

Profiles of **SUCCESS** *in Business*

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**Breadth of Service,
Depth of Expertise**

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In the highly competitive and often volatile insurance industry, there is one organization that continues to demonstrate excellence – The Safety Group. Founded in 1976, The Safety Group has established itself as a Full Service Insurance Broker and Trucking Insurance Specialist. Three decades of intelligence, expertise and extensive service is why this company continues to forge ahead. The driving force of its success is its skilled team with a collective mission statement: “To be the overwhelming broker of choice in Canada for our people, our clients,

and our markets by being great at what we do and having fun along the way.” To achieve this goal, this talented and dedicated group began to build this business, client by client, by providing sound service, characterized by value and care.

In 2001, Stephen Palmer acquired the company. A visionary with experience, Stephen thoroughly understood the fundamentals of this industry. He resides in Hartland, New Brunswick where he owns a sister company called The Safety Group Atlantic. His son, Joe

Palmer is the Chief Operating Officer of the Atlantic Division, which services all four Atlantic Provinces. It therefore would not have been a surprise to anyone when Stephen bought the Ontario organization and quadrupled the size of the brokerage within five years.

Ultimately, the success of The Safety Group is determined by its personal relationships with each and every one of its clients and brokers. These dedicated professionals responsible for the success of this organization bring

with them their unique skills that have set the tone of the company's business style. With offices located in Ontario and in Alberta, these producers are the foundation of this company and its continued growth.

In Markham, Ontario there is Peter Gibbs, Patti Corbishley, Linda Colgan, Lori Hill, Bob Norton, Paul Smith, Tim Farquhar, Todd Elson and Mary Anne Matte. They collaborate with Kathy Groom-McCarthy and Norm McIntyre who work at the office in Ayr, Ontario. And in Red Deer, Alberta there is Marty Skinner. These are the finest Producers in the industry and their proficiency is unmatched.

Stephen is proud of this hard working team who continue to help him realize his vision for the company and mould it into what it is today – a specialty brokerage with a personal and comprehensive approach to business.

The Safety Group fills a specific niche and specializes in distinct insurance categories such as trucking, which is their largest portfolio, as well as churches, group home and auto and a variety of value-added products and services. The trucking industry is especially aware of what this organization can do for them. In fact The Safety Group represents an impressive 350 trucking companies across the country, several of which are ranked in the top 100 trucking companies nationally.

The Safety Group team continues to work diligently working within the two provinces to give new capabilities to hundreds of trucking companies. Their message is clear: whatever the risk, they have the ability to develop solutions to help avoid, mitigate or transfer that risk for the best possible results to that company's bottom line.

The company's roots go back more than three decades to 1974. It begins



with a young Stephen, fresh out of the University of New Brunswick, armed with a Bachelor Degree in Business Administration. He bought a small Property & Casualty Brokerage that was earning about \$200,000 annually in premiums. Time and hard work would work their magic.

Today, The Safety Group has built a solid reputation for offering one of the most comprehensive and extensive insurance packages available. Collectively, the entire company does over \$90,000,000 in premiums and is recognized as the largest Broker of transportation insurance in Canada. At the forefront of research and development in the insurance industry, this company continues to invest in its people and in new and better products to ensure that clients receive the best cover to match their individual needs.

Stephen is proud of the culture the company has established where everyone flourishes. "It is our unique ability to give clarity, provide new capabilities, and have our staff, our

suppliers and our clients have trust and confidence in our abilities."

The Safety Group's successful performance is a result of its integrated approach to service. "We use a rifle rather than a shotgun approach," quotes Stephen. That is they use a focused approach that is anchored by a single-minded purpose to meet their objectives.

Although Stephen is the head of The Safety Group, his leadership style allows for great flexibility and creativity. He acknowledges the company is what it is because of his people. That is why he has always insisted on having a direct relationship with each of his producers. The bulk of this company's responsibilities lie squarely on their shoulders. His faith in their ability to deliver is indicative of the man himself. He is a true entrepreneur and has been involved in 40 different businesses over a lifetime. He loves risk and knows how to trust his instincts. He has always stayed true to The Safety Group for many reasons including the fact that

he “liked that the industry functioned on a results economic basis, as opposed to a time and effort economic basis.” There are also the added benefits of independence and flexibility and Stephen thoroughly enjoyed some of the perks like having a mid-morning start and working into the evenings.

This visionary’s expertise spans many years. He shares his enthusiasm for what he does through active involvement of a considerable number of associations. His extensive resume includes being a member of the Ontario Trucking Association, Toronto Transportation Club, Toronto Trucking Association, Atlantic Provinces Trucking Association, Insurance Brokers Association of Ontario and Canadian Professional Sales Association.

Stephen is also the recipient of the Certificate of Achievement for the University of New Brunswick and is a past nominee for the Ernst & Young Entrepreneur of the Year. He is currently writing a book that will appeal to the trucking industry. He has already written two books, one which is

about his father’s business experiences titled “Joe Palmer: A New Brunswick Entrepreneur” and the second book entitled “Hey! How’s Business?” is a delightful account of anecdotes from high-ranking professionals in leading companies across Canada.

He is also actively involved in his community. He is a generous benefactor of the local youth sports team and does a lot for fundraising for the local school and Atlantic Baptist University. He is also a member of the Hartland United Baptist Church.

One cause that is especially dear to Stephen is the IWK Hospital. Recently, he climbed Mount Kilimanjaro. Quite a feat given it is an overwhelming 19,310 feet tall. It allowed him to raise over \$110,000 for the IWK Hospital’s Cerebral Palsy research. His sister lost her mobility to cerebral palsy, and was cared for by this hospital as a child. This experience prompted him to start writing his third book, “In The Right Gear”. It is an account of his experiences climbing this mountain,

along with some life lessons learned along the way.

Stephen also enjoys traveling, and it is also one of the perks in his business. He gets the opportunity to travel across Canada and takes pleasure in meeting new people and learning new businesses. His journeys also extend beyond the country. He recently took a trip to Bogotá, Colombia where he spent two weeks repairing a church and a school. It is experiences like this that continue to shape him and his philosophy on life which he states, “Life is for Laughin’, Lovin’, and Livin’ . It’s not for Whinin’, Worryin’, and Workin’ at something you don’t enjoy.”

Stephen is grateful to his family for their understanding and support. He is happily married to Sheila, his wife of 28 years and together they have three children, Joe, Sally and Chris.

The future of The Safety Group is crystal clear. Stephen is looking forward to providing his leadership skills to an organization that is twice the size it is today. He is especially looking forward to continuing to build his relationship with his team and establishing new and lifelong relationships with his clients.



Photography by Studio East Inc. and Dave Biese of Profiles of Success

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