Manitoba’s Young Brokers Network is vibrant and committed to our fellow brokers, the insurance industry, and our local communities.

Christmas Cheer Board Hamper Deliveries

For the Christmas Cheer Board, their motto is that Christmas should happen to Everyone and the Young Brokers Network wants to help make that dream a reality.

Once again, the YBN is pleased to participate in delivering hampers to those families less fortunate this holiday season. Everyone is welcome to join so please bring your co-workers, friends and family to this great cause.

We are going to be meeting on Monday December 22, 2014 at the Cheer Board Warehouse (250-1395 Ellice Ave) at 6pm. It is best to come in teams of 2 or 3 people and teams will be given a selection of deliveries to make. A vehicle will be required and, if you are not familiar with the city, a GPS or a smartphone will be handy to locate homes.

For more information on this event or to participate, please contact Brandi White at bwhite@oldfieldkirby.com or via the YBN Facebook page.

Christmas Hamper Deliveries

**When**  December 22nd, 2014 at 6:00pm.

**Where**  Meeting at the Christmas Cheer Board Warehouse, 250-1395 Ellice Ave, Winnipeg, Manitoba (Corner of Ellice & Empress across the street from Marigold Restaurant).

**Who**  EVERYONE!! So invite your co-workers, friends, family and anyone who can help give back this holiday season.

**Why**  Because Christmas should happen to everyone. Help us spread the joy of the season to all Manitobans.

It is with the assistance of all of the friends of the Young Broker’s Network, we are able to help new brokers engage in the insurance industry. Thank you for your support!
I joined the industry in 2012 at the recommendation of a broker friend who had nothing but positive things to say about insurance as a career path. In 2013 I was welcomed to the Winnipeg Insurance team where I became a Personal Lines Consultant. From the first day I started, I instantly liked insurance and how each day held something new and different. I am currently working towards my CAIB designation, and have hopes to complete my university degree in the future.

In summer I can be found camping, swimming, or barbecuing up a storm. In winter I tend to hide indoors with a good book, good movie, or some sort of arts and crafts project.
Political Action in the Insurance Industry

-By Jason Searcy, Wyatt Dowling Insurance

Why is Political Action important you might ask? The insurance industry is a highly regulated industry as you may very well know and most, if not all, of those regulations are set by our politicians. It is important that they are all made aware of the enormous value that we, as brokers, provide to our clients. As experts in the insurance field, we are the go-to people in our communities. Many view us as their lifeline to maintaining peace of mind in case of anything happening - from a small claim to a catastrophic event.

How do you get involved with Political Action? This is as easy as saying hello to a local politician at a community event. Most are easily approachable and you should never feel afraid to say hi as they support their local community businesses. You can also go to dinners or, if you are ambitious, all the way to Ottawa.

What do you say? Just speak frankly about why the industry needs brokers. Let them know how important we are. Talk about your job. Also ask them questions as friendly banter goes a long way. What I am trying to say is just get involved. Ours is a huge industry, and we are one of the most important links in the chain!

Recap of the YBN Charity Comedy Night

-By Cameron Wilgosh, MIG Insurance

It was Wednesday November 12th, 2014 and the first bit of snow had begun to fall thus signalling another start to a long Winnipeg Winter. Just like the true Manitobans we are, we braved the elements and gathered to laugh it all off – at the third annual YBN Charity Comedy Night, held at Rumor’s Comedy Club.

Big Daddy Tazz brought the jokes and Rumor’s was pouring the drinks. We are proud to announce that the event raised $1,500 for the Children’s Wish Foundation (Manitoba & Nunavut Chapter) in Dale Rempel’s name through our ticket sales and the silent auction.

A big Thank-you goes out to all who attended. You all made it a very enjoyable and successful evening for this worthwhile charity. Thank you to all of our corporate sponsors who purchased group tickets as well at to our sponsors - The Chamois on Regent, Young Nails on Vermillion Drive, Priority Restoration and IBAM - for donating prizes for our event.

It is truly because of people like you that we can continue to have a great time for such a great cause.
Hello folks. Welcome to my new column. In it you will learn some tips and tricks from a young broker who made and learnt from every possible mistake you can think of.

The lesson for today is **first impressions**.

A lot of young brokers start at the frontline selling MPI products and answering phones so I’ll start there. Frontline work is about making a first impression. You, the intrepid soul who mans the phones and counters, are the face for your company; by association whatever comes out of your mouth also represents the company. Your client will leave the office with a lingering memory of the experience you provided them. Remember this the next time you are grumpy-pants at work. It’s not the client’s fault your car wouldn’t start or your girlfriend is making you go to the ballet tonight.

Given that this column is called tips for YOUNG brokers, I’m going to address the three biggest hurdles that most young brokers face when making a first impression:

1. **Looking so darn young.** You can’t help it if you are still as baby-faced as you were in high school. What you can help is how professionally you present yourself at work. Now I’m not saying you need to show up in a tuxedo or ball gown; but the more effort you put into dressing professionally the less effort you have to put into convincing clients to take you seriously.

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So throw a comb in that hair, pull up those pants and tuck in your shirt you hippy. We have an H&M in Winnipeg now, it’s like $20 for a shirt.

2. The way you talk. A lot of young employees tend to mumble and use slang the clients don’t understand. “...mumble mumble IWS mumble mumble TAM mumble mumble TOD...” The clients don’t have any idea what those acronyms stand for, nor should they. People will take you more seriously if you speak slowly, clearly and in words and terms they can understand. Listen to some of the grizzled old pros at your office when they come up; they’ve probably had to explain these coverages a million times and have it down to a science.

3. Not knowing the answer. You know that grizzled old pro I was talking about? He hates it when you ask him the same question twice. Your client also hates sitting around while you wait for someone to get off the phone to answer your question. Obviously no one expects you to know everything, but the trick is to know where to find the answers (and quickly). Keep a notebook/word document/excel spreadsheet full of answers to your common questions. Learn how to navigate company portals, FAQs and business rules. That being said, if all else fails DON’T GUESS!! That grumpy old pro will be happier to answer your question for the fifteenth time than to deal with the aftermath of a stupid mistake.

Maybe I sound a little harsh, but I’m hoping you can interpret it as tough love. I started in this industry at the tender age of 18. I showed up every day (late) in misshapen pants, basketball shoes, and an untucked dress shirt, mumbling my way through every transaction all the while. So trust me when I tell you this: with a little effort, you can make a great career out of this field. If I did it, so can you.

-Mr. Insurance

To ask Mr. Insurance a question, email the YBN at katrinahueging@ibam.mb.ca

Upcoming IBAM / YBN Events:
Christmas Cheer Board Hamper Deliveries – Dec 22, 2014
Cyber Liability Seminar – Jan 14, 2014
Personal Umbrella Seminar – Jan 14, 2014
YBN Bowling Night – Feb 20, 2014 (Tentative)
IBAM Convention and Trade Show – Apr 29, 2014 – May 1, 2014

For more information on these events, see the IBAM website at www.ibam.mb.ca