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C A N A D A



# TOP 10 BROKERAGES



**What they're doing right - and what you can learn from them**



**LIGHTS, CAMERA, ACTION**  
THE ADVENTURES OF  
INSURING THE FILM  
INDUSTRY

**NATURAL DISASTERS**  
HOW TO PREPARE  
YOUR CLIENTS - AND  
YOUR BROKERAGE

**TIME TO EVOLVE**  
WHERE THE INSURANCE  
INDUSTRY NEEDS  
TO GO NEXT



# TOP 10 BROKERAGES

***Insurance Business Canada* ranks brokerages to find the top performers in the country**



## WELCOME TO THE 2015 *Insurance Business Canada* Top 10 Brokerages special report.

After seeking out, receiving and vetting nominations from brokerages across the country, our research has identified the companies worthy of the title of Canada's top brokerages.

But when it comes to deciding who gets the top spot, it's not just about the biggest gross written premium. Our unique 'handicap' methodology means we place brokers large and small on a level playing field to find the country's best performers.

Think your firm belongs among our distinguished list? Make sure your brokerage is nominated for next year's rankings! We appreciate the effort of brokerages that put themselves forward through this year's process, and we hope readers enjoy the insight provided by our top honourees.

### The methodology

The *Insurance Business Canada* ranking system is an objective means of ranking the best-performing insurance brokerages.

Each brokerage that was nominated was required to supply its own details to *Insurance Business Canada* to be eligible. In total, there were 13 criteria:

- Revenue (2014)
- Revenue growth (2014 vs 2013, as a %)
- Revenue from new policies written in 2014
- Revenue per broker (2014)
- New revenue per broker (2014)
- Brokers (end of 2014)
- New brokers (brought on during 2014, as % of total)
- Clients (end of 2014)
- Client growth (total clients at end 2014 vs end 2013, as a %)
- New clients (brought on in 2014)
- New clients per broker (2014)
- Policies written (2014)
- Policy growth (policies written in 2014 vs 2013, as a %)

Each brokerage was ranked by each of these criteria, and the sums of all their rankings were added together. The brokerages were then placed in order of who had the lowest overall score (think of it like a golf score – higher rankings in each section means you have a lower overall score).

By ensuring that the majority of the criteria used rewarded business per broker rather than just critical mass, and that metrics like revenue increases were expressed as percentages of total business, the very best-performing brokerages were rewarded, rather than just those producing large amounts of business.

## TOP 10 BROKERAGES

- 1 Sharp Insurance**  
Composite score: **62**
- 2 Mitchell & Whale**  
Composite score: **63**
- 3<sup>(TIE)</sup> Jones DesLauriers Insurance Management**  
Composite score: **69**
- 3<sup>(TIE)</sup> Rogers Insurance**  
Composite score: **69**
- 4 My Insurance Broker**  
Composite score: **70**
- 5 KTX Insurance Brokers**  
Composite score: **88**
- 6 Cowan Insurance Group**  
Composite score: **89**
- 7 Highcourt Partners**  
Composite score: **95**
- 8 Best Buy Insurance Brokerage**  
Composite score: **96**
- 9 C.M. Steele Insurance Brokers**  
Composite score: **107**
- 10 Bryson & Associates**  
Composite score: **112**

## COVER STORY

## Which brokerages fared best for each criteria?

**IN ADDITION TO** our overall rankings, we also calculated the top five brokerages for each criteria. For some criteria (such as total revenue), larger firms naturally rose to the top.

However, we didn't want larger firms to dominate the competition merely through sheer size. So for other criteria, we ranked brokerages on a sliding scale to allow smaller firms to shine as well. For criteria like revenue per broker and total number of policies, for instance, brokerage's numbers were ranked as a percentage of total business.

In that way, brokerages were ranked on a level playing field regardless of their size. So while large powerhouse brokerages like Jones DesLauriers Insurance Management and Cowan Insurance Group were always going to come out on the top of the heap for absolute criteria like total revenue and number of brokers, smaller firms like Mitchell & Whale and C.M. Steele were able to top the list for other criteria like percentage client growth and revenue per broker.

### TOP 5 RANKINGS



#### REVENUE

Top 5 average: \$24.5 million

- 1 Jones DesLauriers Insurance Management
- 2 Rogers Insurance
- 3 Cowan Insurance Group
- 4 My Insurance Broker
- 5 Mitchell & Whale



#### REVENUE GROWTH

Top 5 average: 35.7%

- 1 Sharp Insurance
- 2 My Insurance Broker
- 3 Best Buy Insurance Brokerage
- 4 Mitchell & Whale
- 5 Highcourt Partners



#### REVENUE FROM NEW POLICIES

Top 5 average: \$4.5 million

- 1 My Insurance Broker
- 2 Rogers Insurance
- 3 Jones DesLauriers Insurance Management
- 4 Mitchell & Whale
- 5 Cowan Insurance Group



#### REVENUE PER BROKER

Top 5 average: \$626,070

- 1 C.M. Steele Insurance Brokers
- 2 Jones-Doolley Insurance Brokers
- 3 Bryson & Associates
- 4 Rogers Insurance
- 5 Mitchell & Whale



#### NEW REVENUE PER BROKER

Top 5 average: \$112,698

- 1 Mitchell & Whale
- 2 My Insurance Broker
- 3 Highcourt Partners
- 4 Bryson & Associates
- 5 Rogers Insurance



#### BROKERS

Top 5 average: 100

- 1 Jones DesLauriers Insurance Management
- 2 Cowan Insurance Group
- 3 Rogers Insurance
- 4 My Insurance Broker
- 5 Sharp Insurance



#### NEW BROKERS

Top 5 average: 74.5%

- 1 Mitchell & Whale
- 2 Sharp Insurance
- 3 C.M. Steele Insurance Brokers
- 4 My Insurance Broker
- 5 Highcourt Partners



#### CLIENTS

Top 5 average: 24,793

- 1 Cowan Insurance Group
- 2 Jones DesLauriers Insurance Management
- 3 Rogers Insurance
- 4 KTX Insurance Brokers
- 5 Sharp Insurance



## TOP 5 RANKINGS (CONT.)



### CLIENT GROWTH

Top 5 average: 34%

- 1 Sharp Insurance
- 2 Mitchell & Whale
- 3 Jones DesLauriers Insurance Management
- 4 KTX Insurance Brokers
- 5 Best Buy Insurance Brokerage



### NEW CLIENTS

Top 5 average: 5,395

- 1 Jones DesLauriers Insurance Management
- 2 Cowan Insurance Group
- 3 Sharp Insurance

- 4 KTX Insurance Brokers
- 5 Rogers Insurance



### NEW CLIENTS PER BROKER

Top 5 average: 116

- 1 Highcourt Partners
- 2 KTX Insurance Brokers
- 3 Sharp Insurance
- 4 Jones-Dooley Insurance Brokers
- 5 C.M. Steele Insurance Brokers



### POLICIES WRITTEN

Top 5 average: 33,662

- 1 Cowan Insurance Group

- 2 Rogers Insurance
- 3 Jones DesLauriers Insurance Management
- 4 Sharp Insurance
- 5 Best Buy Insurance Brokerage



### POLICY GROWTH

Top 5 average: 32.3%

- 1 Sharp Insurance
- 2 Mitchell & Whale
- 3 My Insurance Broker
- 4 Highcourt Partners
- 5 Best Buy Insurance Brokerage

# Open minds. Better solutions.

At Sovereign General, we believe that open minds create better solutions. Operating as an established 'A' rated Canadian Insurer, our experienced Equipment Breakdown professionals are empowered to create innovative solutions to support your specialized insurance needs. So next time you're facing a complex challenge, our knowledgeable team is committed to solving it. Rest assured your client's policy will be underwritten with an open mind.

[sovereigngeneral.com](http://sovereigngeneral.com)



Nathalie Godbout, (left) Underwriting Specialist, Equipment Breakdown  
Michel Rivard, National Product Manager, Equipment Breakdown





## COVER STORY



# 10 BRYSON & ASSOCIATES

TRACY MAKRIS, PRESIDENT

## FAST FACTS

**Head office:** Ajax, Ont., with a branch office opening in Brooklin, Ont., in July

**Founded:** 1980

**Brokers:** 32 staff in total – 28 RIBO-licensed (8 of which are producers), 4 administration

**Specialties:** Commercial fleet insurance

**Website:** [www.brysoninsurance.ca](http://www.brysoninsurance.ca)



### What sets your firm apart from others?

Our amazing team and our collaboration as a unit to continuously focus on our goals. A continuous vision into the future, not allowing room for complacency. We don't just think outside the box – we replace the box!

### Name five factors about your business that have helped you succeed:

- Clear and transparent short- and long-term growth targets established and communicated to the entire team
- Attracting and retaining talented team members
- Persistent focus and discipline
- Taking a customer-centric approach to brokering by understanding ways beyond brokering that we can deliver value
- Creating and upholding a culture that begins internally and extends to our clients

### What kinds of coverage have contributed the most to your firm's success?

The kind the customer needs. True risk analysis and understanding our clients' needs drives the answer to the question.

### What's the most important thing brokers can do to develop their business?

Focus on their existing portfolio, round out accounts – there are so many new offerings in the marketplace, I think brokers forget to look in their own backyard.

### How does your firm retain top talent?

Respect is always at the forefront. We conduct team-building activities, keeping everyone engaged. We recognize and promote key performers.

### What's next for your brokerage?

We're opening a branch office in Brooklin, Ont., in July 2015. This will provide us with community representation in a great demographic area. We will focus on our niche, which is the transportation industry, at head office. We will continue to research new technology that enters the marketplace that can assist our customers with risk and operational costs.

**“There are so many new offerings in the marketplace, I think brokers forget to look in their own backyard”**



## COVER STORY



# 9 C.M. STEELE INSURANCE BROKERS

WILLIAM C. STEELE, PRESIDENT

## FAST FACTS

Head office: Port Colborne, Ont.

Founded: 1898

Brokers: 8

Specialties: Personal lines with a small commercial book of business, as well as a specialized seasonal package

Website: [www.cmsteeleinsurance.ca](http://www.cmsteeleinsurance.ca)

### What sets your firm apart from others?

I believe our family's long standing in the community and our volunteer work sets us apart from our competition. ... C.M. Steele Insurance Brokers has supported many organizations financially over the years. We are very proud of our achievements within the community, and this has helped us in our business as well.

### Name five factors about your business that have helped you succeed:

- Personal service to our clients
- Answering phone calls right away
- Giving good advice in preparing our clients' insurance needs
- Keeping up with technology
- Supporting our community

### What kinds of coverage have contributed most to your firm's success?

Personal lines is our forte; we have very good insurers who offer the products our clients look for at reasonable prices. Seasonal dwelling insurance also has been popular with our clients, and we have seen a tremendous growth in this area due to our location on Lake Erie. Special vehicle insurance also has been good to our



office, as we sell a large volume of antique and classic vehicle, motorcycle, vacation trailer and boat insurance.

### What's the most important thing brokers can do to develop their business?

Be seen in the community, whether it is at a social function, a fundraiser or helping local charities – people like to know the companies they deal with are involved in their community. Word of mouth is the best salesman – treat your clients with respect and give them great service, and they will tell their family and friends, and your business will grow.

### How does your firm retain top talent?

We hire locally, and having five generations of the Steele family associated with the firm helps. We keep our staff up to date on all our company products, as well as continuing education. But treating staff professionally and the way we would want to be treated has been very good to us.

### What's next for your brokerage?

We recently opened an office in Stoney Creek with Eric Pienkosz, whom I met during an insurance licensing course. Eric just completed his CIP, and we know he will carry on the C.M. Steele tradition of great service to our clients. We are always on the lookout for opportunities that will help our brokerage grow, whether through special products or acquisitions. C.M. Steele Insurance will continue to look at our past, which enabled us to get to where we can look toward a successful future with our customers and partners.

**"We are very proud of our achievements within the community, and this has helped us in our business as well"**



## COVER STORY



# 8 BEST BUY INSURANCE BROKERAGE

GILLIAN VAN KEMPEN, MANAGING DIRECTOR

## FAST FACTS

**Head office:** Ajax, Ont.

**Founded:** The roots of the family business date back to 1946. Managing director Gillian Van Kempen is the fourth generation (and the first woman) to head the business, which became Best Buy Insurance in 2005.

**Brokers:** 17

**Specialties:** Commercial lines products, both domestic and international, and a wide range of personal lines

**Website:** [www.bestbuyinsurance.ca](http://www.bestbuyinsurance.ca)

### What sets your firm apart from others?

We pride ourselves on providing a combination of good old-fashioned customer service with modern technological conveniences to provide the best of both worlds. Our personalized service means we can offer mid-sized businesses a value-added experience – much more so than the larger national brokerages.

### Name five factors about your business that have helped you succeed:

- Our generations of expertise give us an advantage in providing innovative solutions for customers who require customized or unique coverage.
- Our client base is largely based on referrals from existing clients who have been with us for years – some for generations.
- We take pride in the services we provide. We've been doing this for four generations – that's a very definitive commitment to this industry!

- We place an emphasis on having qualified staff, who are constantly being trained on new products and who are encouraged to continue their education and training through pursuit of professional designations.
- Our office has no geographical boundaries – we have insured Canadian clients in the US, South America, Africa, Europe, the UK, China and Indonesia. The world is our marketplace.

### What kinds of coverage have contributed the most to your firm's success?

Customized and unique coverages for commercial clients who don't fit in a specific insurance 'box' or packaged policy.

### What's the most important thing brokers can do to develop their business?

Know and educate your clients. Take the time to explain the policy to them and make sure you understand what's important to the customer.

### How does your firm retain top talent?

It's a challenge at times, but we work hard to make sure we offer a pleasant work environment that appeals to and compliments the staff's needs. The bulk of our staff works close to the office and enjoys a better quality of life thanks to a shorter commute time that allows for more time with their family.

### What's next for your brokerage?

Onward and upward! We are looking for new ways to offer our services in the way that dif-



ferent customers expect – whatever form that takes. We are working on some new and innovative products for both commercial and personal lines clients. Our mission is, as our name suggests, to provide the 'best buy' for the client's dollar.

**“Know and educate your clients. Take the time to explain the policy to them, and make sure you understand what's important to the customer”**





# 7 HIGHCOURT PARTNERS

DAVID GARLAND, CFO, AND MARK R. MCKAY, CEO

## FAST FACTS

Head office: Toronto

Founded: 2011

Brokers: 16

Specialties: Commercial/industrial, international, private client, equine, revenue insurance products, professional indemnity, captive consulting and formation, and risk/insurance consulting

Website: [www.highcourtpartners.com](http://www.highcourtpartners.com)



### What sets your firm apart from others?

We have a unique discipline and singular client focus that is guided by a vision and driven by a mission.

### Name five factors about your business that have helped you succeed:

- Strategic planning
- Global footprint
- Great people
- Driven culture
- Supportive clients

### What kinds of coverage have contributed the most to your firm's success?

Tough US products liability, Lloyd's binding authorities, specialty clinical trials and governance products.

### What's the most important thing brokers can do to develop their business?

- Demonstrate value
- Create predictable outcomes
- Walk away from price
- Leverage technology that solves business problems
- Unique market positioning

### How does your firm retain top talent?

- Casual yet driven environment with public accountability
- Opportunity to travel around the world
- Educate, educate and educate
- Technology empowerment and investment

### What's next for your brokerage?

- US entry
- Strategic hiring and presence in two more Canadian cities
- Capital markets entry
- Reinsurance

"We have a unique discipline and singular client focus that is guided by a vision and driven by a mission"



## COVER STORY



6

COWAN  
INSURANCE GROUP

HEATHER MCLACHLIN, PRESIDENT

## FAST FACTS

Head office: Cambridge, Ont.

Founded: 1927

Brokers: 160

**Specialties:** Represents leading national and international insurance companies in order to provide the best balance of coverage, risk management services and specialized expertise available

Website: [www.cowaninsurance.ca](http://www.cowaninsurance.ca)**What sets your firm apart from others?**

We listen to our clients' needs and provide thought leadership – asking the questions that clients themselves do not know they need to ask, and then suggesting innovative products and services that clients can understand and that meet personal and business needs.

**Name five factors about your business that have helped you succeed:**

- Our segmentation strategy identifies key market segments in which we have a strong existing core base of business and see solid opportunity for strategic growth.
- For Cowan, our work is not done unless it is done right. Delivering our best every day is embedded in our culture.
- We truly belong to the communities we do business in. Many of our employees are active participants in improving the lives of people who live and work in our communities through charitable involvement.
- We hire and retain the best. Most organizations say that, but we practice it. We have earned Canada's Best Managed Companies designation for two years in a row as a result of our employees' commitment to

common goals, and consistently attain high levels of employee engagement in our annual employee survey.

- We are an ethically strong company. We practice what we preach. We are as forthright with our carriers as we are with our clients. And that pays dividends in the end, as we build trusted status with our suppliers and customers.

**What kinds of coverage have contributed the most to your firm's success?**

There is no one specific product that has contributed most to our success. We can and do conduct business with a vast array of clients.

**What's the most important thing brokers can do to develop their business?**

Being responsive to our clients – understanding what keeps them awake at night – is how we continue to develop. ... We believe that we are only in a position to provide sound advice when we fully understand a client's risks and

can offer sound risk mitigation, benefits or retirement solutions.

**How does your firm retain top talent?**

Our people strategy is based on a high performance model that links total rewards to employee contributions. We engage our employees through our Individual Performance Plans (IPPs); those with upward potential are given stretch assignments, special project work and/or exposure to other lines of business.

**What's next for your brokerage?**

Organic growth has been a cornerstone of our success over the course of our 85-year history. For Cowan, future acquisition will be predicated on cultural fit – just like the recent addition of The Williamson Group to our company. They share the same entrepreneurial spirit and the never-ending pursuit of excellence that Cowan does. We are proud to have them as part of the team, as collectively we focus on strategic growth aligned with the goals of our clients and business partners.

**“Delivering our best every day is embedded in our culture”**





5

# KTX INSURANCE BROKERS

SEAN GRAHAM, PRINCIPAL BROKER

## FAST FACTS

Head office: Toronto  
Founded: 2002  
Brokers: 25  
Specialties: Online insurance  
Website: [www.ktxinsurancebrokers.ca](http://www.ktxinsurancebrokers.ca)

### What sets your firm apart from others?

We are Canada's first and leading online insurance brokerage.

### Name five factors about your business that have helped you succeed:

- Being a part of the Kanetix family of companies, we have access to a large number of online consumers looking to shop their auto insurance.
- Being an innovator in our industry. Our technology and workflows allow us to be very efficient.
- Our culture. Our brokerage has an open-concept, casual work environment that is rather unique to our industry.
- Our people. We have had great success hiring mostly young, new entrants to our industry and teaching them our ways. Our relationship with Mohawk College's insurance program has allowed us to hire amazing grad students.
- Our focus on quality control and underwriting has allowed us to grow quickly and profitably. Our partners love us, as evidenced by our recent insurer survey, which gave us a 94% rating.

### What kinds of coverage have contributed the most to your firm's success?



Personal auto is our bread and butter, but small commercial online is growing quickly.

### What's the most important thing brokers can do to develop their business?

Become customer-centric. Listen to what your clients are asking for in terms of price, coverage, service and the method in which they want to interact. Deliver on not one of those, but all of them.

### How does your firm retain top talent?

Our culture makes KTX a fun place to work. We have pool tables, ping pong, video games and encourage our staff to get involved not only in social events but in feedback sessions, which strive to make our company a better place to work and play.

### What's next for your brokerage?

Nothing less than trying to revolutionize the way insurance is purchased in Canada. We want to redefine what it means to be an insurance broker.

**"Listen to what your clients are asking for in terms of price, coverage, service and the method in which they want to interact. Deliver on not one of those, but all of them"**



## COVER STORY



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## MY INSURANCE BROKER

RISHI JAITLEY, DIRECTOR OF SALES

## FAST FACTS

Head office: Richmond Hill, Ont.

Founded: 2008

Brokers: 52

**Specialties:** Property and casualty, primarily for homeowners, with growth of approximately 50% in commercial lines since 2013. Also services clients' life, disability and other financial needs through life line product offerings

Website: [www.myinsurancebroker.com](http://www.myinsurancebroker.com)

## What sets your firm apart from others?

My Insurance Broker is grounded on the premise that we simply try to do the simple things better. Whether it be answering a question, transferring a call or touching base with insureds on renewal, it's the quality of effort and quality of service that help to ensure an excellent customer experience.

## Name five factors about your business that have helped you succeed:

- Strong core values: MIB prides itself on the being built on the firm foundation of honesty, trust, commitment, care and loyalty.
- Repetition of great service: No matter the time of day or the gravity of the circumstance, the customer must receive our best in each and every interaction.
- Importance of creating a family environment in the workplace: It is one of our main functions and our founders' visions that our brokers and staff find their office to be an extension of their home.
- Being attentive: Each day, within each moment of conversation, our customers tell us the things we do well and our areas for improvement. By simply tuning in to



some of these subtle suggestions, we can improve our customer experience and inevitably our overall growth.

- Instituting change: It is important to recognize that neither insurance as a product, nor our clients' needs – our number one priority – are static. It is vital for any business to assess the needs and institute the availability of resources in order to evolve with our dynamic industry.

## What's the most important thing brokers can do to develop their business?

Know your customer. With each new referral, quote, application and policy comes a new set of questions, needs, requirements and solutions. It is vital to acknowledge, treat and assess their needs accordingly.

## How does your firm retain top talent?

We like to believe that we don't retain our associates' talent, but rather encourage [them] to thrive and perform at their best [by] ensuring

that the workplace is an effective, efficient and evolved place to be.

## What's next for your brokerage?

My Insurance Broker is focused on growth in both personal and commercial lines, and reaching more of our clients in the areas in which they work, live and play. We will be launching our newest location in the summer of 2015, with expectations of being across all major cities within southern Ontario by 2017. MIB also hopes to be a nationally recognized brand, representing other provinces throughout our great landscape.

**“It is the quality of effort and quality of service that help to ensure an excellent customer experience”**





# 3 (TIE) ROGERS INSURANCE

BRUCE RABIK, CHIEF OPERATING OFFICER

## FAST FACTS

Head office: Calgary  
Founded: 1977  
Brokers: 260  
Specialties: Commercial lines  
Website: [www.rogersinsurance.ca](http://www.rogersinsurance.ca)

### What sets your firm apart from others?

We are Canada's most award-winning brokerage. One of the reasons we win the awards is that we are employee-owned. All employees have the right to become owners after two years, no matter what their position. In the past 11 years we have grown from 50 staff to over 300 under management. That is a lot of growth and a lot of change, but we have always stayed focused on being the best place to work in the insurance industry.

### Name five factors about your business that have helped you succeed:

- Employee owned: [That] helps us attract and retain the very best staff.
- Sales culture: We have grown very well organically through a focus on sales.
- Expense control: We run a pretty lean operation but invest as much as we can back into our people.
- Entrepreneurial: We are nimble and have invested in all kinds of things to help our clients, like the most sophisticated smartphone app in Canada that we will be launching shortly.
- Full service: Even though we are primarily commercial, we are also very strong in high-net-worth personal lines, group personal lines, group benefits, key man life and so on.



### What kinds of coverage have contributed the most to your firm's success?

We sell all kinds of coverages in an effort to make it easy for our clients. We have developed experts and practice areas in many areas of commercial insurance, but we also can provide insurance for the personal needs of the owners and officers.

### What's the most important thing brokers can do to develop their business?

Right now, the world is changing for insurance. But at all times, brokers have to be a sales organization – and that means meeting the needs of customers. At this point in time, customers are demanding a lot more than then they used to, including convenience – they want quicker access, and access on their terms, to the best insurance advice and prices.

### How does your firm retain top talent?

We are employee-owned. We have a management style that has led us to win more top employer awards than any other insurance organization in Canada. Our core values are “respect, fun, owning it, and winning.” At the same time

we take pride in “a human approach to insurance,” which is our key slogan. We simply are working hard to be the very best for our staff. If we achieve that, then we will have the best people, who will be very engaged – and then we will have very happy customers.

### What's next for your brokerage?

We're investing heavily in supporting our salespeople. We're investing heavily in the Internet and technology to provide additional convenience to our customers. And we're trying to think of new ways to up the bar in being a top employer.

“At all times, brokers have to be a sales organization – and that means meeting the needs of customers”



## COVER STORY



# 3 (TIE) JONES DESLAURIERS INSURANCE MANAGEMENT

SHAWN DESANTIS, PRESIDENT AND CEO

## FAST FACTS

**Head office:** Mississauga, Ont.

**Founded:** 1951

**Brokers:** 183

**Specialties:** Transportation, manufacturing, construction, technology, hospitality, real estate, VIP personal lines, risk management

**Website:** [www.jdimi.com](http://www.jdimi.com)



### What sets your firm apart from others?

JDIMI is committed to offering only the best commercial and personal insurance, and financial services experience. The company prides itself on its passion for the industry, as each staff member has a dedicated and sophisticated approach to their knowledge and understanding of insurance and risk management.

We are a company of the newly created Navacord Inc., which is a Canadian platform to benefit the independent insurance brokerage community. It enables us to share resources and provide our clients with enhanced risk management services, deep sector expertise, strategic capital and preferred access to carriers, while operating within an entrepreneurial culture focused on industry-leading growth, sales management best practices, acquisition and administrative support.

### Name five factors about your business that have helped you succeed:

- Human capital
- Strong sales culture
- Training/mentorship
- Strategic partnerships
- Exceptional customer service

### What kinds of coverage have contributed the most to your firm's success?

With the ever-evolving industry, JDIMI stays at the forefront of new risks on the market. New products like D&O, E&O and cyber liability continue to drive our success as a firm committed to providing our clients with the broadest coverages available.

### What's the most important thing brokers can do to develop their business?

JDIMI is committed to developing the highest standards in recruiting, training and mentoring the best brokers in the industry. Having the right people working in the right places is a key driver to our success. Leveraging personal and professional strengths for the benefit of the client keeps our customers happy and our employees engaged and successful in their careers.

### How does your firm retain top talent?

Our head office has been developed to accommodate for growth, as well as attract and retain top talent. It provides a collaborative work environment, which promotes employee engagement and fosters relationships and innovation.

Our culture is one of professional development, with continuing education and producer development programs being key to attracting talented individuals. We also offer competitive benefits packages and performance-based perks.

### What's next for your brokerage?

In 2015 we will continue our aggressive plans for future growth, enable our employees to further develop their skill sets and grow at the company, and take full advantage of being a founding company of Navacord.

**“We know that nothing can replace employee dedication and commitment, and we ensure we provide our staff with the tools needed to outperform on the job every day”**





## 2 MITCHELL & WHALE

ADAM MITCHELL, PRESIDENT

### FAST FACTS

Head office: Whitby, Ont.

Founded: 1948

Brokers: 15

Specialties: General, "but we're getting pretty good at competing with the directs online."

Website: [www.mitchellwhale.com](http://www.mitchellwhale.com)

### What sets your firm apart from others?

We are growing faster than most we know and succeeding in the new age of brokerages online. We have adapted to the new work of marketing a brokerage.

### Name five factors about your business that have helped you succeed:

- Get off your high horse – ask for help, listen to others and provide value and reciprocate it. Collaboration is key.
- Demonstrating effort and kindness to a person with a problem can earn you a loyal customer for life. Become a customer-centric company.
- Don't tolerate inefficiency, bad attitudes and resistance to change for change's sake. The cheese has moved, and you have to adapt.
- Write goals and shoot for the moon. Ambition is key in leadership and team members.
- Networking really does matter. Stop working in your business and work on your business if you want to scale.



### What kinds of coverage have contributed the most to your firm's success?

Personal home and auto and auxiliary lines.

### How does your firm retain top talent?

An open and collaborative environment, transparent leadership and numbers, meritocracy, music, Wine Fridays, flexible hours, growing, winning.

### What's next for your brokerage?

We are going to grow by 400% and continue to accelerate organically, finding efficiency and operational excellence. We are going to be fighting ready as the insurance world changes around us.

"Demonstrating effort and kindness to a person with a problem can earn you a loyal customer for life"



## COVER STORY



1

SHARP  
INSURANCE

SHERIF GEMAYEL, PRESIDENT

## FAST FACTS

Head office: Calgary

Founded: 2009

Brokers: 38

Specialties: Personal lines, home and auto

Website: [www.sharpinsurance.ca](http://www.sharpinsurance.ca)**What sets your firm apart from others?**

Sharp Insurance is different from other brokerages because of our focus on technology and ingenuity. From its very inception, Sharp's goal was to fill the gap missing in the brokerage industry at the time, which of course, was technology and market-specific saturation. Increasing our online profile through website development and social media platforms, along with creating a mobile app that allows its users to access and even change their policy details at any time, has really been a game changer for us.

**Name five factors about your business that have helped you succeed:**

The number one factor is our people. The second and third factors are our people. It is absolutely quintessential for a growing business to have loyal and dedicated employees who share in the company's achievements and disappointments. The fourth factor is our unique culture, which is unparalleled in our line of business. We really do work hard to achieve our common goals, but we also have fun and enjoy our workday. Our technological focus rounds out our five factors for our success. We are constantly striving to be ahead of the industry in technology and marketing trends.

**What kinds of coverage have contributed the most to your firm's success?**

Our personal lines auto insurance has been our greatest success. We were able to find a niche market that works great for us.

**What's the most important thing brokers can do to develop their business?**

The most important thing any broker can do to develop their business is to really invest in their people. Compensate your employees well and provide them with tools and training they need to be exceptional at their jobs.

**How does your firm retain top talent?**

We created a highly engaging culture. Some of the most highly skilled brokers can feel overwhelmed and underutilized at their place of work. We challenge our employees by providing them with problems to solve or initiatives to plan and execute. It is important for us to create a safe and fun work environment where our brokers have a platform to communicate their ideas and share in the development and growth of Sharp. Putting aside time at work to have fun is also important – this is precisely how our great culture and sense of community was cultivated. We also provide fair and competitive compen-

sation, and we always share our success with our people.

**What's next for your brokerage?**

Our goal is to continue our rapid growth and development. We also want to continue to grow our sister company, [sharpmobile.ca](http://sharpmobile.ca), which aims to provide brokerages across Canada with our successful mobile app and online client portal. ■

**“It is absolutely quintessential for a growing business to have loyal and dedicated employees who share in the company's achievements and disappointments”**