

## Cultivating Our “Winning” Attitude

THE FOLLOWING WINS ARE A SMALL SAMPLE OF THE BROAD RANGE OF ACCOUNTS WRITTEN OVER THE PAST FEW MONTHS.

Our mission statement states that “we will be the insurer of choice for our brokers.” In order to support this statement we believe that our success comes from the empowerment of our talented underwriting staff. We have built strong teams from coast to coast whose expertise spans a wide range of underwriting specialties. We believe that open minds create better solutions and our underwriters are empowered to make the necessary decisions to support the business needs of your insureds.

I would also like to add that backing up our underwriters “promises” is a highly experienced and effective claims department. The ability of our claims team is often cited as a major reason to place business with The Sovereign.

### Summary of recent wins:

- Bituminous and concrete pavement rehabilitation
- Heating, air conditioning and electrical contractor
- Builders risk
- Plumbing, heating and sheet metal contractor including sprinkler maintenance and repair
- Well service contractor – specializing in snubbing
- Drill bit manufacturing, sales, repair, refurbishing and rentals
- Manufacturer of transportation equipment

for the agricultural commercial and oilfield sectors

- Directional drilling and excavating
- Architects and Engineers E&O
- Mine de-watering contractor (no sealing)
- Tire retreader (P&C and Auto)
- Window and Door manufacturer including US sales - P&C and Auto and Umbrella
- Manufacturer and distribution of hydrogen generating modules for diesel engines. 50% US Sales - P&C
- Well testing and wire line services
- Manufacturer of hardware and software to monitor tire pressure



Murray Goertzen  
VP, Insurance Operations

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# Redesign for SovereignGeneral.com

TAKE A MINUTE AND VISIT OUR NEW WEBSITE! WE WELCOME ANY FEEDBACK YOU MAY HAVE TO MAKE THE BROWSING EXPERIENCE FOR OUR USERS EVEN BETTER.

On November 7th, 2011 The Sovereign was excited to announce the launch our newly designed English website. The site is located at the same address: [www.sovereigngeneral.com](http://www.sovereigngeneral.com) and has a fresh new look in alignment with our brand messaging.

The home page welcomes visitors with a clean uncluttered design including updated content focusing on what our company is striving to deliver to you, our valued brokers and your clients. The new site includes photos of our own staff wherever possible

and emphasizes our team of seasoned insurance professionals across the country and the relationships we share with you to meet your needs.

The site incorporates an updated browsing convention and the "Navigate Sovereign" drop down menu allows the user to quickly go where they want to, eliminating the need to navigate through several pages to get to their destination.

I'd like to thank everyone who has been involved in this project to make our site one we should be proud of. Revisions to our French website, [www.lasouverainegenerale.com](http://www.lasouverainegenerale.com) are currently under development. We hope you like the site and look forward to your feedback.



Murray Houck  
AVP Broker Relations and Corporate Marketing



## 2011 Sovereign Award Recipient – Victoria Wells

Every year since 1994, Sovereign has provided a bursary in recognition of Superior Achievement in the Insurance and Risk Program at the University of Calgary.

This year, the Sovereign Award was presented to Victoria Wells. The Sovereign congratulates Victoria on this achievement and wishes her success in her future endeavors.

## Forging Ahead with Professional Liability

SOVEREIGN GENERAL'S FINANCIAL INSURANCE COVERAGE AND SOLUTIONS TEAM IS CONTINUING TO DEVELOP NEW POLICY WORDINGS TO MEET MARKET DEMAND.

Requests for specific and customized E&O coverage continue to rise. Our most recent addition is our Educator's Liability wording, designed to cover a variety of schools (from Private Elementary to Adult Vocational Colleges) by providing employment practices, directors & officers' and educators' E&O within one wording. This brings our current E&O product selection to five policies: Miscellaneous E&O; Malpractice; Architects & Engineers; Media Professionals' Liability, and now, our new Educators' policy.

In 2012, we will continue Sovereign's ability to cross-sell and provide 'one-stop'

special risk solutions by researching and developing further specialized E&O products and revising our D&O policies.

Our FISC team of Sandra Lefebvre (Montreal), Jackie Matei (Montreal), Jennifer Macinnis (Calgary) and Dave Alexander (Toronto) look forward to working with our brokers to find the right cover to suit the industry's needs.

For more information, contact a member of our E&O/D&O Liability team at [fisc.info@sovgen.com](mailto:fisc.info@sovgen.com).

*(From left) Jennifer Macinnis, Sandra Lefebvre and Dave Alexander*



### Leave for Change – An Adventure to Malawi

This year Karl Brown, Team Lead - Business Analysts and Application Support of Sovereign's Head Office volunteered in Malawi as a Monitoring and Evaluation Advisor for the Malawi Network of People Living with AIDS (MANET+). This organization works with religious leaders from various communities to remove the stigma of AIDS and to inform communities about safe practices. Leaders are trained and expected to pass this knowledge on to community members.

In order to secure funding from other countries, the organization has to prove that the monies it receives are being used for their intended purpose, so Karl helped them develop a toolkit to keep record of their work and projects.

"When I first got there, I felt a sense of isolation," recalls Karl. "I was alone in a place where I didn't know anybody and I was not sure if there was enough time to complete the assignment, but you feel better as time goes by. Luckily people were very nice and friendly."

All in all, this experience gave Karl a better understanding of the changes we can make by working together. "My best memory is

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# Our Customers Have Spoken

OUR 2011 CUSTOMER SURVEY RESULTS ARE IN. CONGRATULATIONS TO THE ATLANTIC CLAIMS TEAM.

It is with pleasure that I announce the Atlantic Region Claims Team as our 2011 winner of the Sovereign Customer Service Survey award with a 100% result! The team has seen a change in their mix of business however has been very successful in attaining these results without one negative survey.

Congratulations to Nancie Westhaver, Regional Claims Manager, Jeff Myra, Vikki Mytruk, Kelly Burgher and Joann Kaiser!

Well done Atlantic Claims Team and a big thank you to all the Sovereign Claims staff in achieving 95.29% overall results!



## 2011 Final Results

**First Place - Atlantic Region 100%**

Second Place - Pacific region 95.29%

Third Place - Prairie region 95.0%

Fourth place - Quebec Region 94.55%

Fifth place - Central region 90.77%

*Donna Bee joined The Sovereign General in 1996 and was shortly thereafter promoted to the position of Alberta Claims Manager in our Calgary office. With over 35 years of experience, Donna was later promoted to her current position in Head office as AVP, Claims which she has held since 2003. Having acted as past president for both the Adjusters' Association and Claims Manager's Associations, her varied experience has given her the knowledge and expertise required to support our very busy claims operations across Canada.*



Donna Bee, FCIP  
Assistant Vice President Claims



## Leave for Change – An Adventure to Malawi

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meeting the people, learning about their culture and the similarities we all share as human beings," says Karl. "Sometimes we are unaware of the world community. We take for granted what we do and sometimes we don't realize how easily we can help others."

Are you thinking of applying? Karl's advise: "Do it! Don't be afraid and don't let doubts hold you back. Everyone has something to offer"

Leave for Change is a volunteer opportunity offered through the Canadian volunteer agency Uniterra. The Co-operators group of companies sponsors Uniterra and in turn offers its employees the opportunity to participate in a 3 week volunteer experience in a developing country.

# Why Sovereign? Let us tell you.

IN THE LAST EDITION OF THE ACCOUNT, WE SHARED WITH YOU TWO STORIES FROM OUR EMPLOYEES THAT REFLECTED OUR "WHY SOVEREIGN STORY".

We are pleased to share two additional employee stories on our Why Sovereign series that reflect two more reasons why our talented people choose Sovereign to build their career. The meaning of each chapter is captured by our employees' - in their own words:

**We promote the importance of work/life balance. We recognize that balance will create more sustainable results.**

"Work Life Balance is not always based on the activities and flexibility from Human Resources. There is an element coming from Sovereign employees that has helped my work and life balance – the appreciation. The amount of tickets, the difficulties of the problems, and sometimes the pressure of time to troubleshoot critical issues often bring a lot of stresses into my role as network administrator. One of the important things that help me cope with those stresses is other employees' appreciation after the problems were resolved. It can be their happy laughs on the phone to see their computers working properly or their nice words via emails or the company's Applause! program. Some employees from other regions even come to my desk just to express their appreciation when they come to Head Office for meetings. Such appreciation is one of the reasons that keeps me working happily everyday."

**Anh-Tuan Tran**

*Senior Network Administrator*

**Our focus on learning never stops. We want to help you maximize your potential.**

"Starting my career at Sovereign General and currently in a Commercial Lines Underwriting position, I really do believe this statement rings true. I really feel that Sovereign sees potential in people. Personally, Sovereign enrolled me in the Branch Training Program

along with a few other employees across Canada. The Assistant Vice President of Special Projects and Employee Development provides underwriting training. He met with us every day to go over our lessons. To have him take time out of his busy schedule really showed me that Sovereign was truly focused on enhancing our knowledge. He always made a point of having everyone present for class so that no one missed a lesson. His actions and his commitment to us, spoke louder than any words. Though it took a couple of years to coordinate with everyone across the country between our vacations and other commitments, we finally finished the course! Aside from the Sovereign promoting our education by funding our CIP classes, they also encourage us to attend seminars. I really feel that my managers and mentors here are rooting for me to flourish. This feeling is something that cannot be paid for and that cannot be found at just any company out there. I really do believe that Sovereign is special and that they sincerely want us to maximize our potential!!"

**Lynda David**

*Commercial Underwriter, Central Region*



Jo-Anne Yanuziello

*AVP, Human Resources*

## SERVICE ANNIVERSARIES

### 15 Years

Rob Wesseling  
*COO, Sovereign General*

Carol Donison  
*Claims Adjuster (Pacific Region, Kelowna)*

Donna Bee  
*AVP Claims (Head Office)*

Mike Boulton  
*Claims Examiner (Prairie Region, Winnipeg)*

Cheryl Spark  
*Underwriting Assistant, Surety (Head Office)*

### 10 Years

Jeff Myra  
*Sr. Claims Examiner (Atlantic Region)*

Yvonne Ho  
*Underwriting Assistant (Central Region)*

Natalie Smith  
*Jr. Commercial Auto Underwriter (Prairie Region, Edmonton)*

Domenico Amodei  
*Sr. Underwriter (Montreal)*

### 5 Years

Shauna Belsher  
*P&C Specialist, Team Lead Loss Control (Head Office)*

Terry Lineker  
*Loss Control Specialist (Prairie Region, Calgary)*

Shelley Harley  
*Claims Assistant (Prairie Region, Calgary)*

## RECENT APPOINTMENTS

Robin Hylands  
*Product Manager Technology (Central Region)*

Wendy Paul  
*Administrative Assistant (Atlantic Region)*

Courtney Mueller  
*Marketing Assistant (Head Office)*

Donna Engel  
*Underwriting Manager (Prairie Region, Calgary)*

Daniel Jackson  
*Senior Underwriter, Prairie Region (Prairie Region, Calgary)*

Thomas Wong  
*Programmer (Head Office)*

Claire Verner  
*P&C Underwriter (Prairie Region – Calgary)*

Betty Renz  
*Jr. Infrastructure Administrator (Head Office)*

# Sovereign International Team Matches Golf Tournament Supporting Children's Wish

ON AUGUST 22 THE CENTRAL REGION HOSTED A VERY UNIQUE EVENT IN SUPPORT OF THE CWF.

A Canadian Tour sanctioned competition was held between three teams of ten Tour professionals representing Canada, the U.S. and a group of international players who came from as far away as Korea, Australia and Sweden. The pros played for both a purse and the 2011 Canadian Tour International Team Matches trophy. The Tour has launched the careers of many PGA players including Masters Champion Mike Weir.

Invitations were extended to our brokers and other key business partners. Participants were first treated to personal instruction in a series of skills clinics and then participated in a "game within a game" partnering with their respective pro to compete for prizes and the inaugural Sovereign General International Team Matches trophy.

The event, which was held at the historic Scarborough Golf and Country Club in Toronto produced an exciting day of international competition and good fun. The pros dazzled one and all with their shot making skills and proved to be entertaining partners to our foursomes of brokers. Of note, the long standing club record of 63 was equalled by a U.S. team member.

In the end the Canadian team prevailed and a foursome lead by John Brennan from OMNI Insurance Brokers walked away with the Sovereign General International Team Matches trophy. The event wrapped up with dinner in the elegant dining rooms of the club.

Given the overwhelming positive feedback, the 2nd annual Sovereign General International Team Matches event looks like a sure bet.

We would like to extend our most sincere thanks to all the participants and sponsors for their generosity. Through this event and other corporate donations country wide, Sovereign General contributed over \$250,000 to the Children's Wish Foundation in 2011.



*Partners Making Wishes Come True*



## 2011 Wishmaker Walk For Wishes

The 2011 Wishmaker Walk for Wishes took place on Sunday, October 16th at various walk sites across the country. The Sovereign is a provincial sponsor of the event in British Columbia, Alberta, Manitoba, Ontario, Quebec, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland.

A number of staff participated in the walk at Eau Claire Market in downtown Calgary and through a variety of fundraising activities staff contributed \$2,628 towards the cause. This donation was further increased through individual fundraising efforts to bring the funds raised to over \$2,900!!

A big thank you to Michelle Williams, Linda Goundry, Jamie Roemer, Jenn Robertson, Connie Rogers and Leema Ganie who offered their talent and time in support of this cause. The Sovereign and Children's Wish appreciate your support.