



# Annual Overview 2014



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## CELEBRATING NEW BEGINNINGS

Looking back, 2014 was a milestone year for Jones DesLauriers Insurance Management Inc. (JDIMI), a Navacord Company, in terms of both employee and business growth.

We welcomed 35 new staff members, re-launched our employee recognition program and kicked-off enhanced producer development and mentorship programs. This strong focus on human capital has provided enhanced services and solutions for our clients throughout the year, making JDIMI's customer service capabilities shine.

From being acclaimed one of the Top 10 Brokerages in Canada to showcasing our speciality sector expertise, and making the Insurance Business "Hot List", our people were featured in a number of industry publications for their contributions to the insurance industry and for their role in making our firm one of the best performing brokerages in the Ontario marketplace.

In terms of business growth and development, we are pleased with the successful integration of Whitley Insurance at the beginning of 2014. We also became a founding partner of Navacord, a national brokerage that was with a mandate to shape the future of the broker distribution channel. With high performing and motivated staff, we successfully closed the year with increased organic growth and strong financial results making 2014 the most accomplished year to date and propelling JDIMI into future success.



Sincerely,

A handwritten signature in black ink that reads "S. DeSantis".

Shawn DeSantis  
President & CEO

# A GROWING BUSINESS

## Nurtured By A Strong Executive Team



**SHAWN DESANTIS**  
**PRESIDENT & CEO**

DeSantis has over 20 years experience in the insurance industry, with a specialized focus on underwriting and broker management. He has held progressive executive positions in the insurance industry and has a proven acquisitions track record in a highly competitive marketplace.



**GLENN MURRAY**  
**CHIEF SALES  
OFFICER**

Murray has been a partner at JDIMI for the past 19 years and brings 24 years insurance experience to the Executive Team. He is a key decision maker for the firm as it continues to focus on the implementation of its long-term strategic plans.



**KEVIN  
STEDMAN**  
**CHIEF SALES  
OFFICER**

A new addition to the Executive Team, Stedman has over 20 years' experience in the insurance industry. The energy and enthusiasm he brings to the team will help propel the business forward and gain greater presence in eastern Ontario.



**IAN MORRIS**  
**ACCOUNT  
EXECUTIVE**

A new addition to the Executive Team, Morris has been heavily involved in JDIMI's acquisition strategy and future growth plans. He has over 25 years in the insurance industry and brings a strong knowledge base to the business and team.

## JDIMI's leadership team is focused on building one of the best performing brokerages in Canada



**LORIS CLARKE**  
WHITLEY  
INSURANCE

A new addition to the team, Clarke is President of Whitley Insurance and Financial Services, a member of the Jones DesLauriers Group of Companies. She has over 20 year's industry experience, and sits on the board of the Hastings County Insurance Brokers Association.



**MARK WATSON**  
CHIEF  
COMMERCIAL  
OFFICER

Watson is responsible for the firm's internal customer service operations and infrastructure. He has over 20 years experience in the insurance and claims industry and sits on the board of the Toronto Insurance Conference.



**KRISTIN COULOMBE**  
DIRECTOR,  
HUMAN  
RESOURCES

Coulombe is a Certified Human Resource Professional and specializes in corporate communications, employee relations, performance management and creating a positive and productive work environment.



**MIKE JACK**  
CONTROLLER

Jack has been a senior financial executive in the Canadian Property & Casualty Insurance Industry for over 25 years and sits on the board of the Canadian Insurance Accountants Association. He is responsible for JDIMI's corporate accounting and finance.

# SHARED VALUES

JDIMI's partners exemplifies the firm's 4 core values:  
Innovation, Out Performance, Respect and  
Passion for Our Customers



**Danny Sgro**  
Chief Sales Officer  
*Manufacturing, Chemical,  
Technology*



**Dina Godinho**  
Account Executive  
*Technology, Directors &  
Officers, Professional Liability*



**Glenn Murray**  
Chief Sales Officer  
*Transportation*



**Ian Morris**  
Account Executive  
*Directors & Officers,  
Technology, New Media*



**Jimmy Cannavicci**  
Account Executive  
*Transportation*



**Jonas Vassallo**  
Manager, Lloyds of London



**Kevin Stedman**  
Account Executive  
*Construction, Manufacturing,  
Real Estate, Transportation*



**Kristin Coulombe**  
Director, Human Resources



**Loris Clarke**  
President  
*Whitley Insurance  
& Financial Services*



**Lucy Sousa**  
Account Executive  
*Corporate, Franchise, Retail*





**Mark Watson**  
Chief Commercial Officer



**Matt Croswell**  
Account Executive  
*Builders Risk, Construction*



**Michael Bastone**  
Account Executive  
*Construction, Manufacturing*



**Michael Dunn**  
Chief Sales Officer  
*Construction, Manufacturing*



**Michael Kucharuk**  
Account Executive  
*Builders Risk, Condo, Real Estate*



**Michele Thrope**  
Account Executive  
*Real Estate, Manufacturing,  
Specialty Risk*



**Mike Jack**  
Controller



**Scott Irwin**  
Account Executive  
*Environmental Liability, Chemical  
Hospitality, Construction,*



**Shawn DeSantis**  
President & CEO



**Steve Horvath**  
Account Executive  
*Construction, Fire & Safety*



**Tina Toste**  
VIP & Personal Insurance Manager  
*Auto, Home, Group Programs*

# STRATEGIC & PROFESSIONAL LEADERSHIP

Dedicated to the firm's vision, as expert advisors helping you face the future with confidence, JDIMI's management team has been highly successful in implementing strategies, driving operations and motivating employees to accomplish common goals. Enhancing the in-house environment has led to increased collaboration and customer satisfaction.

## OPERATIONS MANAGEMENT

### MARK WATSON

#### Chief Commercial Officer

As CCO, Watson is responsible for the firm's operations, infrastructure and the customer interface with JDIMI's products and service offerings. He oversees commercial brokering, corporate governance and best practices, SBU, in-house underwriting, information technology and claims, making sure that all functions of the organization are aligned to meet its strategic commercial objectives.

### MICHELLE SARACENO

#### Marketing & Business Development Manager

As the Marketing & Business Development Manager, Saraceno is dedicated to promoting and continuously enhancing the quality and prestige of the JDIMI brand among clients, prospects and partners. This includes the design and implementation of effective business development strategies, inbound marketing initiatives and corporate communications to attract clients and generate new business opportunities.

### TINA TOSTE

#### VIP & Personal Insurance Manager

As the VIP & Personal Insurance Manager, Toste is devoted to meeting and exceeding clients' expectations in terms of both service and experience. Mutual respect has led to successful partnerships with staff, insurers and clients, as well as an exceptionally high level of client retention.

### LORIS CLARKE

#### President, Whitley Insurance & Financial Services

Acquired in 2014, Whitley Insurance is a fundamental component of the JDIMI operations. Clarke provides leadership and management to the Whitley team. With a background in multiple areas of the insurance industry including operations and underwriting, she is the guiding force of a well-rounded team.





### **JONAS VASSALLO**

#### **Lloyds Operations Manager**

As the Lloyds Operations Manager, Vassallo leads a team of proficient and qualified in-house underwriters that provide enhanced support and exclusive programs and services to JDIMI's brokers and clients.

### **MIKE JACK**

#### **Financial Controller**

As the Financial Controller, Jack is responsible for managing the firm's financial risks. He leads the accounting team in record keeping so that he can accurately report the financial health of the firm to the executive team.

### **DONOVAN WILLIAMS**

#### **Information Technology Manager**

As the Information Technology Manager, Williams is responsible for implementing the technology strategy of the firm. He oversees the IT team, ensures back up systems operate effectively, safeguards the network and provides ongoing technical support to employees of the firm.

### **KRISTIN COULOMBE**

#### **Director, Human Resources**

As the Director of Human Resources, Coulombe is responsible for working with the Executive Team to develop human resource business objectives, including a high performance culture that emphasizes empowerment, quality, and productivity.

# COLLABORATION



## SERVICE MANAGEMENT

Coinciding with JDIMI's vision and values, the service management team improved its organizational structure to support the growth strategy of the firm.

JDIMI has built a strong portfolio of clients and continually develops the account management teams to support it. Commercial operations continued to focus on improving its infrastructure to deliver an enhanced customer experience - from the development and support of information systems, to day-to-day management of the customer service departments within the company.

Throughout the year each Account Director empowered the service teams to provide unparalleled knowledge and expertise to clients. They leveraged the strengths of individual team members to ensure clients received the best service.

JDIMI's service management team includes:

- **ELIZABETH VENTURA**, Account Director
- **KATHRYN STUTRIDGE**, Account Director
- **ELLEN INDRIKSONS**, Account Director
- **LORI MILLS**, Account Director, Small Business
- **KIMBERLEY LEE**, Standards and Procedures Director

The team has proven to be highly successful in managing the commercial operations of the firm and best practices across the entire organization. They have helped staff implement consistent processes and have developed more effective, modernized methods of communication within each team and department. As a result, clients have experienced quicker response times and enhanced customer care, with a dedicated team overseeing their account.

# 600+

Annual Job  
Applications

# 35

New Hires

# Working Together To Achieve Success



## SALES MANAGEMENT

### **DANNY SGRO**

#### **Chief Sales Officer**

Danny Sgro leads the commercial sales teams at JDIMI and oversees performance, retention and new business strategies. He also mentors a team of young producers. Danny drives aggregate sales production and works with each team member to set sales targets and initiatives for his team.

### **MICHAEL DUNN**

#### **Chief Sales Officer**

Focusing on the Manufacturing and Construction segments, Dunn is responsible for working with producers to develop and implement client risk aversion strategies. Dunn also mentors a team of young producers.

### **GLENN MURRAY**

#### **Chief Sales Officer**

Glenn Murray leads the Transportation division of JDIMI and manages a team of senior producers. Transportation being the firm's largest sector, Murray is at the forefront of industry knowledge and producer development.

### **KEVIN STEDMAN**

#### **Chief Sales Officer**

As the Chief Sales Officer for Eastern Ontario, Stedman leads a large team that focuses on various insurance risks and commercial industries. His expertise in multiple sectors has led the regional team to be the prime brokerage of choice for staff, new producers and clients.

4

New Producers

28

Mentored  
Producers

# SALES OPERATIONS

## Shaping A Unified Sales Culture



### **ELITE INSURANCE BROKERS**

JDIMI has an exceptional team of Partners, Chief Sales Officers and Account Executives who are well respected and recognized within the insurance industry.

In 2014, Danny Sgro and Kevin Stedman, Partners and Chief Sales Officers at JDIMI, received the prestigious award and recognition as the top insurance brokers in Canada for the second consecutive year by Insurance Business Magazine. Also included in 2014 was Partner and Chief Sales Officer, Glenn Murray, who was recognized as one of the Top 5 Insurance Brokers in Canada. All three finished atop the elite 30 insurance brokers and were acknowledged for their dedication to their clients and charitable contributions to the community.

### **INSURANCE HOT LIST**

Alongside Shawn DeSantis, President & CEO of JDIMI, Danny Sgro, Kevin Stedman and Glenn Murray were also included on Insurance Business Magazine's "Hot List" as professionals who had been at the forefront of the insurance industry in 2014. The list highlights DeSantis' unique leadership style at JDIMI, as well as his involvement in the creation of Navacord, an innovative network of independent brokers. Sgro, Stedman and Murray were also acknowledged in the article for their charitable involvement, dedication to clients and contributions to the industry.

### **TOP 10 UNDER 40 BROKERS**

One of JDIMI's youngest partners, Scott Irwin, was recognized by Canadian Insurance Top Broker magazine as one of the top 10 under 40 brokers in Canada. The feature article describes Irwin's passion for networking and continuing education to further develop his knowledge in different classes of business. He attributes his success to the extensive mentorship program offered by the leadership team.

SHARED KNOWLEDGE

In 2014, the sales executive team continued to integrate the firms core values – innovation, outperform, respect and passion for our customers – to help shape the firm’s sales vision and culture. The team was also responsible for defining and implementing new sales process, sales effectiveness drivers and strategies throughout the organization.

In addition to regular weekly meetings to discuss marketplace trends and sales challenges, sales forums were also held semi-annually and included Account Executives, Account Directors, Management and Leadership team. The forums provided colleagues the opportunity to share their success stories and learn about innovative programs and strategies to help improve sales results. The forums continued to evolve in 2014 as new workshop components and engaging guest speakers were added to the agenda.

GROWING TEAMS

JDIMI achieved growth in 2014 through acquisitions and organic growth. In order to continue to provide enhanced services and solutions to clients during this year of growth, JDIMI made the strategic decision to strengthen a few different areas of the business. The transportation team added two new Account Executives, the Construction & Infrastructure Practice was expanded, and another Account Executive was brought on board to provide support in the Western Ontario Region.



# CONTINUED LEARNING

## Empowering Staff To Achieve Their Best

Jones DesLauriers offers staff a wealth of benefits and a rewarding work environment that supports professional, personal and social development.

### OUT PERFORMANCE

With respect to its position in the marketplace, JDIMI was extremely focused on bringing value added solutions to its customers which, led the team to outperform the competition on a consistent basis.

Throughout 2014, the team effectively demonstrated to prospective clients their segmented, specialized knowledge and experience, value proposition and the unique reasons clients hire JDIMI.

As well, JDIMI set high level performance standards for its employees to ensure the best customer experience in the industry. For Producers, sales targets were supported by innovative strategies, tools and processes that enabled the brokerages sales force to understand their clients business and requirements, and provide customized solutions to respond to their needs.

### EMPLOYEE RECOGNITION PROGRAM

JDIMI recognizes the importance of acknowledging the hard work and dedication of its employees – the most valuable asset of its operations. Employee recognition is essential to an outstanding workplace.

As such, the management team created a program to recognize and reward outstanding sales performance and the contributions of its support teams to the success of the firm. The incentive program was designed to reward JDIMI's top performers and select employees as nominated by their colleagues. Winners attended a Sales Recognition Retreat with their spouses the following year.

In addition, JDIMI's employees were recognized for their hard work by the management team – regularly after projects were successfully completed and formally during an annual performance review. This recognition resulted in increased employee satisfaction, productivity, motivation and performance.

With the new operational structure at JDIMI, each employee was made to feel part of the larger team, well respected and valued for their contributions to the firm throughout the year.





**KNOWLEDGE**

## ONGOING PROFESSIONAL DEVELOPMENT

With human capital being one of the key drivers of advancement and competitive edge in today's performance based economy, JDIMI is dedicated to reinvesting in staff through training and development programs.

In collaboration with Northbridge Insurance, the Producer Development Program was initiated in 2014 with two promising individuals. These insurance specialists spend 16 months in an intensive training program focused on enhancing ones performance, skills and team knowledge.

This dedicated program incorporates continuous training and education, hands on practical commercial experience and accelerated development. The program developed the individuals through training in customer service, business development, the small business unit, and industry specific instruction making them well educated in multiple areas of insurance and better equipped to service the needs of our clients. The Producer Development Program is an industry leading initiative putting JDIMI as the leader in the marketplace.

**60** Education Sessions

**183** RIBO Licensed Staff

# TOOLS & RESOURCES

## Insurance Solutions With Added Value



### VALUE ADDED SERVICES

Value added services were provide to numerous clients throughout the year included professional engineering, 24 hour claims handling and loss control services. As a strategic partner, JDIMI was able to assist clients in filling the gaps in coverage that can drastically affect their bottom line. Through these value added services, the team helped create safe operations that enabled clients to become more attractive to the insurance marketplace.



### STANDARDIZATION

The Best Practices Committee successfully standardized JDIMI's insurance submission documents, account management workflows and privacy policies, providing a more unified look across the whole organization, and a better user experience for staff.



### PAPERLESS ENVIRONMENT

In 2014, JDIMI made great strides to become a paperless environment and reducing the company's carbon footprint. The firm identified a common paper intensive process that has successfully been converted into automated workflows. Throughout the year, over a million individual pieces of paper were scanned and filed electronically.



## IMPROVED WORKFLOWS

Workflows were improved by the end of 2014 through an intensive 'clean-up' effort of JDIMI's broker management software. A variety of codes used in the system were consolidated and/or removed helping to create faster data input and more accurate reporting. Additional training on the broker management software was also provided to staff to optimize their use of the system.

## NEW INFRASTRUCTURE

Planning continued in 2014 for a new network infrastructure in anticipation of the head office moving in early 2015. All network hardware, software and services were updated and are now able to accommodate additional locations as JDIMI continues to plan for growth. The brokerage also started testing a new online operating environment that provides resource centralization and allows users more flexibility.



## SOFTWARE UPGRADES

A variety of software upgrades were made throughout the year, enhancing JDIMI's technical relevancy in the workplace. This included 2 upgrades of JDIMI's broker management software to ensure JDIMI was running on the most current version of the program. Microsoft Outlook was also upgraded to increase compatibility.

## HARDWARE UPGRADES

Staff at JDIMI's head office were upgraded to dual monitors and desktop computers started being phased out to make room for *Thin Client Software* with an embedded operating system. The new computer systems were a low-risk investment for JDIMI's overall technical environment and provided the firm with easier computer maintenance. In 2014, JDIMI also implemented new hardware that prevents a single user from saturating an Internet connection.



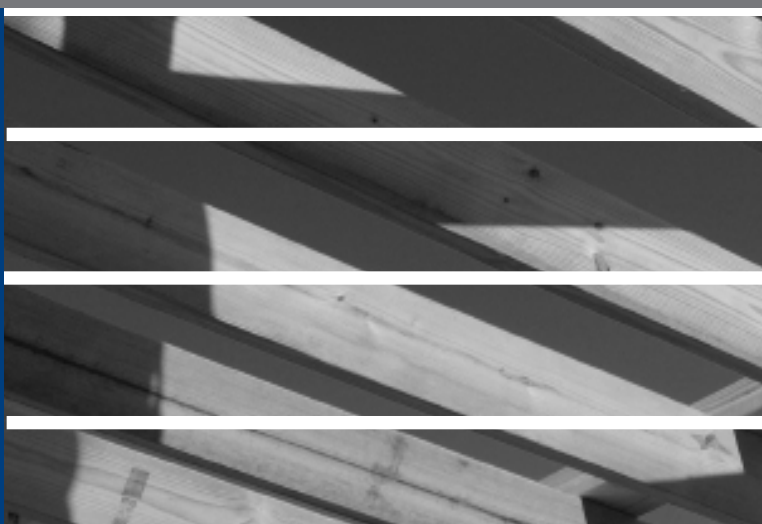
# INDUSTRY LEADERS Experienced In Your Sector

## OTHER INDUSTRIES SERVICED

Agriculture Aviation, Environmental,  
Executive Risk, Franchise, Global  
Solutions, Professional Liability,  
Real Estate, Retail & Wholesale,  
Surety Bonding

## ADDITIONAL PROGRAMS

BuildersShield™  
Canadian Staging Professionals™,  
Chemical Guard™  
DesignPro Assurance™  
FoodPro Assurance™  
Fuel Risk Protector™  
Green Energy Assurance™  
Heritage Protector™



## TRANSPORTATION SOLUTIONS

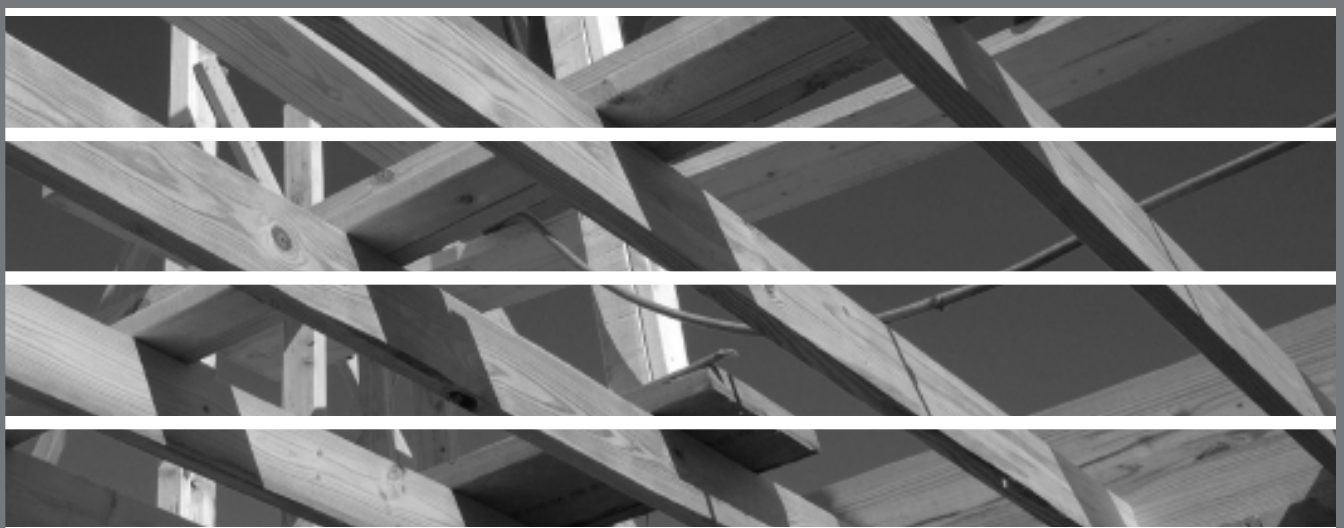
JDIMI shares the passion of the trucking industry. With this dedication, the firm's transportation advisors analyzed the scope of risk for potential clients and developed solutions that help them avoid, transfer and mitigate their risk exposures. The team offered a systematic approach to identifying practical solutions to help develop, implement and monitor compliance and risk management strategies. In addition to competitive rates and comprehensive coverage, clients were offered profit sharing endorsements, 24 hour national on-site claims handling, captive and self insurance options, and in-house fleet safety and risk management programs.

## DESIGNED FOR THE DIGITAL AGE

The TechAssurance™ program at JDIMI is one that continues to evolve in response to the ever-changing technology sector. The program was designed for New Media Consultants, Application Service Providers and Developers, Data Processors, Systems Analysts and many other knowledge-based companies. It can assist clients in significantly reducing the direct and indirect costs associated with risk in this industry, such as reputational risk, cost of insurance deductibles, loss of income, research and development costs, risk management and many more.

## HOSPITALITY GROWTH

JDIMI's reputation among restaurants, hotels, night clubs, lounges and pubs continued to grow in 2014, as clients increasingly recognized the expertise of the firm's advisors and their understanding of the unique risk exposures facing this industry. JDIMI is proud to service award winning establishments across Ontario. The firm continues to build customized solutions for the Prime Hospitality™ Solutions program as its popularity continues to grow.



## CONSTRUCTION EXPERIENCE

With over 50 years' experience, JDIMI understands the insurance challenges faced by the construction industry. JDIMI's Contractor Guard™ program was developed to provide clients with a clear explanation of the insurance coverage they require and why protection is essential. The expert knowledge of JDIMI's advisors were featured in multiple editions of the Ontario Construction Report on challenges that builders and contractors deal with today, including reducing coverage, unreasonable warranties and ever-increasing rates.

The Advisors at JDIMI recognize the importance of contractor education on issues that could affect their operations.

## MANUFACTURING SPECIALTIES

The Manufacturing Protector™ program at JDIMI was designed with the understanding that manufacturing and distribution operations require a specialized and comprehensive insurance program to help manage risk for all types of low and high risk manufacturing plants.

Recognizing that the manufacturing industry is broad in scope and that some industries are quite unique in their risk management and insurance requirements, JDIMI developed sector specific programs including Fire Safe-Guard™, Chemical Guard™ and FoodPro Assurance™.

Throughout the year, JDIMI's manufacturing advisors showcased their expertise and continued to be highly involved in the industry. As round table participants and active members of manufacturing and insurance related associations, the advisors at JDIMI are active in the industry and committed to discussing the common issues of the insurance industry.

35%  
of Clients are  
Transportation

1,750+  
Construction Clients  
in the GTA

200+  
Hospitality Accounts



## **SMALL BUSINESS**

This dynamic department has years of experience working with the entrepreneurial community, and a strong commitment to servicing clients. The small business brokers were available to provide enhanced and exclusive service to clients throughout the year. When working with the team, small to medium-sized enterprises saw the immediate benefits of extensive market support, customized insurance policies and personalized service.

## **PERSONAL INSURANCE**

Individuals looking for great service when it came to their home and auto insurance needs did not have to look further. JDIMI's personal insurance team, positioned in each of the firm's Ontario offices, also provided timely and friendly service to their clients throughout the year.

JDIMI is grateful for the loyalty and dependability of each of their personal insurance staff members. Throughout the year, every Account Manager and Account Executive continued to prove their extreme organizational skills, reliability, flexibility and efficiency in catering to the needs of the firm's home and auto clients.

All members of the VIP and personal insurance teams are, and continue to be, greatly appreciated and highly valued by the firm. Overwhelming client satisfaction, in both of these areas, has assisted the firm in maintaining its position as one of the largest privately-held insurance brokerages in Canada.



# DEPENDABLE & EFFICIENT

## Genuine Service With High Standards

### VIP PRIVATE CLIENT SERVICES

According to clients, JDIMI has the most proficient, well respected and friendly team of VIP Account Managers in the industry. Clients expect and always receive prompt and genuine service from their VIP insurance team.

The enthusiasm, dedication and commitment of this exceptional team has allowed JDIMI to increase their client base significantly and retain 91% of their valued VIP clients for yet another year.



# SOCIAL RESPONSIBILITY

## Giving Back To The Community

Charity partnerships are a reflection of JDIMI's commitment to corporate social responsibility within local communities.

### UNITED WAY

In 2014, JDIMI raised over \$30,000 for United Way through a variety of fundraising initiatives, including office Olympics, bake sales and the very popular CN Tower Climb. JDIMI has supported United Way for the past three years, raising a total of over \$100,000 to help those at risk, and provide the brokerage with the opportunity to maximize its philanthropic efforts.

### CHARITY GOLF CHALLENGE

JDIMI's Michael Kucharuk, Scott Irwin, Jonas Vassallo and Mark Baines, were the foursome who won the Chubb Charity Golf Challenge in June 2014. They took home the esteemed trophy for the second consecutive year raising \$10,000 for JDIMI's Charity of Choice – United Way.





## FREE THE CHILDREN

JDIMI is proud to support Free the Children, an international charity and education partner that believes in a world where all children are free to achieve their full potential as agents of change. In 2014, JDIMI supported Free The Children through jewellery sales and the annual 12 Days of Christmas raffle. Staff were also invited to volunteer at WE DAY, a one-day event celebrating the actions of young people and inspiring them to redefine what is possible.

## SUPPORTING STAFF INITIATIVES

In addition to United Way and Free The Children, JDIMI continues to support clients and staff in their own charitable initiatives throughout the year including:

Covenant House  
Toronto Humane Society  
Reach for the Rainbow  
Canadian Liver Foundation  
Jewish National Fund  
Ride to Conquer Cancer  
Mackenzie Health  
Friends for Life Foundation  
ALS Canada  
MADD Canada  
Relay for Life  
WICC



# BRAND PRESENCE

# 1,526

Twitter Tweets

# 864

Twitter Followers

# 28%

Social Media  
Reach Increase

## THE DIGITAL WORLD

Companies are increasingly recognizing the customer service and business networking implications of social media. They need to be where their current and prospective clients are so they can join the conversation and provide industry insights. Throughout 2014, JDIMI increased their presence on Facebook, LinkedIn and Twitter as communication, engagement and educational tools for current and prospective clients. With a focus on risk management, the firm's friends, fans and followers were provided with tips and tools to help them make informed decisions. JDIMI also increased their presence on YouTube, adding additional videos to their channel that promoted JDIMI's culture, highlighted corporate events and charitable support.



Jones DesLauriers  
@360risk

Make sure your suppliers have a business continuity plan also! <http://hubs.ly/y0zYSp0> via @ChubbInsurance #riskmgmt

## IN THE PRESS

A number of JDIMI's staff were highlighted in a variety of industry and sector-specific publications throughout the year. The marketing team focused on the promotion of its colleagues through public relations, writing and speaking opportunities, and featured articles in various trade and industry publications.

## TOP 10 BROKERAGES

JDIMI was very proud to be recognized as one of Canada's Top 10, best-performing brokerages of 2014, as reported by Insurance Business Canada. The brokerage also made it in the top 5 of the following categories: total revenue, policies written, revenue per broker, and revenue from new policies.



Jones DesLauriers  
@360risk

VIDEO: #Construction of super tall buildings and their risks <http://hubs.ly/y020bM0> @AMBestCo #riskmgmt

## TOP EMPLOYER

In 2014, JDIMI applied to Canada's Top 100 Employers competition. In this competition, employers are evaluated using eight criteria, and compared to other organizations in Canada. JDIMI is pleased that they were recognized as one of Canada's Top Small & Medium Employers, distinguishing the brokerage as one of the nation's most innovative employers that has been successful in creating progressive workplace benefits and forward-thinking policies to support employees.



Jones DesLauriers  
@360risk

Cyber laws are changing around the globe - see how it will impact your business <http://hubs.ly/y0ww870> via @Zurich #cybersecurity #techrisk





# CLIENT FOCUSED

## Commitment To Superior Service

### ENHANCED VALUE

Inherent to JDIMI is a focus on delivering results to clients – both long-standing and new ones. Throughout 2014, all clients received prompt service, flexible policy terms and educated insurance advice. In addition, JDIMI provided written agreement to clients, enabling companies to hold their individual brokers to a high level of service.

The firm's service teams, professional engineers, in-house claims and loss control teams worked diligently to help clients to implement preventative strategies to mitigate their risk exposures and make smart insurance decisions. JDIMI staff, also leveraged the benefits of Navacord to better assist their clients.

The advisors at JDIMI continued to demonstrate sophistication in their approach to insurance and dedication to providing innovative solutions that help to minimize risk in their clients' operations. Each advisor brought a specialized wealth of knowledge and expertise to the firm, and was committed to conducting business with a high level of service, honesty and respect. JDIMI leveraged the underwriting backgrounds of its service teams to develop unique marketing strategies and undertake all market negotiations, to ensure the best possible coverage, service and rates for the firm's clients.

Each insurance policy and program was negotiated and enforced with the clients best interests in mind. All services were carried out by JDIMI's dedicated support team with the highest level of professionalism and personalized customer care.





## STAYING CONNECTED

Focused on staying connected with clients throughout the year, JDIMI developed a bi-annual e-newsletters that included relevant and seasonal risk management solutions.

Personal Insurance clients with an email address automatically received the e-newsletter, and benefited from the tips provided to protect their family.

Clients of select industries also benefited from receiving e-newsletter communications that focused on trending topics to protect their business.



## EDUCATING CLIENTS

JDIMI is committed to educating clients on insurance and risk management solutions that can protect their business and family. The brokerage continued to educate clients through information sessions, sector-specific events and a newly developed e-newsletter.

The Insurance Advisors at JDIMI, as well as clients, attended a variety of sector-specific events in 2014, providing JDIMI the opportunity to discuss and educate clients on insurance and risk management strategies. More specifically, Account Executives were invited to attend association conferences as delegates and guest speakers.

The events brought together business professionals from a variety of industries. At each event, the team was given the opportunity to discuss trending insurance and risk management strategies with new and veteran clients.

# STRONG PARTNERSHIPS

## With Global Insurance Companies

### FOSTERING RELATIONSHIPS

JDIMI's Insurer partnerships are led by a team of dedicated relationship managers. Their role is to liaise between the brokerage and the insurance company. They understand the mission, vision and business strategies of the firm and the insurance company, providing them the opportunity to discuss business strategies for the success of both organizations.

The brokerages innovative approach to insurer relationships and negotiations allowed the firm to provide comprehensive coverage, a detailed recommendation, report and underwriting the risk completely for clients. JDIMI selects three or four of the most competitive insurers to meet face to face with the Senior Underwriting and Management Teams to present their underwriting terms, the development process and results. The insurer then agrees to the terms, which are then presented to the client. The result is exceptional premium pricing and innovative coverage solutions that work to the client's advantage.



### UNDERWRITER APPRECIATION EVENT

In 2014 JDIMI hosted an innovative and original event thanking our insurance partners and underwriters for their contributions to the success of our firm. Each of them plays a key role in our mutual success, profitability and the growth of our business together. Located on the rooftop patio of one of JDIMI's clients, the evening was a huge success, providing brokers and underwriters the opportunity to spend valuable time together outside of the office.

### IN-HOUSE UNDERWRITING

Throughout the year, JDIMI continued to expand its In-House Underwriting Program. As part of this program, Underwriters from some of the leading insurance companies work at the brokerage once a week to make the underwriting process a face to face experience. Year over year, this program has been successful in helping brokers further their insurance relationships on a personal level, building and maintaining strong working relationships, and ultimately achieving successful results for clients.

# NAVACORD

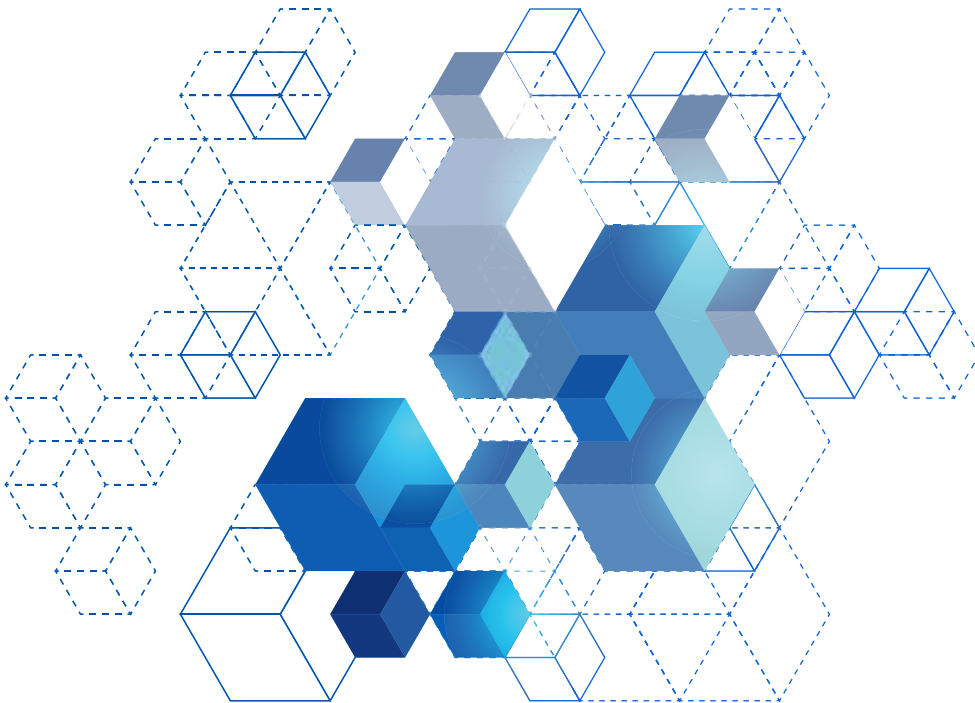
## Building a Network of Broker Partners

JDIMI is a founding partner of Navacord, a Canadian owned national brokerage that was formed to benefit the entrepreneurial insurance broker community. Its goal is by bringing together the best in class commercial insurance brokers with deep roots in local business communities.

Navacord is an independent group of brokers that was created with the mandate to help build, guide and invest in the best performing brokerages in the country, while keeping the entrepreneurial spirit alive. The name itself is a combination of “navigation” which is the art or science of ascertaining or directing the course, and “accord” which means to be in agreement or harmony. Similarly, the logo symbol stands for navigation, leading the way, and setting the direction for the industry.

Some of the benefits include enhanced risk management services, deep sector expertise, strategic capital, and preferred access to carriers, while operating within an entrepreneurial culture focused on industry-leading growth, sales management best practices, acquisition and administrative support.

As part of this larger network, JDIMI has access to significant advantages for clients through unique and complimentary values. The main focus, as always, is to continually deliver more value to customers.



Navacord broker partners are entrepreneurial market leaders with strong regional brands and local presence in communities across Canada.

# PLANS FOR SUCCESS

## Building Blocks For The Future

JDIMI understands the importance of having a positive work environment that energizes people who will ultimately fuel the company's growth.

### GROWTH AND STABILITY

Jones DesLauriers is renowned for having a strong customer service attitude embedded in everything we do. Dedication to creating a positive experience for both our staff and our customers is the foundation of future success for JDIMI.

JDIMI has made significant investments in the past to help improve in-house operations such as introducing productivity tools, dual monitors, cloud technology and a best practices team. These resources and others have gone towards developing a comfortable environment for staff to be able to best service the needs of our clients. The firm will continue to expand its in-house underwriting education program, which will bring industry professionals together.

Over the next few years, the sales and marketing teams will continue to strengthen the brand and corporate image. This includes its digital reach, becoming involved in various trade associations and maintaining a strong relationships with insurers, clients and colleagues.

### VSM PROGRAM

JDIMI's leadership team is also focused on coaching and developing their people while the top Producers are dedicated to mentoring the next generation of insurance professionals. In 2015, the team will partner with a sales performance consultant to offer a virtual sales management approach to one-on-one coaching, group sales training and development, and personal coaching of members of the executive team.



## ORGANIC GROWTH

In 2015, JDIMI's Sales team will be focused on organic growth. The management team will also look towards identifying internal resources and skill sets to continue to improve business growth and sales results. JDIMI looks to attract new and fresh talent as recent winners of Canada's Top 10 Brokerages award. The team will also leverage its various industry awards and recognition.

## ENHANCING OUR CULTURE

JDIMI continually looks to empower our workforce and enhance our corporate culture. The firm provides a work environment where staff are encouraged and strive to succeed. The Reward and Recognition program provides incentives such as international trips, gift cards, and year-long acclamation. With the new operational structure and empowerment opportunities, each employee is made to feel part of a larger team, well respected and valued for their contributions to the firm throughout the year.

## IMPROVING OUR CLIENT EXPERIENCE

As the firm maintains a strong position in the marketplace and continues to grow, JDIMI will be looking to add additional Account Managers to the team to build on the foundation of excellence our customers have come to know well. JDIMI will continue to leverage its education committee, best practices committee and technology departments to provide quick response times on service and enhanced customer care with a dedicated team overseeing all operations.

## LEVERAGING NAVACORD PARTNERSHIP

As a founding partner of Navacord, JDIMI will continue to leverage this nationwide partnership and benefit from a wealth of sector-specific and local expertise, world class tools and programs to support organic growth, refined best practices and national buying power. Together, Navacord broker partners will continue to shape the future of the broker distribution channel and deliver more value for customers.







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