



"Your smallest clients are just as important as your largest clients," says Winnipeg broker Wade Garriock, pictured with wife Kristin. "I learned that from my father."

all aspects of the business. Their father insisted on it.

"In his mind," Wade said, "it was important that you knew what everybody in the office does and you respect everybody's position because it's a team effort and that's what makes you successful."

After their father retired in 2002, Wade, Ryan and their sister Eryn took over the firm. A few years later the brothers bought out Eryn when she married and moved with her husband to Greensboro, North Carolina.



Ryan Garriock

Garriock says he always had an interest in insurance, which was encouraged by his father.

"I remember at 16 or 17 my father taking us to our first IBAM convention. I was amazed at the camaraderie in the industry and the desire to work together to ensure the future of the brokerage force. The competitiveness that was normal among brokers was set aside during the convention."

The experience would lead Garriock to become actively involved with IBAM years later. Earlier he'd helped to establish the Young Brokers Network in Manitoba; it became the model for similar organizations across the country.



David Garriock

"IBAM is trying to help the industry in Manitoba remain viable. I thought that was important, so I got involved."

Over the past few years he worked his way up to the executive. Last April he

became the third Garriock to serve as IBAM president. His father served in 1985-86 and his grandfather, Doug, who started Garriock Insurance in 1950, held the post in 1965-66.

The next step for Garriock might be the Insurance Brokers Association of Canada (IBAC). He already serves as the province's observer for the national organization and he's "definitely interested" in serving in other capacities.

Dave Schioler, the provincial association's CEO, describes Garriock as very dedicated and relentless in pursuing

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Rare bird

Winnipeg's Wade Garriock is the third member of his family – after grandfather Doug and father David – to have presided over the Insurance Brokers Association of Manitoba. He was also the youngest president in the organization's history.

By Ron Shorvoyce

Wade Garriock is only 33, but he's already had 19 years experience in the insurance industry. He started working part time at his family's Winnipeg brokerage when he was 14.

Past-president (2008-'09) of the Insurance Brokers Association of Manitoba – the youngest in the association's history – Garriock is one of those rare birds who knew a long time ago insurance was going to be his vocation.

He and brother Ryan, a year older, are co-owners of Garriock Insurance, a third-generation, medium-sized brokerage with head office on York Avenue in the heart of Winnipeg's downtown. Garriock also has an office on Portage Avenue and another in the suburb of Charleswood.

At one time the business had a pres-

ence in northwestern Ontario – Sunset Insurance – but that operation was sold several years ago. Garriock continues to do business in Alberta and Saskatchewan.

The full-service operation has a staff of 21, including the principals. Back in 1979, when his father David took over the business, there were only three employees.

Wade attended Winnipeg's Oak Park High School, graduating in 1993, followed by a term at Red River Community College, where he took a business course with a focus on marketing.

"I remember getting picked up from high school by my mom and being taken to one of our offices to help out with Autopac renewals," Garriock said. "We would work from four o'clock until 10 at night."

In the early 1990s he began looking after commercial accounts, but not before he and his brother had learned



Kai and Elle



Doug Garriock

GARRIOCK

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specific objectives.

"When we were negotiating with Manitoba Public Insurance with respect to restructuring for brokers in terms of both operations and compensation, Wade would put in days and weeks at a time devoted to that effort."

Schioler says Garriock is also easy to work with, shows leadership, is a team player and is supportive of the IBAM executive.

Diane Brickner, president and CEO of Alberta-based Peace Hills General Insurance Company, has known Garriock for at least 10 years and "maybe even longer, since he was a kid." Their association goes back to when Garriock got into the insurance business. She says he's a terrific insurance broker with a high energy level who is "great" for the industry.

"At social events," she says, "he's the guy who greets you with a big smile."

Garriock says he's "absolutely grateful" for what he has today as a result of the hard work of his father and grandfather. He says the business has a strong commitment to customer care, which has been its hallmark.

"It was one of the things passed on by my father: we work for the customer, not the insurer. It's the customer we have to take care of. And we treat every customer the same. Your smallest clients are just as important as the largest clients. That's probably the biggest thing I learned from my father." **IW**

VITAL STATS

- Garriock and his wife Kristin have two children: son Kai, 4, and daughter Elle, 2;
- He likes music and tends to be a "bluesy, jazzy type of guy";
- He describes himself as a movie buff and says Braveheart, starring Mel Gibson, is his favourite;
- The Garriocks live in a newer two-storey home near the Charleswood office, about 20 minutes from the downtown headquarters;
- Garriock and his family also like to holiday at Lake of the Woods, near the borders of Manitoba, Ontario and Minnesota, where his parents own lakefront property;
- He likes sports and is active in hockey and baseball. He also golfs, but confesses that he's "not very good." Recently, he took up racquetball.



KERNAGHAN ADJUSTERS



Jim Magnan CRM

Congratulations to Jim Magnan on his retirement following 28 years of committed service to Kernaghan Adjusters. His insurance career started in 1963 as an independent adjuster. He joined KA in 1981 and was promoted to Winnipeg Branch Manager in 1988. Jim sits on the Manitoba Adjusters Council, as well as on their Administrative Council. Jim is well known throughout the industry as a person of integrity and a trusted professional who our clients and staff have depended on. We wish Jim and his wife Marlene a well-deserved and healthy retirement.



Grant Rerie CRM

KA is proud to announce the promotion of Grant Rerie CRM to the position of Manitoba Regional Manager. Grant started his insurance career in 1980 as a staff adjuster. In 1997 he joined our Winnipeg Team. Grant has undertaken numerous adjusting educational programs. He is well known for his complex commercial property and liability expertise. Grant's leadership ability and approachable disposition give KA a strong advantage in the Manitoba marketplace.

Kernaghan Adjusters is the first National Independent adjusting firm in Canada. We have provided superior Independent Adjusting, Third Party Administration and Risk Management services for over 56 years to our domestic and international clients. Please visit our website at Kernaghan.com for branch and service details.

Western Canada's Insurance Website Links

Accountants

LBC International.....lbcintl.com
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Paterson.....patersonjamieson.com

Adjusters

Advance.....advanceclaims.com
BCAC.....bcadjusters.com
ClaimsPro.....scm-claimspro.ca
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BC Adjusters.....bciaa.com
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Block Watch.....blockwatch.com
Blue Goose.....bluegoosebc.com
Brokers Alberta.....ibaa.ca
Brokers BC.....ibabc.org
Brokers Manitoba.....ibam.mb.ca
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Council.....insurancecouncilofbc.com
Credit Union Assoc.....cuisa.com
CSIO.....csio.com
Financ Institutions.....fic.gov.bc.ca
Fire Commiss.....gov.bc.ca/mcaws
Gama.....gamacanada.com
Institute BC.....ibc.org
Institute Canada.....iic-iac.org
Insurance Bureau.....ibc.ca
Marine Investig.....iammarine.org
Marine Surveyors.....amsbc.org
Natl Ins Women.....naiw.org
Natl Marine Surv.....nams-cms.org
Supt of Ins.....gov.nt.ca
ULC.....ulc.ca

Automotive, Glass

Auto Retailers.....ara.bc.ca
Craftsman.....craftsmancollision.com
PPG.....ppgrefinish.com

Companies, Markets

Aurora.....auroraunderwriting.com
Aviva.....avivacanada.com
Axa Pacific.....axa.ca
Beacon.....beacon724.com
Can WW.....canadaworldwide.com
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Can-Sure.....can-sure.com
CFI.....cfiunderwriters.ca
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TIC.....tictravelinsurance.ca
Totten Group.....tottengroup.com
Universal.....universalunderwriting.com
Wawanesa.....wawanesa.com
WUW.....westernunderwriting.com

Consultants

Amac.....amacconsultants.com

Contents Replacement

ReClaim/Best Buy.....bestbuy.ca

Education

BCIT.....bcit.ca
Cookson W.....cooksonwalker.on.ca
MacEwan College.....macewan.ca

Financial, Premiums

Access Premium.....apfin.ca
Bank of Montreal.....bmo.com

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Harlings.....harlings.com
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Carfra & Lawton.....carlaw.ca
Guild Yule.....guildyule.com
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Restoration

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