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A photograph of two men in dark suits and ties standing outdoors. They are positioned in front of a black street lamp with three glass lanterns. The background shows a city skyline with various skyscrapers under a clear sky. The man on the left has short brown hair and is wearing a striped tie. The man on the right has short dark hair and is wearing a solid dark tie. Both are smiling at the camera.

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A Stepping Outside the Box

Produced by Cathi Sachs & Written by Kellie Ducharme

In the snowy landscape of Alberta, trucking, coal, oil mining and forestry are key elements of the province's livelihood. Since 1977, Peter Rogers has been servicing these industries' insurance needs through his firm, Rogers Insurance Ltd. The company has become one of the province's largest suppliers of corporate insurance for labor companies. More than 30 years after its inception, Rogers Insurance is thriving under the guidance of Lee Rogers, Peter's son and the company's second president. Each year, Rogers makes more than \$150 million with its three Alberta offices and 185 dedicated employees.

What sets Rogers apart from the hundreds of insurance companies that service Canada is its willingness to adapt to the constantly evolving needs of its customers. "We are willing to look at



Lee Rogers, President

different ways of placing coverage for our clients," explains Lee, noting that his firm's philosophy is different from that of many other firms. "Other brokers may look at traditional ways of placing coverage and that hasn't changed, but we try to look outside the box and come up with new ideas to structure programs that will benefit our clients, but also be something that's palatable for the insurance company."

In addition to its primary market of cooperate insurance for construction and mining companies, Rogers also provides insurance for the hospitality industry, group homes and individual households. Its insurance services can be supplemented with risk management assessments that help guide a company's growth and decisions, and also significantly decrease the monetary amount of its insurance policy. Lee has been in

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the insurance industry for 17 years, learning the ropes of the complex business from his father, who remains the company's chairman. During his tenure as president, Lee has guided the company toward continued growth by widely expanding beyond the markets it already covered. As part of this expansion plan, Lee and Peter centered the company on giving back to its community, and as such Rogers is a supporter of the Calgary Humane Society, the Discovery House in Calgary, the Kids

Up Front Foundation, the L'Arche Association of Calgary and the Calgary Herald Christmas Fund.

Embracing Growth

"We're a heavily growth focused organization, so our focus is around driving growth through sales and we're stepping that up this year," Lee explains, adding that the firm must be more proactive than ever about its intentions to grow because of the



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Rogers and Lombard. Together, they've got you covered.

As construction risk specialists, Rogers understands the insurance needs and business issues facing contractors. As one of Alberta's largest independent insurance brokers, Rogers can access the best the industry has to offer.

Time and again, Rogers turns to Lombard Canada to give its clients the protection and risk control advice they need to thrive. Lombard's innovative insurance solutions deliver security and peace of mind so that contractors can do what they do best: build.



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KEEPING YOUR BUSINESS MOVING WITH THE RIGHT INSURER

It's a good time to be in the construction industry.

The sector got a major boost from the Canadian government in 2009 with billions of dollars in investment to expand and accelerate infrastructure spend. While other industries struggle in this tough economy, it seems a beacon of hope is shining on the construction sector.

As construction companies take advantage of these opportunities, projects are likely to become more complex. It is now more important than ever for industry partners to keep pace with infrastructure advancements, and insurers are playing an increasingly important role.

In a demanding environment when risk management can slip down the list of priorities, insurers can provide significant support. The advice of an insurance risk manager can have an impact on the well-being of your business, your equipment and yourself – not to mention your bottom line and the outcome of your insurance contracts.

Dan Johns is the National Leader of Construction, Contracting & Renewable Energy at Royal & Sun Alliance Insurance Company of Canada (RSA), an insurance company that specializes in these sectors: “My best piece of advice for businesses in this industry is to pick an insurance partner who has the expertise and know-how to support you as your business develops. Our brokers and clients continue to work with us because we have global expertise and people specifically trained in the construction, contracting and renewable segments. That includes everything from risk control, to civil engineering and claims.”

Already a leading renewable energy insurer, RSA recently reinvigorated their construction and contracting products and services to ensure a broader reach. The key to their offering is finding the right solution for every construction business. Recognizing the diversity and development in the industry, RSA provides insurance for a wealth of different sized projects, operations and businesses, and supports the offering with risk control expertise and hassle-free claims service.

An established insurer with a proven track record of delivery in the construction sector, RSA offers Construction and Contracting insurance with a focus on infrastructure and civil engineering. Best of all, RSA offers security and protection to keep your business moving.

For more information about insuring your construction and contracting or renewable energy project with RSA, visit www.rsagroup.ca.

stifling economy that negatively affected much of Alberta's construction industry in 2009. The economic downturn forced some companies to close or minimize their accounts with Rogers. “Our intention to grow is becoming magnified now by the fact that the economy is not going to help us do that,” Lee shares candidly. Lee believes that Alberta's construction is going to see a worse year in 2010, economically, than it did in 2009. “We're heavily weighted around gas in this province,” he says, adding that many gas and oil projects

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Lee Rogers, *President*

have been stalled because of a serious lack of funding. “Those projects aren't being replaced,” he laments.

Despite difficulties, Rogers has prepared itself for growth once the economy lets up. “We've already moved into a new market over the past 12 months, which is the trucking business, so we are now the largest trucking broker in the province of Alberta,” Lee says excitedly. “That was a strategic move that



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we made at the beginning of this year, it hasn't paid off today, simply because trucking is down given the economy, but it's something that when it rebounds, we'll be well positioned for."

Whether the economy picks up in 2010, or 2011, Rogers Insurance is poised for a quick surge in growth. Lee plans to double the company's profits over the next decade and widen the amount of markets the firm services. ■

As one of the largest insurers of small to medium sized businesses in Alberta, **Intact Insurance** knows how important it is that companies have the right protection.

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CNA Canada is proud of our successful partnership with Rogers Insurance Ltd., who share the same philosophy of delivering superior products and exceptional customer service.

Thank you Rogers for a solid partnership. We look forward to continued success in the future.

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Job site accidents, equipment damage, theft and injuries can occur with any size construction project. Ensuring that the proper insurance protection is in place can mean the difference between a stalled or failed project, and a successful one. Having the right insurance starts with a carrier that understands your business and its exposures.

The specialized construction team at Travelers Canada provides in-depth knowledge of the construction business, and experience in developing insurance programs to address each customer's unique needs and risks.

The team works with each account – small, mid-sized or large – and tailors coverage by account size, contractor type, risk exposure, geographic locations and line of business to a wide range of contractors including civil, electrical, mechanical and specialized trade contractors.

In addition to its skilled underwriting team, the total account solution offered by Travelers Canada provides strong claim service and dedicated risk control to help contractors minimize their risks today and maximize their profits tomorrow. Travelers Canada also provides bonding and related services to general and heavy equipment contractors, construction managers and subcontractors.

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With offices in Toronto, Montreal, Calgary, Edmonton, Vancouver, Halifax and Winnipeg, and through a network of insurers in more than 90 countries worldwide, Travelers Canada helps customers to protect themselves against a variety of risks facing the construction industry.

St. Paul Fire & Marine Insurance Company and Travelers Guarantee Company of Canada are the Canadian licensed insurers known as Travelers Canada. For more information about Travelers Canada and our insurance coverages for the construction industry, contact Allan Hetz at 1-800-330-5033; for surety bonds, contact Aimee Mather at 1-800-555-9431 or visit us at www.travelerscanada.ca.

COMPANY AT A GLANCE

Founded : 1977
 Rogers Insurance Ltd. Employees : 185
 Chairman : Peter Rogers
 President : Lee Rogers
 COO : Bruce Rabik

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