

YOUNG GUNS

A stylized target graphic consisting of concentric circles and a crosshair, rendered in a light gray color, positioned to the left of the main title.

These rising stars and award-winning individuals are among those leading the industry in the 21st century

Young Guns. The expression conjures up big-screen images of the Sheen brothers riding in to save the day despite desperate odds. For us at Insurance Business, the term is a celebration of some of the best and brightest rising stars in the industry.

We reached out across the country to brokerages, insurers and those closely associated with the insurance industry, and you responded with a strong list of young, exciting candidates who look to lead the industry in the decades to come.

Be they brokers or underwriters, they represent the new face of insurance – a mix of the traditional work ethic that has been the backbone of the industry for years, and a solid grasp of the technology that has become the new way to do business.



AGE:
30

YEARS IN THE
BUSINESS:
7

MARTIN CRAIG

Agent, Ai1 The Co-operators

Who had the greatest impact on shaping your career path?

Phil Ryan and Alicia Leblanc, both of whom are successful agents. My DM Bobby Lemay and ADM Miguel Belisle were very helpful also.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

They need to see how exciting and rewarding these careers can be, even if they are not attracted to the product in the first place. They might discover a passion, just like I did.

What is the most important thing you learned from insurance veterans?

To never give up. The easiest thing is to get discouraged; it happens but it does not last long. You have to bounce back.

Have you taught any 'old dogs' some of your 'new tricks'?

Not really, because I did not have a chance to work with 'old dogs.'

Looking forward, which products will grow in the coming decades?

As a multiproduct agency, hopefully everything will continue growing. However, I think that the critical illness coverage will become increasingly popular over the next decades.

What new technologies have you embraced as part of your daily life and business?

Having mobile technologies is very helpful in our industry, as we can answer clients' needs everywhere, anytime.

Why a 'Young Gun'?

Has built a successful agency from scratch in a province where nobody knew the organization even a few years ago.

What is your ultimate career goal?

I see myself right here as an Agent with The Co-operators but of course, with a lot more success. I am really happy to be part of this and I feel like I am really making a difference in our clients' life. We are protecting them and their families, and I am really proud of this.

What do you like about the insurance industry? If you had the power, what would you change?

I never thought I would like it until I really understood what this is all about. I never sell insurance to my clients. I recommend them protections available when I think they need it and when they see a necessity, they buy it. I just want to help them by doing my job the best I can. This is what I like (doing).

I would like to change the way some people think about insurance and financial services. Like every industry, we have great and bad people, and this reflects on our reputation.



SEAN MURRAY

Business Development Manager, WCL Bauld Insurance



AGE:
27

YEARS IN THE
BUSINESS:
5

Why a 'Young Gun'?

Serving as chair of the Young Broker Network, in Nova Scotia, Murray is on the frontline in the fight to attract youth to an aging industry. He has not only created stronger ties between his association and secondary educational institutions in an effort to grow industry numbers, but also created a bursary program offered through a leading community college.

Forward-thinking in terms of finding new and lucrative industry segments to target, Murray, for example, has identified the IT sector as a growing insurance market and is leading the charge into that wellspring of opportunity.

He has also completed both the CAIB and AIPC. To receive the latter designation, Murray completed the Elite Force Producer academy, which is a specialized sales training program using best practices to give producers the tools to be top performers in their respected brokerages.

He is also past recipient of the Insurance Brokers Association of Nova Scotia Young Broker of the Year award in 2012 and was promoted to Business Development Manager at his brokerage after only four years working.



What is your ultimate career goal?

To grow and manage our commercial business here in Nova Scotia, and help re-brand our commercial department to become a large regional player. Ultimately, I would like to have ownership within the firm.

What do you like about the insurance industry? If you had the power, what would you change?

I enjoy the fact that I get to work with a cross-section of all major industries. I get to learn about all different sorts of business from IT to manufacturing.

One thing I would like to see brokers take continuing education credits as part of keeping their licensing. The best tool a broker has is their knowledge of the insurance product and profes-

sionalism towards customers and suppliers. In order to maintain a high level of proficiency, I think continuing education would help serve that purpose.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

As I mentioned earlier I believe the only way truly to get new blood into the industry is by reaching out and partnering with the secondary educational institutions. This was my main focus while I was chair of the YBN. I feel we need to educate young professionals about the industry and its advantages to working in.

What is the most important thing you have learned from insurance veterans?

Don't sweat the little things! We can all get very consumed with problems, whether they be client issues or performance issues. They weigh heavily on your mind and may further impact your performance. If you are able to learn from your mistakes and always strive to make yourself better, then the small mistakes or issues don't have to turn into larger issues.

Looking forward, which products will grow in the coming decades?

I see the most growth within the IT sector. It's a product that is rapidly becoming a staple of any businesses insurance portfolio. The product still remains as a 'specialty type of coverage,' but in the future, I see this being part of any standard business policy, as any business with a website has a level of exposure.

Which new technologies have you embraced as part of your daily life and business?

Utilizing mobile technologies have been a great help. The ability to send submissions on the road via my iPad has greatly increased productivity. Programs that allow you the mobility to work on the road are key technologies for any outside sales job.

SARAH MACKINNON

Regional Commercial Manager, Archway Insurance



AGE:
34

YEARS IN THE
BUSINESS:
10

Why a 'Young Gun'?

There is a common theme among these Young Guns: constant self-improvement. MacKinnon is winning industry attention as the poster girl for professional development as she scales the corporate ladder of commercial insurance.

For the regional manager at leading player Archway, she has already obtained the necessary designations to ready policy wordings, and she dismisses any excuse for brokers failing to improve their knowledge in a market where information is readily available online and through free webinars and, even, YouTube.

Where do you see yourself in the next five to 10 years? What is your ultimate career goal?

In five years, I'd like to see our book of commercial business double through organic growth. I'd also like to see our department grow in size by targeting our areas of speciality.

It is hard to predict what will happen in the next 10 years. This industry is changing so quickly that I don't know if our existing system of companies and brokers will still exist. It would be neat to experience this industry from another perspective.

My ultimate career goal is to always be trying something new and always keep learning; I never want to be bored. I think I'm a good fit for this industry.

Who had the greatest impact on shaping your career path?

On a personal level, my family; specifically my aunt, Pam Brown. After staying home for much of her life to raise three children, she now has a great career going with a local accounting firm. She has done so with a great amount of integrity and perseverance. She has shown me that you don't need to be born with a silver spoon in your mouth to do well in life. My uncle, Gordon MacKinnon, also deserves a nod. From a very young age, he gave me lessons in how to give great customer service while running a profitable business, which he practises today at his retail store in Medicine Hat, Alta.

On a professional level, I've been so fortunate to be surrounded by such wonderful people. I have to



say that the brokerage's former owner, Stewart Hay, was someone I looked up to. He is someone that I emulate, in all facets of his life. He's taught me to never take my clients for granted; it's ok to admit if you don't know the answer and to nurture relationships with your company contacts. He is definitely one of my biggest cheerleaders.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

We need to recognize our industry as a profession and to treat our insurer partners, competitors and clients with respect. In so doing, I think that we will raise the profile of our business so that new grads look to an insurance company or brokerage much as they do a large bank.

Those of us that are in the industry need to be proud of what we do. After all, without the insurance industry, houses wouldn't be rebuilt after a fire, no one would lend developers millions of dollars to build an office building and vehicles would remain damaged following an accident.

What is the most important thing you have learned from insurance veterans?

Giving great customer service means developing a relationship with the client and tailoring what you do to their needs. Some customers want to use fax machines, some want a phone call while others want a text. You have to be flexible.

Don't be afraid to say, 'I'm not sure. Let me check and I'll get back to you as soon as I can.' Then do it.

Underwriters and insurers aren't the enemy. They are partners, but it's clients that signs the paycheque.



RICHARD A. GRANT

Manager, Vice President, Surety, Trisura
Guarantee Insurance Company



AGE:
34

YEARS IN THE
BUSINESS:
12

Why a 'Young Gun'?

A chair of the western committee for the Surety Association of Canada from 2004-2006, Grant has used his in-depth knowledge of the Canadian surety market to position himself today as the vice president of surety responsible for broker relationships and underwriting in the Prairie provinces.

Although never having been comfortable with nicknames - like being a 'Young Gun' - he does acknowledge that hitting his career bullseyes wouldn't have been possible without the help of great people around him, allowing him to be his best.

Where do you see yourself in the next five to 10 years? What is your ultimate career goal?

In the next five years, I see myself learning from the younger generation and applying what they teach me to the business practices of Trisura. I remember first joining the insurance industry thinking "this can be done better." Several years later, I now work at Trisura where that statement is part of our noble purpose. Honestly, I believe that the industry is changing so quickly that looking beyond five years is tough. I can tell you that we are attracting smarter people with stronger skill sets all the time so I am excited for whatever the future holds!

What do you like about the insurance industry? If you had the power, what would you change?

I like the people and the ability to influence change. I remember coming out of university and working for a large financial institution that had a very rigid structure. Within that organization, it did not matter what ideas you had, if you had not put in your time, you were not important. I have found that the opposite applies within insurance. People are collaborative and open to new ideas for products and improved processes. If I could change anything, it would be the amount of email that I receive!

Who had the greatest impact on shaping your career path?

There have been three people that I can immediately list as having had a direct impact on shaping my



career path.

My wife Kimberley works very hard every day within her human resources position in a non-insurance related industry, and then works twice as hard coaching me at home. Kimberley is the only reason that I applied for a position within insurance when she forced me to read the job descriptions and not simply the position titles!

After getting my first position in insurance, the person that has shaped my career path the most has been Donna Anderson. Donna has been my coach through my entire insurance career and is the most selfless person that I have ever known. Putting aside work and career, I am a better person for having Donna Anderson in my life.

The last impactful relationship that I can point to is a fellow name Marvin Weiler. I met Marvin through construction industry functions and it was during a late night conversation with Marvin while I was contemplating leaving the surety industry that I realized how much I truly love this business. Marvin and I have remained in contact, and he is still my friend (and guidance counselor) today.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

I believe that the insurance industry has a lot to offer young and old. Most of the people that I know within the insurance industry at traditional retirement age want to work longer, which I see as a testament to the industry. In addition, I recently attended a management seminar where it was stated that it is my generation (Gen X) that is getting passed over for senior positions in favor of the young millennial generation. As I noted earlier, everything seems to be in flux these days from the way we communicate to the products that we offer so if a young person is looking for a place to make a difference, the insurance industry is where it is at. I have also found that young people within Trisura have been drawn to the collaborative culture and the flexibility of the organi-

MATT BAYNTON

Vice President, Surety (National) Trisura Guarantee Insurance Company

Why a 'Young Gun'?

In seven short years, he has helped steer start-up Trisura from small player to one of the leading surety writers in Canada.

What is your ultimate career goal?

We are not short on goals here at Trisura. We've got a lot of runway ahead of us and some lofty ambitions. I see myself working hard to contribute to the achievement of those goals. In a fast-growing, ambitious company, there is no shortage of opportunity.

What do you like about the insurance industry?

Surety is a unique corner of the insurance industry that I was fortunate enough to stumble upon early in my career. Every day is an adventure, and you really need a well-rounded skill set to excel. One minute you need to think like a contractor, and the next like a lawyer or an accountant. You are always learning something new.

The surety product has not really changed in the last few decades, and certainly not in the 11 years that I have been in the industry. Meanwhile, the construction industry – the largest user of surety bonds – has changed dramatically in recent years. It is incumbent on the industry to ensure that the surety product is meeting the needs of our buyers. Otherwise, we run the risk of the product becoming marginalized or replaced with alternate security.

Who had the greatest impact on shaping your career path?

The senior management team at Trisura has been phenomenal in my career development. They recognize talent and hard work and are willing to empower their staff. I am learning something new from someone every day, and I fully expect this to continue as my career moves forward.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

I think there is a perception in Canada that insurance is not the sexiest of the financial pillars. I was in London shortly after I graduated university, and

walking through the financial district, you actually heard businesspeople talk shop about insurance. It was great. Insurance is a very important piece for economic development, and for society as a whole. I think the industry needs to be proud of this and recognize and promote the vital role it plays.

What is the most important thing you learned from insurance veterans?

I consider myself very lucky to have landed at Trisura and have learned so much from the vets here. The team really knows their stuff. When in doubt or unsure of something, there is no shortage of people to talk to or bounce ideas off of.

I think the biggest thing I have learned is to be passionate about your job. If you do not find it challenging and rewarding, find something else that you are passionate about.

Which new technologies have you embraced as part of your daily life and business?

When I started working, cell phones were given to managers so they could stay in touch when they were out of the office. Now, the whole office is mobile. I can access anything I need with an Internet connection. You have to embrace mobility, instant access and responsiveness. That is what society and businesses are demanding.



AGE:
34

YEARS IN THE
BUSINESS:
11



MARK JACKSON

President, The Insurance Market



Why a 'Young Gun?'

At 33, has built a sizeable book of business, acquiring a respected brokerage, in business since 1981, and doubling revenue for The Insurance Market, within a year.

Where do you see yourself in the next five to 10 years? What is your ultimate career goal?

To continue to serve as the president of The Insurance Market.

Over the next five to

10 years, our goal is to continue to build on the success that we have had and work to establish solid, long-term relationships with our clients. At our company, we define success in many ways, one of them being attracting and retaining the best employees. We strive to build a solid team of brokers, who are passionate about our business and serving our clients.

What do you like about the insurance industry?

The ability to play an unlimited amount of golf throughout the year.

No, truthfully, what I enjoy most about our industry is that it gives us the opportunity to meet so many great people and build lifelong relationships. I like the challenges our industry presents to us and the ability to continuously learn, grow and overcome these obstacles.

Who had the greatest impact on shaping your career path?

I had a sales mentor early in my career that I am forever grateful to. My father also had a big impact in my success. He showed me with determination and hard work, anything is possible. My wife has also given me tremendous amount of support and I have to say, she does an amazing job raising our three

wonderful children.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

Some excitement. Our industry has a reputation of being boring. We need to find more innovative ways to make it fun, while maintaining our professional image.

What is the most important thing you learned from insurance veterans?

Over the last 11 years, I have watched carefully the habits of the successful and not-so-successful veterans of our industry. I have learned a lot, but the recurring takeaway that I always come across is how people are treated – our associates, suppliers, and customers. The importance of maintaining a positive attitude and treating people with respect is something that I will always remember.

Have you taught any 'old dogs' some of your 'new tricks'?

Not sure, but I would like to think so.

Looking forward, which products will grow in the coming decades?

As our reliance on technology grows, I think the threat of cyber attacks will also grow. Having said that, I would have to say that cyber liability would be up there as a product we will see a lot of over the next few years.

Which new technologies have you embraced as part of your daily life and business?

Cloud technology. I am not an IT guy, so I am a strong believer in outsourcing this part of our business. Our BMS plays a big role in our daily lives and we are constantly looking for ways we can use our system more efficiently. I have also embraced VOIP technology, which has worked well for us.



AGE:
33

YEARS IN THE
BUSINESS:
11



JESSICA JAREMCHUK

Manager, Risk Management Consulting Services

Why a 'Young Gun?'

In two and a half years at Frank Cowan, techie Jaremchuk is credited for helping spearhead the develop and implement of its Risk Management Centre of Excellence. That online resource library sports everything from checklists to claim case studies and videos and has served as a platform for Snowman – a weather monitoring tool we developed with Opera-soft.

In the past two years, she has also taken on the very public role of brand champion for the industry as a keynote speaker for various municipal and specialty programs associations and conferences in Ontario and Atlantic Canada. They include the OASIS, AMO, UMN and many more.

What is your ultimate career goal?

I see myself continuing to work on exciting and innovative ways for our insureds to better manage their risk and then getting that message out there.

In the future, I would like to run a department, and ultimately run a company. I am fortunate to work for a family of organizations where there are great opportunities to learn and grow.

What do you like about the insurance industry?

My favorite part of what I do is getting to meet people from all over Canada. Right now I am at the FCM conference launching our new \$10,000 Risk Management award. It is so exciting to be able to share this great new initiative with people, and in turn, learn something about their community. There are even people here from the Northwest Territories.

Who had the greatest impact on shaping your career path?

Barb Szychta is the Vice President of the Risk Management Department. Barb was the one who hired me and I have been working closely with her ever since. It is with her guidance that I have been navigating my way through the insurance industry – a new industry for me. She is always there to answer my questions and discuss any concerns. However, she has also let me have the freedom that is necessary for some of the best learning experiences.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

I think a lot of young people would be surprised about the different types of jobs and the different career paths that all fall under the heading of "insurance." I never thought I would work in the insurance industry, but here I am!

What is the most important thing you learned from insurance veterans?

I am fortunate to have a great group of veterans at Frank Cowan Company that are amazing sources of feedback and knowledge. One thing in particular that has been engrained in me is that this is still a relationship business. New technology and innovations are amazing – and necessary. However, in our rush to automate we can't lose sight of the people and the relationships.

Have you taught any 'old dogs' some of your 'new tricks?'

The 'old dogs' at Frank Cowan have been inundated with new technology. I suppose I have helped them navigate through some of that learning curve.

Looking forward, which products will grow in the coming decades?

Cyber products. With new security threats being developed at a faster rate than solutions, organizations and government are in a continuous game of catch-up. There will always be that gap, and insurance is what can fill in that gap.

Which new technologies have you embraced as part of your daily life and business?

I have Twitter now. I love following our insureds to see what is going on in their communities. There are also some great insurance industry tweeters out there.



AGE:
34

YEARS IN THE
BUSINESS:
2.5





CHAD MACKENZIE

Owner, Insurance and Financial Advisor, MacKenzie Insurance Group Inc., The Co-operators



AGE:
28

YEARS IN THE
BUSINESS:
8

Why a 'Young Gun'?

Mackenzie is the past recipient of the prestigious The Co-operators award for Region Builders Status — a primer for this past year, at the age of 28, finishing first in the Edmonton North District and attaining the status of Executive Builder.

He began this career travelling across Western Canada working on what is called a 'catastrophe or storm' team by The Co-operators. At the age of 26 he was head of his own office.

What do you like about the insurance industry? If you had the power, what would you change?

It may sound cliché, but I truly love how we are able to make such a profound difference on the lives of

people when they are going through such a difficult time. This could be through the life insurance cheque that a family receives when a parent passes away, and because of that cheque the surviving spouse and children can still afford to keep their home and get an education. It may also be a small business owner who is able to afford to rebuild his family restaurant in the event of a devastating fire, no matter the incident and even though it can be heart-wrenching to see clients go through that heartache, it is rewarding to know that we are able to help them through these difficult times.

If I had the power to change one thing, it would be the negative perception some people have on the insurance industry. Although this has gotten much better since I first started in the industry, I still feel as though we have work to do. We need to ensure we are helping our clients truly understand their insurance policies through annual reviews and by taking the time to explain the coverage options they have available when they call for a quote. If we take this time to educate our clients they will see us as insurance advisors and not insurance salesmen.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

The problem is that not enough students come out of high school or post-secondary education even remotely pondering a career in the insurance industry. Insurance just seems to be this thing that everyone has to pay for in order to own a house and drive a car. Most don't realize how critical insurance is to the overall function of our society. We need to target grade 11 and 12 students as well as first-year university students with funny and interesting educational seminars about the different roles available in our industry.

I would like to see the Insurance Bureau of Canada and the provincial licensing bodies work together with the appropriate levels of government to implement this. Once this is implemented we will then see more students looking to insurance as a serious option.



CHRISTINA SALVATORE

Vice President, Salvatore
Insurance Brokers Ltd.

YOU HAVE BEEN RECOMMENDED BY YOUR PEERS AS BEING A 'YOUNG GUN' IN THE INSURANCE INDUSTRY, SHOWING GREAT PROMISE AND/OR HAVING ALREADY DONE GREAT THINGS

Why a 'Young Gun'?

Rising through the ranks to become vice president, Salvatore has seized the wheel and taken the brokerage down the road to success within the niche segment of trucking insurance. Playing a key leadership role in furthering growth and development, she is in for the long haul, determined, she says, to take the company to the next level.

Where do you see yourself in 5 years? In 10?

My number one goal is to grow our brokerage into one of the leading commercial insurance providers in Atlantic Canada, while providing profitable results for our insurance companies.

What do you like about the insurance industry? If you had the power, what would you change?

As a broker, my job is to know and understand my clients' business. This allows me to work with many different people and learn about many different businesses. My job is never the same and I am constantly exposed to new things every day. My job is always evolving and it challenges me to always keep ahead of the curve.

I believe strongly in the brokerage channel where we are advocates' for the consumer. Therefore, it seems imbalanced for an insurance company to have an ownership position in a brokerage. It takes away from the core belief system of what a broker's role is.

Who was a mentor or influential person/people in your life, shaping your career path?

My father has played a very impactful role in mentoring me and helping me in my career. He started our company 15 years ago and I never really had a full appreciation for what he did until I came into this business. He also made sure that I worked from



AGE:
32

YEARS IN THE
BUSINESS:
8

the bottom up in every step of my career to ensure that I earned it. In insurance, he has taught me that it is always important to lead by example, go that extra mile for your customers and to be honest and transparent with both your customers and insurance companies.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

Educating the public about the opportunities that are available in insurance is very important to draw 'new blood' into our industry. Many young people don't realize the opportunities and different career paths that insurance offers. Insurance is often seen in a negative context and some people don't get to see the positive work we do and how important our job becomes when a crisis hits. It is also incredibly rewarding to be thanked for supporting a client through a tough time. This is why the Young Broker Network is so important to the broker industry in developing new talent and giving young people an avenue to network from.

What is the biggest thing you have learned from insurance veterans?

"Keep digging until you find the solution." The insurance industry is vast and you can find insurance for just about anything. Sometimes that solution might not be what your client wants to hear but if you do find the right solution to your problem that is when you get the most reward.

ADRIAN VANELLI

Manager, Contract Surety, The Guarantee Company of North America



AGE:
30
YEARS IN THE
BUSINESS:
8

Why a 'Young Gun'?

Hard work and developing strong relationships are themes for success for this manager, who has risen through the ranks by taking pride in a job well done.

Getting his start as a financial analyst with CAN Insurance in May of 2007, Vanelli pursued his passion of contract surety as an underwriter, then senior underwriter until reaching the summit at The Guarantee Company of North America as manager in less than four years. Reluctant to take credit for his own success, Vanelli points to family, managers and colleagues for nurturing his rise within the industry. It is perhaps the example of his grandfather who provides this zeal for success, a man who came to Canada with only the clothes on his back and no English – but an indomitable will to survive and thrive.

What is your ultimate career goal?

Ultimately, I hope to continue to advance within The Guarantee. I love the strategic side of our business, which was a motivating factor in my decision to complete the CMA designation. I would be excited at the opportunity to one day to be one of the leaders at The Guarantee, working with the other capable members of our Leadership Team, establishing and implementing the overall strategic direction of our company.

What do you like about the insurance industry?

The insurance industry has great people, in addition to affording a balanced lifestyle. I can honestly say that as a result of the people I work with (internally and externally), I get up every morning wanting to

come to work. I think it is rare to work for a company and industry where you can have a career while having fun at the same time.

Who had the greatest impact on shaping your career path?

Two people were most influential in the development and shaping of my career. First, my grandfather, who immigrated to Canada from Italy with literally nothing but the clothes he was wearing and his family alongside. He taught me the value of hard work and determination. Without speaking a word of English when he arrived in Canada, he was able to find a job. He worked for over 25 years until his retirement, all as a result of his work ethic.

My second influencer was the former Canadian division president of a U.S. insurance company that I worked for. He set the bar and example for the type of leader I want to become. He had a great personality and sense of humour and at the same time was a solid business leader. He took a personal interest in every person that worked for him – taking the time to learn what was important in the lives outside of work of all his employees. As a young employee just starting in my career, it was motivating to feel valued by the person at the top.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

As an industry, we have to show the new blood that this is an industry with great people, where you can earn a good living, and have a lot of fun while doing it. Although our industry is not initially the most attractive to someone coming out of post-secondary school, if we are able to get young people to try a career in insurance, we are bound to keep them. Encouraging people you know to try working in our industry is a good way to get someone interested. It worked for me.

What are the most important things you learned from insurance veterans?

The two biggest things I learned from industry veterans are how important relationships are in our business, and the value of a personalized conversation rather than email, particularly when it comes to delivering bad news. People respect and generally react more positively if you take the time to call or speak to them face-to-face rather than hiding behind



SCOTT BEITEL

Surety Leader, Ontario, HUB
International HKMB Limited

Why a 'Young Gun?'

It's a position few have achieved before their 40th birthday, but at 32 Beitel is already Ontario surety leader and for HUB International HKMB. He is also among the industry's leading adopters of technical and educational advancement. He is credited with embracing use of HUB's corporate social media platform to further develop its brand and enhance his teams ability to communicate with consumers.

What is your ultimate career goal?

My overall goal is to continue advancing in a leadership capacity. From a technical standpoint, I ultimately desire to be regarded as one of the foremost experts in my field.

What do you like about the insurance industry?

The insurance industry is extremely dynamic. I thoroughly enjoy the interaction with clients, underwriters, and other peers or industry stakeholders. Our industry is evolving, and I am confident this will continue to accelerate given time, enhanced technology, and the diverse strategies of future leaders.

Who had the greatest impact on shaping your career path?

I have been fortunate to have some key mentors to this point in my career. One of my previous managers actually brought me into the surety industry and has been instrumental in my professional development. He was extremely supportive of my educational advancement, significantly contributing to the successful completion of my ACSB and CPA (CMA) designations. We still communicate regularly in relation to mentoring and strategy.

Many in the industry are reaching retirement age. What is needed to do to draw 'new blood' into insurance?

In general, we are all responsible to promote the opportunities, advantages, and stability of the insurance industry. We also need to adapt to generational nuances and adjust our recruitment and retention strategies accordingly.



AGE:
32

YEARS IN THE
BUSINESS:
10

What is the most important thing you have learned from insurance veterans?

Persistence and confidence in your abilities will make you successful over the long term. Like many other industries, we operate in a high pressure environment. Ensuring that you remain positive and resilient is the key to success the insurance industry.

Have you taught any 'old dogs' some of your 'new tricks'?

I believe that we all have something to teach and that you should never stop learning. I know that I have shared some of my own perspectives over the years, but feel I've certainly learned more from those around me.

Looking forward, which products will grow in the coming decades?

Our industry is primed for innovation. The coming decades will see unexpected and complex risks which will need to be addressed through product development. Having a forward thinking team and the proper technology will be crucial to being on the leading edge of this development.

Which new technologies have you embraced as part of your daily life and business?

We have embraced new user-driven technology which allows our clients and business partners increased flexibility, improved service, and ability to customize their approach to business transactions. At HUB, we have expanded our corporate social media platform to further develop our brand. Within my team, we have embraced this platform, enhancing our ability and distribution methods to communicate with consumers. **IB**



FORWARD-LOOKERS

ADAM MITCHELL

Adam Mitchell had no interest in insurance. He had been making a living kiteboarding in North Carolina and was travelling in the Caribbean when he received a call informing him that his father – the second-generation Mitchell to run the insurance brokerage that his grandfather founded – was sick.

Mitchell rushed home and was helping his mother sell the business when, at the 11th hour, he decided to become the third Mitchell to head Mitchell & Whale Insurance Brokers (the Whale comes from a takeover in the 1990s).

Since making that decision in 2008, Mitchell became licensed by the Registered Insurance Brokers of Ontario and now leads his team of enthusiastic insurance brokers who have helped to keep some 96 per cent of clients returning year after year.

In the end, a sentimental and somewhat impulsive decision has turned into a thriving and engaging career – one that Mitchell says he's proud to have followed his grandfather, uncle and father into.



AGE: 27



AGE: 29

GREG RAYMOND

Greg Raymond is at the cutting edge of the insurance industry. He developed and spearheaded the online division at the family-owned Raymond Insurance, working to develop the brokerage's online business.

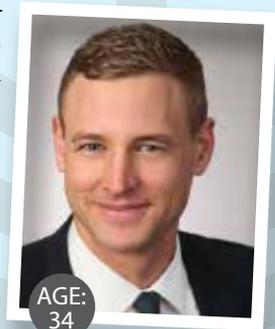
But his breaking into the industry didn't start there. After graduating from Laurentian University, Raymond attended the IBAO School of Insurance where he earned his CAIB designation and completed programs like the Future Leaders program and the Beyond Best in Class program. A lifelong learner, Raymond then attended the prestigious Schulich School of Business at York University.

All that while, Raymond's efforts to build the online arm of Raymond Insurance paid off and in 2011 the branch re-branded as InsuranceHero.ca, a completely virtual insurance brokerage. InsuranceHero.ca provides insurance products via phone, online or through email, and binds coverage with the use of electronic signatures.

ANDREW CLARK

Andrew Clark's experience with the insurance industry started in 2001 when he was involved in a car accident that left him with a severely damaged pick-up truck, a \$2.2 million Statement of Claim and an incredible sense of gratitude to the insurance company that compensated those who were injured in the accident.

Then, in March 2014, Clark made the jump to his own firm, ALIGNED Insurance, where he currently works as president and CEO. The company specializes in insurance and risk management for Canadian businesses.



AGE: 34

DAVID ELLIOT



AGE: 33

A family business

As a father and husband, David Elliot is a family man. And as a family man, he recognized the importance of the nearly 100-year history that three previous generations of his family had amassed with Elliot Insurance Services in Port Hope, Ont., which Elliot's great-grandfather started in 1919, and passed down to his grandfather and father.

He's since built that business with a keen eye toward keeping his clients happy, and happy they are; Elliot Insurance has maintained a 98 per cent retention rate since 2011.

He's since built that business with a keen eye toward keeping his clients happy, and happy they are; Elliot Insurance has maintained a 98 per cent retention rate since 2011.

MICHAEL ABRAHAM

It's been barely a decade since Michael Abraham graduated from high school, but in those 10 short years, the insurance broker with Paisely Manor Insurance Brokers in Toronto has already made his mark on the industry.

In 2013, Abraham was named one of IB's top 30 elite brokers for the personal and confidential customer service that he provides to his clients – and he hasn't slowed down since. He received his CAIB designation in 2013 and is experienced in many facets of insurance, from disability and benefits, to life insurance and commercial/business insurance, and brings that experience to every portion of the business.



AGE: 28