

Atlantic SHOWCASE

Promotional Feature



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A Company You Can Count On

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Cluett Insurance president Roy Cluett (shown here in his home office with family dog Bella) is never far from his work. In fact, his home is literally just minutes away from his main office in Dartmouth and he is able to easily access his work at any time of day or night.

is a trendsetter when it comes to technical innovation. Cluett is currently adopting an online quoting system so that potential clients can verify the company's competitive pricing before they purchase.

Still, he doesn't allow technology to detract from the approachable atmosphere the company has built over the years. Roy says that relationships are paramount in the insurance industry, when you are often called on to help people through some of life's most traumatic events such as house fires or car accidents. "I've had people come in my office with the clothes on their back stinking of smoke. It's sad. They're scared – they don't know where they're going to go, or what to do," he says.

Knowing and understanding their clients motivates Cluett Insurance to get lives back in order as quickly as possible. "That's the most important part of our business," says Roy, "making sure they're taken care of, and that we do whatever needs to be done to get them back to where they were before. For us, it's personal. Our clients are not faceless numbers in a computer system – we really do think of our clients as being part of the Cluett family. When a family member needs help, you do what you can to get them back on their feet."

Roy Cluett's basement business has grown into four offices (in Dartmouth, Cole Harbour and Halifax, Nova Scotia as well as Summerside, PEI), with clients across Atlantic Canada. Three of those locations were opened in the last 10 years. Even in recessionary times, Cluett is in acquisition mode, seeking to buy more agencies and increase client volume.

Cluett is a 'one stop shop' for all insurance needs, offering auto, home, life, commercial, employee group plans and mutual funds. The company employs 26 full-time staff, who share in the profits equally and were understandably pleased to see the firm's recent 30 per cent increase in year-over-year profits. They're also proud to be able to offer multi-line products and services to their clients.

Janette Faulkner is one such client. She says that when she sees the variety of offerings and the increase in Cluett's business, she knows that the company is doing something right. Janette is an owner of Baker Point Fisheries in East Jeddore, Nova Scotia. She has been with Cluett since 2005, insuring property, vehicles, and employee group plans. "I really like them, they're great to deal with," she says.

Janette has had quote offers from other insurance companies, but she refuses to move because she trusts Cluett. She knows



Rebecca Quigley, an account executive in the Cluett Insurance Cole Harbour office, is one of the company's top performers. In 2005, she demonstrated the company's commitment to professional development when she became one of the first Cluett employees to receive the Canadian Accredited Insurance Broker (CAIB) designation.

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she can call Ron or Lee and get a response right away. "Insurance is one of those things that you've got to have but hopefully never use, and so you certainly hope you're dealing with somebody whose offer is the best you can get," she says. "I trust them to do that for me."

This is why Cluett staff are encouraged to take the time to fully understand a client's needs, and to ensure that those needs are completely protected in their insurance coverage. If that means travelling to the client's home or business (or both) because

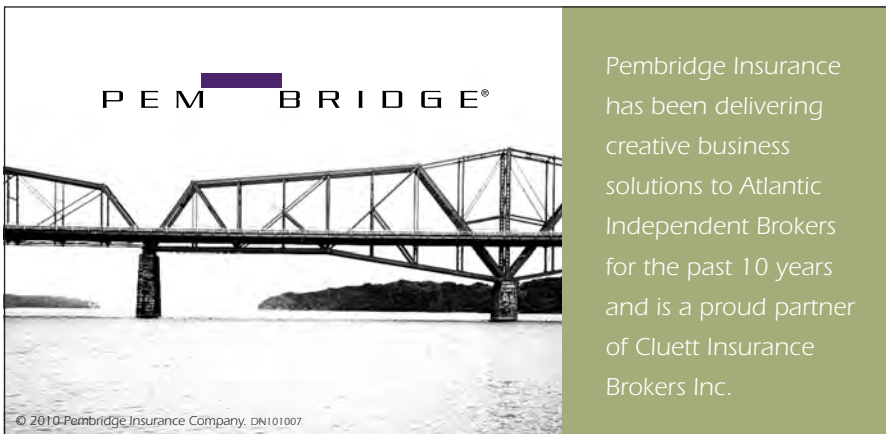
the client is more comfortable talking in that environment than in the office, then that's what Cluett staff will do.

In addition to being attentive listeners dedicated to superior customer service, Cluett employees are also highly trained professionals who regularly upgrade their knowledge so they are informed of emerging industry trends. Many of them either have, or are working towards, higher insurance education such as the Chartered Insurance Professional designation (an internationally-recognized standard).

"That was the only thing he wanted from us, to get an education," Amanda Cluett Pickrem remembers her father telling her and her brothers when they were children. "I think that value has spilled over into his business, to his employees."

It has: Cluett Insurance believes that professional designations and higher education are an essential investment. "Insurance is a complicated business, and you have to make it simple for people," Roy says. "It's always changing, and you have to offer the right product at a price they can afford."

From their educational investments to their personalized service and comprehensive product offerings, Cluett Insurance is proof that old-fashioned values are still sound business practices. "After 26 years and thousands of clients, I've never had someone say we're not handling the claims right," Roy Cluett says proudly. That perfect track record is what gives him the confidence to assure current and future clients that Cluett Insurance will be protecting their best interests for generations to come. •



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Cluett Insurance Broker's latest advertising campaign features the Cluett grandchildren, reflecting founder and president Roy Cluett's belief that buying insurance is about protecting the future. Shown here: Roy Cluett holding 16-month-old Payton Cluett, with (L-R) Emma Pickrem (3) and Thomas Cluett (18 months). The newest grandchild, Austin Pickrem, was too young to take part in this photo shoot, though it's anticipated that he and his soon-to-arrive cousin (Elizabeth Cluett), will make their billboard appearances in due course.