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2.0 IBAM's Witness Panel

For the purposes of providing the Board with a full and proper understanding of the Broker Issues, IBAM intends to provide evidence from three (3) individuals who have provided broker services under MPI's distribution model for many years. Those witnesses, who provide services in both rural and urban areas of the Province of Manitoba, will be able to provide first-hand knowledge of MPI's distribution model and the services that brokers provide to the residents of the Province of Manitoba under this distribution model. The witnesses (set out in alphabetical order) are as follows:

2.01 Ms. Tara Chammartin, CAIB

Ms. Tara Chammartin, CAIB, is the Past-President of IBAM. She is currently a Partner & Operations Manager at *La Salle Insurance* in the City of Winnipeg. Information on Ms. Chammartin's background and qualifications is attached at *Appendix "A"*.

2.02 Mrs. Valerie Hutsal, CIP

Mrs. Valerie Hutsal is on IBAM's Board of Directors. She is currently a Co-Owner and Manager at *Dick Agencies Insurance Brokers* in the City of Brandon. Information on Mrs. Hutsal's background and qualifications is attached at *Appendix "A"*.

2.03 Mr. Brett McGregor, CAIB, FCIP, MBA

Mr. Brett McGregor is on IBAM's Board of Directors. He is currently President of the *Guild/HMS Insurance Group Inc.*, an independent, locally owned insurance brokerage with sixty (60) employees and six (6) locations in Manitoba. Information on Mr. McGregor's background and qualifications is attached at *Appendix "A"*.

2.04 Mr. Grant Wainikka, MBA, M.A. (Economics)

Mr. Grant Wainikka is the CEO of IBAM and an *ex officio* member of IBAM's Board of Directors. Information on Mr. Wainikka's background and qualifications is attached at *Appendix "A"*.

2.05 Each Member of IBAM's Witness Panel Understands Their Obligations to the Board at the GRA

Each member of IBAM's witness panel understands that they are to attend to the GRA and provide evidence to the best of their knowledge and ability. They also recognize that they may be questioned by counsel for MPI and/or other Interveners and that they may be asked additional questions by the Board for the purposes of providing any such assistance as may be reasonably required to determine an issue. In providing their evidence, each will draw upon their extensive knowledge and experience in providing brokerage services to the residents of the Province of Manitoba, as well as their knowledge and experience obtained through their involvement with IBAM (including, but not limited to, insurance services and commissions in other jurisdictions).

8.0 Interprovincial Comparatives / Benchmarking

The GRA process has raised questions regarding broker commissions. In order to ensure proper context, it is useful to compare distribution models in different provinces across Canada. Focus will be placed on the three (3) public auto jurisdictions in Canada, namely, Manitoba (MPI), Saskatchewan (SGI) and British Columbia (ICBC). However, cross-Canada data will also be referenced below.

8.01 Models for Basic & Extension

The current models for Basic and Extension coverage in Manitoba, Saskatchewan and British Columbia can be summarized as follows:

Manitoba

In Manitoba, *Basic Autopac (Basic)* can only be sold by MPI and their agents and is a government mandated minimum amount of coverage required to be placed on vehicles in Manitoba as follows:

- \$200,000 third party liability;
- \$500 deductible on collision;
- PIPP coverage (no fault, Government mandated compensation); and
- \$50,000 maximum insurable value.

Optional (*Extension*) coverages which are not mandated by the government are also available and include (among other things):

- Increasing third party liability;
- Lowering of deductible;
- Increasing insurable value; and
- Enhanced income replacement.

Optional/Extension coverages are envisioned to be competitive. MPI is unique in that it has a 95+% share in the Extension market in Manitoba and in that it has a 5-Year renewal system.

Saskatchewan

Saskatchewan Government Insurance (“SGI”) separates their Auto Insurance offering between *Basic* [which is mandated by government and operated by the *SGI AutoFund* (a subsidiary of SGI)] and *Extension* (which is sold under the *SGI CANADA* banner). This is to help facilitate true competition in the *Extension* market. IBAM believes *SGI CANADA* has an approximate ~~60%~~ 80% market share in Saskatchewan. *Basic* coverage in Saskatchewan includes:

- \$200,000 third party liability;
- \$700 deductible on collision; and
- PIPP coverage (no fault, Government mandated compensation), with some Tort options.

& Alexa. Carmen is employed by PWC in Winnipeg and Alexa is studying at the Asper School of Business in Winnipeg.

c) Mr. Brett McGregor, CAIB, FCIP, MBA



Brett McGregor, CAIB, FCIP, MBA, was born and raised in Wawanesa, Manitoba. He graduated from the University of Manitoba with a B. Comm. (Hons.) degree in 2003. Brett's commitment to education has continued through his insurance career with completion of the Canadian Accredited Insurance Broker ("CAIB") designation in 2004, Chartered Insurance Professional ("CIP") designation in 2006, Fellow Chartered Insurance Professional ("FCIP") designation in 2009 and Master of Business Administration ("MBA") in 2014.

Brett has been in the insurance business since 1998 and is now President of the Guild/HMS Insurance Group Inc., an independent, locally owned insurance brokerage with sixty (60) employees and six locations in Manitoba. Brett also enjoys giving back to the community as a past member of the 2010 Memorial Cup organizing committee, past-chair of the Brandon Area Community Foundation, as well as coaching sports and other community volunteering.

Brett is married to Amanda and together they have three amazing children, Kai, Chase and Isla. Brett enjoys playing sports of all kinds, spending time in the winter on the curling ice, and summers at the lake.

d) Mr. Grant Wainikka, MBA, M.A. (Economics)



Grant joined IBAM in January 2018 and is a proven, effective executive with over twenty (20) years of experience in both the private and public sectors with a focus on government affairs, management, communications, marketing and strategic planning.

Always a high achiever, he has two (2) Master's degrees, an Master of Business Administration ("MBA") from the University of Manitoba and an Master of Arts ("M.A.") - Economics from McGill University. Most recently, he was a Lecturer at the Asper School of Business. During his tenure he was awarded a variety of Marketing, Economic and General Business courses. Previously, Grant spent fifteen (15) years working in the Manitoba telecommunications industry with both MTS and Rogers Communications.