



MHK

INSURANCE



AN ENDURING LEGACY

MHK INSURANCE CELEBRATES 110 YEARS

By Nerissa McNaughton | Photos by Rebecca Lippiatt

It is rare to find an insurance brokerage today that remains fiercely independent with deep entrepreneurial roots that go back more than a century. MHK Insurance is that brokerage and credits much of its success to collective vision, well-planned successions, synergistic partnerships, strong business acumen and a culture-is-everything mentality.

Jeff Homynyk, owner and president/CEO, knows how far this company has come and always has his sights on where it's headed.

"Reaching such a major milestone in business doesn't just happen. It takes the right people with strong internal supports and mentorship, an abundance of focus and passion for the work and pure determination to do what needs to be done in the best interests of our clients. That's the unique brand of MHK," says Jeff.

Albertans and their businesses, from startups to successful enterprises, continue to be the utmost priority for Jeff and his team. For generations of clients, MHK has led the way in providing highly advisory insurance services and robust risk management programs for both personal and commercial insurance as well as in-house premium financing. How they provide their five-star services is truly the secret of their success.

"We have such a talented, energized team in place in all areas of the company – customer service, business

development, claims advocacy, insurer marketing, contract surety, data integrity, finance and communications. From skilled and caring leaders who ensure our structures and systems are solid and sophisticated to well-rounded and firmly committed brokers and business professionals who put forth their A-game, I couldn't be more proud of our people, the full-service offerings we've honed and the consistent wins we all achieve together each day," says Jeff. "It is immensely gratifying to see how far every deliberate, thoughtful step has taken us and how bright the future looks."

Jeff's own passion for his company and the intricate work of insurance was ignited by watching, listening to and eventually partnering with his father, Robert (Bob) Homynyk, as he did what he did best over the course of decades. Jeff, along with his older brother, Chris and sister, Jill Repchuk (who today serves as COO for MHK) learned firsthand what it took to lead a company, maintain healthy business partnerships, earn the trust and loyalty of clients and retain staff for the length of their insurance careers.

Today, MHK's savvy and dedicated insurance professionals and future generation of leaders, which includes Jeff's son, Steve Homynyk and Jill's son-in-law, Kevin Miske, are learning every part of the business, honouring MHK's long and well-reputed history and adopting the same people first mindset that has served MHK well for 110 years.



MHK Leadership Team: Front row (l to r): Jeff Homynyk, Jill Repchuk; 2nd row: Dora Jones, Vanessa Pierce and Colleen Coombs. 3rd row: Ray Jessop, Jana Lumsden and Alanna Rast. Back row: Michelle Rose, Rob Rogers and Will Summers. (Missing: Jules Giasson and Gord Selman).

PROUDLY ALBERTAN & INDEPENDENT

When it comes to MHK's place in the Western Canadian insurance landscape, especially here in Edmonton where it all began and across Alberta, Jeff shares, "What separates MHK from other brokers, agencies and banks is the lengths we go to understand and take care of the personal and commercial insurance requirements of our clients. We like to continuously 'wow' our clients, doing what others can't or won't do. We meet our clients where they want to be met, whether in person at our office, online or over the phone. We do this as a dynamic, energized, forward-thinking and highly communicative team."

He continues, "We are truly locally focused and understand the entrepreneurial needs of Albertans. We are one and the same, living and working in the same communities and we handle insurance by first connecting with all our clients in a way that ensures people and businesses feel heard in this fast-paced, no-contact world. We recognize what impacts people and businesses and take a comprehensive yet common-sense approach to address their specific risks."

Jill also believes strongly in what MHK continues to offer Albertans. "Unlike agents who only sell the products of the company they work for, brokers only represent the clients. We access the entire marketplace to find coverages that clients need and we take the time to learn about their risk appetite and tolerances. We are highly advisory – it is all about clients' needs. They are the core of our business; they drive the process and the conversation."

As a 100% independent broker, MHK does not have any quotas to fill or any one brand or insurer to work with and can, therefore, form relationships with many underwriters and insurers, providing vast amounts of choice for their clients. This way, the client receives only the service and product(s) that are in their best interests – without any high-pressure sales tactics. That's the benefit of independence.

Today people can buy insurance in many ways including going online, purchasing over the phone, buying directly from a national brand or bank, plus reaching out to any number of brokers. So, what sets MHK apart? For Jeff, he would say the MHK team is second to none.

"Our people are amongst the best in the business and are our most significant differentiator."

Jill is happy to further point out, "We have built and nurtured deep relationships with insurance companies that are also Western-Canada focused but have national/international reach. Many brokerages have a handful of markets they can approach on behalf of their clients. However, if we were to include our major insurance companies and MGAs (managing general agents), we have more than 50. There really aren't many insurers we don't have a relationship with. That gives our clients a lot of options, choices and power."

Anyone can say they believe in relationships. Anyone can say they put time and effort into nurturing those relationships with clients, staff and business partners. "But the proof is in

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the pudding,” says Jeff. “We have a purposeful way of making relationships the core of everything we do. If we start with making sure each of our hand-chosen team members are genuinely cared for and supported, they in turn ensure each client feels prioritized and at ease, knowing they can trust us to be honest, knowledgeable, act in a timely manner and not forget about them. When you know you can speak to the same broker the one that took the time to get to know your business, life, family and interests, how powerful is that? That’s the continuity people value.”

HARNESSING CHANGE

Any business does not survive for 100+ years without being able to embrace change. One of Jeff’s favourite quotes by Charles Darwin is, “It is not the strongest of the species that survives, nor the most intelligent but the one most responsive to change.”

MHK stays ahead of the curve by anticipating how risks evolve right here where its brokers work and live, and robustly embracing the technology and processes that best serve its clients.

During the pandemic, when the paradigm shift that swept over the industry turned MHK’s mostly in-office business to work-from-home scenarios, MHK was well prepared for the new normal. They had already identified and invested in tools and programs to support brokers in their work. Now, with offices open again, a hybrid model that offers flexible remote work for staff while still meeting all the needs of clients has allowed MHK to flourish. Embracing change, always looking ahead and remaining open-minded and nimble means the business is growing and, with that, both serving and employing more Albertans.

Jeff and his team also remain tuned into what is happening amongst all the insurance companies and their appetite for certain risk categories, which risks are becoming more prevalent and how MHK can best respond to the needs of its diverse and active clientele. Whether it’s the impact from cyber security and data breaches for businesses of all sizes as well as people’s personal lives, supply chain disruptions, climate change or natural disasters, online purchasing trends, or ever-changing employment practices and the share and/or gig economy, MHK has always had a knack for seeing the changes coming and working with their clients early on to be better prepared.

“Clients can experience major life changes, financial changes, workplace changes, family changes and more,” Jill adds. Hardships, personal or professional, can’t be avoided. Being highly attuned to and aware of each client’s needs and preferences in light of change can be challenging at times. That’s where having the right MHK team consistently in place is so critical. We strive to be there for everyone and there is nothing more rewarding than getting it right. We constantly hear from our clients that we are getting it right. That’s our definition of success.”

Jill continues, “We stay true to how MHK does business in our priorities, focus, strategies and daily work. We are





MHK Business Development Team: Front row (l to r): Leasure Forbes, Jay Chyzyk, Krista Wilson, Christine Zielke, Lyndsey Gusnowsky, Kim Heykants, Lisa Nguyen, Suzi Alaber, Jennifer Bagu, Amy Madsen, Mackenzie Brisebois, Steve Homynyk, Ian Oagles and Brittany Buck. Back row (l to r): Jayce Knull, Leor Benjamin, Brad Symic, Harpreet Sadana, Kimberly Miller, Kevin Miske and Brad Gaboury. Missing: Samantha Lamoureux.



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always highly aware of what is happening in the industry, with our competitors and with our clients. I'm very proud of our high level of resourcefulness and flexibility. There is nothing we can't accomplish together."

Jeff nods, "Reaching 110 years old, with our industry reputation, with our high levels of client and employee retention, didn't happen by accident. You get here by being focused, being grounded, and staying true to your word."

It is worth noting that due to the history of the company, MHK has come through not one, but three pandemics (Spanish Flu, H1N1, COVID); saw Edmonton's industrial development and ongoing expansion; experienced the first vehicles and paved roads; seen buildings rise, fall and rise again; adapted to the digital revolution; witnessed the birth of cell phones and so much more. At every turn, the company adapted – and grew.

COMMUNITY MATTERS

"MHK tells an incredible story of commitment, resilience, passion and just doing what's right and meaningful," says Jana Lumsden, CFO for MHK. "Jeff and Jill lead this company with warmth, humility, grace, humour and a strong sense of responsibility – to our team, our clients, our business partners and our community. Even as we've grown, they continue to encourage a personal approach that simply draws people to us and a commitment to helping people outside of insurance."

As part of its pay-it-forward, giving culture, MHK supports many community initiatives that are important to its own team



Congratulations MHK on 110 Years!

We wish you many more years of continued success.

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and to its clients. This has led to a wide variety of causes being supported through funds, sponsorships and volunteerism.

"We support grassroots causes that don't necessarily get a lot of attention, or maybe that are unique and require a higher degree of attention," explains Jana. "For example, one of our colleagues, Alanna Rast, is active with Boys & Girls Clubs Big Brothers Big Sisters (BGCBig), so MHK got involved too. Through this organization, we then adopted an inner city school. We helped to fill gaps in the school's support system by providing incoming students with much-needed supplies like Chromebooks or by filling a food pantry so students can be focused while learning. It's incredible to see the impact of our efforts and MHK's generosity."

MHK is also the major presenter of the Mark Spector Golf Classic and other annual initiatives led by Sports Central, a charitable organization that works hard to promote community involvement for kids across Alberta and the Territories, especially in remote areas. Kids have the opportunity to participate in team sports and other activities. This, of course, makes Shelka Spector, a member of MHK's front-line team, happy.

It's only natural that MHK has attracted numerous awards for both its insurance and community work, including local recognition from Edmonton's Food Bank as well as Santas Anonymous for more than 50 years of food and toy donations. However, Jeff and the entire team don't count what is in the trophy case. For them, success means staff who find their "forever work home" at MHK, clients who are well served and remain loyal for years and a healthier community surrounding the company. When they are MHK is there those critical moments of crisis or need, MHK is at its happiest and best.

RECOGNIZING THE PAST AND THE FUTURE

"I'd like to say a big thank you to everyone who has believed in MHK – our colleagues, our business partners and our many clients. Thank you to all our long-term, devoted stakeholders who've reached 20, 30 and even 50 years with MHK and who've adapted and transitioned with us over the years. Thank you to those who value who we are and how we do business," says Jeff.

"We look forward to continuing to be the broker of choice throughout Western Canada and the Territories where we mirror what our clients represent, how they live and how they do business. We will remain independent while continuing to grow. We will continue to do things collaboratively and with purpose, make strong human connections along the way with a positive, calm perspective on change. We'll evolve naturally yet deliberately and do what makes sense."

Jeff and Jill smile as they conclude, "Honestly, it's been an incredible journey. Here's to the next 100 years."



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