

# The sky's the limit



Pamela Gilroy-Rajotte is manager of retail sales and personal lines at Horizon Insurance in Winnipeg. Her husband Cam is operations manager of an audio production company.

The president of the Insurance Brokers Association of Manitoba was raised in an insurance family. She's politically active – the provincial Liberals – and she participates in walkathons in support of animals. A friend says she also loves hard core rock 'n' roll, "the stuff that hurts your ears."

By Ron Shorvoyce

As a teen, Pamela Gilroy-Rajotte, president of the Insurance Brokers Association of Manitoba, had her sights set on becoming a lawyer. But the lure of the insurance industry was just too strong, and she became a broker instead.

She grew up in a Winnipeg insurance family. When she graduated high school in 1988, Gilroy-Rajotte – Pamela Gilroy back then – went to work full time at the family-owned Home Securities Insurance, a small brokerage purchased by her parents, Ernie and Wendy Gilroy, in 1978.



Chammartin

"Actually, I already was in the family insurance business by the time I was heading into my last year of school," she says. "I'd go down to the office, which wasn't far away, after school."

Her parents wanted her to go to university after high school, but she decided to take at least a year off before considering that option. The year turned into a lifelong commitment to the insurance industry.

"I just continued to work in the family business. You might say I was sucked into insurance. It was in my blood."

After working at the brokerage for a year, Gilroy-Rajotte completed the Fundamentals of Insurance licensing course and the CAIB course. She later studied business administration at Winnipeg's Red River College, earning a certificate in 2005.

What appealed to her most about the insurance industry?

"The people would be the first thing," says Gilroy-Rajotte, 40. "This really was put to the test for me when I did a short stint at CGU, now Aviva, as an underwriter. I really missed the customers. That became very clear.

"(The customers) would feel really good about what they were buying. You were educating them about making good choices. I used to love that. And when I got into management, you do the same thing when you're mentoring staff."

Gilroy-Rajotte worked at the family business until 2002, when her parents sold it to MIG Insurance Group. Wanting to try something new, she decided not to make a bid for the brokerage.

"It wasn't going to be sustainable as a mom-and-pop operation. I wanted to move on, but then I got lured back to the broker side by MIG. They wanted me to be a manager. Eventually I became a partner."



Kirk

Gilroy-Rajotte was Winnipeg regional manager with MIG until 2009, when she accepted an offer from the city's Horizon Insurance, the largest independent brokerage in the province, which had merged with Ryan Gateway.

"Horizon was looking for someone to help with its retail operation. It had expanded from 12 to 18 stores, including head office. It sounded like a challenge, and it was right up my alley, so here I am, the manager of retail sales and personal lines. "I like what I do, and obviously I hope to grow

that the courts will read the policy very broadly and the exclusions very narrowly in finding that there was a possibility of a claim and a duty to defend.

It is also now clear that damage caused to one part of a building by another part of the same building can constitute "property damage" under liability policies. The Court rejected the "complex structure theory" set out in the 1995 case *Winnipeg Condominium Corporation No. 36 v. Bird Construction Co.* and used by

the lower courts.

In light of this decision, insurers should take note of the wording of policies being offered to general contractors. The Supreme Court clarified that its ruling pertained only to the duty to defend, and that the determination of what damage was actually covered by the insuring agreement would have to wait until the evidence was established at trial. However, the findings of the Supreme Court in this case could have

broader repercussions, particularly with respect to property damage where it is not third-party property and the definition of "accident" in the case of defective workmanship. **IW**

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in my role here. But right now I'm focused on being president of IBAM and doing what I can for the members. I see great value in the association representing the interests of independent brokers. It's an organization that's able to take our concerns to the national stage. It's really interesting to hear what's happening with other provinces in terms of their government relations and listening to what their challenges are with respect to government."

Greg Kirk, corporate marketing man-

ager for Portage Mutual in Winnipeg, first met Gilroy-Rajotte when she began working with the family brokerage.

"I've seen her blossom from a young schoolgirl to an outstanding woman in the insurance industry," he says. "I'm very impressed. She's always there for her clients and is very good at assessing their needs. In her role as IBAM president she knows the value of belonging to an association and what it can accomplish. I think for Pam, with her abilities, the sky's the limit."

A good friend, Tara Chammartin, operations manager for Winnipeg's Rempel Insurance Brokers, has known Gilroy-Rajotte for 11 years.

"We first met through the Young

Broker network. Pamela is a great person who is very knowledgeable about the insurance industry – just the right person to represent brokers. She's been a mentor to me and to others." **IW**

## VITAL STATS

- She's married to Cam Rajotte, operations manager of an audio production company. "We don't have any kids, but we do have six nieces."
- She's a member of the Paws in Motion Committee, a walkathon to raise funds, at the Winnipeg Humane Society. "Animal advocacy is a passion of mine."
- Gilroy-Rajotte is on the executive of the Winnipeg South Centre Liberal Association.
- Her sister Cindy is a school trustee.
- Gilroy-Rajotte's father Ernie, CEO of the Manitoba Floodway Authority and the East Side Road Authority, ran unsuccessfully for the Liberals in the 1990 Manitoba election. He's also a former Winnipeg councillor.
- Her mother Wendy retired last year from MIG Insurance Group after more than 30 years in the industry.
- The Gilroy-Rajottes have two dogs – Salty and Pepper, both border collie crosses – and a cat named Mischief, a domestic shorthair.
- She loves rock 'n' roll. "I like the Foo Fighters and a band called Them Crooked Vultures." She also likes reading biographies of rock stars and rock bands. Friend Tara Chammartin refers to her musical taste as "hard core...the stuff that hurts your ears."
- The couple loves travelling. "We go to Florida and Vegas regularly. I love Europe. Last year we went to London and Paris." They also go to nearby Lake Manitoba in the summers, where they have a trailer. **IW**

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