

Well-Placed Partnerships



Staff at new Walmart locations use Smart Cars to run errands. Below: Sponsoring North Vancouver's Central League lets Donna Seylor and Ken Armstrong of Sussex Insurance enjoy a community day of baseball.

SUSSEX INSURANCE FRANCHISES ARE PERFECTLY SITUATED FOR CUSTOMERS ON THE GO

When Ken and Debby Armstrong started Sussex Insurance in 1976, the couple had a few foundational principles. First, they wanted to provide superior customer service, treating customers the way they themselves wanted to be treated. Second, they would have exceptionally well-trained staff, specialized in the products and services they sold, to draw customers in and keep them coming back. Third, the Armstrongs wanted to provide the ultimate convenience to Sussex customers by being where they are, when they are there.

Though Sussex grew about nine per cent in sales last year, it hasn't forgotten these goals. "We run Sussex as we did at the beginning – all hands on," explains Ken Armstrong, president. "We still want to maintain that. We are a family-owned business and when our customers want to talk to us, we're available."

Even today, with over 35 locations throughout British Columbia, Sussex Insurance remains a family-run operation. Armstrong's two sons Jason and Brandon work closely with their father at Sussex Insurance Corporate Office, and each own a franchise, as do Ken's brother Barry and brother-in-law John.

"My wife Debby and two sons have been instrumental in building this company," says Armstrong. "Debby still takes an active role in significant decisions within the organization today. It's a far cry from the countless hours she put in at the



beginning, but her guidance today is just as important, if not more so, than when we started out."

From the very beginning, Armstrong recognized the value of brand building. Partnering with Sussex Realty allowed the two organizations to refer complementary business to each other, thus growing the brand. When the real estate side moved its business elsewhere, the Sussex name and brand stayed with Armstrong, who began franchising his insurance branches. >



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Tel: 905 760 9394
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mail@2dezine.com
www.2dezine.com

CONGRATULATIONS ON ALL YOUR SUCCESSES KEN ARMSTRONG

FROM YOUR FRIENDS AT
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SUSSEX INSURANCE

Today there are 35 locations throughout B.C. Some are in shopping centres, retail parks and traditional storefront locations, while 20 are located inside Real Canadian Superstores – partnering the ideal customer profile with the Sussex style of service. Almost every Superstore shopper is a repeat customer and drives a car to get groceries. Sussex is open seven days a week, from 9 to 9, allowing customers to buy their Autoplan or travel insurance at their convenience.

This accounts for why Sussex wrote more Autoplan insurance than any other company in the province. In 2009, approximately one in 14 people in B.C. bought car insurance from Sussex Insurance.

“Our model is unique,” says Aly Kanji, COO and general counsel. “No other insurance agency has a broker force that franchises. It’s our locations that make our company such a success.”

He says finding staff to work the late shift is far easier at Superstore, where they feel safe and secure due to heavy traffic and well-populated parking lots. Finding staff for 9 p.m. Sunday evenings at other locations would be difficult, if not impossible.

By focusing on one type of business – auto insurance accounts for 95 per cent of its business – Sussex is able to fully train staff to provide exceptional advice with faster in-and-out service.

“All our people are car-insurance experts. It’s all they sell. They can do it quickly and ask all the right questions,” says Kanji. “The benefit to the customer is they are already in the store and their vehicles and insurance policies are just outside the door. They are in and out in a short time; no waiting for the person ahead of you to spend an hour getting a quote on home insurance.”

It isn’t the first time that Sussex has been a pioneer. It was the first insurance company to open on Sundays, the first to take Visa and MasterCard without charging back the service fee to customers, and it was one of the first with extended 9-to-9 hours.

Building on the highly successful concept of locating branches where customers are, Sussex opened its first two stores last fall inside Walmart in Abbotsford and Victoria, with plans to locate in every Walmart in Canada eventually. Walmart is the largest retailer in the world and so clearly Sussex was excited about the opportunity – the next logical step for an ambitious growing company. But it was not a quick step.

Walmart and Sussex Insurance share a common value – to offer customers the most convenient and efficient shopping experience possible. Car

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insurance could only enhance the Walmart offering. After a lengthy period for each company to perform its due diligence, a Master License Agreement allowed Sussex Insurance to open offices inside Walmart stores across Canada. It turned out to be a very good move for both.

The partnership with the world's largest retailer has been amazing at this early stage. Once the contract was signed between Sussex and Walmart, effectively a landlord-type of relationship, Sussex was welcomed as part of the family.

"Sussex Insurance has continued to sell more insurance and earn credibility, especially in our retail locations," says Kanji. "We continued to develop brand recognition and delivered fantastic customer service, and it seems that Walmart took notice." (The brand is also making inroads in traditional storefronts across the Rockies: Sussex's first franchise location in Alberta is now for sale.)

Others have also taken notice. Sussex Insurance won the Consumer Choice Award every year between 2006 and 2009. Last year, Ken Armstrong won the Spirit Award in recognition of his steadfast partnership with Family Insurance's charity golf tournament. Sussex Insurance is also a huge supporter of Little League baseball, supporting many individual leagues, the Challenger League in North Vancouver, and last year's Provincial Little League Championship, as title sponsor.

Sussex is committed to conducting its business in an environmentally friendly way. Each bright and comfortable branch has a recycling program and is being retrofitted for LED lighting. Sussex even purchased its first three Smart Cars for Walmart locations so staff needing to run errands can do so without burdening Mother Nature.

"The key is perseverance," says Armstrong. "We have a great business plan. We want to be the largest agency force in Canada, while still maintaining our family's values. My wife and my boys don't want us to forget where we started. We want to hire excellent people. And we believe in innovation to stay at the top of our game."

"To be cutting edge," he says, "you have to re-invent yourself when you're at the top or you will fall from your perch. We have no plans on going backwards." ■

This promotional feature was prepared for Sussex Insurance by BCBusiness magazine's Special Advertising Features Dept. Writer: Corey Van't Haaff. For information contact VP of corporate features John Cochran at 604-299-7311. Email: jcochrane@canadawide.com



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