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# *Manitoba Business & Trade Magazine*

FALL 2023



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Serving our community





Christopher Wiens



Scott Gilmour

# Apex Surety and Insurance entrepreneurs rising stars on the local business scene

By Colleen Swift

In just five short years, Apex Surety and Insurance (“APEX”) has become a familiar name to many business owners and individuals seeking expert guidance in insurance, bonding and risk management.

Two founding partners, Christopher Wiens and Scott Gilmour, say the key to APEX’s success is having the right people with the proper skill sets. They and three other founding partners, Chris Wren, Sel Tse and Scott Fraser, decided to leave their jobs and launch Apex Surety and Insurance in the fall of 2018.

Gilmour says, “Our philosophy is rooted in people. It’s how we started, built, and continue to build APEX. It’s finding great people who are experts in their field and giving them the autonomy to do valuable work for our customers. Also, building a culture where people like to come to work and are treated fairly. We treat our team as the professionals they are – which results in a great customer experience and an engaging, dynamic office culture.”

## BEGINNINGS

Gilmour and Wiens each spent time in Toronto for a period working in the insurance industry. They were familiar with other insurance experts who had decided to break off independently after working for large corporations.

“We, in collaboration with the individuals who are now our partners, thought there could be an opportunity in Winnipeg and central Canada



APEX Surety & Insurance Left to Right: Chris Wren, Sel Tse, Patrick Smoke, Scott Fraser, Craig Swaitkewich, Scott Gilmour, Christopher Wiens

for something similar,” says Gilmour. “A firm that brought big brokerage expertise and knowledge combined with the personalized customer service that is easier for a smaller, more locally-focused firm to offer. Big companies tend to be a little more rigidly structured. Which is great; there is value to that, but there are also disadvantages. Large companies have a particular way of doing things. At the same time, we feel APEX can be nimbler, providing customers and insurance markets with direct access to the decision-makers at our firm.”

“We began as five anxious individuals,” says Gilmour. “We worked out of Chris’ living room for a month until we could

secure office space in the lower level of a building on Donald Street. We built the company from there and added a sixth person, Courtney Lim, who joined us from Toronto. Over the next five years, we’ve grown to 23 people, which is tremendously exciting. We’re still on Donald but moved from the lower level to the 5th floor of an office building.”

The team was originally quite focused on construction as they set about competing with larger and more established competitors. APEX has since expanded its client base extensively.

“We’ve expanded to advising a wide array of commercial clients, including developers, manufacturers, wholesalers,

and real estate owners. We also provide personal lines services such as home, cottage, auto, and boat insurance,” says Gilmour. “Construction and contract bonding still represent a sizable portion of our customer base, but we are now handling a much wider range of insurance and commercial bonding services.”

Using their diverse professional backgrounds, which include law, accounting, banking, construction and underwriting, the team at APEX offers strategic advisory services. It builds customized insurance programs that bring ongoing value to their clients.

Gilmour says, “The foundational idea behind APEX was bringing in the best

# Applause!

Congratulations to APEX Surety & Insurance for 5 years of rapid growth and success.

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- Scott Gilmour, Partner

people. We looked at brokerages we were familiar with nationwide and what made them successful or unsuccessful. We also examined why national brokers performed better in certain cities or provinces than others. The difference, in most cases, seemed to stem from the people. In a market where a brokerage has the best people, both technically and from a relationship perspective, they tend to be successful. We decided that targeting people was our best chance at building a company that drove value for all stakeholders. It wasn't right on day one that we had a deluge of clients wanting to move their business, but it grew over time. We felt that bringing on a great team was key. We've expanded the partnership from 5 to 7, and the two new additions, Patrick Smoke and Craig Swaitkewich brought significant relationships and expertise.”

SERVICES AND TYPES OF INSURANCE

Apex Surety and Insurance offers

various specialized services, including construction insurance, commercial insurance, bonding and surety, risk management programs designed for architects and engineers, Autopac, fleet services and financial and management liability insurance. As an added value, they also have staff that speak French, German, Japanese and Mandarin.

Autopac services are relatively new and add value to their already extensive offerings.

They recently purchased an existing Autopac agency at 386 Broadway. The office was formerly named “Expert Insurance” and has been operating in downtown Winnipeg for 40 years.

Wiens says, “Our location is strategic because we want to highlight and be part of downtown's revitalization. We thought that fit well with our focus on community. We're people orientated and want to help downtown become a destination again, post-pandemic, which saw many people working from home.”

“We're also focused on financial

management liability, including cyber insurance. It's a growing area and one of the largest risks that many business owners should be concerned about but currently do not carry insurance for. Phishing, cyber attacks and ransomware can quickly debilitate or shut down your business. It's happened to major government institutions, hospitals, and financial service industries. It's a relatively new coverage by insurance standards, and most insurance companies originally didn't know how to price it. Criminals can rob you from their basement; cyber crime is the fastest-growing area in unlawful activity. For many businesses, their computer systems may be something they didn't think of as a major risk. Still, it can shut down your business for some time, affect things like payroll, and lead to information breaches, either of proprietary corporate information or that of your clients. Businesses generally have coverage on physical assets, but cyber risks have often been neglected, and a loss can be quite embarrassing from a reputational

perspective. A properly constructed cyber policy ensures your business has coverage if its information is held for ransom. Most importantly, it provides access to experts who can help walk you through the next steps and negotiate with these bad actors. It is a specialized area of insurance, and we've brought in people with deep knowledge to walk customers through their exposure. This goes to our overall philosophy; we hire people who are strong in all coverage areas we offer. We've always tried to bring in people with expertise before approaching our customers. For construction customers, we want to be able to offer coverage from their crane to their cottage.”

THE APEX DIFFERENCE

Apex Surety and Insurance can be considered a “boutique” firm in many ways. Their team of handpicked experts attracts savvy business owners and others looking for top-notch service and expertise.

“We focus on specific industries where individuals on our staff have significant knowledge and experience,” says Wiens.

“We can speak the language of a contractor whether they're putting fibre optic in the ground or putting in sewer



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and water, doing snow removal, paving, or roofing – as well as general construction. We have very specialized industry knowledge. When we speak with a project manager or estimator, we have a high level of confidence that we will understand their needs and bring them value. We can build an insurance program that directly addresses their needs. As we see some of our competitors providing some services via call centres in other countries or in different time zones, we are focused on ensuring everything is done by a licensed representative in our office in Winnipeg in a timely fashion. With the industries we serve, time is of the essence, particularly

if they need a certificate of insurance to get on a job site. We're not trying to be generalists; we want to be experts in the industries we serve and their best options for insurance and bonding. We emphasize transparency to our team, showing our customers options, explaining the process, and continuously communicating with clients and markets. We look to create deep partnerships within the insurance industry and allow our team to build relationships with underwriters to get optimal results for our clients. Overall, we're not trying to be everything to everybody; we try to bring real value to specific customers."

MARKET SECTORS

Areas of higher risk are something that Apex Surety and Insurance specializes in. "Some industries are more challenging to secure competitive insurance in," says Gilmour. "One of the areas we've had success in is higher-risk operations, where there tends to be a significant amount of knowledge and detail required. We build a case for our customers, advocating on their behalf to insurance companies to obtain quotes in areas such as snow removal, roofing, crane companies and high-hazard properties. Where attention to detail and specific expertise is required, we shine. We utilize our knowledge of contractors' methods and internal risk control expertise to best position clients to underwriters, and that's where we drive the most significant value. Our team is equipped to handle many industries, but we shine when we can use our technical knowledge and expertise."

"Many business owners seek a more hands-on approach to their insurance needs. Our office on Broadway is very approachable for business people working downtown. The CEO of a large company visited our office recently, and he was very impressed with the team, our knowledge, and service level. People are seeking us out for that – it comes down to the quality of service."

These attributes earned APEX the 2020 award for the "Best Brokerage in Canada with less than 10 Staff." In addition, Wiens, Gilmour and partner Patrick Smoke have been named "Rising Stars" by Insurance Business Canada magazine as promising individuals in the insurance profession under the age of 40.

APEX GIVING BACK TO THE COMMUNITY

Habitat for Humanity is a chosen charity whose mission the partners of APEX strongly believe in and continue to support. APEX shuts its offices each year, allowing the entire staff to participate in a Habitat Build Day, and the firm makes an annual monetary contribution. Wiens says that this direct level of involvement has brought the team greater awareness of what the non-profit does and the people who benefit from it.

"We thought at first that these homes were built and given to these families, but we found out it was much deeper than that. The homeowners participate in the construction and pay for their property with an interest-free mortgage. It's important for people new to Canada or otherwise in need."

Other organizations that APEX supports include iDE Canada, Angels of Compassion, The Samantha Mason Foundation, the JCC, Children's Hospital



Volunteering at Habitat for Humanity.

Foundation of Manitoba and various community fundraising drives brought forward by individual colleagues.

REFLECTIONS AND FUTURE GROWTH

Wiens and Gilmour agree it was a "leap of faith" for the original partners to start APEX five years ago.

Wiens says, "Our team had all worked at large corporations for many years before APEX. We've all worked with entrepreneurs and small business owners who started from nothing but with a compelling idea. In the last five years, I've learned that business owners make a leap of faith; there is a lot of blood, sweat and tears at the start. Sometimes, you see the success that they've had, but you don't see the sacrifices made early on. It's been beneficial to have lived the same firsthand experience as many of our clients."

"I admire how Manitoba Business & Trade brings these stories to the forefront. Companies don't all have big banners or well-known brands behind them. It might be just one person who started with a skid steer, a guy in a pickup truck, or someone who had an idea for a software or IT company and grew from there. These individuals saw a better way forward and took action to build innovative solutions. That has inspired what we're building at APEX. It's been encouraging to connect with other business owners on that level, see their challenges, work together to develop solutions, and directly contribute to their growth and success."

"It allows us to bond with customers by looking at business differently. You don't fully understand their challenges until you dive into them yourself. We're very excited to be featured in your magazine. It's helpful to hear people's stories, the backstory behind entrepreneurial ventures; it may inspire someone else to make that leap of faith."

Gilmour adds, "We'll continue to look for great people who bring real technical expertise, continue to supply that to customers and build relationships. If talented people want to join us and can bring value to the team and our clients, we're interested in talking to them."

Congratulations to our partners at Apex Surety & Insurance on a successful first 5 years of business! We look forward to celebrating many more with you.

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Apex Surety & Insurance, Congratulations on your 5<sup>th</sup> anniversary. We're looking forward to embracing today and confidently pursuing tomorrow, together.

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PARTNER



Scott Gilmour  
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Patrick Smoke  
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Chris Wren  
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Scott Fraser  
PARTNER



Sel Tse  
PARTNER



Craig Swaitkewich  
PARTNER

Our team of leading insurance professionals has extensive experience working with many of Manitoba's longest-standing and most successful locally-owned businesses. We are proud to be following in our clients' footsteps and contributing to the local community!

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- Property and Business Interruption Insurance
- Commercial General Liability Insurance
- Bonding/Surety
- Professional Liability
- Cyber Liability
- Directors and Officers Liability
- Commercial Autopac
- Home and Cottage Insurance

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- Manufacturers
- Wholesalers
- Retail and Hospitality
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- Non-profit

