

2010

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# Annual Overview

Excerpts

# CORPORATE CULTURE

## Nurtured By A Strong Executive Team

JDIMI wants brokers to be equipped with the most up to date information so that clients have the most knowledgeable brokers in the industry.



### INVESTING IN PEOPLE

A team of experienced individuals are the driving force behind the corporate vision exercised across the entire JDIMI organization. The personal values of each managing partner are similar and align well with the corporate values of the brokerage; integrity, reliability, high level of service, client-focused, honesty and respect. Involved in working with employees to translate the corporate vision, the managing partners are driven to understand each client's need and provide innovative solutions to solve their risk management issues. Through clear and ongoing communication, each employee at JDIMI understands their role in meeting company objectives.

With human capital being one of the key drivers of advancement and competitive edge in today's performance based economy, JDIMI continues to reinvest in their talent through education programs. This ensures their employees meet the JDIMI service and knowledge standards and customers' expectations of high quality service and advice. Some of these programs include in-house RIBO accredited seminars coordinated by the brokerage. JDIMI also awards 100 percent reimbursement for successfully completed courses that enhances the skills of staff in their position. Courses include RIBO and CIP licensing as well as general professional development in the areas of communication, administration and technology. JDIMI wants brokers to be equipped with the most up to date information so that clients have the most knowledgeable brokers in the industry, and receive the best risk management insurance advice to make informed insurance buying decisions.

# TOOLS & RESOURCES

## Insurance Solutions With Added Value

### 360° AUDIT: RISK MANAGEMENT

JDIMI is dedicated to helping their clients implement key risk prevention strategies within their organization. After all, a safer company less prone to risk is much more attractive to the insurance marketplace. In 2010, the firm enhanced their 360° Audit: Risk Management program for clients by adding a number of tools and resources to the plethora of solutions available to clients. The 360° Audit offered by JDIMI helps ensure clients have secure and effective insurance and risk management strategies in place.

### DISASTER RECOVERY

In response to the risk management, fire and life safety, emergency medical services and security administration threats faced by many Canadian organizations throughout the year, JDIMI redesigned their Emergency Alliance program to improve the loss prevention plans, disaster recovery strategies and overall technology infrastructures for their clients. The process included planning for resumption of applications, data, installed hardware, technology, communications (such as networking) and other IT infrastructure.

Starting with a hazard and vulnerability assessment and facilitation of the plan development, the team provided customized solutions to address the concerns of each client including recommendations to mitigate business interruption exposures. The contingency plan also dealt with high employee absenteeism due to pandemic flu or ingress/egress issues that may leave companies suffering significant losses unless planning is complete.



**Do You Have 360° Coverage or Just Insurance?**

**360° AUDIT**

**An Inclusive Audit of Your Insurance & Risk Management**

JONES DESIGNS

The brochure cover features a grid background with a central image of a group of people in a meeting. The text is prominently displayed in a clean, sans-serif font.



**Beware... Not All Policies Are Created Equally**

**Understand. Innovate. Solve.**

It is alarming to see gaps in coverage that could drastically impact your business. Jones Desai's Insurance Brokerage in Canada helps to fill the gaps by offering a range of policies and insurers that deliberately exclude critical areas of operations. You might think your company is fully covered. JDIMI is dedicated to helping their clients implement key risk prevention strategies within their organization. After all, a safer company less prone to risk is much more attractive to the insurance marketplace. In 2010, the firm enhanced their 360° Audit: Risk Management program for clients by adding a number of tools and resources to the plethora of solutions available to clients. The 360° Audit offered by JDIMI helps ensure clients have secure and effective insurance and risk management strategies in place.

**Step One Understand.** The broker is there to help ensure you are fully covered and help you become more educated about your current policy to further protect your income, assets and balance sheet, not to sell you insurance.

**Step Two Innovate.** After dissecting your current program, your JDIMI Broker will reveal potential risks that you (and your current Broker) may not have recognized.

**Step Three Solve.** JDIMI will provide effective strategies, in a detailed recommendation report, to properly finance and protect your risk and loss control management.

**360° AUDIT**

**Do You Have a Disaster and Emergency Plan?**

**Emergency Alliance™**

Your trusted advisory team led by your insurance broker, should readily provide disaster recovery and emergency management services. In most cases, traditional brokers are not leaders in risk management, fire and life safety, emergency medical services and security administration. They are not able to advise you effectively and provide the tools to plan for disaster recovery and recovery.

JDIMI's Emergency Alliance™ service is designed to improve your loss prevention plan, disaster recovery strategy, overall technology infrastructures. The process will include planning for resumption of applications, data, networked technology communications (such as networking) and other IT infrastructure. Starting with a hazard and vulnerability assessment to alter incident recovery and plan maintenance, the team will facilitate the development of a contingency plan. This will include recommendations to mitigate business interruption exposures. The contingency plan will address high employee absenteeism due to pandemic flu or ingress/egress issues that may leave you suffering significant losses unless planning is complete.

**Client** A customized disaster recovery and emergency management plan to improve your risk exposure.

**Employee** A safe, more reliable work environment.

**Profit** Reducing your overall total cost of risk will help in significantly improving your bottom line.



### **CLAIMSPRO ASSISTANCE**

As JDIMI continues to grow, so does the sophistication of insurance coverages required by its clients and expectations of delivery. In 2010, to help Account Executives manage the complex claims process, JDIMI set up a dedicated department to handle all claims, large and small, giving special attention to the larger complex claims of JDIMI's commercial clients.

With 18 years experience, Mark Watson was brought on board as vice-president of the Claims to oversee and manage the claims advocacy, loss control and adjusting requirements of the firm's clients in each of JDIMI's six Canadian offices.

Mark's knowledge and expertise, from a business, adjusting and claims advocacy perspective has further elevated JDIMI's status among existing and prospective clients within the industries and specialty classes of business the firm represents.

JDIMI's Claims Department provides 24 Hour ClaimsPro Assistance and a toll free claims reporting number to all clients, so they are available when the client needs them most. The team takes pride in ensuring each customer is properly trained and educated on the claims process, from reporting the claim to collecting compensation. All claims reported to the department receive immediate attention, 24 hours a day, 7 days a week. In addition, the team distributes Claims Reporting Manuals to their clients to afford employees a smooth claims process.

The ClaimsPro Assistance team at JDIMI believes the foundation of effective claims handling is open and honest communication with all parties, which enforces healthy relationships and keeps business growing. The recent addition of the claims department has ultimately provided JDIMI's clients an improved level of service around claims and provides support for brokers on smaller claims issues.

**Mark Watson**  
Vice President, Claims

# INDUSTRY LEADERS

## With Relevant Experience In Your Sector



### **FRANCHISE EXPERT**

As a member of the Canadian Franchise Association, JDIMI offers on-going support, professional advice, and quality insurance packages designed specifically for their franchise clients. Moreover, Lucy Sousa, resident franchise expert and Account Executive at JDIMI, shared some advice to franchise owners in the 2010 edition of Franchise Entrepreneur Magazine. The article focused on insurance and liability issues as they relate to full-service restaurant (FSR) franchises, errors and omissions coverage and auto insurance options for landscaping franchisees. Lucy also appeared in Staging Standard Magazine and Real Estate Magazine. These features examined insurance and liability issues as they relate to staging professionals including the importance of obtaining Commercial General Liability, Errors and Omission, and Crime coverage.

### **EXECUTIVE RISK**

Directors and Officers of publicly traded or private companies face the risk of being held personally liable as a result of their activities when managing corporate affairs. This year, JDIMI enhanced a variety of coverage it offers to protect against a vast spectrum of allegations including misleading representation, breach of contract, failure to act, wrongful dismissal, mergers and acquisition. As D&O coverage is a critical component for any IT firm, the team at JDIMI continues to offer customize solutions to address the dynamic legislation of this field.

### **CONSTRUCTION EXPERIENCE**

With over 50 year's experience, JDIMI understands the insurance challenges faced by the construction industry. That's why the brokerage took the initiative to develop a program specifically for condominium corporations, developers and property management firms, to meet the needs of this growing market. In 2010, dozens of organizations trusted JDIMI's condo program to provide them with risk management solutions.

#### **Dina Godinho**

Senior Account Manager

*Directors and Officers, Executive Liability,  
Professional Liability, New Media,  
Social Media, Technology*

## TRANSPORTATION SOLUTIONS

The transportation experts at JDIMI pride themselves on understanding the complex safety challenges facing the trucking industry. In 2010, JDIMI was host to Fleet Safe seminars and training sessions led by industry experts. Designed to help transportation companies significantly reduce their insurance costs by implementing key risk prevention and safety strategies within their daily operation, JDIMI was proactive in developing education tools and training for this sector.

Last year, the transportation team participated in Truck World, the largest transportation show in Canada. The show provided JDIMI's transportation experts the opportunity to speak with prospective and current clients about their risk management and fleet safety operations.

The value added service and continued dedication of the JDIMI transportation team, has granted the brokerage the title of Canada's largest trucking insurance brokerage.

**Marie Landoni**  
Senior Account Manager  
Franchise, Retail  
Corporate

## OTHER INDUSTRIES SERVICED

Agriculture, Aviation, Environmental, Global Solutions, Manufacturing, Professional Liability, Real Estate, Retail & Wholesale, Surety Bonding, and Risk Management.

**Scott Irwin**  
Account Executive  
*Specialty Risks*

**Peter Gibbs**  
Account Executive  
*Transportation*



# VASTLY INNOVATIVE

## Insurance Programs And Initiatives

### DESIGNED FOR PROFESSIONALS

In late 2010, JDIMI partnered with client CAD MicroSolutions to host a Building Information Modeling (BIM) session whereby clients and prospects were invited to learn about the solutions available in response to the insurance and risk management issues facing many engineering firms. The session explored the role BIM can play in a firm's risk management strategy, identifying ways firms today are leveraging this to reduce not only their insurance costs but also the total cost of risk within their operations.

As BIM becomes a popular choice for design professionals, JDIMI has stayed abreast of this technology and how it improves the risk management profile of firms. This is just one way the DesignPro™ Assurance team at JDIMI has been able to provide risk management services and solutions for design professionals including; engineers, technologists and electronic and electrical technicians.

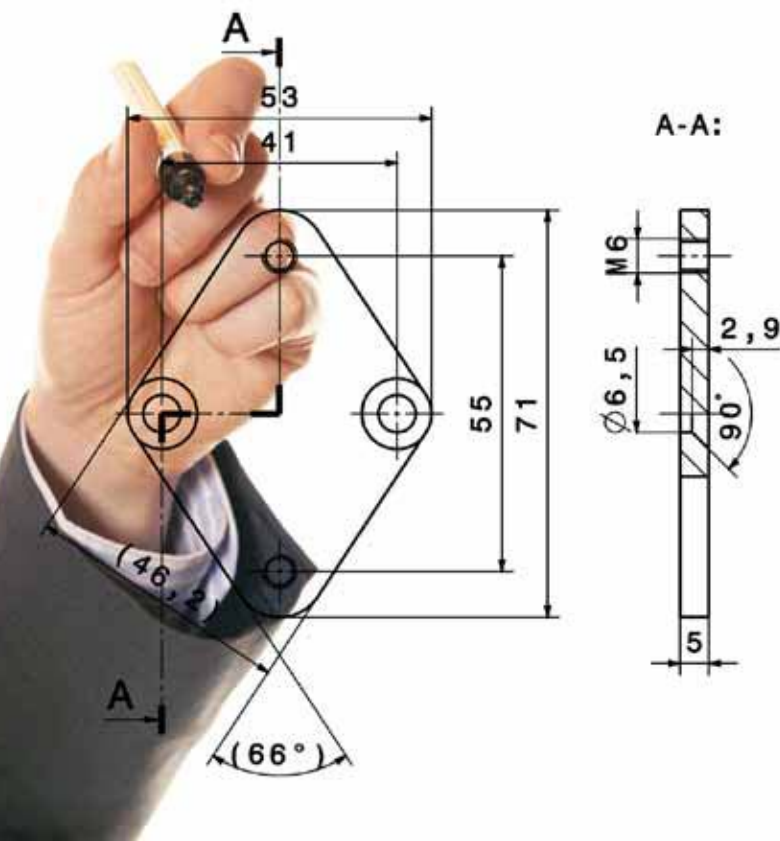
### HEALTHCARE RISK

Canadian healthcare facilities and professionals face many challenges in providing efficient healthcare to their communities. Maintaining a balanced budget is a current and prominent concern in this sector. JDIMI assembled a team of Healthcare Risk™ Advisors to develop and oversee strategies specific to reducing risk for hospitals, medical associations, treatment centers, senior care facilities, among many others. The team understands that risk management and insurance investment can play a key role in improving the bottom line in healthcare.

In response to the challenges currently facing the healthcare industry, JDIMI has taken the initiative to partner with an employee benefits boutique firm. Through this partnership, JDIMI is able to provide quality plans specifically designed to meet the terms of coverage, cost, investment results and administration expectations of healthcare facilities and professionals. The benefits boutique firm's qualified consultants are experienced in retirement income plans, group benefits, underwriting, employee communications, human resource systems, and financial accounting.

The combined experience in healthcare risk management and employee benefits solutions enables JDIMI to provide their clients with a distinct advantage. This partnership provides notable annual savings to the healthcare sector and their employee benefits plan, affording them the opportunity to improve their financial stability and maintain a balanced budget.

This year clients have benefited from this strategic alliance, some seeing annual savings in their employee benefits plan costs of up to \$1.9 million. Together, this partnership is committed to providing the most competitive and comprehensive risk management and benefits solutions so each healthcare client can feel confident they are receiving maximum value for their insurance investment.



## VIP PRIVATE CLIENT SERVICES

According to clients, JDIMI has the most proficient, well respected and friendly team of VIP Account Managers in the industry. As this area of the business grew in 2010, Sandi Pires joined the Private Client Services team as an Account Executive and New Business Development. Sandi was selected to provide personalized insurance solutions to an elite group of existing JDIMI commercial clients. She understands the concept of value and provides a unique and catered approach to insuring families, homes, cottages, vehicles, jewelry and most valued possessions. Clients expect and always received prompt and genuine service from their VIP insurance team.

The enthusiasm, dedication and commitment of this exceptional VIP Private Client Services team has allowed JDIMI to increase their client base significantly and retain 96% of their valued VIP clients for yet another year.

## PERSONAL INSURANCE

Individuals looking for great service when it came to their home and auto insurance needs did not have to look much 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 2010, 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 Personal Insurance clients.

All members of both teams were 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.



**Sandi Pires**  
Account Executive -  
Private Client Service  
New Business Team Leader  
*Luxury Home & Auto*

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

# \$15,000 DONATION

in support of SickKids



## 12 DAYS OF CHRISTMAS

The holiday season is a time to reflect on our blessings and recognize those in need in our community. In the spirit of giving, JDIMI once again hosted their annual 12 Days of Christmas fundraising campaign benefiting the SickKids Foundation.

The collaborative efforts of the firm's employees and insurance partners made this exciting campaign an immense success, as \$15,000 was presented to the SickKids Foundation in December 2010.

JDIMI received sponsorship at various levels from the firm's insurance partners, to purchase prizes. Employees were then invited to purchase raffle tickets to win some amazing prizes including a \$1,500 ultimate shopping spree sponsored by Great American Insurance, a 50" plasma TV sponsored by Macquarie Premium Funding and a vacation for two sponsored by Intact Insurance.

As a result of the campaign, JDIMI's employees raised \$7,500; the brokerage matched the staff contribution for a grand total of \$15,000 donated to the SickKids Foundation.

The generosity and kindness of the firm's staff and insurance partners will help better the lives of the children of today, the contributors of tomorrow's society. JDIMI's hope is to simply put a smile on a child's face by making some of their dreams come true, by supporting future research and technology development

SickKids was selected as the 12 Days of Christmas charity of choice as some employees have been directly touched by the foundation and others understand that there is a growing need for funding that donations such as that from JDIMI will help fill. Funding is required for research and for the different sizes and types of equipment needed to properly treat the hospital's patients, ranging from birth to 18 years of age.

# SENSE OF COMMUNITY

## Involvement, Dedication and Support



### RIDE FOR JUVENILE DIABETES RESEARCH



*dedicated to finding a cure*

The race was on to help raise money to support diabetes research. The Juvenile Diabetes Research Foundation (JDRF) held their annual Ride for Diabetes Research at the Metro Toronto Convention Centre. This was the third year in a row JDIMI decided to take part in the fast paced, energetic event that brings corporate Canada together in a friendly competition to see who can clock the most kilometers, show the most spirit and raise the most money!

This year, alongside other insurance industry supporters, JDIMI had five teams participate, each with five team members that alternated riding a stationary bike for eight minutes over the course of 40 minutes. Once again in 2010, JDIMI exceeded their goal by raising more money than expected through creative fundraising initiatives. JDIMI riders found the event highly motivating and a great team building experience.

JDRF is the leading charitable funder and advocate of Type 1 diabetes research worldwide. Their mission is to find a cure for diabetes and its complications through the support of research. JDRF has brought the long struggle against diabetes and its complications to a turning point. Now people suffering from diabetes are beginning to see their hopes for a cure grow close to reality.

# STRONG PARTNERSHIPS

## With Insurance Companies Around The Globe

JDIMI is energetic and proactive in business planning with their insurers, setting targets and goals for growth and development of their practice.



### **NEW BUSINESS AWARD**

The New Business Partnership Award is presented each year to JDIMI's top 3 insurers, based on new business premium for the year, to acknowledge some of the firm's trusted insurance partners as superior service providers. The recipients of the 2010 award were Aviva, The Dominion and Markel. JDIMI also presented a "Brokers Choice" Award to Gore Mutual

### **IN-HOUSE ACCESSIBILITY**

JDIMI extended its in-house Underwriting Program to include seven leading insurance companies. An Underwriter or Underwriting Team from each company was invited to work in the brokerage once a week to make the underwriting process a face to face experience. Once again, this assisted brokers in furthering their insurance relationships on a personal level, building and maintaining a strong working relationship, and assisting the Underwriters in better understanding certain accounts that may have been in question.

### **INSURANCE PARTNERS**

- ACE INA Insurance
- Affiliated FM
- AIU Holdings (Formerly AIG)
- AIM Underwriting Group
- Allianz Insurance Company of Canada
- AM Fredericks
- Arch Insurance
- AVIVA Insurance Company of Canada
- AXA Insurance (Canada)
- Boiler Inspection and Insurance
- Canadian Aircraft Insurance Company
- Catlin Group Limited
- Central Underwriters
- Chubb Insurance Company of Canada

**INSURANCE PARTNERS**

- CNA Canada
- Coachman
- Commonwealth Insurance Company
- Creechurch International Underwriters
- Dominion of Canada
- Ecclesiastical Insurance
- Economical Insurance Group
- Elliot Special Risks
- Encon Insurance
- Farmer’s Mutual Insurance Company
- GCAN Insurance Company
- Global British Aviation
- Gore Mutual Insurance Company
- Grain & Insurance
- Great American Insurance Group
- Guarantee Company of North America
- Intact Insurance (formerly ING)
- Jevco Insurance Company
- Liberty International Canada
- Lloyds
- Lombard Canada
- Lumbermans Insurance
- Markel Insurance
- Old Republic Insurance Company
- Perth Insurance
- Pilot Insurance
- Polaris Captive
- Royal & SunAlliance Insurance
- Southwestern Insurance
- Sovereign Insurance
- Totten Group
- Travelers Insurance
- Trisura General Insurance
- Wawanesa Insurance
- Western Assurance
- Western General Insurance
- Wholesale Insurance Group
- XL insurance
- York Fire and Casualty Insurance
- Zurich Canada



Gore Mutual accepting “Brokers Choice” award, presented by Michael Loeters, Account Executive at JDIMI (right).

# WHAT'S NEXT?

## Enhancements and Advancements



**Geoff Seely**  
Chief Financial Officer

### **DRIVING BOTTOM-LINE RESULTS**

In 2011, Geoff Seely will join JDIMI as Chief Financial Officer. Geoff will be responsible for managing the financial and capital planning, reporting, corporate governance, information technology and human resource initiatives for the firm's Canadian offices.

With 20 years experience, Geoff will join JDIMI to oversee the financial and administrative areas of the firm. Working with the already strong management team, he will provide quantitative and qualitative analysis, guidance and direction on financing and acquisition strategies, as JDIMI looks for aggressive growth in the coming years.

As JDIMI continues to expand as a nationally recognized firm, Geoff will take a leading role in shaping the business objectives and strategy, improving information technology and human resource initiatives and driving bottom-line results, while effectively managing the firm's finance team.

### **PROFITABLE & FISCALLY DISCIPLINED**

Looking ahead to 2011, JDIMI's executive, leadership and management teams will continue to provide a strong, profitable and fiscally disciplined foundation for the growing insurance brokerage.

Building on the firm's corporate position as one of the largest and most trusted insurance brokerages in Canada, the executive team envisions JDIMI as a national firm by private ownership and international by association in the years to come. Both the executive and leadership teams will enhance the firm's operational structure to support growth through sales and acquisition.

The management team will also help shape the corporate vision of the firm by advancing JDIMI's established brand, proven sales culture and streamlined internal processes.