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VOLUME 14, NUMBER 1, MARCH 2006



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Features

IBAM membership is a privilege – Broker professionalism is the key

12



2006 Conference 16
'Round the Clock Service'

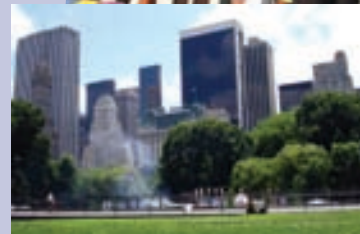
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Note: Obtain all 8 CECs required for May 31 General License renewal by attending the full Conference

From the sun to the 'city the never sleeps'



26



Young Broker National Meeting a first

30

Departments

6 Message from the President	32 Connected to the Community
7 From the Chief Executive's Office	35 Business Corner
8 YBN Report	38 Raising our Profile
9 Viewpoint	40 Industry News
10 Education	44 News from the Board
22 Calendar of Events	46 Reach our Advertisers
22 President's Schedule	

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Tony Taronno, President

Why we do what we do

Wasn't it just a moment ago that I was droning on at the President's Ball? My message was that IBAM exists for one main purpose: to have a common message voiced through our Association. That message is echoed in our mission statement, "to ensure that insurance brokers are the primary provider of insurance products and services in Manitoba." Conveying this message is what our lobby efforts are all about. That is why lobbying remains paramount at both IBAM and IBAC. I'm proud to report that we are on target with a Strategic Plan that calls for us to strengthen our bond with politicians, bureaucrats, company partners, customers, and, most importantly, our members.

We created the 'Political Champion' position and chose **Brian Gilbert**, a Past President of both IBAM and IBAC. Brian graciously accepted the role and jumped on the train full steam ahead. We personally met with each MP. Our Political Action Committee, led by **Irwin Kumka**, organized our first MP/MLA Reception. What a success with great attendance from MPs and MLAs (including the Premier). I was especially proud to see the 'buy-in' from our members. Member support at these events does two things. It gives more credibility to the event and it tells the Board that we are on the right track. Our next MP/MLA Reception is on March 15. I look forward to seeing you all there. We truly appreciate your support.

On February 7, the inaugural Senior Insurance Executive Dinner was held at the Manitoba Club. It was well attended by our insurance company partners. I even managed to get **Gregg Hanson** to sing a few tunes at the piano. Our message was simple – we wanted to thank our partners for their support of our initiatives and to communicate what IBAM is and will be trying to accomplish going forward. We know we have our partners with us as we face issues such as the *Bank Act* and transparency.

We have a great working relationship with **Lois Broder** (Insurance Council) and meet frequently with Superintendent of Insurance **Jim Scalena**, who is working with us on the CCIR report on transparency and the *Insurance Act* rewrite.

What about relations with our own members? Our *INews* keeps our membership apprized of IBAM activities. We know *INews* works as we see increased attendance at our functions. Member feedback also reinforces our efforts.

In spite of these successes, we still must do a better job with customer relations. We will begin with more media and advertising activity, explaining to consumers the advantages of working with a **professional** insurance broker. In this issue, **Dave Schioler** penned an excellent article on the need to tie personal and professional service to our offerings, rather than selling our product as a commodity. This will always differentiate us from the alternate distribution systems in the P&C market. One 'pet project' I intend to see through is a high profile IBAM Charity Ball to remind consumers that brokers are an integral part of communities throughout the province.

I'll still be working hard for you as Past President and Chair to help incoming President Irwin Kumka and CEO Dave Schioler continue to deliver on our mission. I also wish to thank and congratulate **George Miller**, our illustrious Chair this past term. George has been an extraordinary help and incredible friend. To the magnificent staff at IBAM, I thank you with all of my heart. Finally, to our members: *Molte Grazie* (many thanks) for allowing me to do this job. I just loved it! 🙌

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Front and center

Dave Schioler, CEO

Conference is coming

I'm looking forward to meeting more of our brokerage community at Conference in April. I have been thoroughly impressed with the individuals I have met to date. It stands to reason that brokers, being 'people-people' by necessity and nature, are amongst the warmest and most courteous individuals I've ever come across. Even though this was my expectation, such expectations have been far exceeded. I have also been warmly received by company executives and staff, those of the regulatory offices and certainly the government officials and others. Thank you.

We believe we have a terrific Conference Agenda for our members. I am confident that the AGM will be thorough, organized and productive. We have a keynote speaker who has wowed audiences throughout North America, and our line up of educational presenters is filled with a quality cast of characters. We trust that IBAM members will enjoy while they pick up some necessary credits. I wish to thank our IBAM staff for their hard work.

The banks

On June 6, IBAC representatives, along with those of IBAM and its sister associations across Canada, will descend upon MPs in Ottawa to express vigorously the interests of brokers across the country. In particular, efforts will focus on an issue that has become of paramount concern – in fact a very real threat to the brokerage industry as we've known it – the bank retailing of general insurance. I am certain that members are also aware and will appreciate that these discussions by no means indicate the commencement of such direct relations with government officials. IBAM Directors, along with national political champion **Brian Gilbert**, have been conversing for months with all of Manitoba's MPs. In fact, we have discussed bank retailing and other industry concerns with each Manitoba Member of Parliament individually. Results have been reasonably successful and evident thus far and we must continue even more valiantly. Maintaining a healthy brokerage distribution system is absolutely in the interests of Canadian consumers.

MPI brings DVL broker distribution

Manitoba drivers will enjoy better customer service, greater convenience and enhanced security from this fall's roll out of a new province-wide system whereby they will renew their driver's licenses and auto insurance policies during the same visit to their broker. Member brokerages will produce greater efficiency for the consumer. This will surely help in the fight against the move to general insurance retailing by financial institutions. MPI's vote of confidence in the broker distribution system will produce greater customer activity and retention for Manitoba brokers. In fact, this new, *integrated* system will mean both substantial change and opportunity for our broker members. We must immediately capitalize on this opportunity. President **Tony Taronno**, Vice President **Neil Andrews**, and others on the Board have worked hard to ensure that brokers will be intimately involved in much of the planning, communication and activity related to this systemic, strategic and meaningful change to our relationship with MPI. #

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Manitoba Public Insurance

Welcome new members

A huge welcome goes out to the latest members on the YBC:



Keris Lynn Dick, CAIB
Account Manager,
HED Insurance & Risk Services

Keris has been in the industry for 14 years. After high school, she took a legal assistant course and then couldn't find a position, since law offices were demanding two years experience before hiring.

Keris started at a small brokerage on Henderson Highway, doing Autopac along with basic office duties. She realized that she enjoyed the insurance business and became a broker. Keris quickly rose through the ranks with various brokerages. Today, she is an Account Manager at HED Insurance & Risk Services.

Keris adds, "Being on the Committee helps with networking. We can be the voice for young brokers."

At home, Keris enjoys spending time with her family – two-and-a-half-year-old son Ross and husband Mark. She enjoys gardening and yard work; and loves camping and sitting around a bonfire.



Katrina Hueging, CAIB, CPIB
Customer Service
Representative, Horizon
Corydon Tuxedo Insurance

In 1998, Horizon Insurance offered Katrina a part-time Autopac position while she was finishing high school. She subsequently obtained a Business Administration diploma from Red River College and began her career as an insurance broker.

Her first impressions of the industry were ominous. She says, "I'd always thought insurance was something only serious and boring people did. Once I was involved in it, though, I realized that it is a youthful, dynamic and exciting industry – and one that is limitless."

Today, Katrina's primary role is in Personal Lines Insurance and as the key Autopac person in the office. She just got her Life Insurance license and is excited about that area of the industry. She also uses her Commercial knowledge by facilitating CAIB 2 classes.

Katrina joined the YBC through a colleague at Horizon Insurance, who encouraged her to join. She is happy she made the move, adding, "The YBC is creating an amazing buzz for the industry."

In her free time, Katrina enjoys being with friends, going to movies and traveling.

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The value of an insurance broker

By Robert J. Kimball, CIP, CAIB, CCIB, IBAC President

I've noticed over recent months that there is a lack of understanding of what our profession offers not only to our own clients, but also to our communities and our society. The theme that IBAC will communicate to the public at large over the next little while will be the value of the insurance broker – the value to his/her clients, the value to the community, and the value to the economy and society at large.

Canada is home to 35,000 insurance brokers. This is the equivalent of a small to medium sized town. One of our strengths is that this number is spread across virtually every community, big or small, in Canada. Unlike other industries, the number of brokers has been increasing steadily over the past 25 years, and not only in urban areas. The number of brokers has matched the increase in population of our country. What does this mean?

It means that people realize that insurance brokers provide value. That value could be a competitive price, an appropriate product matching their needs, dedicated representation during a claims process, or simply a comforting level of trust; reassurance that what they are buying will cover them in the event of a dreaded occurrence. This is one of the greatest assets an industry can have, and something that cannot be bought, only earned.

In addition to this figure, brokerages employ staff that handles the day-to-day operations of these small businesses. This creates employment in smaller communities that large corporations have left long ago. Brokerages pay property taxes that, in turn, maintain the community's infrastructure. Brokers and brokerages are active supporters of local sporting organizations, artistic endeavours, and charities. They are involved not simply because it makes for good PR, but because they live in those communities and, most of the time, know someone who is involved in these activities.

Brokerages are small businesses. In spite of the trend in the corporate world for consolidation and focusing on urban centres, these businesses know that for them to serve their customers in the best possible way, they must remain 'close to the action.' They need to be on the spot forthwith following an emergency to serve their customers.

There is a business saying: "If you take care of your client, your client will take care of you." I believe this applies to our industry. History has shown that the way consumers are served best is through an insurance broker. This is the value that our profession brings to our customers, and we have a good and long-standing track record at it. #

Holm looks forward to working with brokers

Manitoba Public Insurance Vice-President of Corporate Insurance Operations Dan Guimond is pleased to announce the appointment of Dale Holm to the position of Manager of Broker Operations.

Dale has been with Manitoba Public Insurance for 20 years, and has worked with brokers in various positions for more than half of his career.

He was a member of the

management team

that implemented

Autopac On-Line

(AOL). Most

recently, he

was manager

of Autopac

Extension for

five years and with

IBAM support led the

project to automate the

sale of seven extension products.

Currently, Dale is playing a key role in helping brokers prepare for the issuance of driver licences through AOL this Fall. As part of his new position, he's looking forward to more frequent direct contact with Manitoba's broker community.



Dale Holm



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Seminars

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March 28, 2006 – Winnipeg 9:00am – 12:30pm \$80.00

Presenter: Doreen Pendgrass

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Condominium Insurance Workshop (Advanced)

May 17, 2006 – Brandon (Victoria Inn) 1:00pm – 4:30pm \$80.00

May 18, 2006 – Winnipeg (Clarion Hotel) 9:00am – 12:30pm \$80.00

Presenter: Ken DeDecker, CIP, CRM

This seminar is designed for those with experience dealing with insurance for both the corporations and unit owners. You must be familiar with the Act, declarations and policy wordings. Prior exposure to basic Condominium knowledge is a must. The workshop will include case studies and interpretation of the correlation between the Act, declarations and policy wordings. CECs: ICM – 3, RIBO – 3 (Technical).

Upcoming Education Schedule

Canadian Accredited Insurance Broker & Canadian Professional Insurance Broker

Upcoming Exam Dates for all levels:

Wednesday, May 10, 2006

Wednesday, July 12, 2006

Wednesday, September 13, 2006

Auto Broker Technical Course

Phase I – May 1, 2 & 3, 2006 & Phase III – May 25 & 26, 2006 (Brandon)

Phase I – May 15, 16 & 17, 2006 & Phase III – June 8 & 9, 2006

Fundamentals of Insurance Immersion Course

June 12 – 16, 2006 Exam Saturday, June 17

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Technical Seminars (Webinars)

IBAM offers seminars for a variety of technical subjects.

New titles have recently been added.

Credit hours vary from 3 to 6 and the price range is from \$57.50 to \$115.00.

Available topics include:

- ▶ Homeowners Property Coverage
- ▶ Other Personal Lines Property Forms
- ▶ Personal Liability Insurance and the Law
- ▶ An introduction to Farm Insurance
- ▶ Personal Automobile Insurance Coverage (Not Autopac)
- ▶ Commercial Liability - A Legal Perspective
- ▶ The Commercial General Liability Policy
- ▶ Commercial Automobile Exposures
- ▶ Ocean Marine & Aviation Insurance
- ▶ Surety Bonds
- ▶ Risk Management Basics
- ▶ Introduction to Commercial Property Insurance (New)
- ▶ Underwriting Commercial Property Insurance (New)
- ▶ Commercial Property Insurance – Policy Forms (New)
- ▶ Commercial Property Insurance – Additional Coverage Forms (New)
- ▶ Commercial Property Insurance – Miscellaneous Property Forms (New)
- ▶ Crime Insurance – (New)
- ▶ Business Interruption Insurance (New)



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IBAM membership is a privilege -broker professionalism is the key



By Dave Schioler, Chief Executive Officer, IBAM

Nelson Mandela said, "There is no passion to be found playing small – in settling for a life that is less than the one you are capable of living." There is no doubt that this is the attitude that our brokerage community must adopt in one of the most significant fights the industry has faced in recent years – the battle against bank retailing of *our* insurance products and services. In fact, in order to battle the banks, we as a collective force must be willing to cut off all sources of retreat. It is essential to our success that we adopt and carry a winning attitude at all times.

In its Tuesday, February 14, 2006, article, "Lobby groups target Flaherty over insurance", *The Globe and Mail* indicates that the politically charged issue of bank retailing revolves around consumer concerns with respect to Canada's big banks having the ability to use their customers' personal information in order to sell them bank driven and oriented insurance products and services. The article cites that in excess of 80 per cent of 1,900 people polled in a recent survey reflected insurance consumers' concerns over the dangers involved with respect to the protection of personal

information and the reality or potential regarding tied or coercive selling by the all mighty banks. But another report reveals that notwithstanding these significant, consumer concerns, RBC Insurance intends to open additional, retail insurance shops this year, including the opening of a retail insurance outlet right on Toronto's Young & Bloor, (*Thompson's World Insurance News*, February 20, 2006). Furthermore and most recently, RBC used its annual shareholder meeting in March of 2006 to lobby Ottawa by pushing MPs to enhance competition in Canada's insurance market by supporting bank efforts to retail insurance out of bank branches. "CEO Gordon Nixon devoted much of his speech to decrying the "absurdity" of the rules, which prevent banks from selling insurance products — much less promoting them — through their branch network. He said Canada is the only developed country in the world where people can't buy insurance directly from a bank. "This simply does not make any sense to us, nor to our customers," he said, arguing that breaking down barriers would provide better choice and pricing. At the same time, he noted, supermarket chains are allowed to sell insurance, while major life insurers are permitted to offer their customers mortgages and savings accounts. (*The Globe and Mail*, "Nixon assails insurance rules," March 4, 2006). The National Bank of Canada has also now piped up in total echo of RBC's Nixon (*Thompson's World Insurance News*, March 9, 2006).

What does this all mean to brokers? To put it simply, it's about the livelihoods of brokers and their families, and in some cases it's even about protecting and preserving a way of life that has transposed generations. In this case, the funny thing is that protecting, preserving and enhancing the interests of the brokerage community consequentially means protecting the interests of the

consumer. Even so, inevitably the banks will have some level of success in entering *our* market; and that is precisely why we must fight the fight. At the end of the day, there will indeed be a mixed delivery system and we want to and must ensure that the traditional brokerage delivery system is maintained and enhanced in the process. There can be no doubt that if the consumer is left with sufficient choice among strong, independent brokers - brokers that truly provide both product and professional service in accordance with customer interests - then notwithstanding adjustment and consolidation in the market place, that same consumer will be much better off and brokers will thrive.

But remember, it is not only the banks with respect to which we must concern ourselves. On the one hand, a credit union owned brokerage may be seen as nothing but representative of a new 'type' of ownership in the industry. On the other hand, the entry of credit unions into our market place may very well signal a slippery slope toward the ultimate danger for the consumer - bank retailing of insurance products and services. Along with credit unions and credit union owned brokerages comes the danger of coercive and tied selling, undue influence, segmentation of customer lists and the general lack of fairness in terms of competition – not to mention once again the consumers' concerns with respect to privacy and the protection of personal information. (In fact, in a recent letter to all Credit Union CEOs in Saskatchewan, the Province's Registrar of Credit Unions warned its member bodies with respect to coercive selling, unfair practices and undue influence.) All of these concerns are present and identical - albeit on a lesser scope and scale - to those dangers as they are inherent in bank retailing of insurance.

As I have pointed out to the membership previously, IBAM members will

IBAM membership is only a privilege for so long as broker professionalism is its source.

know by now that we have recently witnessed the entry into our Manitoba insurance brokerage industry, ownership and operation of brokerages by what we might refer to again as non-traditional or alternative ownership. As a result, we can reasonably predict that there will be continued consolidation of brokerages through different types of business partnerships and arrangements, and by both mergers and acquisitions. But again, amongst the fierce business competition within which our members will no doubt engage, the means to survival, growth and success are to be found in delivering personal and professional service to the insurance consumer. The 'professional and experienced' insurance broker – and your local brokerage can and must do this better than any other market player. Our members are professionals and our broker professionalism is what will cause us to survive and win in a changing market place. Broker professionalism is the key – for no one will provide better or care more for the consumer than the local insurance broker.

So, it is because of its role in developing this very professionalism that membership in IBAM is a privilege. IBAM is intended to and does in fact help significantly to maintain and enhance broker professionalism and to therefore ensure that brokers remain the number one provider of insurance products and services in Manitoba. Recognition of this is in fact found in our healthy membership numbers. And make no mistake, IBAM will continue to fight along side you, the individual, professional insurance broker. Our position is strong and clear in this regard, and certainly it is so in terms of our fight for and support of broker professionalism. In fact and intentionally, the current By-Laws of the Insurance Brokers' Association of

Manitoba speak to broker professionalism – professionalism of both individual members and the general membership overall. Specifically, the by-laws state:

Member Compliance - The members of the Association will remain in good standing, will subscribe to and comply with the constitution and By-Laws of the Association, and will subscribe to and comply with the following standards of professional conduct:

- a. *a member will conduct business in strict accordance with the laws and regulations of Manitoba and any applicable laws of Canada;*
- b. *a member will avoid controversies with fellow members, will compete with fellow members on an honourable and fair basis and will, at all times, co-operate with other members in any effort directed to the betterment and advancement of the insurance business;*
- c. *a member acknowledges that it is unethical to obtain insurance business by commercial bribery, coercion, or unfair influence;*
- d. *a member acknowledges certain obligations: first, to the insuring public; second, to insurers; and third, to other members;*
- e. *a member will strive to provide the highest possible standard of service which the insuring public is entitled to expect to receive from a well-qualified Brokerage, and will at all times hold the interests of the public paramount;*
- f. *a member will at all times respect the members obligations to insurers and will conduct the members business so that the proper interests of insurers are fully safeguarded;*
- g. *a member acknowledges that only by providing services of the highest order can Brokerages enjoy the public confidence they merit and must have, and will at all times seek to raise the standards and improve the service pro-*

vided by Brokerages and the insurance business; and

- h. *a member acknowledges that each Brokerage maintain professional liability (Errors & Omissions) insurance having such limits of liability as are recommended from time to time by the directors; and*

- i. *a member acknowledges the following Code of Ethics:*

To the Public - To remember that my first obligation is to my clients and to the insuring public. To provide my clients with the highest standard of professional service. To insure that my advice to them is based on the highest level of professional integrity and performance.
To My Insurers - To maintain a loyal relationship with my insurers, in the knowledge that it is only through co-ordinated action that an orderly insurance market can be achieved. To provide my insurers with all information which may affect the underwriting or administration of the contract. To respect the authority vested in me to act on their behalf in servicing the public.
To My Colleagues - To carry out my professional activities according to the principle of fair competition. To seek at all times to elevate the standards of the insurance profession and to encourage others in my profession to do likewise.

Furthermore and again through its by-laws, IBAM does not presently allow membership to those brokerages owned by financial institutions. This will remain the case for the foreseeable future. Both historically and currently, this position has all to do with broker professionalism, broker independence and ultimately, consumer protection. Again, IBAM's current position and strategy are to maintain this very stance well into the future.

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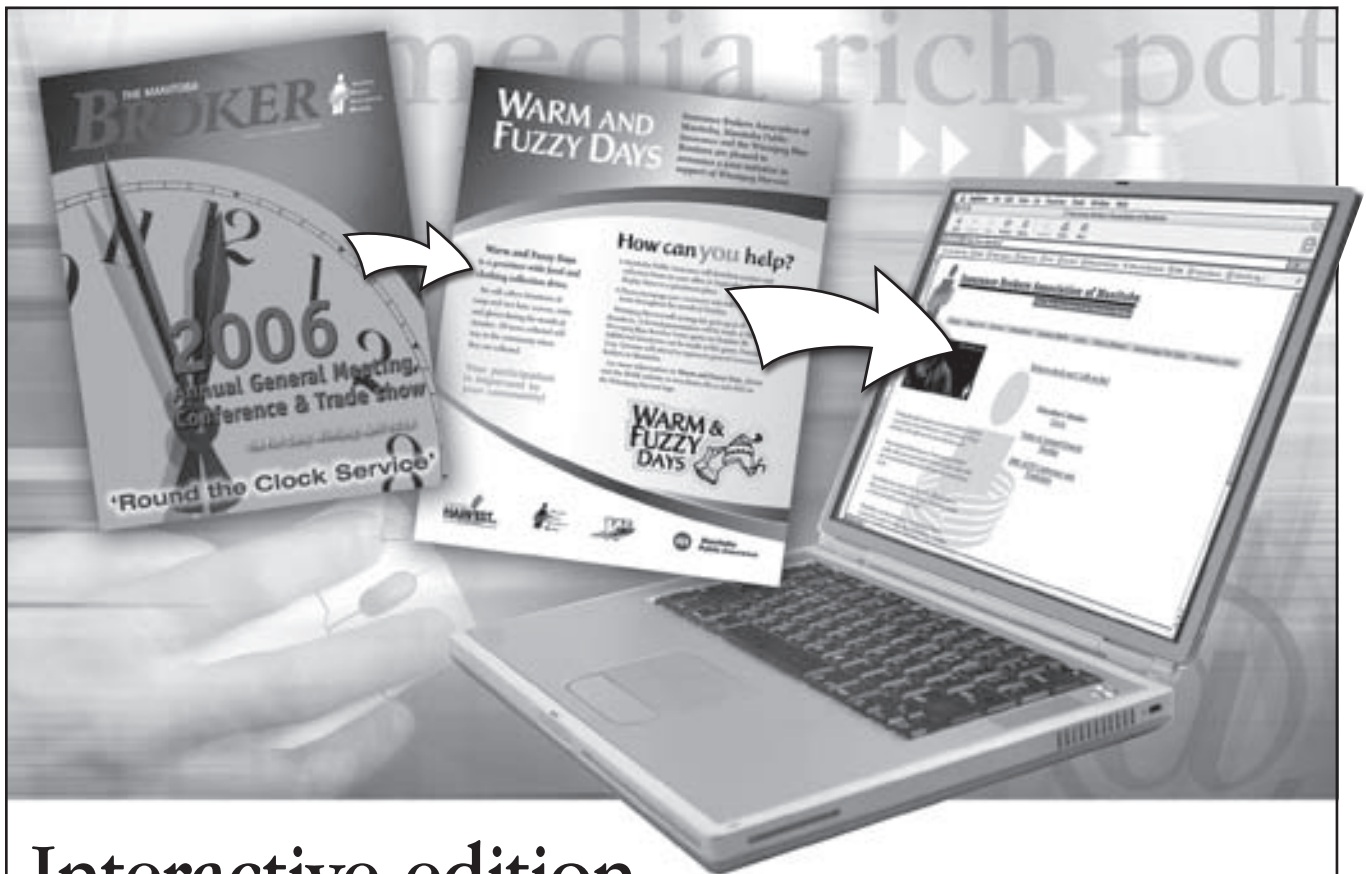
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Brokers should know that there are also some additional and very tangible things that IBAM is doing and will do to help you the broker fight the fight. In the coming days and weeks, IBAM has already commenced as a participant, along with its provincial counterparts, in an ongoing discussion forum intended to share ideas and possibly produce a cohesive, national strategy in terms of some of the rules of association membership and how that may advance our cause. IBAM & broker members will once again in March host our now annual MP/MLA reception at the legislature. Representatives of IBAC, IBAM and other provincial associations will meet in Ottawa in June of this year to relate to the federal government our issues, concerns and positions – specifi-

cally to ensure that the Bank Act is not re-written so as to enhance the banks' positions with respect to retailing *our* insurance products and services. In addition, we are continually communicating with top insurance company executives in order to maintain and build support for our broker members and their cause. IBAM and IBAC are enhancing and further 'professionalizing' educational programs in order to ensure that these organizations remain the educational sources prerequisite to broker licensing in Manitoba and Canada respectively. IBAM will also more vigorously engage, utilize and manipulate the media in the coming months in order to vocalize our message of professionalism and customer service and consequentially advance the interests of our members

both individually and collectively.

And so – while our brokers 'professionalize' – banks drive to 'commoditize.' It follows that IBAM membership is indeed a privilege - a privilege that carries obligations and bares great responsibilities and meaning. At the end of the day, IBAM needs you and your broker professionalism – and IBAM will fight *with* you and *for* your professionalism. Yes, IBAM membership means something for the present and future generations of brokers and the present and future generations of consumers of *our* insurance products and services in Manitoba. But IBAM membership is only a privilege for so long as broker professionalism is its source. Broker professionalism is the key. Don't play small and don't settle for less. #



Interactive edition of *The Manitoba Broker* available online

With print and electronic communication operating hand-in-hand more than ever before, we are more than happy to advise you that *TMB* magazine is available online in a highly interactive format.

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NOTICE

THE ANNUAL GENERAL MEETING

of the Insurance Brokers Association of Manitoba

will be held at

9:30am

Thursday, April 27, 2006

Provencher Room
The Fort Garry,
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David Schioler, Chief Executive Officer



CECs: Manitoba - 1 (General)

IBAM Annual General Meeting, Conference & Trade Show

April 26-28, 2006 • The Fort Garry, Winnipeg
(Title Sponsor: Manitoba Public Insurance)

‘Round the Clock Service’

Make your brokerage the ‘preferred choice’

(Sponsor: ING Insurance)

Keynote speaker **Michael Vickers** will help brokers and brokerages become the *preferred choice* of insurance consumers. Based on Michael’s book, *Becoming Preferred: How to Outsell Your Competition*, this presentation teaches leading edge strategies and tactics that will help you and your team outsell the competition.

You will learn how to:

- Become the preferred provider of what you sell
- Become unique and distinct in a crowded marketplace
- Break your personal and organizational income ceiling
- Deliver distinctive value to your customer or client base
- Build long-term economic relationships
- Deliver *high touch* in a *high task* world
- Provide round the clock service while maintaining a balanced life

This program focuses on how to uniquely position your organization in a congested marketplace. You will learn how to identify market stresses and create distinctive value strategies using five customer values. Companies that apply distinctive value strategies enjoy market prestige, higher margins, prevent competitive erosion and become the leaders in their field.

Michael Vickers has coached thousands of professionals from a variety of business sectors. His training organization, Summit Learning Systems, has provided leading-edge consultation to corporations such as AT&T, Pepsi, Manulife, NEC, Bank of Montreal, Toshiba and Great West Life. Michael is constantly studying leading companies, searching for best practices and distilling the secrets of success in an entertaining, and often hilarious, manner. Michael will build your confidence, accelerate your performance, and show that success is available to anyone!

(CECs: ICM-3 General or Life)



Win a trip for 2 to New York! New York! ‘the city that never sleeps’

Red River Valley Mutual is pleased to sponsor this major prize to be drawn Thursday night at the President’s Dinner. The package is a trip for two to **New York** – home of the Empire State Building, Metropolitan Opera, Yankee Stadium, Central Park, Rockefeller Center and much, much more.

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

Brokers' Night Out

(Friday Night)

(Sponsor: Sovereign General Insurance)

Laughin' with Jimmy Mac

You've seen him on morning television, the Comedy Channel, *Hockey Night in Canada*, TSN's *Off the Record*, and a host of other comedy shows. Perhaps you've heard him on radio as the afternoon DJ on 97.5 FM or been fortunate enough to catch his act in one of the many comedy clubs he has played. Now, you'll be able to enjoy the off-the-wall humour and impersonations of comedian Jimmy Mac.



Rockin' with Kenny Shields & Streetheart

Kenny Shields burst onto the Canadian rock scene in the mid '60s as lead singer for Witness Incorporated. The band opened for Cream, toured with Roy Orbison, and issued hit singles like *Jezebel* and *Harlem Lady*.

In the late 1970s, Kenny joined Paul Dean, Matt Frenette, Spider Sinnaeve and Daryl Gutheil to form Streetheart. The band became Canada's #1 touring band with six gold albums and four platinum albums.

Streetheart's hits include: *Action, Hollywood, Look In Your Eyes, Under My Thumb, What Kind of Love is This, One More Time, Snow White, and Tin Soldier*.



President's Dinner & Dance

(Sponsor: Manitoba Blue Cross)



On the evening of Thursday, April 27, IBAM is proud to present the **President's Dinner & Dance** in honour of incoming President **Irwin Kumka**.

Entertainment for this prestigious event will be provided by a group that is back by popular demand – the *Bellowtones*.



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Trade Show Theme

(Sponsor: Peace Hills General Insurance)

The theme for the 2006 Trade Show is **PAJAMA PARTY**. What can our members and suppliers possibly come up with when it comes to sleepwear?



Annual Awards Lunch

(Sponsor: Wawanesa Mutual Insurance)

Join and celebrate with the CAIB/CPIB grads and special award winners at this special awards event being held Friday, April 28.

IBAM 2006 Annual General Meeting, Conference & Trade Show

The Fort Garry, Winnipeg • April 26, 27 & 28, 2006

PROGRAM-AT-A-GLANCE

THEME: 'Round the Clock Service'

Wednesday, April 26, 2006

6:00 pm Registration
6:00 pm – 10:00 pm Trade Show – Pajama Party

Thursday, April 27, 2006

8:30 am – 9:30 am Registration & Continental Breakfast
9:30 am – Noon Annual General Meeting
Noon – 2:00 pm Exhibits Open
Networking Lunch & Exhibitor Draws
2:00 pm – 4:30 pm Keynote Speaker: Michael Vickers
6:00 pm – 7:00 pm Broker & Company Appreciation Reception
7:00 pm – 1:00 am President's Dinner & Dance

Friday, April 28, 2006

7:30 am – 8:30 am Registration
Continental Breakfast
Friday Education Sessions
8:30 am – 11:30 am Seminar 1: E & O Loss Prevention
Seminar 2: Disaster Planning & Response
11:30 am – 12:30 pm Reception
12:30 pm – 2:30 pm Annual Awards Luncheon
2:30 pm – 5:00 pm Seminar 1: MPI/DVL Broker Strategy
Seminar 2: Identity Theft
6:00 pm – 7:00 pm YBN Reception
7:00 pm – 1:00 am Brokers' Night Out – Dinner, Comedian & Band
9:30 pm – 1:00 am Brokers' Night Out – Band (Kenny Shields & Stretheart)



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NEW this year

Portage Mutual Insurance is sponsoring a MAJOR PRIZE each night of the 2006 Conference. Check out these wonderful prizes:

- Wednesday, April 26 at the Trade Show – ‘Mountain Echoes,’ a print by Rod Frederick.
- Thursday, April 27 at the President’s Dinner – A set of Big Bertha Callaway 06 Irons
- Friday, April 28 at Brokers Night Out – Panasonic Wide Screen LCD Television



Early Bird Draws



Register before March 31 to be eligible to win either of the two exciting Early Bird Draw prizes:

- A pair of tickets to the 2006 Grey Cup
- Three nights stay in a Suite at The Fort Garry for April 26-28, 2006 (during the Conference) courtesy of **Portage Mutual Insurance**



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Friday, April 28 – Education Day

The morning sessions begin at 8:30 a.m. while the afternoon sessions kick off at 2:30 p.m.

Education Sessions

(Sponsor: AVIVA Insurance)

E&O Loss Prevention

(8:30 – 11:30 a.m.)

(CECs: ICM - 3 Life or General; RIBO - TBA)

This seminar will cover brokers' duties and obligations and ways to successfully avoid claims and litigation from alleged E&O incidents. Recent cases will be discussed to illustrate the application of the law and how claims can be avoided.

Presenters: Kevin Williams, Taylor McCaffrey and Stephen Ritter, GE Insurance Solutions (ERC)

Disaster Planning & Response

(8:30 – 11:30 a.m.)

(CECs: ICM - 3; RIBO - TBA)

Learn about the planning, preparation and reaction with respect to a disaster as it can affect the P&C industry. Learn how to help clients and business partners during a catastrophic time.

Presenters:

The Role and Functions of the Broker – Dale Rempel, Rempel Insurance

The Role of the Company – Michael Tarr, Portage Mutual Insurance

Adjusting the Claim – Hugh Sutherland, James Dubé Spraggs Adjusters

Planning and Conducting Renovations
– David MacAngus, Winnipeg Building & Decorating

MPI/DVL Broker Strategy

(2:30 – 5:00 p.m.)

(CECs: ICM - 2; RIBO - TBA)

This session will enlighten brokers on the rollout of the Driver Vehicle and Licencing process. It will include: the transition period, the camera installation, the renewal process and a demo of the new technical infrastructure. Delegates will leave with a better understanding of the time commitment and training involved. The session will conclude with a Q&A period.

Presenters: Dale Holm and John Remillard, MPI

Identity Theft

(2:30 – 5:00 p.m.)

(CECs: ICM - 2 Life or General; RIBO - TBA)

This presentation will cover the types and methods of ID theft; issues facing companies and individuals; and protections strategies.

Presenter: Cst. Robert Carver, Winnipeg Police Service.



Kevin Williams is a partner in the law firm of Taylor McCaffrey. His practice involves civil, commercial, and administrative litigation and dispute resolution with emphasis in the areas of Insurance Defence, Professional Negligence, Securities, and Construction Law.



Stephen Ritter, FCIP, CRM is a 2nd Vice-President of ERC with over 25 years experience in the industry.



Dale Rempel, P.Ag, CIP, CAIB

is a Past President of IBAM and owns his own brokerage in Morris, MB.



Michael Tarr, CIP is celebrating his 20th year with Portage Mutual Insurance. He is currently Regional Claims Manager, responsible for Manitoba and Saskatchewan.



Hugh Sutherland is a Level IV adjuster with James Dubé Spraggs Adjusters. He is involved in the investigation, negotiation and settlement of P&C losses.



David MacAngus is President of Winnipeg Building & Decorating. His company boasts a dedicated insurance division and a sister company, Winnipeg Furniture Services, which handles restoration to contents and building mould remediation.



Dale Holm has been with MPI for 20 years and is currently Manager of Broker Operations.

John Remillard has 20 years of insurance industry experience. As Manager, Autopac Online, John has been assigned Project Director responsibilities for the Business Process Review initiative.



Cst. Robert Carver has been a Winnipeg Police officer for 12 years. He is presently assigned to the Crime Prevention Section where he provides training to businesses and organizations on crime prevention and personal safety.

2006 Trade Show Exhibitors

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 Red River Valley Mutual Ins. Co.
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Calendar of Events

March 2006

- 13 FOI Homestudy Exam
- 13/18 CAIB IV Immersion Course
- 14 Young Broker Committee Meeting
- 15 2nd Annual MLA/MP Reception
- 16 IBAM Board Meeting
- 17 Young Broker FunSpeil
- 28 Seminar - Ensuring That Your Writing is Well Read
- 30/31 Auto Broker Technical Course – Phase 3

April 2006

- 10 FOI Homestudy Exam
- 11 Young Broker Committee Meeting
- 26 IBAM Board Meeting
- 26 Past President's Meeting
- 26/28 IBAM Annual General Meeting, Conference & Trade Show

May 2006

- 1/3 Auto Broker Technical Course – Phase 1 - Brandon
- 8 FOI Homestudy Exam
- 10 CAIB/CPIB Exams
- 15/17 Auto Broker Technical Course – Phase 1
- 17 Condominium Seminar – Brandon
- 18 Condominium Seminar – Winnipeg
- 25/26 Auto Broker Technical Course – Phase 3 - Brandon

June 2006

- 8/9 Auto Broker Technical Course – Phase 3
- 12 FOI Homestudy Exam, 9:00am – 12:00pm
- 12 IBAM Golf Day
- 19/24 FOI 5-Day Course



IBAM President
Tony Taronno

President's Schedule

JANUARY 2006

- 3 Canadian Club Breakfast
– Keynote address from Paul Martin
- 28 National BIP meeting
- 28-31 IBAC Meetings

FEBRUARY 2006

- 7 Executive Meeting
- 8 Senior Executive IBAM Dinner
- 8 Board Meeting
- 8 Young Broker Joint Meeting & Function
- 9 Meeting with Judy Wasylcyia-Leis
- 14 CITI-FM for BIP Radio Commercial
- 28 National Meeting for Credit Union, By-Laws & Membership Discussions

MARCH 2006

- 15 2nd Annual MLA/MP Reception
- 16 IBAM Board Meeting
- 17/18 SGI Convention

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Alice Marie Roberts, Portage La Prairie Mutual Insurance
Barbara Lynne Ruchkall, Manitoba Public Insurance
Eric Thorsteinson, Portage La Prairie Mutual Insurance
Sonya May Toews, Portage La Prairie Mutual Insurance
Susan Lynn Verwey, Portage La Prairie Mutual Insurance

FCIP Graduates:



Heather Gaskin, Manitoba Public Insurance
Darryl Maeren, Manitoba Public Insurance
Andrea W Malyon, SGI Canada
Darren Grant Peters, Ranger Insurance Brokers Ltd
Kevin Wilson, Federated Insurance

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Aaron Sunil Arjoon, Leonard French
Melanie Arpin, Guild Ins Brokers Inc
James Archie Barnett, ING Insurance Company of Canada
Tanya Carriere, Manitoba Public Insurance
Margaret Maria Carvalho, Wawanesa Mutual
Donna Chastko, Manitoba Public Insurance
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Luc Dupuis, SGI Canada
Mike Edgar, Portage La Prairie Mutual Insurance
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Wayne B Fast, Ruban Insurance Brokers
Frances Donalda Frederickson, Manitoba Public Insurance
Kimberly Gluch-Zelych, HED Insurance Brokerage Inc
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In 2003, Red River Valley Mutual first offered its major prize of a *Trip to the Sun* to the lucky broker who had his or her name drawn at the President's Dinner. This year, the company decided to keep the prize idea the same, but change the type of destination in keeping with the Conference's theme of 'Round the Clock Service.' So the major prize for 2006 is a Trip-for-Two to 'the city that never sleeps' – New York, New York!

According to Red River Valley Mutual's President and CEO **Harvey Heinrichs**, "Red River Valley Mutual is proud to offer this prize in sponsorship of the IBAM Conference. We wanted to do something that reflected our company's support for this fine association and this important event. If we could sponsor something that helped boost attendance, that would be a bonus. We decided to offer a *Trip to New York – The City That Never Sleeps*. We thought it would be fitting to offer this prize as it seems the independent brokers are working for their clients 24-hours-a-day, seven-days-a-week – and the lucky winner of this prize should be able to handle the late nights and bright lights of New York City. The trip appears to have caught the interest of brokers."

In 2004, Dowling Insurance's **Melody Terin** won the prize trip. Last year's winner was **Don Schmall** of Gill & Schmall Agencies in Neepawa. His family was going to be soaking up the sun at the time this magazine was being printed. We asked both Melody and Don to comment on their exciting wins.

Melody Terin

"Last March my husband Brian and I flew to Fort Lauderdale with my brother Charles and my sister-in-law Rose. We then jumped on a small six-passenger plane and flew to the Island of Abaco in the Bahamas. There, we stayed on Charlie's and Rose's boat, *Wild Rose*, moored at the local marina.

The days were filled with exploring the beautiful island, shelling, 'lobstering,' snorkeling and diving. We also made an overnight visit to the lovely Great Guyana Cay Island.

During our second week, my brother Garry and his wife Wendy joined us from London, Ontario. This was the first holiday that the six of us shared and the first one my brothers and I shared since we left home.

To get a break from 'boat life,' Brian and I spent three nights at the fantastic Abaco Beach Resort.

Brian and I would like to thank Harvey Heinrichs and Red River Valley Mutual for the wonderful prize. I was so excited when I won and truly appreciated being able to have a fabulous holiday at a beautiful destination, and have the opportunity to spend quality time with my family. Thank you again for your generous gift and your continued support to our Association."



Melody and Brian

Don Schmall

"We are leaving on March 24 for a week in Nuevo Vallarta, a resort area in Puerto Vallarta on Mexico's Pacific coast. That date is significant because it's the start of Spring Break and my wife Susan and I decided to take our three children along

with us – Jillian (18), Adrienne (11) and Emma (9). Jillian is in Grade 12 and didn't want to miss any school.

Our brokerage is also home to a travel agency. In the past, our family trips have been ski trips since the entire family loves the sport. This time, having won the *Trip to the Sun*, we thought it was a good idea (and affordable) to include the kids.

While Susan and I were in Puerto Vallarta a number of years ago, we haven't been to Nuevo Vallarta. It has deluxe resorts, over three miles of white sandy beach and a state-of-the-art marina.

The entire family is very excited and would like to thank Harvey Heinrichs and his team at Red River Valley Mutual for their generosity in offering this marvelous prize. It is very much appreciated. #



The Schmall

Who will be this year's lucky winner of the Trip for Two to New York – The City that Never Sleeps?




Melody and family


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Education Day and National Meeting

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The Young Broker Education Day was held on November 18, 2005 at The Victoria Inn, Winnipeg. It was a huge success with 93 delegates in attendance and 36 company representatives attending the *Meet Your Company Representatives Reception*.



Meet Your Company Representatives Reception's Networking Challenge winners - (L-R) T.J. McRedmond (YBC Chair) presents prizes to IBAM CEO David Schioler, Jim Robinson (Trans Canada Insurance Marketing), Debbie Oleksewycz (SGI Canada) and IBAM Chair George Miller (Stewart Greenslade Insurance)

Luncheon guest speaker **Gregg Hanson**, President & CEO, Wawanesa was very inspiring and insightful.



Seminars included: Perils & Pitfalls, Combating Manitoba's High Rate of Auto Theft and E&O Mock Trial.

Courtroom delegates.



The E&O Mock Trial was educational and fun

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H. Ross Totten, FCIP, CCIB, President and C.E.O. announces the appointment of Terry J. Gudmundson as Regional Manager for Saskatchewan and Manitoba.

Terry, a long time member of the Insurance family in those Provinces, has served the Brokers on behalf of Companies and Intermediaries for over 30 years. We are also pleased to welcome Theresa Graham to Team Totten. Terry and Theresa look forward to delivering the diversified product line of Totten Insurance Group out of their Winnipeg office, to their Region.

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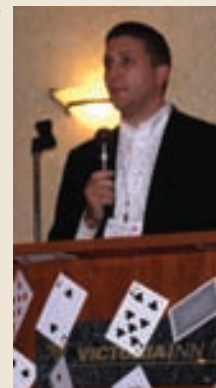


Later, at the social evening, fun was had by all with comic relief from **Dean Jenkinson** followed by a Casino Fun Night. Thanks to the IBAM board volunteers who acted as the celebrity casino dealers.



IBAM Directors Russell Wasnie and Bob Ross spin the wheel of chance.

During dinner one of the highlights was an address from **Keith Riely**, Chair, Independent Insurance Agents Brokers America National Young Agents Committee.



BIPPER makes an appearance at the Casino Fun Night.



Young Broker Brett McGregor with Greg Kirk, Portage Mutual.



IBAM's CEO Dave Schioler deals a winning hand.



IBAM President Tony Taronno deals to his crew from Horizon Insurance.

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By T.J. McRedmond

Young Brokers National Meeting a first

The inaugural meeting of the National Young Brokers Committee was hosted in Winnipeg on November 19, 2005. It was held in conjunction with the Manitoba Young Brokers Network Annual Education Day. There were representatives from every province in Canada as well as the chairman of the IIABA (The United States' equivalent to Canada's National Young Brokers Committee). **T.J. McRedmond** and **Ryan Garriock** represented Manitoba. **Keith Wilson**, Chair of Insurance Brokers Association of Canada, led the meeting.

It was stated that the goal would be that this committee would become a forum for discussion of the 'goings on' in the various provinces. It would provide a flow of information and experiences from developed young broker networks to those in their infancy. It would become an outlet for a national presence.

The vision of a National Young Brokers Committee originated after Keith Wilson attended the Big 'I' -

IIABA meeting in September 2005 in New York City. It was then that he conceived a vision for a similar organization in Canada.

Gerry Corrigan was responsible for establishing the very first Young Brokers Network in Manitoba. Many of the provinces that followed based their organizations on the Manitoba model. Therefore, it was decided that it made sense to hold the first National Young Brokers Committee meeting in Manitoba. The Manitoba YBC put a great deal of time and effort into organizing this meeting, and was honored to do so.

The meeting ended with a bus tour of Winnipeg, dinner at Ichiban Restaurant, and a hospitality suite hosted by the IBAM YBC. A great time was had by all. The IBAM YBC should be very proud of organizing this very special first time event. The next meeting of the national committee will be hosted by Ontario. #



Left row (bottom to top): Gail Routh, Diane James, Matthew Ingram, Karl Luchel, Anna Jaszczewska, Wayne McDonald
Right row (bottom to top): See Phin Saw, Pat Klotke, Betty Lee, Debbie Snyder
Missing: Mabel Wong, Kathy Bartalotta, Leanna Ziemka, Dawn Ruschlik, Jenna Terry, Bonnie Pelletier, Samantha Lightning

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National Young Brokers Meeting – Provincial Delegates

Association	First Name	Last Name	Company
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IBAN	Karen	Earle	Marsh Canada
IBAM	Gerry	Corrigal	McElhoes & Duffy
IBAM	Ryan	Garriock	Garriock Insurance
IBANB	Terry	Gaudet	Beausejour Insurance
IBAS	Scott	Gilbert	Gilbert Agencies
IIBAA	Jim	Harris	Independent Insurance Brokers Assoc. of Alberta
IIBAA	Tracy	Harty	CBL Oxford Insurance
IBAN	Janice	March	Cal LeGrow
IBAC	Steve	Masnyk	Insurance Brokers Association of Canada
IBAM	T.J.	McRedmond	Crossroads Insurance
IBANS	Greg	Roach	Caldwell - Roach Insurance
IBABC	Steve	Sache	Atkinson & Terry Insurance
IBAC	Keith	Wilson	Pineland Agencies
IBAO	Bryan	Yetman	First Durham Insurance
IIABA	Keith	Riley	Peel & Holland Financial Group
RCCAQ	Vincent	Gaudreau	Gaudreau Demers & Associates
IBAPEI	Mark	Hickey	Hyndman Insurance



Young Broker Golf Day

A \$1,000 cheque was presented to the United Way Winnipeg during the Young Broker Education Day from funds raised at the Young Broker Golf Day.



T.J. McRedmond, Chair of the Young Broker Committee, presents Stephanie Levene of United Way Winnipeg with a cheque for \$1,000.

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Young Brokers roll up their sleeves

Members of Manitoba's Young Brokers Network (YBN) know the importance of rolling up their sleeves and becoming involved in charity work throughout the year.

"There's a bunch of brokers doing excellent work," says **Nathan Mehling** of Steinbach's Southeastern Autocity Insurance.

The YBN is part of the Insurance Brokers Association of Manitoba and counts 12 members on its organizing committee from various regions in the province.

Says Mehling, "Being a member of the YBN, I've come to realize how much help is needed. You ask, 'What can I do as an individual?' It takes an individual to come up with an idea but it takes a team to carry out the work."

Over the past few months, the YBN has helped raise money and donations, wrapped gifts and delivered hampers for the Christmas Cheer Board (Winnipeg) and the South East Helping Hands food bank (Steinbach). The volunteer work has also benefited Operation Red Nose in Brandon. "It's important, no matter what type of industry you're in; it's always good to do something for others," says Mehling.

While individual brokers and brokerages in Manitoba are well known for supporting their communities, charities and causes, the YBN is accomplishing significant things as a group. Over the past few months, the YBN has volunteered for the Super Cities Walk for MS, collected over \$1,000 (through its Golf Tournament) for the United Way and

participated in the IBAM/MPI *Warm and Fuzzy Days*.

The YBN wants to extend a challenge to young professionals in other industries – to show the same kind of commitment to community volunteer work to which Manitoba's young brokers are committed.

"Our industry's young brokers are trying to represent communities all over rural Manitoba as well as in the major

centers. People are doing great things in these communities; we have to keep it going – be on top of things and raise the awareness of how important this really is. We're just getting started," contends Mehling.

Manitoba's Young Brokers Network plans on doing more community volunteer work in 2006, including volunteering in the Super Cities Walk for Multiple Sclerosis on April 6 at Assiniboine Park. #

The YBN was front and center during the last Christmas season:



(L-R) Dorothy Freund and Nathan Mehling at Southeastern Autocity Insurance in Steinbach.



YBN members and volunteers at Guild Insurance in Brandon.



YBN members, IBAM staff and volunteers at the Christmas Cheer Board in Winnipeg.



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Ray says curlers know what it takes to give

Charity trumped competitiveness as the New Year in Winnipeg began with a curling event of international scope, with funds raised destined to a local children's charity.

"It's a great four days because the best teams in the world are here," said **Ray Turnbull** from the snowy slopes of Fernie, BC, where he vacationed with his family just before the tournament began.

"Those attending the event will get to watch the very best curling has to offer."

The BDO Canadian Open took place at the MTS Centre from January 5 to 8 and featured 15 of the world's best men's curling teams competing for a \$100,000 winning purse.

Turnbull is no stranger to the Canadian curling scene. He curled competitively for more than 25 years, capturing the 1965 Brier Championship as well as being named to the Canadian and World All-star teams that same year.

Since then, he has coached many national and international teams and bridged the gap between competitive curling and community charity work. Currently, Turnbull, co-owner of Turnbull Whitaker Insurance Agency, is a curling commentator for TSN.

"I'm looking forward to the competition," said Turnbull, adding that curling is his "life."

"It's a last shot game. You need those horses up front, but it still comes down to the last shot."

The BDO Canadian Open is one of four stops on the 2005-06 Grand Slam of Curling and part of the Ultima World Curling Tour.

Teams that participated included those led by well-known Winnipeg curlers **Jeff Stoughton** and **Randy Dutiaume**, Alberta's **Randy Ferbey** and Newfoundland's **Brad Gushue**, whose team represented Canada at the Winter Olympic Games in Torino.

"It's been a hard year for everybody because the goal for the top teams was to get to the Olympic trials and the Olympics and that's done," said Turnbull.

But more important than the scores and trophies of the tournament is the knowledge that you're giving back to the community, said Turnbull.

"I think curlers in general like to give back to their sport and the community", said Turnbull, adding that the tournament is a fundraiser for children in desperate need of high-quality care.

"The 2005 event was a great success with Manitoba curling fans coming out in full support," said **John Heppenstall**, event co-chair and a board member of the Children's Hospital Foundation of Manitoba.

"We are pleased to have the opportunity to bring world-class curling to fans

in Manitoba, while helping to support the special health care needs of children."

Funds raised through activities taking place during the tournament, including the 'School of Rock' curling clinic offered to young curlers, will go towards the purchase of specialized hospital equipment, programs and pediatric research at the Children's Hospital and the Manitoba Institute of Child Health.

The Children's Hospital treats 130,000 children each year. #



(L-R) Premier Gary Doer, Kerry Burtnyk and Ray Turnbull. Kerry Burtnyk was honoured by the Province of Manitoba, the Canadian Curling Association and the World Curling Tour.

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Editor's Note: This new regular feature focuses on various aspects of the fascinating world of business.

Talk like a leader

Adapted from *Aftermarket Insider, Volume 28.*

Whether delivering a speech, making a presentation, voicing an opinion at a meeting, or having a one-on-one conversation in the office, public speaking affects the way listeners perceive you. Speak the language of leadership with the following tips.

Cut the constant "I" – Starting with "I" implies that whatever faults you're describing are yours. For example, "I have a problem with the IT tech, who doesn't organize time well," deflects the focus from where it should be. Instead, say, "The IT tech doesn't organize time well."

Talk tough – Always say what you mean and don't hedge your comments. For example, don't say, "I really like how that deal worked out." Instead, say, "That deal came about because of these key concessions ..."

Polish your voice – Tape yourself speaking and analyze the results. Do you speak too quickly or too slowly? Is your voice too loud or too soft? Do you interject too many "ums" or "you knows"? Are you pausing at the end of sentences? Speaking from your voice's lower range gives it a richer, more authoritative quality.

Be talkative but tactful – Studies show that talkative businesspeople are more successful effective than their closemouthed colleagues. Do your homework and become an important contributor, but don't try to dominate every interaction.

Be prepared – Prepare for meetings. Make notes on the topic and potential questions you may have. Pointed, prepared questions keep the meeting on track and show you are interested. If you are giving a presentation, collect information and organize your ideas before performing 'run-throughs' to yourself (both in your head and aloud). Develop a great opening (a short but relevant story, a startling statistic, a rhetorical question, etc.). Don't memorize your entire presentation – outline the key points and aim for an extemporaneous speech. Confidence and conviction follows knowledge and preparation.

Chat informally with co-workers – When you have questions, don't



wait for a formal meeting to ask them. Asking well thought out questions lets co-workers know that you are taking an active interest in your work, their work and the organization as a whole.

Body language communicates – Your body may be delivering a completely different message than your

words. A negative message from your body can turn listeners off to your message, no matter how important and dynamic it is. Make eye contact with the audience. Loosen up and use fluid motions – don't be stiff and robotic. Use your hands to emphasize your points. #



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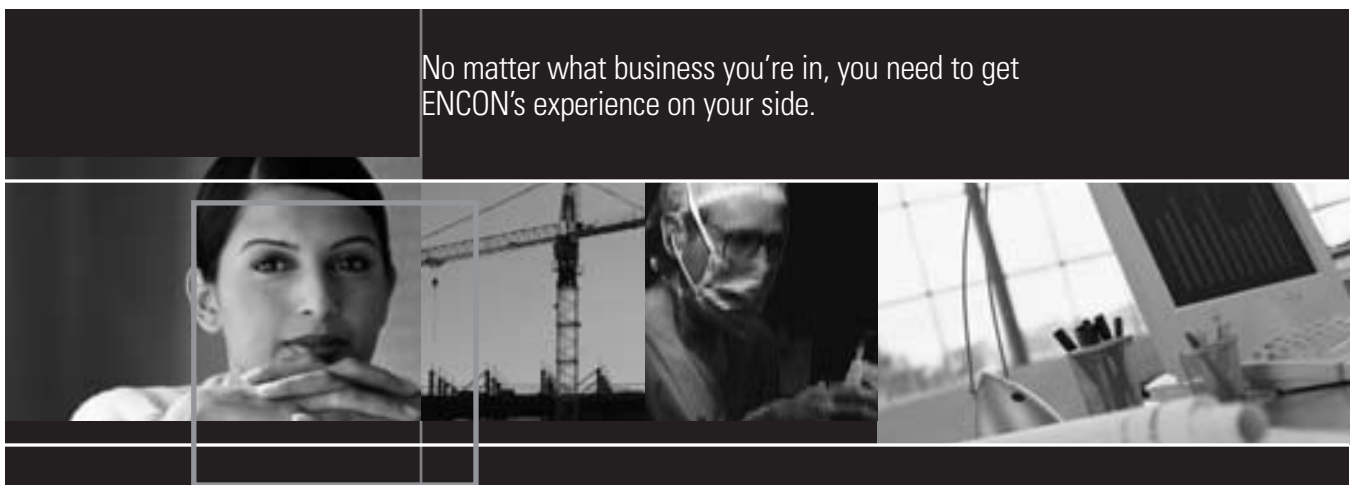
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Legend: (L) Liberal (CP) Conservative Party of Manitoba (NDP) New Democratic Party (PC) Progressive Conservative * Speaker

Inaugural Senior Executive Dinner

On February 7, IBAM hosted the inaugural Senior Insurance Executive Dinner at the Manitoba Club. This very successful event gave IBAM Board members the opportunity to thank the insurance company executives for their continued support and to inform them of upcoming initiatives. Senior insurance executives in attendance included:

Senior Insurance Executive Dinner Attendees

Kevin Briscoe	ING Insurance Co. of Canada
Randy Clark	Portage Mutual Insurance Co.
Gary Dyson	Grain Insurance & Guarantee
Jean Fontaine	Trans Canada Insurance Marketing
Brian Frederickson	Optimum Frontier Insurance
Dan Guimond	Manitoba Public Insurance
Gregg Hanson	Wawanesa Mutual Insurance
Harvey Heinrichs	Red River Valley Mutual Insurance Co.
Ken Hildahl	Manitoba Blue Cross
Karl Jaikaransingh	Sovereign General Insurance
Chris Luby	Wawanesa Mutual Insurance
Cheryl Madden	Grain Insurance & Guarantee
Tom McCartney	Portage Mutual Insurance Co.
Kathryn McCrae	TU Insurance - Richmond
Glenn McGregor	Wawanesa Mutual Insurance
Marilyn McLaren	Manitoba Public Insurance
Aidan O'Brien	Manitoba Blue Cross
Trent Percy	AXA Pacific Insurance Co.
Edna Rossong	Wawanesa Mutual Insurance
John Schubert	SGI Canada
Denise Van Den Bussche	Aviva Insurance Co. of Canada
Ted Williams	Royal & Sun Alliance Insurance

IBAC update

In Toronto on January 30, IBAM Past President **George Miller**, President **Tony Taronno** and CEO, **David Schioler**, met with participants from Associations across the country to liaise with eight CEOs and other insurance company executives. The company Chief Executives gave summary reports in each case with respect to their company's performance in addition to providing a briefing on strategies and action plans for the coming year.

A common theme during the presentations and discussions was that most of the executives in attendance believed that there will be much in the way of consolidation activity in the brokerage community in the coming months and ensuing years. In addition, ROYAL CEO **Rowan Saunders** stressed that his company's longer term marketing strategy would involve strengthening the broker network at a fairly quick pace. Saunders says ROYAL will focus on improving broker vendor technology, particularly introducing better point of sale systems for increased speed and efficiency. PEMBRIDGE's **Bob Tisdale** likewise noted his company's intention to drive future growth through the broker distribution channel. CEO **Claude Dussault** of ING, emphasized his organization's three-pronged strategy of (1) improving ROE versus the competition (2) acquisitions for rapid growth and (3) organic growth and improved relations with brokers - ING would continue to help brokers in financing acquisitions, conducting shared advertising and the promotion of cross-selling (e.g., home, auto and travel umbrella policies). WAWANESA's **Gregg Hanson** indicated that his organization would continue to work with brokers to ensure steady and reliable growth for mutual policyholders.

Most CEOs also emphasized that the current, smaller and

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steadier rate increases reveal that today's regulators are working with the industry rather than against it. There was also some pointed discussion with respect to broker independence and how that relates to the amount of 'control' a broker has or how unencumbered a broker may be at any given time. The common opinion seemed to be centred not upon the issue of the percentage of business a particular broker does with one or more companies, but rather whether the broker is encumbered with respect to his or her ability to make choices and decisions that are in the best interests of the client.

Issues were debated and concerns were shared further in an appreciation dinner following the daily session. Executives in attendance were:

AVIVA

Igal Mayer, President & CEO
Bob Fitzgerald, Executive VP

AXA

Jean-François Blais, President
& CEO

DOMINION OF CANADA

George Cooke, President
& CEO
Al Hanks, Vice-President

ECONOMICAL

Noel Walpole, President & CEO

ING

Claude Dussault, President
& CEO
Derek Iles, Executive VP

PEMBRIDGE

Bob Tisdale, President

ROYAL

Rowan Saunders, President
& CEO
Shawn Desantis, Vice-President

WAWANESA

Gregg Hanson, President
& CEO
Chris Luby, Vice President



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- Civic & Convention Centres
- Community Centres
- Concessionaires & Vendors
- Dance Schools
- Entertainment
- Event Cancellation
- Fairs & Fairgrounds
- Family Fun Centres
- Festivals
- Health Clubs & Facilities
- Horse Tracks
- Martial Arts Studios
- Motorsports Event Liability
- Motorsports Facilities
- Motorsports Independent Clubs
- Mountaineering & Climbing Walls
- Outfitters & Guides
- Paintball Operations
- Personal Training Studios/Personal Trainers
- Professional/Amateur Sporting Events
- Race Equipment Off-Track Storage
- Race Teams
- Racing Owners & Sponsors
- Recreational Sports Resorts
- School Athletic Programs
- Skate Parks
- Skating Facilities
- Snowmobile Associations
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- Sports Camps & Clinics
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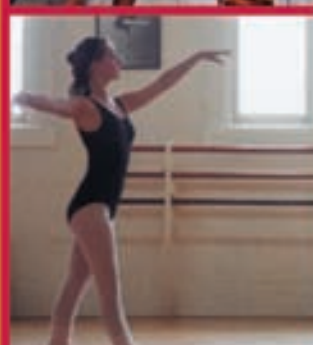
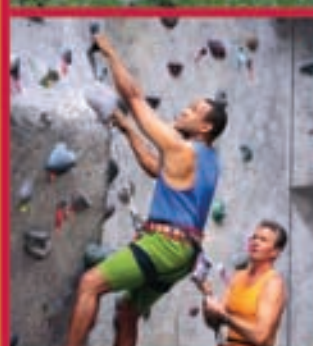
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News from the Board

From the February 7 Board of Directors Meeting

At the Board's February 7 meeting, BIP Committee Chair Wade Garriock reported with respect to his attendance at the national BIP meeting held in Toronto on January 29, 2006. IBAC is developing a new television ad to be ready and released by the end of 2006, most likely in October. Wade advised that the BIP campaign will continue to include the insurance, television vignettes and that new ones will be developed focusing on broker and client interaction. IBAC is considering the

printing of a generic BIP calendar for purchase by provincial association members. The BIP Committee also reviewed the Polaris Report as developed by IBAC.

National Discussion Group on Membership/Association By-laws/Broker Independence

Manitoba volunteered and did, on February 28, host a group discussion forum on criteria for provincial association membership and by-

laws. Two representatives from each provincial association attended.

Website proposals and recommendation

Board Director Wade Garriock advised that he had received three proposals for the restructuring of the IBAM website. IBAM has chosen the company Modern Earth to proceed. General and member access and member features will be improved.

Professional Development

IBAM Director, Bob Ross, recently advised the Board that the CAIB IV rewrite is now complete and the new books will be used in March 2006, CAIB IV Immersion class. Bob reported that CAIB registrations are on target for the 2006 spring semester. In addition, there is a CPIB - Law & Ethics discussion group being held on Monday nights.

The Best Practices symposium for graduates of the program is scheduled for June 20-22, 2006.

Nominating Committee

George advised that Margery Duval submitted her resignation to the IBAM board, in turn creating one vacant position for the 2006-2007 term. Russell Wasnie volunteered to sit on the Nominating Committee along with George Miller and Irwin Kumka.

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