

# Focus on HED

**H**ED Insurance and Risk Services is the largest independent insurance broker/consultant in Manitoba, and has served as broker/administrator of the AMM's Municipal Insurance Programs for many years – Employee Benefits (Health & Dental) and Municipal General Insurance.

HED is employee-owned and operated, with 160 employees (135 in Winnipeg). Having grown from only nine employees, HED has been recognized for its achievements as one of Manitoba's top 100 employers the last three years. It was also named one of Manitoba's 50 fastest-growing companies.

Since its inception in 1982, HED has specialized in providing cost-effective insurance programs for municipalities, school boards, retail groups, trade associations and buying groups. HED clients include all public school boards in Manitoba, True Value Hardware stores, the Rental Association of Canada, and Sobeys/IGA stores across Canada.

A number of these programs operate under a 'protected self insurance structure' designed to provide better control and stability for the group.

Participants in the AMM programs receive complete insurance protection, yet both programs include a self-insurance component offering the opportunity of significant program rebates (as happened in June 2004) based on claims experience.

All 198 municipalities in Manitoba outside Winnipeg participate in the General Insurance program. The Employee Benefits program, offering flexible health and dental coverage options at reasonable rates, continues to grow with 114 municipalities onboard.

HED has a team dedicated to the administration, service and risk management of the Manitoba Municipal Insurance Programs:



**Art Elias**, President of HED, manages the overall operation of the programs and advises the AMM on insurance issues and coverages.



**Colin Elias**, Vice President Client Services, is responsible for the overall customer service of members on the AMM Health and Dental program.



**Grant Ostir**, Vice President Sales is responsible for the sales team working on the Municipal Health & Dental Benefits program.



**Linda Baker**, Program Manager, is responsible for all aspects of the Municipal General Insurance Program. This includes premium and policy administration, customer service and claims examination. Linda is responsible for the day-to-day administration and service of the P & C coverages for municipalities.



**Carol MacDonald**, Administrative Assistant, provides support for the Program Manager and customer service for the municipalities including coverage changes and claims administration.



**Ken Fingler**, Risk Manager, provides risk management services with training and municipal facility inspections. Ken offers risk management seminars that directly affect Manitoba municipalities. He works directly with municipalities on insurance and liability concerns.



**Bert Walker**, a member of HED's management group, has recently joined the team responsible for the Municipal General Insurance Program, in respect of policy coverage reviews, and in overall support of Art Elias.



**Adele Johnson**, Manager Group Claims & Administration, provides leadership and support in administration and claims. Adele works with Manitoba Blue Cross on the annual renewal and ensures that a high standard of customer service is being provided to our municipal clients.



**Eden Bumunglag**, Group Benefits Support Specialist, is responsible for the day-to-day administration and claims service for participating municipalities. Eden works closely with plan administrators on coverage and claims questions and concerns. ☺

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## Grand & Toy: a multi-faceted supplier

Municipal office personnel can often be in a critical dance with office supplies – low on toner, short on paper, and desperate for a sticky note are all too common occurrences for a busy workplace. This is where Grand & Toy, the office supply store, can help.

The well-established company has been in operation since 1883 when James Grand and Samuel Toy supplied businesses with stationery from the back of a horse-drawn carriage. Since then, Grand & Toy has flourished, blossoming into a multi-faceted entity that not only offers paper products, computer supplies and other office-crucial essentials but also e-commerce technology that makes ordering easy and cost effective.

Grand & Toy offers an extensive product line to complement its e-commerce solutions. It stocks over 7000 recognized brand name products as well as more than 600 Grand & Toy branded essentials in Winnipeg in a 58,000 square foot warehouse. Grand & Toy branded supplies are produced

by name brand manufacturers and offer considerable savings compared to name brand companies.

Total Cost Management (TCM) is one solution that has saved companies money for five years and has many satisfied customers. An account management team works with a company to determine ‘soft costs’, which are the costs you may be paying when ordering is scattered and without an organized system. With TCM everything from product costs, supply chain costs, consumption management costs to procurement processes and technology are examined. A strategy is then put in place that reduces the cost of filling the order.

To access the provisions in the 58,000 sq. ft. warehouse in Winnipeg, you can order online at [www.grandandtoy.com](http://www.grandandtoy.com). You can also call them at 1-204-487-5571 to set up your account. Either way, you will be getting the award-winning innovations of a team committed to supplying the country with quality office essentials and superior service. ☺



## Guardian Traffic Services

With bright colours and bold marketing, **Guardian Traffic Services Manitoba Ltd.** has earned the attention of a busy province. The manufacturing and distributing company, established in 1998, supplies traffic signs and safety products.

Traffic signs are a major component of Guardian's product line and feature the use of sign-grade aluminum and reflective sheeting by 3M. By using 3M inks and reflective sheeting, with a matched component system, Guardian Traffic Services is able to warranty against fading for 7 to 12 years. New this spring is reflective sheeting that takes its superior quality up a notch. High Intensity Prismatic (HIP) developed by 3M, offers customers brighter reflective sheeting for all your signing needs. This New Innovation means customers will gain the attention of their audience that much faster.

Catching the attention of the public is a particular talent of Guardian Traffic Services. Guardian knows how to supply signs that suit customers' needs. Manitoba Public Insurance knows good signs can create awareness. In Manitoba, approximately 3,300 signs, supplied and installed by Guardian, help deter car theft by drawing attention to anti-theft tactics. Another responsible motorist sign, supplied by Guardian, raises environmental awareness. More than 2,800 bright yellow *Idle Free Zone* signs, created for Climate Change Connections, encourage motorists throughout Manitoba, to turn off their cars while waiting for a train or running into a store.

Guardian Traffic Services partners with Signal Industries in Dauphin to manufacture these signs and much more. Yet, it is not just these high-quality products that are available to its customers. It is a full spectrum of advantages that includes sales, rentals, installation and service. Municipalities can order safety supplies as well as traffic signs and Guardian Traffic Services will deliver and install the products.

For more information regarding Guardian Services products contact **Kevin Waddell** at (877) 953-1600. ☺

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