 ICM 3
 Cost: \$80.00

Managing Business and People Succession

Wednesday, March 25, 2008
 Centro Caboto Centre
 8:30am – 12:00pm (1/2 workshop)
 ICM 3
 Cost: \$80.00



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If you or your brokerage are featured in a newspaper or magazine, please send a copy to the IBAM office so you can be included in "Raising our Profile."

IBAM Insurance Brokers Association of Manitoba

IBAM CEO Dave Schiller believes the future is bright for property and casualty insurance brokers in Manitoba. Schiller contends that one of the most significant reasons for this lies in the all-star cast of young brokers looking on the horizon.

In its role as a not-for-profit trade association representing upwards of 95 per cent of all independent property and casualty insurance brokers in Manitoba, IBAM is the singular voice of over 1,200 member insurance brokers who drive billions of dollars in business annually. The Association's activities are based upon five solid pillars of purpose: political action; education, training and professional development; insurer relations; public and consumer relations; and member relations and communications. IBAM's overall mission is to ensure that insurance brokers are the primary provider of insurance products and services in Manitoba, and to fulfil this mission successfully. IBAM's executive sees as key a definite focus on the interests of consumers.

IBAM represents its members publicly and professionally, working on their behalf with MFIs, MLAs and regulators, and with both Manitoba Public Insurance and private sector insurers who support the broker distribution system. By educating and influencing governments and insurers in the interests of its members, thereby influencing positively the mutual interests of the general public, the insurance consumers, IBAM creates maximum impact on the public and business environments in which its members live and operate.

Schiller is quick to advise anyone of the building contribution that the province's younger generation brokers are making. He points out that these brokers — ranging in age from approximately 25 to 40 — are not only adding significantly to the professionalism offered to Manitoba insurance consumers, but

they are also providing a vast influx of human capital into Manitoba's charitable and community arenas. The industry's younger brokers have in fact been actively involved in the Canadian Blood Services "Blood Donor Challenge", Children With Foundation Lip Sync, Young Broker Golf donating to charities annually, the Christmas hamper program, and more. IBAM is also predicting a healthy future as a result of its education programs, having announced at its annual conference in May of this year the graduation of over 40 CMI graduates who completed successfully the rigorous Canadian Accredited Insurance Broker program.

Many of the younger PSC brokers in Manitoba have come up through the Association's Young Broker Network (YBN), which has now matured into a meaningful and regular contributor to IBAM's success. IBAM President, Wade Garrick, is one shining example of the quality of insurance broker who has seen through the ranks of the YBN.

"A fundamental strength of IBAM's vision and capacity is its ability to merge the resources and expertise of a large association to help individual members maintain their independence and yet build and utilize the power and influence of a much larger organization. The younger brokers in the IBAM membership pool of personalities have emerged as clear examples of such a broad array of the collective resources, talent and experience that accomplish just that," says Garrick.

At the end of the day, Manitoba's young, professional, PSC insurance brokers provide for consumers a wide range of insurance products at affordable prices in home, auto, farm and business insurance. AND just imagine — on top of all that — they are just fun, enthusiastic and energetic people to be around. The future is indeed bright.



"A fundamental strength of IBAM's vision and capacity is its ability to arrange the resources and expertise of a large association to help individual members maintain their independence and yet build and utilize the power and influence of a much larger organization."

- Wade Garrick



THOMPSON'S
Daily Insurance News Service
September 26, 2008

Brokers like new pay pact with MPI which reduces basic commissions but increases those on optional coverages

*(Copyright Thompson's World Insurance News
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Manitoba Public Insurance and the provincial brokers association have agreed on a new compensation agreement.

It reduces commissions on basic Autopac policies but increases those on optional coverage.

The Insurance Bureau of Canada doesn't like this.

Government relations manager for BC, Saskatchewan and Manitoba Serge Corbeil said giving brokers more incentives to market MPI products would further discourage competition in a province where optional insurance is already a narrower market niche than elsewhere.

"What's left to competition is not as attractive as what can be written in other jurisdictions.

"But I guess they've also found a way to make it even harder."

IBAM president Wade Garriock called it "a groundbreaking moment in our relationship."

Brokers had been given unprecedented input into the way the insurer works with its sales force.

The higher commissions on optional coverages are retroactive to June 2008.

Any savings from reduced Autopac commissions will be passed on to consumers, MPI said.

It said the changes were prompted by its shift to a streamlined licence and insurance renewal system.

Other changes include a flat fee of \$45 for drivers' licence insurance going to a percentage of written premium.

Based on violations, this could go as high as several thousand dollars.

THOMPSON'S
Daily Insurance News Service
September 29, 2008

Follow-up: Increased commissions on Manitoba brokers' sales of optional auto insurance not done to make it even harder for private insurers — broker president

*(Copyright Thompson's World Insurance News
Not to be redistributed by individual recipients.)*

The new compensation agreement between Manitoba Public Insurance and the province's brokers association (*Thompson's daily insurance news service*, Sept. 26) increasing commissions on optional coverage was not done because of any sales strategy by the insurer, said association president Wade Garriock.

Insurance Bureau of Canada's government relations manager for the region Serge Corbeil had said what is left to competition in the province is already not as attractive as in other jurisdictions.

"But I guess they've also found a way to make it even harder."

Mr. Garriock said the reason for increase is the agreement reduces commissions on basic Autopac policies.

This is because of MPI's shift to a streamlined licence and insurance renewal system.

(The two are combined in Manitoba.)

Now motorists will no longer have to visit their broker for the renewal every year.

They may pay their annual fees at a brokerage if they wish but they will also be able to pay via automatic debit from chequing accounts or credit cards.

This means an 80% reduction in transactions for brokers.

The increased commissions on optional products are meant to make up for this.

"Everybody is going to be in a similar, maybe even in some cases slightly better, position than where they are today."

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Winnipeg Free Press
THURSDAY, SEPTEMBER 25, 2008

BUSINESS

Autopac pact drives away annual insurance

Vehicle stickers get five-year lifespans

By Larry Knauth

MANITOBA Public Insurance has reached a new compensation deal with insurance brokers as it streamlines its driver's licence and auto insurance services — including the elimination of required annual visits to brokers by Autopac customers.

Beginning next fall, customers will only be required to visit a broker once every five years, as long as they require only basic mandatory coverage.

or are not making any changes to their coverage.

Vehicle owners will be issued licence plate stickers that will be good for five years.

As well, driver's licence photos will only be required every five years.

The compensation package, announced Wednesday, includes a gradual decrease in brokers' commissions for basic Autopac sales. That will be offset by an increase, retroactive to June, in commissions for sales of optional coverage.

Brokers will also see an increase in flat fees for other types of transactions, and all flat fees will be indexed to the consumer price index.

The new compensation model was negotiated by MPI and the Insurance Brokers of Manitoba over five months and "overwhelmingly" endorsed by brokers in a referendum vote, said Dave Scholier, CEO of IBAM.

"We're happy with it," Scholier said Wednesday, adding that both sides were pleased with the spirit of co-operation that informed the talks.

"We're going to find new products that will be suitable for customers," Scholier said of the brokers. "We're going to find new ways to make the streamlined renewal process and other processes even better for Manitobans. But we'll do it together with MPI."

Wade Gerrick, IBAM's president, said, "Never before have we as independent brokers had such direct involvement in shaping the way we work with Manitoba Public Insurance. As a result, we're proud of a new way of working better for everyone — our customers."

While customers no longer have to visit their Autopac representative every year, the new rule changes won't prevent them from doing their business in person. MPI will continue to send annual insurance invoices to customers.

"They can choose to see their broker as many times as they want to get clarification on things, do changes of address, etc., or purchase optional coverage that's available to them," Scholier said.

"There will be some things that you will need to go to the broker for."

Following up on a June 2008 *Canadian Business* article, "Outstanding Policy Changes: Bringing Insurance Back to the Forefront of Consumer Attention," we look at the latest year — knowledge project we have used for articles: "Living Policy Change," as this is what we have done for almost a decade.

Consensus between industry and a working model in use in some 200 brokerages across multiple-province, from a single-city, to address some concerns, then and most get earned in the year ended.

The value of the new model was proven in writing: "Policy change to equitably the more

complex insurance transaction and represent a new dimension of the individual broker's involvement with policy change/underwriting are real and necessary," some have shared hope in equal part due to its preferred green outcome for the article that says, "There will likely be a much bigger impact on the relationship between broker management systems (BMS) and insurance companies," we will replace the coverage later in the article.

AUTOMATING CHANGE

The task of automating policy change (along with all other necessary) was undertaken, perhaps along the way — process of writing policy and challenging proper, the change in person insurance company and had been in progress.

Our project sought the attention of the Canadian Advanced Internet and Research for Industry and Education (CAIRIE), a Canadian

Living Policy Change

Opinion/Analysis



Scott Andrew
CEO,
Consensus
Insurance Inc.

In order for a broker to manage a risk today and in the future, 100% of the information initially collected to underwrite the risk needs to be retained by the broker for future use.

Following up on a June 2008 *Canadian Business* article, "Outstanding Policy Changes: Bringing Insurance Back to the Forefront of Consumer Attention," we look at the latest year — knowledge project we have used for articles: "Living Policy Change," as this is what we have done for almost a decade.

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“Wyatt” synonymous with “industry leader”

After 35 years, innovative brokerage remains on cutting edge

Around the time readers receive this issue of *TMB*, the staff at Wyatt Insurance will begin celebrating their brokerage’s 35th anniversary year. And what a trip it has been!

The story begins

It was back in 1974 when **Reg** and **Donna Wyatt** bought out their two partners in their brokerage, thus becoming sole principals. In 1978, they changed the name of the business, located in the Winnipeg neighbourhood of Transcona, to Wyatt Nu Trend Insurance Agency Ltd.

In 1993-94, after serving a couple of years on the IBAM Board of Directors, Reg assumed the role of President. His regime worked hard combating the infringement of financial institutions into the insurance industry. Other issues involved consumer protection, increasing IBAM membership and professional development.

Around this time, the brokerage operations had increased from one location to three. Managing multiple locations was made easier when more family members joined the operation. Reg and Donna’s son **Curtis** joined the business in 1991 and his wife **Debbie** signed on in 1994. (The Wyatt’s other son, Russ, worked at the brokerage for a few years, but left in 2000 to pursue the burning desire for politics which he inherited from his father. Russ is currently a City of Winnipeg Councilor representing Transcona.)

A dedicated, experienced staff

From 1998 to the present, Wyatt Insurance purchased five brokerages and consolidated others. The operation now consists of five Winnipeg offices. Curtis and Debbie run the day-to-day operation, with Curtis serving as President and Debbie as Treasurer/Controller. The dynamic duo has grown together in the industry and recall studying for their CAIB designation as a team.

Reg and Donna Wyatt are still involved with the business, although these days their roles are more along the lines of consultants. They are especially active, however, in the area of training. In the summer, Reg and Donna spend a lot of the summer at the lake while their winter months are spent in Texas with friends from the insurance industry. *(Editor’s note: Readers may recall the photo of this august group that ran in the December 2007 issue of TMB on page 34.)*

Located in Wyatt Insurance’s Kenaston site is a Financial Services Division focusing specifically on Life Insurance, as well as Group Plans and Investments. Curtis tells *TMB* that, while having a financial services arm attached to an insurance brokerage is quite common in rural Manitoba, it is rather unique for a Winnipeg enterprise.

As growth has occurred, the brokerage has seen the need to further expand its management team and committed, experienced individuals now head up Wyatt’s Human



Curtis and Debbie Wyatt



The Wyatts: Reg and Donna (L) with Curtis & Debbie

The dedicated Wyatt Insurance staff

“Becoming members of the Premier Group lit a spark under all of us and has meant nothing but growth.”

Resources, Personal Lines, Commercial Lines, Auto Lines, and Marketing divisions. Curtis says, “We are so fortunate in that we are still a familiar, accessible family business, yet are able to provide high levels of service at multiple sites. For that, I credit our excellent management group working closely with a loyal, hard-working staff. In short, a dedicated team breeds success.”

Many of the employees of Wyatt Insurance have been with the operation for a number of years. In fact, at a recent Employee Appreciation Night event, a trio of awards was presented for 15+ years of service to the brokerage and its customers, and another three were handed out for 10+ years of service.

Staff members enjoy modern, comfortable, stylish work areas. Since 2005, management has been committed to renovating all brokerage locations around the Wyatt “brand.” Every site is now imbued with the same corporate colours, lighting, furniture and workstations with dividing walls that are conducive to the new style of Autopac sales and the concern with our nation’s upgraded privacy laws.

Wyatt Insurance is continuing to grow its brokerage base. The family-run business has enjoyed working with a number of brokerage owners who like the idea of retirement or semi-retirement.

Always an industry leader

In 1987, after several informal discussions, Reg Wyatt and a number of like-minded brokers decided to explore the idea of a formal business alliance. In theory, the novel approach would mean the partners would enjoy the best of both worlds – the financial clout and influence of a large enterprise while maintaining the freedom and control of an independent entrepreneur. Premier Insurance Group was Manitoba’s first “cluster” or “umbrella” group of brokerages. Today, it is a recognized leader in the industry known for its innovative insurance products and creative marketing thrust.

Interviewed in 2001 for IBAM’s history book, *The First 50 Years*, Reg said of the business decision, “Becoming members of the Premier Group lit a spark under all of us and has meant nothing but growth.”

These days, Premier Insurance Group is as strong as ever and consists of 11 companies with 29 offices (17 in Winnipeg and 12 in rural Manitoba) under the one well-known banner. According to Curtis Wyatt, “Premier remains a strong component of our business. It has created a huge value for our brokerage. The Premier partners were true forerunners in Canadian insurance, especially in terms of the marketing of insurance. What the partnership has given us in terms of access to products, getting our message out and professional camaraderie is immeasurable. Personally, I’ve learned a lot from our Premier associates and their influence is evident in much of what we do.”

Another area where Wyatt Insurance remains an industry leader is in the area of professional development. Curtis says, “My parents have always been aware of the importance of education and the fact that one should never stop learning and growing. To that end, we’ve tried to take education to a new level.” At Wyatt Insurance, all new employees receive a one-week in-house Fundamentals course in the brokerage’s training room. Rather than having to wait for an industry-



“Another area where Wyatt Insurance remains an industry leader is in the area of professional development. We’ve tried to take education to a new level.”

wide course, professional trainers come to Wyatt Insurance to administer the course.

Adds Curtis, “Now, we can leverage five sites in our commitment to building an educational foundation for our business. An in-house approach enables the course to be more focused with open discussion, and it keeps everyone on the same page.”

Once the Fundamentals course is under their belts, employees are encouraged to continue their professional development in the CAIB or CPIB stream.

As if these innovations aren’t enough, Wyatt Insurance also offers its unique Online Quoting Service whereby customers can obtain quotes on home, condominium and tenant insurance online. Known as *InsureNow.ca*, the online system allows clients to access eight different quotes in four easy steps. Once a client selects the quote that is right for his/her situation, a simple click of the mouse indicates to a Wyatt staff member that the client is ready to be contacted

to discuss the insurance product further. Curtis says, “It’s an excellent way for customers to initiate the process. They familiarize themselves more with their insurance situation and this makes them feel better about the transaction.”

Contributing to the community

Like most brokerages, Wyatt Insurance is pleased to give back to the community that sustains it as a business enterprise. However, not many brokerages give back to the extent that Wyatt does. A member of the Rotary Club of Winnipeg East A.M., the brokerage continually contributes to hockey and ringette organizations as well as other community funding.

More recently, Wyatt Insurance contributed \$2,500 to the Lindenwoods Water Park and an impressive \$35,000 to the Buhler Recreational Park. Now, those are contributions!

If readers wish to find out more about this innovative Manitoba brokerage, they are invited to visit the Wyatt Insurance website at www.wyatt.ca



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BSI Clearspring's Grand Opening a culmination of vision, strategy and hard work

In the March 2007 issue of TMB, we reported on BSI Insurance's acquisition of Clearspring Insurance in Steinbach. Subsequent to that story, BSI purchased another brokerage in south-eastern Manitoba – Niverville Insurance.

According to BSI principal **Richard Barnabe**, these acquisitions are the culmination of a business strategy that involves having a presence in every major centre in south central and south eastern rural Manitoba. Richard told TMB, "Concentrating our brokerages in the southern region of the province will allow us to provide better services to the insuring public. Both rural and urban Manitobans are always looking to improve their purchasing power and access to professional services as close to home as possible. We can now fulfill these needs in the insurance field."

In order to truly become a force in southern Manitoba, it was felt that the company had to rebrand. As a result, the traditional brokerage names were dropped in favour of the BSI Insurance Brokers banner – a name it is hoped southern Manitobans will soon automatically associate with top-notch, friendly and professional service. Today, all 14 locations proudly bear the BSI name.

In rebranding the business, four BSI offices – Morden, St. Norbert, Somerset and Steinbach – renovated or moved into new premises. In the case of BSI/Clearspring, the brokerage had enjoyed tremendous success

since joining BSI and had outgrown its office in Steinbach's Clearspring Centre. Also, management felt a move was necessary in order to project the brokerage's new professional image. Branch Manager **Trina Brule** told TMB, "The public wants and appreciates nice, comfortable premises in which to conduct business, and we wanted to make sure we delivered on that need,"

In conjunction with Pioneer Days

Steinbach's Pioneer Days is well-known across the province as an annual salute to those committed individuals who settled and developed Steinbach and the surrounding area, making it known across Canada as home to innovative, hard-working citizens. What a perfect fit for the BSI/Clearspring Grand Opening, so the event was held in conjunction with the 2008 Pioneer Days Parade – and the brokerage's entire staff participated. One of the stars of the parade was, of course, the BIPPER (a.k.a. BSI/Clearspring's **Trevor Lux**) who had to brave scorching 30° C temperatures that day.

Following the parade, BSI/Clearspring sponsored the MPI Mini Car Town in the Clearspring mall parking lot. Over 100 children came out to test their driving skills and learn about road safety (and maybe a little about insurance, too).

Inside, tours of the new office digs were given to over 600 people, who also enjoyed coffee,

donuts and lemonade. Indoor activities included a kids' roulette wheel where everyone won a prize. There were also door prizes including fleece sweaters, golf shirts, BBQ sets, kids' beach packages and more. Two iPods were also raffled off.

The BSI/Clearspring staff was pleased to host representatives from the firm's major insurance companies. Reps from SMI, SGI, Portage Mutual, Red River, ING, AVIVA and MPI enjoyed the festivities. Also in attendance were Steinbach's Mayor, Chris Goertzen, members of town council and representatives from the Steinbach Chamber of Commerce.

An informal ribbon cutting took place at 3:00 p.m. with CEO Richard Barnabe cutting the ribbon along with co-owner **Alvina Dueck** and one of BSI/Clearspring's producers, **Randy Reimer**.

Caring for the community

Without a doubt, BSI Insurance Brokers cares about its clients and the wellbeing and safety of their families. Trina Brule said that's the reason the company launched its *Because We Care* campaigns. She said, "We always encourage employees to get involved in the community. BSI employees are proud supporters of several Canadian Food Grains Bank projects in the various branch areas and provincially, we heavily contribute to the Farmers with Disabilities organization."



Over 600 visitors toured the new office.



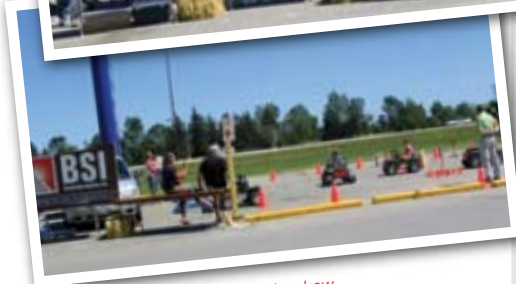
Trevor Lux transforms into The BIPPER.



Everyone loves a parade.



Ribbon cutting ceremony (L-R) Chris Goertzen, Mayor of Steinbach; co-owner Alvina Dueck; and Richard Barnabe, CEO of BSI Insurance Brokers Ltd.



MPI Mini Car Town was a popular draw.

BSI Clearspring team a winner

BSI is committed to creating a team environment focusing on individual strengths. Branch Manager Trina Brule said, "Our great staff is really the backbone of our success. All employees are given opportunities to further their formal education as well as the opportunity to learn from the strengths and experience of existing employees. BSI also believes in finding the right employee/employer fit. For this reason, we have developed a recruiting system allowing us to attract experienced insurance professionals and seek out talented people who are just entering the work force."

Following is the BSI/Clearspring team "lineup:"

Gwen Weber	General Insurance Administrator
Sabrina Pollard	General Insurance Administrator
Gillian Voth	Clerical
Karen Anderson	Auto Broker
Romelda Wiebe	Auto Broker
Brenda Kehler	Auto Broker
Lilli Buller	Auto Broker
Trev Lux	Broker/Key Autopac Person
Randy Reimer	Branch Producer
Alvina Dueck	Branch Producer and Co-owner
Trina Brule	Branch Manager

continued on page 30



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Trina continued, “At a local level, BSI/Clearspring supports the Red Rock Bible Camp, which is a summer camp for kids. We co-sponsor the Steinbach Ladies Golf League and the Mennonite Central Committee Golf Tournament, which is a major fundraiser.”

BSI also subscribes to the belief that it is important for young people to be engaged by the community. Thus, the brokerage is a supporter of the Steinbach Huskies and Eastman Selects hockey teams and Youth for Christ.

In addition, this fall, the brokerage is launching its “Because We Care about Safety” campaign, in which it has donated fire extinguishers to the local arenas and curling rinks.

Concluding her comments on the brokerage’s efforts to give back to the community, Trina Brule told TMB, “We will definitely continue our involvement in the community in 2009 – a philosophy shared by all BSI offices. In addition to the groups we already assist, BSI is in the process of contacting various local non-profit organizations to discuss how BSI can assist them with their local initiatives.”

Concluded principal Richard Barnabe, “We are always looking for new opportunities to stay in-touch and support the community.”

The community says “thanks”

“BSI/Clearspring Insurance has supported our annual golf tournament for years, helping raise funds for the “Back Stage” Drop-in Centre. This gives youth in the Steinbach area a place to hang out and the opportunity to obtain support and care from trained personnel.

They also opened up a home for homeless youth, providing up to four kids a home with house parents who offer care and support on a daily basis.”

- Jim Harms, Youth for Christ Director



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A fabulous Young Broker Golf Day

Some good golf, some not-so-good golf, and lots of great times were the order of the day on September 19 at the Minnedosa Golf Club, when the annual Young Broker Golf Day took place. Congratulations to all participants and particularly to the winning teams.



Tournament Champions: (L-R) Bill Murray, Lisa Andriechuk, Gerry Corrigan with Young Broker Committee Chair Katrina Hueging.



Most Honest Team: Ted Williams, Henry Paille, Penny Forbes, Rhonda Kachurovski with Katrina Hueging.



Closest to the Pin – Male: Ryan Garriock (R) receives his prize from Brett McGregor.



Closest to the Pin – Female: Melody Terin was the proud winner.



Longest Drive with a Marshmallow – Male: Allan Asplin.



Longest Drive with a Marshmallow – Female: Katrina Hueging.



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Marsh Canada and XN Risk launch joint program

Marsh Canada Ltd. and XN Risk recently announced the launch of a program that combines comprehensive directors and officers liability (D&O) protection with an insured private health care treatment plan.

The plan provides key directors and officers with priority access to leading health care treatment and is the first of its kind to be offered to Canadian public corporations. It provides the benefits of a combined P&C and living benefits insurance product. Known as *Director LifelineSM*, the new product is available from Marsh, is underwritten by XN Risk, and is insured through certain underwriters at Lloyd's of London.

(Source: Canadian Underwriter, October 1, 2008)

New identities for Shumka Group firms

The Shumka Group has unveiled new corporate identities for itself and its three operating companies – SCM Adjusters Canada Ltd., Forensic Investigations Canada (FIC), and Risk Management Services (RMS) – to reflect its position as a leading provider of insurance claims management services.

A pair of new company names was also announced: the parent company (formerly The Shumka Group) is now SCM Insurance Services (SCM), while the operating company (formerly SCM Adjusters Canada Ltd.) is now ClaimsPro (IndemniPro in Quebec). FIC and RMS retain their names.

The name, branding and logo changes were prompted by the parent company's acquisition of CGI's Claims and Risk Management divisions in August.

Aviva Canada welcomes new VP

Jim Haskins has been appointed Aviva Canada Inc.'s Executive Vice-President of Claims and Procurement, effective September 22. He joins Aviva after 17 years in the P&C business of two major US insurance companies – The Hartford Financial Services Group and Progressive Insurance.

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Busy times at Zurich

A number of news items from Zurich North America crossed our desk in the last couple of months. They include:

- Launch of technology-focused website** – Zurich has launched www.techinsurance.zurichna.com, a source for the latest information about the profitable insurance business segment of serving technology “builders.” **David Alfred**, Director of Zurich’s Middle Market Commercial’s business unit’s Technology Initiative says, “Instead of just listing products and services for distributors to sell, we have created a site that can actually help them write business.”
- Commercial appointment** – Zurich North America Commercial has announced the appointment of **Dick Richilski** to the position of head of distribution and regional management for the company’s Specialties business unit. He assumes responsibility for directing regional performance of Zurich’s Specialties business unit across the continent.
- Commercial appointment (continued)** – **Michael Garceau** has been appointed COO of the firm’s Specialties Business. He will assume leadership responsibility for all operations off the business unit, including finance, strategic planning and business model development and implementation.



ZURICH

Compu-Quote deploys cost engine in Canada

E2Value, Inc. has announced it has reached an agreement with Compu-Quote Inc. to deploy and provide access to the eValue-MCV™ cost engine and methodology. As of September 2008, Compu-Quote began distributing the ezITV™ insurance to value (ITV) application to insurance brokers across Canada. The ezITV, a desktop tool integrated with Compu-Quote’s PropertyRater™ application, accesses the eValue-MCV cost engine to calculate residential replacement cost variations.



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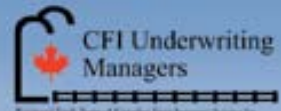


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A time to celebrate

By John Knotek,
BMO Bank of Montreal®

There are times in business when one needs to take stock, reflect on the past and celebrate successes.

We recently did, noting that BMO Bank of Montreal's specialized program for independent insurance brokers has been in place for over 12 years.

During this timeframe, BMO has been a source of independent financing for daily operations and ownership transitions, offered highly competitive banking packages and contributed back to the broker community. While there is always room for improvement, we feel we have been getting it right with IBAM members, having many more as customers now than we did 12 years ago. For this and the ongoing support of IBAM, we extend a thank you for your business.

When establishing the program a dozen years ago, we understood that the banking needs of the insurance brokerage industry are indeed unique. We also understood that in banking, as in insurance, only creative and innovative solutions to customer needs will set apart the leaders from the followers. One way we have achieved this is by maintaining a dedicated resource within BMO to keep current with insurance industry trends and maintain our commitment to customer service. Accordingly, we welcome all contact from IBAM members, whether it is to address questions or to relay good experiences or bad.

For those not currently banking with BMO, we welcome inquiries about how the program can help meet your needs over your current financial services provider. With an understanding of your needs we can then refer you to an account manager that understands your industry. Our contact information can be found in each issue of *The Manitoba Broker* or on the IBAM website and we are ready to help; after all, we are **your** resource.

As the program is one of the benefits you can access as an IBAM member, it only makes sense that you understand how it could benefit you. While the BMO Broker Program offers a wealth of benefits, it can be grouped into three

primary areas: Financing, Daily Banking, and Group Banking.

BMO is anything but traditional in its approach to facilitating buyout financing for its broker customers. Recognizing that an independent insurance brokerage's key asset is its client list, we determine the level of financing based upon an analysis of the value of the book of business. Our valuation methodology is based on applying a multiple to the commission revenues earned from each line of business. We then analyze the relative strength of the company's debt servicing – the stronger the cash flow, the greater the percentage of the client list value that ultimately can be financed. Of course we also provide competitive financing for operating, equipment, and technology needs. In addition, we offer financing lines for brokerages wishing to engage in their own premium financing.

General banking needs are also an important element in the smooth operation of a brokerage and we can help you better manage your cash flow needs with our suite of cash management products. We offer a discount on all routine activity fees and highly competitive preferred rates on 'trust' fund balances, with interest paid based upon the average balances

maintained. We know we are "getting it right" with our IBAM brokerage clients when we frequently hear that they are enjoying reduced net banking fees as a result of changing their banking to BMO!

Benefits do not stop at the brokerage level, as we also offer a competitive group banking program. IBAM members can access a comprehensive suite of key personal banking products, from mortgages to term investments, all at preferred rates. In addition, BMO has a host of wealth management options. Whether it is assistance with retirement planning, setting up trading accounts or using private banking services, we can help you achieve your financial goals.

During the time we have had a program in place for Manitoba brokers, we have welcomed many more as customers, received positive feedback on our program and provided buyout financing to help with broker perpetuation. Going forward, we continue to welcome your input and appreciate the opportunity to serve your financial needs.

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