

Canada's

BROKERS

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The second-annual Top 30 feature is bigger and better than before

What does it take to become an ELITE BROKER?

The nation's top insurance players are getting their due in the second-annual Elite Brokers ranking by Insurance Business, grading the top 30 leading brokers in the Canadian insurance market

This is our second time around searching for Canada's top brokers, and our summer survey attracted entries from all corners of the country.

As expected, those with the big numbers rose to the top of the list. But there are many other qualities that make for an Elite Broker.

METHODOLOGY

In order to rank performance, we were not simply inviting applications from the most advanced brokers and senior executives working at high-profile, well-resourced brokerages. We were also aiming to reward brokers from smaller firms and niche industries who were punching above their weight and achieving big things.

Our yardstick for success included:

- premium income;
- revenue per client;
- industry awards and recognition;
- mentoring;
- community involvement and fundraising activities;
- number and value of policies written; and

What does it take to make an Elite Broker? When interviewing our top 30 brokers, several common strategies for success became clear:

CUSTOMER SERVICE

An unwavering commitment to customer service is essential, from first point of contact with a potential client, through to follow-up after a claim has been processed.

RELATIONSHIPS

If you want longevity and success with clients, colleagues, insurers, other brokers and your brokerage career, you need to nurture your relationships across the board.

PERSONAL CONNECTIONS

It's no longer acceptable to sit behind a desk and correspond via email. If you want to be a cut above the rest in today's market, you need to hit the phones, visit clients in person and make a genuine connection.

INTERNAL TEAMWORK

Every broker agrees that continued success is impossible without a qualified and supportive team behind you.

- book of clients.

A place in the *Insurance Business* Elite Brokers ranking is clear recognition of each broker's professional standing as one of the leading brokers in the Canadian insurance market.

However, in interviews with our Top 30, the consistent message received was that they couldn't have achieved such successful results without a strong network of support staff and stakeholders.

THE TOP 30

Rank	Name	Company	Revenue	Location
1	Danny Sgro	Jones DesLauriers Insurance	\$3.7 million	Toronto, Ont.
2	Kevin Stedman	Jones DesLauriers Insurance	\$2.30 million	Toronto, Ont.
3	Sam J. Feldman	Renfrew Insurance	\$2.27 million	Calgary, Alta.
4	Jeff Rodin	Nacora Insurance Brokers Ltd.	\$2.2 million	Markham, Ont.
5	Glenn Murray	Jones DesLauriers Insurance	\$1.6 million	Toronto, Ont.

	Over \$1 million		Location
6	John Hubbard	Hubbard Insurance Group	Toronto, Ont.
7	Chris Sikorski	Renfrew Insurance	Calgary, Alta.
8	Chris Haag	Wilson M. Beck Insurance Services Inc.	Burnaby, B.C.
9	Joe Palmer	Palmer Atlantic Insurance	Hartland, N.B.
\$500K - \$1 million in Revenue			
10	Norm McIntyre	Jardine Lloyd Thompson Canada	Toronto, Ont.
11	Mike O'Grady	O'Grady & Associates Insurance Services Inc.	Tilsonburg, Ont.
12	Brock Longworth	Cornerstone Insurance Services	Woodbridge, Ont.
\$250K - \$499K in Revenue			
13	Don Hatton	Hatton Insurance Agency Ltd.	Duncan, B.C.
14	Neil Bryson	Bryson and Associates Insurance Brokers Ltd.	Ajax, Ont.
15	Mark Jackson	The Insurance Market Brokers Limited	Toronto, Ont.
16	Marsha Jones Dooley	Jones-Dooley Insurance Brokers	Ajax, Ont.
17	Michael King	Capri Insurance Services Ltd.	Aurora, Ont.
18	Mani Sharma	Axis Insurance Managers.	Vancouver, B.C.
19	Tricia LaLonde	Stratus Insurance Services	Beaumont, Alta.
20	Don Normandeau	Le Bon Ami Insurance Brokers	La Broquerie, Man.
21	Vincent Boulanger	Assurancia Groupe Confiance	Farnham, Que.
22	Tereen Mowrey	Henderson Insurance	Moose Jaw, Sask.
23	Jonathan Hines	Wilson Insurance	Moncton, N.B.
Under \$250K in Revenue			
24	Adam Mitchell	Mitchell & Whale Insurance Brokers Limited	Whitby, Ont.
25	Michael Abraham	Paisley Manor Insurance Group	Toronto, Ont.
26	Judy Bois	BrokerLink	Slave Lake, Alta.
27	Cole Leitch	MIG Insurance Group Ltd.	Winnipeg, Man.
28	Bryce W. Elliott	Hubbard Insurance Group	Mississauga, Ont.
29	Prince Manickam	iBMG Canada Inc.	Toronto, Ont.
30	Leigh-Anne Minaker	Gamble Insurance	London, Ont.

TOP 5 BY THE NUMBERS

Total Policies: **5,541**

Total Clients: **2,671**

Total years of experience: **114**

Average revenue: **\$2.42 million**

Total Top 5 Revenue: **\$12.08 million**

TOP 30 TOTALS

\$22.434 million in revenue

Average of **\$681,202**

TOP 10 TOTALS

Total revenue of **\$18.34 million** combined

BROKERS BY PROVINCE:

Ontario	17
Alberta	4
British Columbia	3
New Brunswick	2
Manitoba	2
Saskatchewan	1
Quebec	1

With more than 15 years of experience in the insurance industry, six of that heading up one of JDIMI's largest divisions, Glenn Murray has positioned himself quite nicely to be among Canada's elite brokers.

"I have ranked among the top five producers at JDIMI for the past five years, and have received an Award of Excellence based on my sales performance and contributions to the firm," says Murray.

A strong 2013 saw Murray bring in \$1.619 million in revenue, on the strength of 452 policies and 193 clients.

And if you think his competitive streak doesn't go beyond being a top earner in the industry, think again.

"At an insurance industry ski and snowboard day, I outperformed over 100 other brokers and took home the gold medal," he says. "I was also a runner-up in a Heli-Skiing photo contest in British Columbia."

Providing guidance is a particular passion for Murray, who considers it to be an integral aspect of his job at JDIMI, and an opportunity to learn from those fresh faces that are entering the industry.

"Part of my job is to mentor young brokers who are new to the business," he says. "It is extremely rewarding to see a young broker's passion for the industry and to be a part of that enthusiasm and help them to achieve their sales results. It's a give-and-take relationship, as I learn from them as well."



05 Glenn Murray,
Partner, Chief Sales
Officer, Transportation
Advisor, Jones
DesLauriers Insurance,
Toronto, Ont.



04 Jeff Rodin,
Vice President, Nacora
Insurance Brokers Ltd.,
Markham, Ont.

If there was ever a case of a one-man show, you could make it when talking about our number four broker, Jeff Rodin.

"That is my biggest problem; I'm a bit of a control freak. I'm signing on every policy that comes through here," says Rodin, vice president of Nacora Insurance Brokers Ltd. in Markham, Ont., whose pen graced 2,280 policies for 1,241 clients in 2013. "I've got to know every little thing of every commercial file, and almost every personal lines file that is related to commercial account. So I'm pretty much hands-on everything."

As Rodin looks back on last year, he describes it as a one of growth, but also a year of premium bumps following the natural catastrophes that hit Ontario.

"A very solid year in growth, but we're also seeing rate increases as a result of the July 8 flood that hit Toronto and the December ice storm," says Rodin. "Now in 2014, they are going up quite a bit. We're seeing 10 to 15 per cent increases, which is a result of what happened last year."

Four major catastrophic claims have all contributed to the need to ratchet up rates, says Rodin. They began in June in Calgary, then in Toronto in July, followed by the trail derailment in Quebec and the ice storms in December.

"As a result of these big four cat claims, the insurance companies are digging in," he tells Insurance Business, "and we're looking at rate increases; especially in property schedules, in which we're heavily involved. They are going up."

Placing third in the Top 30 list shouldn't come as a surprise to 13-year veteran Sam J. Feldman, as he has been a perennial top producer at his firm over the last five years.

"I have been a top producer of the month for new business 35 out of 60 months and in the top three for most valuable producer based on new business, retention, and growth for four out of the past five years," says Feldman. "My mentor taught me years ago that to be successful, you must come into the office at 4:30 or 5 a.m. to get all your paperwork done for the day. Then, when 8:30 came around, you were ready to be on the road."

That mentor, Norman Cochrane, left quite the first impression on a young Sam Feldman.

"He took me aside when I first started at Renfrew and said, 'Sit down, shut up and listen,'" says Feldman, "and I did just that for the first three years."

But like many brokers who have risen to the top of the industry, Feldman tips his hat to those who form what he likes to call 'my partners' at the company.

"To be an elite broker, you must have a great support team, and my success is because of them," he says. "Bev, Jarrod, Geordie, Caterina and my marketing team, Cheryl, Robin, Katherine and Alanna; all these people are key contributors and why we have had such success in gaining key new clients and handling the great group of dedicated clients that we have been so fortunate to have had for many years."



03 Sam J. Feldman,
Senior Vice President,
Renfrew Insurance Ltd.,
Calgary, Alta.



02 Kevin Stedman,
Partner, Producer, Chief Sales Officer, Jones
DesLauriers Insurance, Toronto, Ont.

If James Brown was the hardest-working man in show business, the 1,643 written policies and 838 clients claimed by Kevin Stedman place him among those working hardest in the Canadian insurance biz.

"I'm dedicated to providing the best service for my client's and it's rewarding to be recognized," says Stedman. "Having my clients and insurance partners see me in the Top 30, among my industry peers, reassures them that they are working with someone who is dedicated to providing superior service and ensuring the success of their business."

Returning once again to the second spot in this year's Elite Broker Top 30, Stedman has a very large book of transportation clients who require auto and fleet coverage, and was recognized for his efforts, receiving an Award of Excellence based on his sales performance and contributions to the firm throughout the year.

"What does it take to be a top broker? It's about the client and supporting their business needs," Stedman, who reported a revenue of \$2.30 million tells *Insurance Business*. "You have to be a hard worker, listen to what the client needs, and work towards their goals."

Ranked as one of the top five producers at JDIMI, Stedman also has a long list of charitable organizations that he and his family support.

"Last year, my volunteer experiences were very hands-on," says Stedman. "I was involved in a build for Habitat for Humanity in Peterborough. I also volunteered at the Festival of Trees, in support of Peterborough health care, where I not only helped with the set-up and tear down of the event, but I also assisted in building a hockey rink for the sporting events and decorating the community in Christmas lights."

Stedman and his family also help prepare and serve meals at their local food bank.

"I also coach my son's minor hockey team, where I am responsible for directing and motivating the team during games and practices," adds Stedman, an active participant in Jones DesLauriers' involvement with the United Way.



01 **Danny Sgro,** Partner, Producer, Chief Sales Officer, Jones DesLauriers Insurance, Toronto, Ont.

To quote the late Yogi Berra, it's like déjà vu all over again.

Once again, Danny Sgro and Kevin Stedman of Jones DesLauriers have placed one and two among the Top 30 Elite Brokers in Canada. But this year they have a bit of company in the top five.

Glenn Murray, also from Jones DesLauriers, edged out John Hubbard to secure fifth spot, for a total of three representing the Toronto, Ont. firm.

But it was chief sales officer Danny Sgro who took top honours a full \$1 million clear of the field, racking up an impressive \$3.7 million in revenue.

“Repeating as number one is a great honour. This award is very motivating and encourages me to continue to outperform by exceeding my clients’ expectations,” says Sgro. “The Top 30 award has provided the firm with high-profile recognition within the insurance industry, as well as with our clients.

Being in the Top 30 affirms our position in the marketplace and ultimately attracts new customers.”

But it is more than just the numbers that placed Sgro atop the Elite Brokers in our survey. His strong commitment to several charitable organizations also factored into the selection.

“Personally, my family and I have been advocates of Free the Children for many years,” says Sgro. “As a family, we have participated in a number international builds and mission trips, most recently to the Masai Mara in Kenya. My children are currently on a youth build trip in Ecuador. My experience supporting Free the Children has been so engaging and rewarding, that in 2013, I encouraged Jones DesLauriers to support this cause.”

Indicative of the support Jones DesLauriers has shown in the past, the company hosted an inspiring, fun and energetic client appreciation event, featuring the Kenyan Boys Choir and motivational speakers, that also helped raise over \$24,000 for Free the Children.

On the corporate level, Sgro was involved in supporting United Way, the firm’s charity of choice, and continues to encourage staff to give back.

“I also support a variety of my clients’ charities through corporate sponsorships and donations,” he says. “I also support a number of hospitals and health-related causes through monthly gift-giving programs.”

But Sgro’s zeal to improve the lives of others doesn’t stop there.

“I also fully fund four children in two different countries in Africa to provide them education, food, water and shelter,” he says. “Last year we funded a trip for a young boy from Slovakia to come live with us for eight months, so he could obtain a Canadian education and play competitive hockey.”

Another key trait among the best brokers in Canada is their commitment to mentoring others – passing along their knowledge and expertise to keep their respective firms strong and vibrant.

“Our young brokers are a very important asset to the firm as we continue to grow,” he says. “Mentorship is an area that I strongly believe in, as I have had the opportunity to be mentored by various individuals throughout my career, which has helped guide me.”

As chief sales officer and a partner at the firm, Sgro currently mentors five young producers.

“Mentoring requires commitment,” he stresses, “and as such I have developed a very detailed five-year mentoring process that includes training, activities, ongoing support and evaluation.”

GIVING BACK

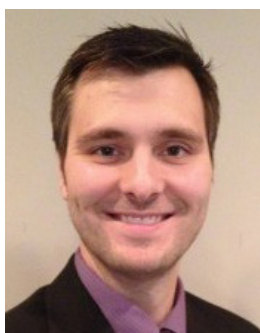
Being an elite broker is about more than just the numbers; it's also about caring for others



Tereen Mowrey,
Henderson
Insurance Inc.

Making an impact within the community is how Tereen Mowrey sees her role as an insurance broker.

“At Henderson Insurance Inc. we have a group within our organization, the Community Impact Team,” she says. “I have been co-chair of this group for the past 18 months. The mandate is to bring employees together to raise funds for various charities and community organizations. Our goal is to double the funds that the company gives annually through our work. I also volunteer with little league and minor hockey in our community.”



Cole Leitch,
MIG Insurance

Whether it is helping to make sure a family has a roof over their heads, or making a child's dream come true, Cole Leitch is there to lend a hand.

“I helped to build a Habitat for Humanity house in 2013, and I involve myself with Children's Wish Foundation events, as well as supporting various artistic companies in Manitoba,” says Leitch.



Joe Palmer,
Palmer Atlantic
Insurance Ltd.

Some brokers keep many irons in the fundraising fire, and Joe Palmer is one such broker, helping lead the MSA 60 campaign (Miramichi Salmon Association 60th anniversary) to raise \$2

million for Atlantic salmon conservation.

“I donated my time on the fundraising committee as well as donated personally and corporately as a lifetime member,” he says. “I also serve as the president for the Woodstock Minor Basketball Association as well as coach a grade 2/3/4 team. I also donated to the Grow Carleton campaign which was a major fundraiser in the Woodstock, N.B., area around expansions and upgrades to the Woodstock Public Library, High School Theatre and Civic Centre field house.”



Sam J. Feldman,
Renfrew Insurance Ltd.

This elite broker used his talents in the role of campaign chair to raise a record amount of money for his local charity.

“From September 1 to December 31, I was the campaign chair of Calgary's largest annual fundraising campaign for the local Jewish Federation,” says Feldman. “We reached a record high of \$3.1 M.”

Honourable mentions...

Leigh-Anne Minaker, Gamble Insurance: Big Brothers & Sisters Curling Tournament 2013 & 2014, World Vision Child Sponsor.

Marsha Jones Dooley, Jones-Dooley Insurance Brokers:

Pickering Village BIA Board Member since 2009, Chair 2010-2013; Active/board member of Ajax Rotary Club, Ajax/Pickering Hospital Who's Your Caddy? Fundraiser Board Member, Ajax Home Week Waterfront Chair 2010, Auction Chair 2012 and 2013, Sponsor yearly of Ajax Soccer Club as well as many other groups.

Jonathan Hines, Wilson Insurance: Rotary Club - Downtown Moncton club, Crossroads 360 - relay for funds for a local women's shelter.

By the Numbers

Raw numbers can sometimes be deceiving but not with these impressive figures



\$500K – \$1 Million

Norm McIntyre,
Senior Vice-President at
Jardine Lloyd Thompson
Canada, Toronto, Ont.

With more than 35 years in the business, Norm McIntyre has returned to the ranks of the Top 30 Elite brokers, heading up the \$500,000 to \$1 million category.

“What does it take to be an elite broker? They should be knowledgeable and be able to think outside the box,” says McIntyre, who placed 10th overall.

“The key to success is you try to become an asset to the management of the business of your customer. 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.

McIntyre, who primarily sells automobile fleet insurance, counts MGAs as an integral part of his underwriting.

“They make up about 10 per cent of my business,” he tells *Insurance Business*. “But they must have staff that are easy to work with.”

A BIG BOOK

Anyone would be envious of these books of clients

Name	Company	Clients
Mike O’Grady	O’Grady & Associates	2,300
Tracy Rogoza	Knight Archer Insurance	1,953*
Vincent Boulanger	Assurancia	1,525
Brock Longworth	Cornerstone Insurance	1,442
Jeff Rodin	Nacora Insurance Brokers	1,241
Marsha Jones Dooley	Jones-Dooley Insurance	1,038

*Tracy Rogoza of Knight Archer Insurance in Regina, Sask. just missed out on making the Top 30, but her book of 1,953 clients certainly is deserving of recognition.

THE WRITE STUFF

Brokers who worked hardest to generate the most policies

Name	Company	Policies
Mike O'Grady	O'Grady & Associates	5,172
Brock Longworth	Cornerstone Insurance	2,665
Jeff Rodin	Nacora Insurance Brokers	2,280
Vincent Boulanger	Assurancia	2,155
Kevin Stedman	Jones DesLauriers	1,643
Marsha Jones Dooley	Jones-Dooley Insurance	1,547

Under \$250K

Adam Mitchell,
Broker-Owner of
Mitchell & Whale
Insurance Brokers
Ltd., Whitby, Ont.

He made this year's Young Gun list and now Adam Mitchell has grown the family brokerage to place him in the 24th spot overall, and at the top of those who earned \$250,000 and under.

"We are doing it by staying relevant and ambitious and curious," says Mitchell. "Our top product is home and auto, and it has proven so popular, as we've figured out how to market it online and are writing business efficiently.

Mitchell, the third-generation Mitchell to have run the brokerage since 2008, has tailored the company to accommodate today's modern businessperson's lifestyle by holding hours 8-6 weekdays and 10-5 on Saturdays. He is also a strong proponent of Internet sales, and has had great success with Chat Box.

"The Chat Boxes work great," he tells *Insurance Business*. "I believe they are driving much of the business, as they are interactive and can accommodate today's consumer."

Although very much aware of where today's consumer is looking for and where they will be looking for insurance in the future, Mitchell does tip his cap to predecessors.

"I am proud to be following in the footsteps of my grandfather, father and uncle," he says. **IB**

\$250K – \$499K

Don Hatton,
Hatton Insurance Agency Ltd.,
Duncan, B.C.

Heading up the \$250K – \$499K category, Don Hatton secured 13th spot by practicing what he preaches.

"I taught insurance fundamentals at the local university," says Hatton. "We have a continuing education program that I teach within our office."

As for what it takes to become an elite broker in Canada, Hatton tells *Insurance Business* that it really boils down to focusing on a few things.

"Not everyone qualifies to be our customer; for those that do, we wow them with service. And we keep on top of industry issues in order to better advise our customers," he says. "We treat each other within the office the same as we would treat our customers, and never make a promise we cannot deliver on."

And beyond the obvious of stressing the importance of service, Hatton likes to make a distinction about his book.

"We call them customers, not clients," he emphasizes. "In my opinion, this creates the mental picture for staff that we need to earn the customer's business."

Speaking of business, Hatton directs a lot of it to MGAs.

"We use them about 70 per cent of the time," he says. "MGAs are motivated to write business and are usually well-versed in their product lines. This makes it much easier to place business."

