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CANADA

HOT LIST

A look at who's hot in insurance today

CLIENT RELATIONSHIPS

HOW TO GET YOUR
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GEORGE COOKE

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SPEAKING
HIS MIND

**RESTORATION
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MAKING THE INSURANCE
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HOT LIST 2014

Canada's hottest insurance professionals

In this issue, Insurance Business magazine has compiled its Hot List of insurance professionals from around the country who made their mark in the industry.

Some hit business home runs like Diane Baker, who started her company RiskAssist Consulting only a year ago, earning the accolade that very same year as the Who's Who Publishers Top Female Executive in 2013.

Some made bold moves, like Ontario's Rick Orr, who continues to expand the family business, refusing to sit on his laurels as a fourth-generation independent broker.

Others created a new product line, like Michel Laurin, who has brought telematics

to Quebec drivers through Mobiliz as president and COO of Industrial Alliance.

Then there were those who won industry awards for excellence, like HUB International's Eileen Greene, who was the first North American to win the International Women In Sales Award for Insurance in London, England.

The common denominator is that each and every person on the Hot list brought their A-game to the job – and they gave a little more.

And we wanted to draw attention to the influential women in the industry – those who have not only shattered the glass ceiling but shone as brightly, or even more so, than their male counterparts.

Who will make next year's list?



SCOTT SLEIGHTHOLM

commercial lines account executive with Smith Petrie Carr & Scott Insurance Brokers in Ottawa, Ont.

WHY HOT? SELECTED YOUNG BROKER OF THE YEAR

2013 had many personal

milestones for me. Being a director with the Ottawa Insurance Brokers Association, I organized and planned our annual Open House Tradeshow, which brings out 700+ insurance professionals to network, showcase, and just get together for the evening. It is our biggest event of the year and is a great opportunity for Brokers, Insurers, and Associated Companies to get together.

Also, in June, a team of 15 insurance professionals boarded a plane to Peru to climb Machu Picchu. This was a charity event where our team raised over \$150,000 for seven local charities through the Dream Mountains organization here in Ottawa. Our team raised the money, paid our own way and spent two weeks in Peru, complete with a five-day hike up and down the ancient Inca Trail to the amazing Machu Picchu.

I am currently an Insurance Ambassador for the Insurance Institute, which allows me to speak with Grade 10 students, post-secondary students, and young adults about the possibilities

within the insurance industry and how exciting it can be. All of the above helped me to be nominated, and win the Young Broker of the Year award from the IBAO.

What products or upsells are drawing client interest?

There are two big concerns when it comes to client's insurance products (commercial). One is the overall limit of liability. Many are asking, 'Do I have enough liability?' so we are seeing higher limits and increasing general liability with respect to commercial insurance.

Also, cyber liability is a growing concern and is being shown in the media more and more. Clients are asking about cyber coverage and, although not necessarily getting the coverage, it is generating the conversation and opening the door.

What needs to be changed in the insurance industry?

The biggest change that needs to happen in the insurance industry is the negative stigma that persists. Everyone perceives insurance as an old and aging industry.

As a young broker and an insurance ambassador, I hope to work with other young brokers, with IBAO, with my brokerage to help showcase that, yes, the older generation is in the industry but the industry is changing with the up and coming young generation.



BRIAN PURCELL

broker, James Purcell insurance, Spencerville, Ont.

WHY HOT? KEEPING THE INDEPENDENT BROKER CHANNEL VIBRANT

When Brian Purcell hears people saying the small brokerages are going the way of the Dodo, he couldn't disagree more.

"With the technology that is out there, there are a lot of opportunities for a small broker to be successful and build great customer service. The customer service just isn't the same with the big companies," says Purcell. "When I hear people say the small brokers will be gone, that's where I have to disagree."

Purcell and his wife Colleen will be taking over the family brokerage from his father James – and it is a career path he is eager to embrace.

MICHAEL STACK

vice president of Archway Insurance, Amherst, N.S.

WHY HOT? MAKING ARCHWAY A MAJOR PLAYER

Archway Insurance continues to expand and buy up brokerages in the Maritimes – but that expansion doesn't come at the cost of jobs or diminished pay and benefits.

In fact, Archway can be held up as a model for how a brokerage should operate.

"The multiple is going to be there for those guys who are looking to sell," says Michael

Stack, vice president of Archway Insurance. "When I'm talking to brokers about selling their business to Archway, I want them to know how well we're going to look after their staff."

Part of that care and consideration includes a benefits program that Archway offers to its more than 70 staff, which includes a company matched retirement savings plan; full medical benefits that includes dental; a post-secondary scholarship for employees' children and flexible work schedules.





EILEEN GREENE
 vice president & partner
 HUB International HKMB
 Ltd., Toronto, Ont.

**WHY HOT?
 INTERNATIONAL
 ACCLAIM**

Having clients across the country, I am so proud that we've been able to help my clients with the many storm-

related claims in 2013. There was complete devastation in so many situations, and successfully helping my clients, with these disasters was very fulfilling. After all, what I sell is insurance, and while I hope people don't need to make claims, when they do, I want that to be as painless as possible.

I also attained 'Legend' status in HUB International's annual sales award program - recognition that I achieved the top annual sales award five years in a row. I'm proud that I've been able to do this in the first five years with HUB.

The real highlight for me personally though was winning the International Women In Sales Award for Insurance that was given out at a ceremony at the Savoy Hotel in London, England this past December. The nominees were from all over the world and from the biggest companies on the planet. It was a huge honour and, as a result, I have been given the privilege of beginning a mentorship with Inga Beale, the first woman to be appointed CEO of Lloyd's of London.



PHILOMENA COMERFORD
 president & CEO, Baird MacGregor Insurance
 Brokers, Toronto, Ont.

**WHY HOT? FIRST WOMAN CHAIR OF
 INSURANCE INSTITUTE**

I am very proud that 2014 marks Baird MacGregor's 35th year in business and Hargraft's 140th, and I am honoured to serve as the first woman chair of the Insurance Institute of Canada.

My mother, Rose, who began her insurance career at Commercial Union (CU), encouraged me to work part time with her at Tomenson Saunders. Following art college, I accepted a full-time offer in the claims department.

Six years later, I joined Jack Baird and Harry MacGregor in a joint venture with Kopas Wray and Cameron, was appointed President in 1990 and became a partner in 2000. Newport (now Tuckamore) became our equity partner in 2007 to facilitate Harry and Jack's retirement purchase.

Hargraft came under our management in 2009 and in 2011, we purchased Tuckamore's interest in Hargraft, and Baird MacGregor.

Hargraft, established in 1874 became a CU agent in 1900 and merged with Wood Flemming in 1960; coincidentally around the same time my mother joined CU. In 1918, George Hargraft became a founding board member of the Toronto Insurance Conference and today I serve on its board representing Hargraft and Baird MacGregor... my six degrees of separation.



DIANE BAKER
 BA FRM FIIC, RiskAssist Consulting Inc.,
 Vancouver, B.C.

**WHY HOT? BRAVELY LAUNCHES OWN
 CONSULTING COMPANY**

After 30 years in the business as a broker and business owner I had the good fortune to have a buyer for my company. The buyer was

a business partner, so the transition was fairly seamless for them. Then I was able to engage a new set of supporting business advisors: i.e. web designer, business coach, business partner (non-financial), to launch a full-time career in risk management.

What needs to be changed in the insurance industry?

The perception of the insurance industry, we as an embarrassing profession can be corrected so easily. We must be PROUD to be in this business. The people in this business: insurers, brokers and support teams, are vital to the Canadian economy. Following disasters like Stave Lake, and more recently the Calgary and Toronto flood and the Lac Megantic train explosion; where are the insurers who are paying substantial losses? They are there to rehabilitate and restore the damaged areas. Can we not hear of the good stories where people have regained their lives over time?

DEBBIE THOMPSON

director, business development, Beyond Insurance Brokers Inc., Whitby, Ont.

WHY HOT? A LEADER FOR ONTARIO BROKERS

I had one big thing that falls in the area of good to great (Jim Collins would call it my Hedge Hog!). It was being able to deliver a message as president of IBAO to the members throughout our province about the importance of our brand. That it is not just a symbol, but that it should be an experience and how powerful our brand can be if we could get all brokers rowing in the same direction at the same time.

What products or upsells are drawing client interest?

At Beyond Insurance, we have been concentrating on providing risk management advice not just to commercial customers but to our personal lines customers as well, helping them control or reduce their cost of risk; to see the value in the insurance they are buying, and how it can work for them when they need it the most.

**What needs to be changed in the insurance industry?**

Not sure if this is change, but may be more about awareness. The consumer is getting better at understanding the value of insurance, but we still have a lot of work to do in educating the consumer about the abuse that goes on in our industry. Every time I turn on the radio or watch a commercial on TV, there are more and more ads about how you can get or who you need to call to get what you 'deserve' if you are injured in an accident. I remember a time when we used to only see these ads on U.S. networks, now it's filtered over to this side of the border.

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CHRISTINA SALVATORE

vice president, Salvatore Insurance Brokers Ltd., Sackville, N.S.

WHY HOT? YOUNG BROKER OF THE YEAR

Certainly winning the Young Broker of the Year award was a great accomplishment. It was nice to be acknowledged by my peers for my work in the industry.

What products or upsells are drawing client interest?

Our brokerage specializes in trucking insurance; therefore, my clients and I have many conversations about cargo

insurance, contractual requirements, and freight forwarding. Many trucking companies don't understand how their risk and responsibilities for their cargo change from a carrier to a freight forwarder. Plus, many shippers are downloading additional responsibility for freight to the carrier, which needs to be examined carefully to ensure proper coverage.

Fidelity coverage also seems to enlist strong responses from customers, as we are seeing more and more cases of employees stealing from their employer and it always seems to be that 'most trusted employee.'



LINDA PAPAPOPOULOS

risk & insurance manager, Pearson Dunn Insurance, Stoney Creek, Ont.

WHY HOT? ONTARIO'S BROKER OF THE YEAR

It doesn't get any hotter than being named Broker of the Year, and Linda Papadopoulos certainly earned the title through her years of hard work and community involvement.

A broker for more than 29 years, Papadopoulos sits on a fundraising committee that supports the Good Shepherd Centre for Hamilton, and is a major supporter and fundraiser for the Women of the Year Award with that city's YMCA – not to mention being a volunteer career ambassador for the Insurance Institute and Mohawk College, facilitating insurance courses for young brokers and industry professionals looking to pursue a career in insurance.

And if that wasn't enough, she also teaches risk management courses at McMaster University and has developed a mentorship program for young employees at her firm.

MONIQUE LEROUX

president & CEO of Desjardins Group

WHY HOT? MAKING DESJARDINS A MAJOR PLAYER IN CANADIAN INSURANCE

Before joining Desjardins Group, Monique F. Leroux had already made a name for herself as a high-level manager in the world of finance.

Held up as an inspiration for women looking to break the executive glass ceiling, the chair of the board, president and CEO of Desjardins Group rose through the company ranks when she first became a member of Desjardins' senior management back in 2001.

"Desjardins ranks among the most stable financial institutions in the world and this is in large part thanks to its capitalization," said Leroux, following the issuance of \$500 million in shares to its Desjardins caisse members. "Acquiring capital shares allows caisse members to show their support towards the development of their cooperative."

Currently a member of the Canadian Council of Chief Executives and the Founders' Council of the Québec Global 100 network, Leroux is also a member of the United Nations IYC Advisory Group (International Year of Cooperatives, United Nations).





PHIL KASZUBA

president of DMTI Spatial, Toronto, Ont.

WHY HOT? MAPPING TECHNOLOGY PROVES VALUE IN FLOODING ASSESSMENT

As part of our goal to expand Internationally, DMTI was acquired by Neopost in October 2013. Neopost is a \$1-billion organization that does business in over 90 countries with 800,000 customers. The acquisition sets the stage for the introduction of DMTI's cloud-based technology outside of Canada.

Expansion of our location-based ecosystem to help our customers better manage their equity based (insurance/mortgage) financial decisions was certainly a milestone.

What needs to be changed in the insurance industry?

Location intelligence needs to be recognized as a tool that evolves the insurance business by increasing speed of decision making, validates the integrity of customer information and helps analyze data to act on trends – increasing the overall business performance.

There needs to be proactive risk assessment through location-based solutions: having viable solutions that determine accumulation and risk concentration enable proactive decision making and proper portfolio analysis.

The use of location-based solutions during crisis and rebuilding situations like the Alberta flood or Quebec train derailment is important; location-based information can ensure we are providing the right level of emergency services to the families impacted at the same time as ensuring that we manage the risk/exposure of the event itself.



MIKE GEORGE

president & CEO, Trisura Guarantee, Toronto, Ont.

WHY HOT? EMBRACING YOUTUBE TO SEND A POSITIVE MESSAGE TO BROKERS

Mike George stands out as a CEO, using YouTube videos to send a direct message to independent brokers that Trisura wants their business.

I participated in the spending the night Out for Covenant House, Executive Edition – slept on street in downtown Toronto with 70 other execs in November – It was very rewarding.

What products or upsells are drawing client interest?

As a specialty lines insurer focused entirely on working with our brokers, there is lots of interest in program focus and our online portal solution, warranty business and cyber liability (hopefully we'll even sell some of it one day soon).

ROBERT BENTLEY

president of Marsh's U.S. and Canada Division

WHY HOT? TAPPED TO LEAD CANADIAN AND U.S. DIVISION

Robert Bentley was tapped in December to head up Marsh's U.S. and Canada Division, responsible for the oversight of Marsh's U.S. core brokerage, Canada, and its insurance services businesses.

"Rob brings a diverse background and strong track record of driving business growth and delivering optimal performance to his new role," said Peter Zaffino, president and CEO of Marsh. "I'm excited about the prospects of him leading the division and working with our business leaders to consistently deliver industry-leading solutions that help our clients thrive."

Bentley rejoined Marsh & McLennan Companies in February following five years at Risk Management Solutions, where he served as COO and a board member.

Prior to that, he spent 17 years at Guy Carpenter, where he held several executive positions, including global COO and head of Global Analytics. He most recently served as president and CEO of Marsh's Insurance Services Businesses unit.





CJ NOLAN

vice president of business development and sales, Munn Insurance, St. John's, Newfoundland

WHY HOT? FINDING SUCCESS THROUGH CUSTOMER SERVICE

There is a recurring theme among brokers who have made it to the pinnacle of the industry – quality customer service.

For C.J. Nolan, vice president of business development and sales at Munn Insurance in St. John's Newfoundland, success is a natural by-product of delivering the best customer experience possible.

"Insurance Industry clients know it when a company treats them right," says Nolan, who followed in his father's footsteps at Munn Insurance – where his father is president today. "If their insurance provider does not treat them in a fair, sensitive manner, they will move to one that does."

Nolan finished in the top 10 of the Top 30 Elite brokers in Canada, and he credits the health of the brokerage to the strong family commitment to the insurance industry.

"I grew up in the insurance business, learning the ropes along with my younger brother, Adam Nolan, with minor office jobs both after school and during the summer months," Nolan told Insurance Business. "I started in personal lines sales in January 2001 and jumped at the chance to move into commercial insurance sales three years later."



J. GREG SUTTON

president & CEO of Sutton Special Risk, Inc., Toronto, Ont.

WHY HOT? FIRST YEAR IN U.S. A SUCCESS

Last year was a memorable year for a few reasons. Firstly, we celebrated the company's 35th anniversary with a number of events throughout the year, culminating with a gala at the Arcadian Court in Toronto,

attended by clients and friends from all over the world.

2013 also marked our best year in the company's history, following a very strong year in 2012, our third best ever. Our continued growth is certainly gratifying personally, but it is a reflection of the great people I am fortunate to have at Sutton.

We also marked the successful completion of our first year in the United States. Sutton Special Risk America was incorporated in late 2011, with its head office in New York City. We have written U.S. business since our inception and I always felt strongly about eventually having a presence there. SSRA will enable us to expand and grow all of our product lines and services in the U.S. market.

DAVID RICHARDS

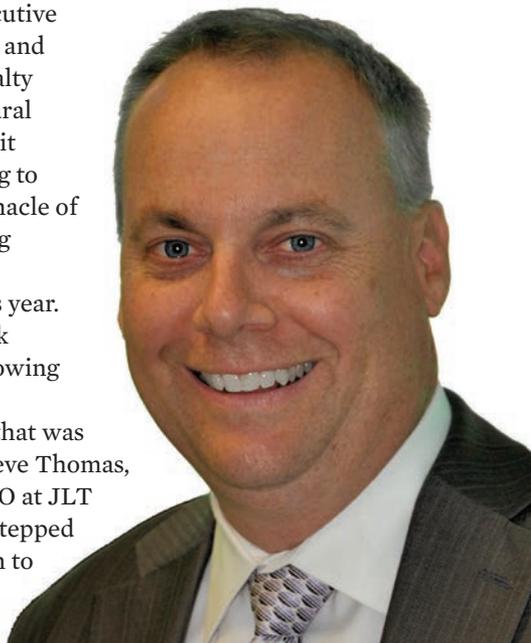
CEO, JLT Canada

David Richards rises to the top at JLT Canada

WHY HOT? A METEORIC RISE

He had only joined JLT Canada in 2013 as executive vice-president and national specialty leader for natural resources, but it didn't take long to rise to the pinnacle of company, being named CEO in January of this year.

Richards took command following the two-year restructuring that was initiated by Steve Thomas, the former CEO at JLT Canada, who stepped down to return to Australia.



DANNY SGRO

partner, chief sales officer of technology and specialty risk advisor with Jones DesLauriers Insurance, Toronto Ont.

WHY HOT? HE IS CANADA'S TOP ELITE BROKER

Attributing his success to hard work and dedication, Danny Sgro has seen his career unfold according to his own life script. But a big part of that success has been being able to react to and meet the changing needs of customer expectations.

"Ten years ago the buyer wasn't technically savvy. Now they are," says Sgro. "They want to take advantage of the efficiencies, the communications as it relates to the Internet; whether to transact online, as some are willing to buy that way as time goes on, or using technology to simply research. Conducting business online is going to have a bigger impact as the demographic of the buyer changes."



FRANK MCKENNA, KENN LALONDE

TD Bank Group deputy chair Frank McKenna and TD Insurance president & CEO Kenn Lalonde partner, chief sales officer of technology and specialty risk advisor with Jones DesLauriers Insurance, Toronto Ont.

WHY HOT? CREATING JOBS THROUGH EXPANSION

One insurer in New Brunswick certainly warmed a lot of hearts by pledging to create jobs after a string of layoffs another company back in November.

TD Bank Group Deputy Chair, Frank McKenna and TD Insurance President & CEO, Kenn Lalonde brought smiles to the Saint John area when they announced TD Insurance would be expanding operations and creating 275 jobs over three years in the area.

“TD has a long and rich history in New Brunswick,” said McKenna, “and this expansion further demonstrates our continued commitment to the province and to delivering service excellence to our customers.”

It was earlier that month that one of Canada’s major insurance firms closed its Moncton, N.B. office, transitioning its underwriting operations to Halifax, N.S. and putting 22 people out of work.

It was only days after the Moncton announcement that the same company closed its Hamilton, Ont. office and shifted resources to neighbouring communities.

DON NORMANDEAU

owner, Le Bon Ami Insurance Brokers, La Broquerie, Man.

WHY HOT? BIG NUMBERS IN A SMALL MARKET

As one of the thousands of independent brokers who have worked hard to build a business, Don Normandeau has certainly earned his place on the Insurance Business magazine Hot List.

Getting his start at the tender age of 19, Normandeau began by working at two different Winnipeg brokerages over a seven-year period.

Hired on in 2000 at MacNeil Insurance Agencies, Don and Lise became partners in the business in 2003, eventually purchasing all of the shares of the business by 2009.

Generating \$250,000 in personal revenue on 780 policies, Normandeau has cultivated a strong book of clients in the Steinbach region of the province, coming in 15th among Canada’s Top 30 Elite Brokers.

NORM MCINTYRE

senior vice president, Jardine Lloyd Thompson Canada, Toronto, Ont.

WHY HOT? A TRUSTED VOICE IN FLEET INSURANCE

Thirty-five years in the business hasn’t slowed down Norm McIntyre, who has established himself as one of the major players in the commercial fleet insurance industry.

“I have been very fortunate to have some great mentors and friends in my insurance career and I thank them for all their guidance and friendship,” says McIntyre. “People like Steve Palmer, Jerry Ives, Chris Rice, George Lightfoot and Jeff Ives. The one thing that never stops for me is that I learn something new every day.”

McIntyre got his start as a fleet clerk with Zurich Insurance, starting on the company side of the ledger before moving from the company side to the broker side, with part of that business being commercial, long-haul transportation.

And he has seen it all.

“When I first got into the industry, the section of commercial transportation for example, a lot of the owners

were hands-on owners who were driving trucks,” he says, “and when you went to meet with them, you met with them at night – because that was the only time they were able to meet, and sometimes they met with you from their truck. That part of the industry has really changed, because now we’re talking to businessmen who have a business in the trucking company – and they have more of an insight into how the money is being spent.”

Remaining hot in the industry means being more than just an insurance broker – it means becoming an integral part of your client’s business.

“The key to success is you try to become an asset to the management of that company of your customer,” says McIntyre. “You become like a valuable partner – just like his accountant; you get an insight into how his business works, and how insurance can go hand in hand with that to make it easier for him.

“Part of my background is risk management, and that becomes very important when you get into conversations about how a client can mitigate his insurance costs and take on some of the risk himself.”



RICK ORR

president of Orr Insurance, Stratford, Ont.

WHY HOT? WINNING AWARDS AND EXPANDING THE BUSINESS

Winning the Wally Wood Award at the Insurance Broker Association of Ontario gala was just the appetizer for Rick Orr, who crowned this achievement by acquiring seven brokerages in his area of operations in southwestern Ontario.

“We were looking for an opportunity to grow Orr’s market presence, focusing on the area we live in and support around Stratford,” says Orr. “We are excited to be able to perpetuate the independent broker distribution system. Each office will remain

open demonstrating our commitment to communities and local service.”

Orr Insurance – a fourth-generation independent brokerage that got its start back in 1895 – is jointly operated by Rick and his brother Jeff.

“We hope that a fifth generation will one day take over Orr Insurance and we believe that to be successful in the future brokerages we will need to have the scale to offer consumers what they want,” says Orr.

As chairman of the IBAO, it shouldn’t be a surprise that Orr was presented with the Wally Wood Award, given to the broker who selflessly devotes themselves to the association, its members, goals and objectives.

SHERIF GEMAYEL

president of Sharp Insurance, Calgary, Alta.

WHY HOT? BRINGING A FRESH APPROACH TO INSURANCE THAT WORKS

“We started it with the idea that we wanted to change how insurance is sold and the approach to selling it. So we took more of an online approach.”

Sherif Gemayel, who has exploded on the Alberta insurance brokering scene, is taking on the big banks and succeeding; through catchy online advertising campaigns and being among the first to launch a mobile app for clients in 2010.

“I’m 99 per cent sure we were the first brokerage to launch a mobile application for our clients in 2010, which basically gave clients the ability to see some of the policy information, request changes, and submit claims through an app,” says Gemayel. “Now there are a lot of other apps out there. We have re-launched our mobile application, which now gives real-time data for our policy holders, real-time pink cards, tells them when the payments are coming out, how much the payments are, available on iPhone, Android, Windows mobile, BlackBerry... the whole nine yards.”

Part of the embrace of new technology includes telematics, through the app Rate My Driving.

“Clients love it. We did a soft launch back in June, and we did a hard launch at the end of October,” he says. “We’ve had about 300 downloads before the hard launch, but we’re looking at well over 3,000-4,000 downloads since the hard launch.”

Backing up his straight talk are some impressive numbers, like a more than 30 per cent annual growth that has placed him in the same heavyweight class as the direct writers.

“Sure the big banks have lots of money, one big bank does about \$3 million in new business monthly – so we’re not that far away,” says Gemayel. “But they are not infallible – they’ve just been doing it for so many years that nobody has gone up against them.”

MICHEL LAURIN

president & COO, Industrial Alliance, Auto & Home Insurance, Quebec City, Que.

WHY HOT? LEADING GROWTH IN QUEBEC

We’ve had a lot of growth the last year or two. We’ve been the fastest growing company for the fourth year in a row in Quebec. That’s a very interesting milestone. We’ve launched Mobiliz in 2012, but the impact on the industry has been felt much more in 2013. I’ve been talking a lot at conferences about Mobiliz. I explained the program to the NICC conference in September in front of the industry emphasizing that a small, regional insurance company has been leading in telematics technology.

Industry awards or accolades

The last one we received was the Celent Technology award 2013 for the launch of the Mobiliz program, which uses technology to rate and change the behaviours of young drivers with insurance through a monthly variable premium. We want this to help young drivers change their behaviours – and it is working.



JOE MICALLEF

FIRST Insurance Funding of Canada, Toronto, Ont.

WHY HOT? SUCCESSFULLY INTEGRATING TWO ESTABLISHED BUSINESSES

In 2013, we celebrated our first anniversary as FIRST Canada. It was rewarding integrating two established premium finance businesses and leveraging the skills and solutions developed by our highly experienced staff across two countries. We have a highly talented team of dynamic industry professionals who are well positioned to deliver on our brand promise to offer growth, reliability and innovation to our broker partners.

**What products or upsells are drawing client interest?**

Broker loans have absolutely been an area of interest. Defending the independent broker channel is as important as ever. Brokers need greater access to independent funding to help them expand their operations beyond organic growth and funding that enables them to leverage the value of their business without onerous conditions or ties.

What needs to be changed in the insurance industry?

I think the industry would benefit from greater education of Canadians about the value and expertise an independent broker has to offer. Like accountants, lawyers and bankers - the insurance broker is a trusted advisor for consumers and commercial businesses that can help them protect their valuable assets and indirectly grow their wealth. Independent brokers who embrace this notion can expand their value proposition and secure their valuable standing in the Canadian economy.

What do you see happening in 2014?

Technology has been, and will continue to be, an influential force in changing our industry's landscape. Clients are demanding enhanced levels of customer and self service; brokers need ways to streamline their processes. We're working on our own innovative solutions this year to help our partners and create efficiencies. Stay tuned for more exciting news from us in the months ahead.

Industry awards or accolades:

Macquarie Premium Funding was awarded Premium Funder of the Year in 2006 by the Australia and New Zealand Institute for Insurance & Finance.

What made you choose insurance as a career?

I have always been motivated by helping others grow their career and business. I enjoy working with driven and passionate entrepreneurs. The opportunity to work directly with brokers and watch their businesses grow as a result of our collaborative relationship has been very gratifying.

KEITH IZSAK

Affinity Insurance Services, Prince Albert, Sask.

WHY HOT? SUPPORTING HIS COMMUNITY THROUGH CHARITABLE DONATIONS

With 27 years in the industry, Affinity Insurance Services' Keith Izsak understands that giving back to the community is just part of being a broker.

A December donation to Habitat for Humanity Prince Albert of \$5,000 was "a community builder," says Izsak, who felt that the need in the community for decent housing deserved a financial boost.

The need is so great, Izsak told his local paper, when you consider that half of the community's residents are low income.

Beyond his generosity, Izsak's \$300,000 in generated revenue from 89 policies written from a book of 1,500 clients places him firmly among Canada's hottest brokers.

MARK BLUCHER

president & CEO of ICBC

Mark Blucher has steered the ship for the Insurance Corporation of British Columbia for the past year as interim CEO and president, and has finally and formally been handed the keys of office.

WHY HOT? LEADING THE WAY FOR B.C. BROKERS

Over the past year, we've really refocused the company on making improvements to our service for customers and on keeping rates as low as possible, despite rising claims costs. Our bodily injury claims costs have been increasing dramatically over the last few years and are set to top \$2 billion for the first time in 2013. While many external factors are beyond our control, we have begun to make changes to help stem the increase in injury costs.

At ICBC, we know we have a responsibility to provide our customers with the best insurance coverage for the lowest possible cost. In order to do this, we have had to adapt to the changes that face many insurance companies. 