



The Sussex Insurance office
at 3185 Grandview Highway.

Insurance Industry Trailblazer

FOCUSED ON CUSTOMERS AND THEIR NEEDS,
SUSSEX INSURANCE HAS INTRODUCED MANY
NEW CONCEPTS TO THE INSURANCE INDUSTRY



IT'S BEEN MORE THAN 30 YEARS SINCE SUSSEX INSURANCE president, CEO and founder Ken Armstrong opened his first insurance agency on West Third Street in North Vancouver with the goal of providing the best value, knowledge and customer service in the business.

Over the years, Armstrong has never wavered from his original goals. With steadfast determination, he focused on Sussex customers and their needs and quickly established himself as an industry trailblazer. He realized early on that offices needed to be in prime retail locations so clients could fulfill their insurance needs quickly and easily. In a move that raised plenty of industry eyebrows, he opened the first in what would eventually become 20 outlets inside Real Canadian Superstores.

There have been many other 'firsts' – such as being the first agency to open on Sundays and in evenings, and the first to take credit cards and one of the few to focus almost entirely on Autoplan insurance. "Insurance agencies in the past operated on the premise that customers came in sat down, had a cup of coffee and discussed their insurance needs," says Ken's son, Jason Armstrong, who is vice-president of corporate development (his other son, Brandon, is vice-president of strategic planning). "My father recognized that people don't have time for that anymore. They need the service but they need it quickly and Sussex really excels at this."

Within the company, Armstrong fostered a sense of entrepreneurship, mentorship and camaraderie amongst his employees, encouraging them to buy their own Sussex franchises once they'd learned the business. "Ken has always put his staff first and foremost," says Jason, who is also a Sussex franchisee. "That is one of



Sussex Insurance
CEO, Ken Armstrong.

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the big reasons for the company's success and I believe we are one of the only insurance agencies that operate as a franchise."

As Sussex's reputation as an innovative leader – and great employer – in the B.C. insurance industry grew, so did the company. Today, Sussex has 35 locations (33 under the Sussex banner, and two under the Essex banner) and is now the largest provider of ICBC automotive insurance, with sales expected to exceed \$250 million this year.

The award-winning customer service at Sussex Insurance has earned the organization the Consumer's Choice Award in the category of Insurance Agents and Brokers in 2006, 2007 and again in 2008. "We've always been very dedicated to customer satisfaction and to our staff," says Ken Armstrong. "We've always taken a family approach to running our business, treating our staff and franchisees as we would a member of the family. Plus, we are good at what we do and proud of what we do."

In its third decade of operation, the company shows no sign of slowing down, nor does its founder. Ken Armstrong says Sussex will continue to explore new markets and opportunities, to ensure future growth in the competitive insurance industry. There are plans to expand beyond the borders of B.C., to not only open more 'bricks and mortar' stores but to pursue alternate channels of distribution such as the Internet and call centres and to forge more relationships with retail giants such as Superstore. Recently, the company announced it will open outlets in Wal-Mart Power Centres, starting with locations in Surrey, South Surrey, Cranbrook, Courtney, and Vernon.

And while it will continue to offer a wide range of insurance services – from home to business to travel – automotive insurance will continue to be a core focus. "Ninety-five per cent of our volume is still car insurance and that's different than most insurance agencies," says Jason.

"We are the most experienced Autoplan agents in B.C.," adds Ken. "Virtually all we sell is auto insurance and this makes us highly proficient in this particular area."

For Ken, the insurance industry holds as much promise today as in 1976 when he opened his first office. He says he's trying to hand off day-to-day operations to his sons and to chief operating officer Aly Kanji but admits it isn't easy. "I'm trying to back off a bit but it's still too exciting to be involved in the business for me to want to retire," he says with a laugh. "We are hoping to double the size of Sussex Insurance in the next couple of years and I see no limit to the future and potential of our business." ■



(From Left) Ken Armstrong, Brandon Armstrong, Aly Kanji and Gordy Mann.

The first franchise for Sussex arrived in 1989 on Granville Street in Vancouver. Today, there are more than 30 franchises across the province – some with sole operators, others co-owned by Sussex employees, who continue to have roles at the company's head office. "We believe in people and promote and encourage them, making sure that they get the education they need," says Jason Armstrong, vice-president of corporate development. "This is how we started out and the philosophy today is still the same."

FRANCHISEES KEY TO SUCCESS, LONGEVITY OF SUSSEX INSURANCE

"OUR PHILOSOPHY HAS ALWAYS BEEN, 'WORK hard and someday you will own your own office,'" says Ken Armstrong, founder, president and CEO of Sussex Insurance. The franchise concept, while popular in the retail sector, hasn't been as common in the insurance industry.

Sussex accountant Andrew Williamson, who recently became owner of the Capilano Mall Sussex store along with COO and general counsel Aly Kanji, says he appreciates the support he's received from Sussex.

"I had never been exposed to the franchise system before but after I started working here as an accountant, it was suggested that I take some courses and get my insurance licence," he recalls. "There was some discussion of my

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purchasing a franchise at some point in time so when the opportunity came up, I was very interested.

"The franchise system provides people with a level of support that you wouldn't get otherwise, and Sussex really helps walk people through the process," Williamson adds. "It's a great way for people to get into owning their own business."

For Doug Hughes, a 32-year veteran of the insurance industry who first joined Sussex in the early 1990s, there are many advan-

tages to owning a franchise. "I've been on both sides of the fence with having my own agency," he says. "When you're by yourself, you have commitments to insurance companies and if you don't meet your volumes they drop you like a hot potato," he says.

"In a franchise situation, you've got clout and also great support from Ken and the head office," says Hughes.

He also appreciates that Armstrong encourages feedback. "We have workshops quite often and Ken is always looking for input."

The other big plus to a Sussex franchise: each one is ideally situated. "The biggest value for franchisees is our locations," says Jason Armstrong. "You can't beat being across from a Wal-Mart or inside a Superstore."

"Bread and milk and Autoplan go together like peas in a pod," adds Hughes. "[Being in a Superstore] is very convenient for people."

Seeing the years of hard work, dedication and determination to grow Sussex Insurance into a recognized and trusted name in the insurance industry has been extremely gratifying for Ken Armstrong. "People are lining up to purchase a Sussex franchise, which makes me very proud of our accomplishments," he says. "Franchising is a great way to expand our business and I think the reason the model has been so successful is that we are very selective in terms of who we choose as franchise partners. One person can destroy our entire reputation and we aren't going to let that happen." □

For information on Sussex's franchise opportunities, visit: www.sussexinsurance.com.

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- b) 30+ years of protecting your communities
- c) 30+ years of changing for the better
- d) All of the above... and the next 30 years!

Aviva would like to congratulate Sussex Insurance Agency Inc. for over 30 years of success. We are proud to support a broker like Sussex who enriches the communities where they live, work and play. Here's to the next 30 years!
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SUSSEX INTRODUCES INNOVATIVE, EXCLUSIVE PRODUCTS

A GREAT EXAMPLE OF THE PIONEERING SPIRIT driving Sussex Insurance is its recent foray into creating its own exclusive products, such as Swerve™ private auto insurance and Trek Travel Protection™. "The insurance industry has really taken notice of these two products," says Aly Kanji, chief operating officer and general counsel for Sussex. "It is a huge credit to the Sussex Insurance team for succeeding in getting these products to the market."

About Swerve™

Launched in 2007, Swerve is collision, comprehensive and excess liability auto insurance available exclusively at Sussex offices. Policies can be tailored to individual needs and preferences usually at a lower cost. Swerve is underwritten by Canadian Direct Insurance Inc., a subsidiary of Canadian Western Bank. "Swerve is ideal for people who have earned the right to significant savings on their insurance by being good responsible drivers for a long time," says Kanji. "Many British Columbians are not aware that they don't have to buy all of their auto insurance from ICBC. With our unique product, drivers get better rates and better coverage on their car insurance."

About Trek Travel Protection™

Another innovative product is Trek Travel Protection™, an insurance product underwritten by ETFS Underwriters, aimed at clients who make frequent, often spur-of-the-moment trips south

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of the border. "In talking to our clients about their travel insurance needs, we discovered many of them would make last minute trips to places like Washington," says vice-president of corporate development Jason Armstrong. "It's not uncommon for people to forget to make arrangements for extra insurance for these trips so we decided to come up with a product that would enable them to be covered but without the hassle of having to make a trip down to see us." For just \$15 annually (or \$30 per family), Trek offers coverage for an unlimited number of trips of up to three days. Benefits include \$5 million accident and sickness coverage, and 'top ups' for longer trips. Like Swerve™, Trek is available exclusively at Sussex Insurance. Coverage includes Canada, the U.S. or worldwide.

Expect to see similar groundbreaking products at Sussex Insurance in the future. "We will continue to work on the development of products and services that not only help our customers save money and also make their lives easier," says Jason Armstrong. Our newest initiative is our Swerve Collision Avoidance Course, which gives drivers a discount on the collision portion of their insurance upon successful completion of the course." □

For more information about Swerve, Trek or other Sussex Insurance products, visit: www.sussexinsurance.com.

SUSSEX INSURANCE AND THE COMMUNITY

"WE ARE A COMMUNITY-BASED ORGANIZATION and have always believed in supporting communities at the local level," says Sussex Insurance founder Ken Armstrong. "This is why we choose to support minor league sports teams." Sussex Insurance supports minor league sports teams. Sussex Insurance supports minor hockey and little league baseball and recently handed out free T-shirts, hats and a hot dog lunch to every child in the North Vancouver Central little league. In addition, the company also supports many local community events and local charities, and encourages its franchisees to be involved in their communities. "You give where you live," says Armstrong. "We are grateful for the success and support we have received over the years in the many communities that we have served and this is our way to show our appreciation and thanks." □

This promotional feature was prepared for Sussex Insurance by BCBusiness magazine's Special Advertising Features Dept. Writer: Jodie Warren. For information contact BCBusiness VP of corporate features John Cochran at 604-299-7311. E-mail: jcochrane@canadawide.com



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