# Women's Leadership

**Anne Martel**

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**Author**
Anne Martel

**Biography of Anne Martel**
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# Chapter 1

# Foreword

## "Builders need to build, just as creators need to create."

**Luc Plamondon, songwriter**

The first chapter in this book highlights the journey of **Anne Martel**, an insurance professional who blazed a trail in the industry for 30 years. It is a journey worthy of examination in order to fully grasp the accomplishments of this innovator who recently launched her newest mission, **Alcor&Mizar**, that we will look at in Chapter 2.

In my mind, it is essential that **Anne Martel** be introduced to readers seeking guidance in a field bent on automation. **Anne Martel** is committed to serving businesses of all sizes in her role as an insurance strategist, helping them assess their insurance needs. Her made-to-measure training and coaching role is unique in Quebec. Her challenge: to meet the pressing need to transform the consultant's role in the insurance industry while safeguarding the human aspect of the job.

As you read this first chapter, you will soon notice a recurring theme in Anne's story: the desire to help, to innovate within a turbulent industry, while at the same time, grafting a social mission that is clearly evident in all her initiatives.

To truly understand how this thread weaves through Anne's life, we will start by looking at the social role she played at the Red Cross—as president of the Repentigny region and chair for the Lanaudière/Laurentides region—and the mentorship program she created for young entrepreneurs at the Chambre de commerce de la MRC de L'Assomption—the first initiative of its kind in Quebec. We will explore her outreach work with government leaders to facilitate the transfer of a family business to the next generation and her efforts to help more women achieve their dream of starting their own business, just like **Anne Martel** did. I will also focus on the many strategies she has employed to ensure her employees' physical and emotional health, safety and well-being, and the numerous partnerships she has developed with reputable players to create customized financial security and prevention tools for her clients and for Quebec businesses.

Finally, I will highlight the many accolades she has received from peers and business organizations over the years—a testament to her accomplishments in the industry. This is the message I would like to leave readers with, examining each of the initiatives introduced by **Anne Martel**, a cutting-edge leader in the field.

## PART I

# An innovator from the start

### "Trust in dreams, for in them is hidden the gate to eternity."

**Khalil Gibran, writer**

"As an expert in insurance—an industry in dire need of examining its purpose—my goal is to transform an evil into an added value," explains **Anne Martel**, who has just embraced a new goal by launching **Alcor&Mizar Stratégies** in insurance, a new, completely impartial service that will allow leaders to access her expertise.

© Sport nouvelle vague – 1990

In 1990, **Anne Martel**, a water skier at La Ronde in Montreal (a sport that requires both audacity and courage), dove into the family business, Jacques Martel & Associés, as a personal insurance broker. In

1993, she joined AXA Insurance Inc. as a claims adjuster. Armed with her experience in claims adjustment, Anne returned to the family business to take on the role of commercial insurance broker, specializing in commercial insurance in 1995.

Her motivation at the time was to develop new group programs and services adapted to the needs of SMEs. **Anne Martel** quickly adopted a solutions-oriented management style. She wasn't afraid to challenge the status quo because she had a vision. "My vision was to better serve clients by offering them a line of tailor-made products and services adapted to their reality," she says with conviction. This initiative significantly increased the company's market share and strengthened customer loyalty, all without sacrificing the quality of the human touch. Together with Groupe BMR's director of finance, she implemented an insurance program that included financial security benefits for its 180 hardware stores. The firm was the only one in Quebec to offer this kind of product.


France Dupuis and Brigitte Richer, brokers at Martel & Associés, at the BRM trade show at the Centre des congrès de Québec. Anne Martel's personal photo – 2010

## PART II

# A feminine approach to taking over the family business

"A man of character is attracted to difficulty, since it is only by coming to grips with difficulty that he reaches his full potential."

**Charles de Gaulle, politician**

In 2000, **Anne Martel** successfully completed the difficult transfer of the family business, no small feat as we will see later on, by purchasing 50% of her father's shares. An important page in history was turned. Over the years, she held three roles in her father's firm: first as an employee, where she learned the daily challenges and issues of insurance; then as an associate; followed by five years as co-owner of the firm, called Jacques Martel & Associés at the time.

As the new co-owner, Anne was already gaining the attention of her peers. In 2005, she won Broker of the Year at the Regroupement des cabinets de courtage d'assurance du Québec (RCCAQ) Gala, a gathering of more than 680 insurance firms and some 8,000 brokers. This honour not only recognizes her energy and leadership in the industry, but also the courage shown in changing the rules of the game, including how the insurable value of buildings and equipment was assessed. She became the youngest woman to win this award.

Finally, in 2006, she acquired her father's remaining shares and became president of the 50-year-old family business, but under a new name: Martel Assurance inc. Anne's recognitions continued. In 2012, she received the Broker of the Year award from Intact Insurance, in which she became a shareholder in 2013. This recognition is proof of her determination in the insurance industry, where women are greatly outnumbered. *Le Devoir* journalist Éric Desrosiers wrote that "only 31% of Quebec women feel qualified to embark on this adventure, compared to nearly 56% of men."[1] Already on the horizon, as we will see later, is the desire to help women become entrepreneurs or successfully transfer family assets.

*Courtier d'assurance de l'année*

**Anne Martel**

*Anne Martel du cabinet Jacques Martel et Associés inc. de Repentigny et le président du conseil d'administration du RCCAQ, Louis Gagnon.*

Le 4 novembre dernier, Anne Martel, du cabinet Jacques Martel & Associé de Repentigny, recevait le prix *Distinction* catégorie *Courtier* du Regroupement des cabinets de courtage d'assurance du Québec (RCCAQ).

Devenue courtier en 1993, Anne Martel est aujourd'hui à la tête de l'entreprise familiale. Après s'être tout d'abord consacrée presque exclusivement à l'assurance des particuliers, il y a dix ans elle faisait le saut du côté de l'assurance des entreprises. Depuis, les innovations et les produits qu'elle a développés dans ce domaine ont permis à son cabinet d'augmenter considérablement ses parts de marché et son taux de conservation de clientèle, et ce, sans jamais négliger la qualité des rapports humains.

***Félicitations!***

*Regroupement des Cabinets de Courtage d'Assurance du Québec*

*Association professionnelle, le Regroupement des cabinets de courtage d'assurance du Québec compte dans ses rangs plus 680 cabinets et 4 200 courtiers membres à travers la province. Créés en 2003, les* Prix Distinction *visent à souligner l'excellence du travail accompli par les professionnels de l'industrie de l'assurance de dommages au Québec. Ils ont été décernés par un jury indépendant, en fonction des candidatures reçues.*

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© *Les Affaires* – January 28, 2006.
Anne Martel is shown here with Louis Gagnon, president of the RCCAQ.

1 Desrosiers, Éric. "Le Québec, champion du 'repreneuriat'" [Quebec, Champion of the Takeover], *Le Devoir*, September 28, 2017, p. B3.

## A new family twist

“The greatest challenge for organizations is to improve business performance while allowing the fulfillment of every person who works there.”

**Emmanuel Kant, German philosopher**

In 2016, **Anne Martel** partnered with her brother, Richard Martel, an expert in self-managed group plans, and Martel&Martel Commercial and Group Insurance was born. This new identity marks the alliance of two complementary areas of expertise and the strength of a team. Its objective: to transform insurance into a lever for financial security and group health, thereby contributing to the productivity, health and profitability of SMEs. Throughout her career, in her words, actions and writings, **Anne Martel** has insisted on the importance of financial security. Each partner has a clearly defined role: Richard Martel is responsible for group insurance, while **Anne Martel** is responsible for commercial insurance.

She explains this new step as follows: “Our firm has 50 years of experience. We grew up in insurance and successfully took over the family business to reinvent the industry by providing transparent, proactive and cost-effective solutions for SMEs.” In fact, it is this quest for innovation that drives **Anne Martel** and perfectly aligns with her new mandate with the launch of **Alcor&Mizar Stratégies** in insurance. And she continues to demonstrate her desire to offer


Anne Martel and Richard Martel of Martel&Martel Commercial and Group Insurance, 2016 – © Debphotographe

entrepreneurs innovative products tailored to minimize risk and ensure profitability.

That being said, the family firm is now the only of its kind in Quebec, bringing together commercial and group insurance for SMEs, corporations and individuals under one roof. It's a one-stop shop of alternative products for all insurance and benefits needs. This approach challenges the industry to quickly adopt solutions to meet the needs of today's entrepreneurs. Pierre Bélanger, president of Les Loggias Val des Arbres, sees it like this: “At a critical point in our company's growth, this family firm, a key partner, found us the right insurance solutions in record time.”


Martel Assurance inc. team – © *L'Hebdo Rive-Nord* – May 14, 2013

Mr. Jacques Martel, who founded the company in 1968, surrounded by Anne and Richard.

## An urgent need to reinvent insurance

### "Winners find ways, losers find excuses."

**Franklin Roosevelt, politician**

All these changes took place over the course of just 14 months and were fully embraced by a team that was ready to take on new, well-defined challenges. In 2016, the firm recorded a 12% growth in commercial insurance, compared to the industry average of 4%. There are 14 employees who work on the commercial side of the firm and 4 others who handle the group insurance, for a total of 18 employees. Eight women hold key roles in the company. These are concrete measures **Anne Martel** has implemented to promote the role of women in the industry and to encourage female entrepreneurship, which is still all too rare.

La journée de la femme

*Le bonheur, c'est l'équilibre*

Anne Martel, présidente
Assurances Jacques Martel & Associés inc.

*Je ne serai évidemment pas la seule à mentionner Céline comme étant la femme que j'admire le plus, car sa détermination a inspiré et inspire encore de nombreuses femmes – et sûrement aussi beaucoup d'hommes. De plus, outre son magnifique talent, il y a sa grande générosité et sa simplicité qui sont soulignées par toutes les personnes qu'elle côtoie ou qu'elle rencontre fortuitement.*

Mais, au-delà de ses qualités exceptionnelles, ce qui me touche et me rejoint chez elle, c'est qu'elle semble rechercher la même chose que chacune d'entre nous : l'équilibre.

Tout comme Céline, je crois que la réussite n'a pas de valeur si elle n'est pas partagée avec nos proches et notre famille. Être à la tête d'une entreprise est une chose passionnante, mais combien exigeante! Il est si facile de perdre pied en cours de route... Sans le soutien d'Hugo, mon amoureux, aspirer à un certain équilibre serait utopique. C'est beaucoup grâce à lui si je puis poursuivre ma passion et être tout ce que je suis : une femme, une mère et une chef d'entreprise.

Par ailleurs, cette recherche de l'équilibre serait impensable sans l'appui de ma formidable équipe de travail. Ce sont elles qui accompagnent et soutiennent si bien nos clients et qui me permettent ainsi de viser… Encore plus haut et encore plus loin!

Assurances Jacques Martel & Associés inc.
Cabinet en assurances de dommages
635, Notre-Dame,
Repentigny
450 585-7070
www.assurmat.com

France Dupuis – Courtier en assurance de dommages
*Une femme qui vous inspire ?* **Joanne Laliberté** – *C'est une femme de cœur, sa générosité et sa bonté sont sans borne. Elle aura toujours une place de choix dans mon cœur et dans celui de mes enfants.*

Brigitte Richer – Courtier en assurance de dommages
*Une femme qui vous inspire ?* **Lyne Richer** – *Je l'admire pour sa conviction et son engagement pour sa profession. Le domaine de la santé est très exigeant et les gens qui y travaillent méritent notre admiration.*

Julie Gauthier – Courtier en assurance de dommages
*Une femme qui vous inspire ?* **France Dupuis** – *Une femme positive, remplie d'espoir et de courage. En plus d'être très inspirante, j'ai une grande admiration pour la femme que tu es.*

Karine Poirier – Courtier en assurance de dommages
*Une femme qui vous inspire ?* **Rachel Ouellet** – *Une source de force, d'une grande générosité et remplie de grandes valeurs. Merci Maman !*

Karine Payette – Courtier en assurance de dommages des particuliers
*Une femme qui vous inspire ?* **Rose Auger** – *Le temps ne t'atteint pas, tu es toujours aussi vive, intéressée et aimante. Je suis toujours fière de te présenter comme ma mamie adorée. xxx*

Lucy Imperiale – Courtier en assurance de dommages des particuliers
*Une femme qui vous a inspiré ?* **Maria Gabriele** – *Ma mère m'a montré le véritable sens de la vie. N'étant pas riche, elle m'a appris que l'amour est la plus importante richesse dans la vie.*

Manon Larrivée – Adjointe administrative
*Une femme qui vous inspire ?* **Yolande Larrivée** – *Une femme extraordinaire, généreuse de son temps et faisant preuve d'une grande compassion envers les autres. Je l'aime et l'admire tellement !*

Francine Trudel – Courtier en assurance de dommages
*Une femme qui vous a inspiré ?* **Germaine Forest** – *La joie de vivre ainsi que le courage dont a fait preuve ma mère furent pour moi une belle source d'inspiration.*

Julie Thériault – Secrétaire-réceptionniste
*Une femme qui vous inspire ?* **Danielle Bouchard** – *Pour ton dévouement envers les autres et l'amour que tu propages autour de toi. Tu es une femme et une maman exceptionnelle.*

Joanne Thibault – Adjointe administrative
*Une femme qui vous inspire ?* **Pierrette Girardeau** – *C'est une maman et une femme exceptionnelle. Je l'admire pour tout le courage et la sagesse qu'elle démontre en toutes circonstances. Je t'aime. xxx*

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Article about the women behind Assurances Jacques Martel & Associés inc. – 2010

The risk manager's focus is to challenge traditional insurance principles in order to meet the challenges of new technologies, to ensure the productivity, profitability and talent retention within the SMEs and to adapt to Quebec's economic reality and evolution.

Pierre Bernard Dow-Blanchet, the independent strategist who guided her through the repositioning of Martel&Martel, explains how “the 2009 economic crisis forced the market to reinvent itself with the arrival of new technologies. In insurance, we are behind. The large insurance companies haven’t moved fast enough.”

**Anne Martel** understood the urgent need to act in order to preserve the human aspect of this niche that tends to automate everything. “Instead of freezing, I prefer to jump into action. This approach is both stimulating and beneficial,” she says. Her thinking aligns with that of politician Jacques Chirac: “In a changing environment, there is no greater risk than standing still.” In 2017, she was invited by the *Journal de l’assurance* to present on the topic “Connected to Reimagined Insurance” at Montreal’s Palais des congrès to share her vision of leadership and management practices.


© *Journal de l’assurance* – March 14, 2017

## PART III

# Charitable work in Repentigny

### “Volunteering is what shapes leadership.”

**Proverb**

**Anne Martel** first became involved with the Red Cross in 1996, as president of the Repentigny region, and helped raise awareness about the charity’s many services. She continued to work with them for another ten years. Following the 1998 ice storm, the House of Commons recognized the work of 100 volunteers who tirelessly raised money and collected goods for the storm victims, mobilized the community and provided support to local authorities.

**Crise du verglas:**

***l’implication de deux Repentignois soulignée à la Chambre des Communes***

À l’occasion d’une journée de reconnaissance à l’intention des bénévoles du verglas, une centaine d’entre-eux ont été reçus au Parlement fédéral afin de souligner leur grande implication tout au long de cette crise. Paul Diamond, policier de Repentigny, et Anne Martel, représentante de la Croix-Rouge, étaient du nombre des personnes honorées.

On se rappellera que durant cette crise, M. Diamond, qui avait coordonné la mise sur pied d’équipes de bénévoles en provenance de Repentigny et de la région, assurait la formation de ces bénévoles puis voyait au transport de ces équipes là où les besoins étaient les plus pressants. Par ailleurs, la Croix-Rouge et sa représentante Anne Martel ont travaillé sans relâche pour amasser des fonds et du matériel pour les sinistrés.

Le député Benoît Sauvageau a tenu à féliciter ces derniers et a souligné «qu’il est réconfortant pour notre communauté de savoir que nous pouvons compter sur des gens qui ont un tel sens de la solidarité humaine».


**Dans l’ordre: Anne Martel, le président de la Chambre des Communes Gilbert Parent, Paul Diamond et le député Benoît Sauvageau.** (Photo: Photoposte)

© Roger Lacoste Photographe – Peter Fogarty, President of Metro Fogarty with Anne – May 2008

In 1999, the Quebec division of the Red Cross also recognized the contributions of these volunteers. **Anne Martel** received a citation of honour, Queen Elizabeth II's Golden Jubilee Medal, for her leadership in organizing aid for disaster relief. Also, in an effort to do more, she raised $45,000 for the cause, surpassing the $33,000 fund-raising goal. Her commitment during this unprecedented crisis reinforces the importance she places on prevention in business. "Entrepreneurs need an emergency plan," she explains. Another one of her initiatives for the Red Cross was an art auction, an event that raised $250,000 in eight years.



Près de 38 000 $ à la Croix-Rouge

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© Roger Lacoste Photographe – May 21, 2008

© *L'Hebdo Rive-Nord* – May 26, 2007

## Involvement with the Chamber of Commerce

"Too many young people believe they have no future, when in reality they have no goal."

**Jacques Chirac, politician**

Always eager to get involved in her community, **Anne Martel** joined the Repentigny Chamber of Commerce fundraising campaign and sat on the board of directors. In 2005, she partnered with her cousin and a friend to launch Jeune Chambre d'affaires et de professionnels Lanaudière Sud (JCAPLS), a youth chamber of commerce in Lanaudière Sud. One year later, the team introduced a mentorship program where professionals helped budding entrepreneurs with their business projects. This was the first of its kind in Quebec. Anne served as president of Jeune Chambre d'affaires for two years.

Impressed by the results of this initiative, the Centre local de développement (CLD) of the MRC de L'Assomption announced they would renew their agreement with the JCA until 2008. The goal was to create 12 twinning partnerships by 2009 in collaboration with the Fondation de l'entrepreneuriat. This was a highly successful effort spearheaded by **Anne Martel**.

## La Jeune Chambre d'affaires et professionnels de Lanaudière-Sud


© *Le Journal de Montréal* – March 30, 2004

## Le comité exécutif de la Jeune Chambre d'affaires et professionnels

Le comité exécutif de la Jeune Chambre d'affaires et professionnels de Lanaudière-Sud a pris quelques minutes de repos lors du lancement de la chambre qui a eu lieu au Théâtre Hector-Charland de L'Assomption. De gauche à droite, de haut en bas on reconnaît Patrick Galiza, Kathie Tremblay, Anne Martel, Yannick Boulanger, Christine Gauthier, Jean-Philippe Simard, Stephan O'Reilly, Benoît Béliveau et Daniel O'Reilly.

© *Le Journal de Montréal* – April 2, 2004


Yannick Boulanger, Marie-Pier Desroches, Jeannot Lemay, Anne Martel et Joffrey Bouchard.

(Photo: Roger Lacoste)

## Mentorat d'affaires : impressionnant !

> Jean Joubert
joubertj@trancontinental.ca

**Le projet de créer une cellule de mentorat a rapidement trouvé preneur dans la MRC L'Assomption. La mise en commun des connaissances des mentors, jumelée à la passion des jeunes entrepreneurs, sont de bons indices d'un futur florissant.**

Impressionné par les résultats probants de cette première année, le Centre local de développement (CLD) de la MRC de L'Assomption est très fier d'annoncer le renouvellement de son entente avec la Jeune Chambre d'affaires et de professionnels Lanaudière Sud pour la gestion du programme de mentorat d'affaires jusqu'au 31 mai 2008.

Cette première année d'exploitation du programme visait l'embauche d'une personne-ressource et la recherche de l'information servant à développer une structure permettant l'offre du service aux jeunes entrepreneurs ayant un projet à partager avec un mentor. La Jeune Chambre a su, en quelques mois seulement, mettre de l'avant ce projet et le rendre viable.

« Les résultats concrets ont rapidement convaincu le conseil d'administration du CLD de renouveler sa confiance envers la Jeune Chambre pour la gestion de ce programme », mentionne Joffrey Bouchard, directeur général du CLD.

L'objectif du programme, fixé de concert avec la Fondation de l'entrepreneurship, est de former 12 jumelages en date du 31 mai 2007. Déjà huit dyades mentor-mentoré ont été effectuées jusqu'à maintenant et deux autres entrepreneurs sont en voie de jumelage. De plus, le cercle de mentors est passé rapidement de huit à 14 entrepreneurs et gestionnaires d'expérience.

Régis Lebeaume

© *L'Hebdo Rive-Nord* – November 26, 2006

Trois nominations au concours Inter-Jeunes Chambres du Québec !

## La Jeune Chambre se démarque

Les qualités organisationnelles de la Jeune Chambre, son dynamisme et sa présence dans la communauté lui ont permis de se démarquer particulièrement au cours de la dernière année. (Photo: courtoisie)

© *L'Hebdo Rive-Nord* – May 2006

## Anne Martel, présidente de la Jeune chambre d'affaires

**La Jeune chambre d'affaires et de professionnels de Lanaudière Sud a tenu le 5 juin dernier son assemblée générale annuelle. La nouvelle présidente élue, Anne Martel, prendra la relève de Cathy Tremblay. L'Assemblée a été suivie d'un 5 à 7 à l'Hôtel de ville de Repentigny. La Jeune chambre mise en place en 2004 compte actuellement 211 membres. (R.C.)** *(Photo:Roger Lacoste)*

© *L'Hebdo Rive-Nord* – June 13, 2007

LE JOURNAL DE MONTRÉAL | **NOUVELLES** | SAMEDI 5 JUILLET 2008

**RODGER BRULOTTE**

Collaboration spéciale

## *Jeune Chambre d'affaires et de professionnels Lanaudière-Sud*

© *Le Journal de Montréal* – July 5, 2008

## Volunteering recognition

At the Regroupement des jeunes chambres de commerce du Québec (RJCCQ) conference, the JCAPLS won awards for Youth Chamber of Commerce of the Year, Activity of the Year and Administrator of the Year, announced in *Le Journal de Montréal*.

## A pillar of support for the common good

During her 30 years with the company, **Anne Martel** has been involved in numerous humanitarian sponsorships for the benefit of the following organizations: Maison Adhémar Dion palliative care, the Alzheimer Society, Sainte-Justine hospital and Opération Enfant Soleil. She and her team have also helped with sporting events, including the Tournoi peewee de Repentigny and the Tournoi des internationaux de tennis junior.


N'oubliez pas d'avancer l'heure ce week-end

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VOLUME 28, NUMÉRO 5 – LE SAMEDI 12 MARS 2011 – 47 691 EXEMPLAIRES

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JOUEZ UN GRAND RÔLE

Une campagne de 1,5 million $ pour financer la salle de spectacle

*Douze nouveaux acteurs appelés à « jouer un grand rôle »*

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*L'Hebdo assiste ce soir au dévoilement des membres de l'équipe de la campagne de financement de la future salle de spectacle à Repentigny. Mercredi 9 mars, 18h30.*

LOUISE BOURGET
LOUISE.BOURGET@TRANSCONTINENTAL.CA
EQUIPEREDACTION@TRANSCONTINENTAL.CA

« Ce soir, on marque d'une pierre blanche le début de l'odyssée de l'espace culturel en dotant Repentigny d'une salle de spectacle attendue depuis des décennies », déclare dans son allocution la présidente d'honneur de la campagne de financement et mairesse de la Ville, Chantal Deschamps.

La conférence de presse qui se tenait à l'hôtel de ville, le mercredi 9 mars, avait aussi pour objectif de dévoiler les douze nouveaux acteurs du cabinet de campagne de financement de la salle de spectacle 2010-2014.

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Passion maison 29-36

© *L'Hebdo Rive-Nord* – March 12, 2011

In addition, Anne has served on several boards of directors, including the Forum Énergie, the Centre professionnel des riverains, the St-Jean-Vianney Foundation and the CLD. She has also been involved with fundraising campaigns for the Cégep de Lanaudière Foundation and

CAMPAGNE DE FINANCEMENT MAJEURE 2010-2014 - SALLE DE SPECTACLE

JOUEZ UN GRAND RÔLE

À l'ordre de : Fondation Robert-Lussier

25 000 $

MERCI

**Le Notre-Dame donne 25 000 $ pour la salle de spectacle de Repentigny**

C'est dans le hall de cette résidence de retraités qui a pignon sur rue à Repentigny, que l'équipe du Notre-Dame a récemment accueilli des membres du cabinet de campagne afin d'officialiser leur participation, à hauteur de 25 000 $, à la campagne de financement de la future salle de spectacle. Par la même occasion, M. Luc Maurice, propriétaire du Notre-Dame, s'est engagé à verser un montant supplémentaire de 35 000$ pour la programmation.

LÉGENDE : **Luc Maurice**, président-fondateur du Groupe Maurice, **Micheline Charpentier**, présidente du cabinet de campagne, **Roger Gagné**, **Suzanne Savard**, **Liliane Tremblay**, **Thérèse Provost**, **Gérard Provost** (résidants du Notre Dame), **Denyse Peltier**, présidente de la commission Culture, **Carole Guimond**, responsable des loisirs et **Anne Martel** , membre du cabinet de campagne.

FONDATION ROBERT-LUSSIER

Repentigny S'épanouir

PARTENAIRE D'UN MILIEU CULTUREL À VOTRE IMAGE



the Alphonse-DesjardinsTheatre in Repentigny. Worth noting is that only two women sat on these fundraising committees.

All this community involvement has not only shaped her leadership; it has also fueled her desire to do things differently. Since childhood, **Anne Martel** has been driven by this impulse, one that still guides her, even today, in her new mission as an insurance strategist at the head of **Alcor&Mizar**. Her mother had this to say about Anne in the *Journal de l'assurance*: "Anne has always been a leader and has always known what she wants. She had no time to waste, whether as a downhill ski patroller or during her four years as a star water skier at La Ronde. She's a child of the twentieth century."

**Reproduction of a letter written by Anne's mother, Normande Martel, included in a collection of newspaper clippings she kept over the years and gave to her daughter in 2007.**

December 25, 2007

I have followed your career.

In my eyes, the work you do is valuable.

All these years, throughout your journey in public life, I have heard people talk about you.

I watched you from a distance and I was proud, I saw myself in you time after time...

Life can be complicated, but my love is so great, and I will always be here for you, even from afar.

Mom xxx

Normande Martel – 2020

**PART IV**

# Government impact on family succession

"Too many people go through life waiting for things to happen instead of making them happen!"

**Sasha Azevedo, actor**

## Provincial outreach

In 2009, **Anne Martel**, as president and co-founder of the Jeune Chambre de commerce, met with Premier Jean Charest during a dinner for young business leaders and professionals from Quebec's various chambers of commerce. Many topics were on the table,

### Transfert d'entreprise intergénérationnelle : la Jeune Chambre exprime son point de vue

#### Rencontre au bureau de Jean Charest

Anne Martel, présidente et cofondatrice de la JCAPLS, ainsi que d'autres membres du Regroupement des Jeunes Chambres de commerce du Québec (RJCCQ) ont rencontré différents députés au bureau du premier ministre, Jean Charest, à Montréal. Cette réunion faisait suite à l'engagement que monsieur Charest avait pris lors du dîner du 25 avril dernier d'initier un nouveau comité de travail à la suite du témoignage de Mme Martel, en ce qui a trait à l'exonération pour gain en capital face au processus de relève d'entreprise.

Lors de cette rencontre, Mme Martel avait en main un document de travail conçu par une firme comptable reconnue afin d'appuyer son témoignage face à la problématique suivante : pour une PME, le transfert intergénérationnel d'entreprise est, au niveau de la fiscalité, plus pénalisant qu'un transfert à des étrangers. Ce document contenait également une mise en situation, différentes hypothèses ainsi que deux solutions apportées sur lesquelles le gouvernement pourrait se pencher en vue d'alléger la fiscalité pour les prochains transferts d'entreprises. Le président du RJCCQ, Martin Thibault, a, lui aussi, apporté une troisième solution face à cette problématique que vivent les entrepreneurs du Québec. Considérant la pertinence du document de travail, des interventions et des solutions apportées, ledit document a été remis aux députés présents. « Je suis agréablement surprise de voir la rapidité avec laquelle ce comité de travail a été mis en place. Je voulais bien me préparer à cette rencontre de haute importance et je suis heureuse de constater que mon intervention et celle du RJCCQ soient prises en considération. Je suis sortie de cette rencontre avec le sentiment du devoir accompli », souligne Anne Martel.

Anne Martel et le premier ministre Jean Charest lors de la première rencontre des membres du Regroupement des Jeunes chambres du Québec. Photo: courtoisie

# 35 ans de services pour Assurances Jacques Martel & ass. inc.

### Au début

C'est le 4 mars 1968 que Jacques Martel se lançait en affaires et ouvrait son premier bureau à la Place Repentigny, sous la raison sociale de « Patenaude & Martel inc. ». Plus tard, en 1983, il se lançait seul dans l'aventure et ouvrait son bureau sous le nom de « Jacques Martel & ass. inc. ».

### Un vrai professionnel

En professionnel qu'il était, il s'est rapidement fait connaître en exerçant des activités dans les disciplines des assurances de personnes, de dommages des particuliers et commerciales.

### La satisfaction

En ce qui concerne la satisfaction des clients, que dire de plus que : Cela fait 35 ans qu'il donne satisfaction à tous ses clients. Mais c'est aussi parce que son bureau offre à ses clients une gamme de produits fiables et compétitifs par l'entremise de ses bonnes relations d'affaires avec AXA Assurances inc. et de ING Assurance.

*De gauche à droite : Léo Martimbeault, Gaston Dugas, Chantal Deschamps (mairesse de Repentigny), Jacques Martel, Pierre Bibeau, Francine Desjardins, Nicole Poirier, Viateur Clément, Gérald Corriveau, Philippe Emond et Claude Caisse (ING Assurance).*

**35 ans**
**Qu'il vous assure de son service !**

### L'avenir

Malgré les soubresauts du monde de l'assurance, les acquisitions et les fusions, l'équipe de Jacques Martel est convaincue, plus que jamais, qu'elle a sa place et que l'évolution de ses offres d'affaires tout comme ses offres de service (qu'elle améliore constamment) lui permet de toujours satisfaire ses clients.

*Anne Martel et Jacques Martel en compagnie de Chantal Deschamps, mairesse de la ville de Repentigny.*

Sa priorité n'a pas changé et ne changera pas : ce sera toujours la satisfaction des clients. Sa clientèle demande davantage, elle veut être mieux informée et les assurances ne sont plus que des assurances, elles font maintenant partie de leurs investissements, et c'est ce que représente le bureau de courtage Assurances Jacques Martel & ass. inc. .

*De gauche à droite, la famille Martel : Anne, Normande, Jacques et Richard Martel accompagnés du personnel France Dupuis, Brigitte Richer et Louise St-Hilaire.*

La clé de son succès est aussi basée sur la confiance : la confiance que le professionnalisme de son personnel a su inspirer au long des années et confirmée par la satisfaction de sa clientèle qui lui reste fidèle. Leurs clients savent qu'en lui confiant leurs biens pour des services d'assurance ou des services financiers, ils s'assurent ainsi d'une tranquillité d'esprit.

*Jacques Martel en compagnie de Bernard Boiteau, Yves Fortin, Jean Duplantie de AXA Assurances inc.*

ASSURANCES
JACQUES MARTEL
& ASSOCIÉS INC.
CABINET EN ASSURANCES DE DOMMAGES
CABINET DE SERVICES FINANCIERS



including investment stimulus, major resource development, transatlantic agreements, and environmental standards.

However, it was the topic of family business succession that the co-founder raised with the politician: "Over the next five years, 35,000 Quebec SMEs will be looking for a successor; this represents 8% of our GDP." For **Anne Martel**, it is essential to allow young people to access this succession because it has become too difficult in Quebec to pass the torch without the tools.

"If the tax laws don't change, family succession will continue to be a huge challenge," said the young president. Among other things, she saw the need for a review of tax exemption rules. An article in *Le Journal de Montréal* headlined: "Inheritance before taxes. Passing on family wealth is a crucial issue."[2]

**Anne Martel** believes that the lack of planning for intergenerational transfer is behind 70% of family business failures in Quebec. She gave the premier and other ministers present a report prepared by the RJCCQ and an accounting firm. Jean Charest invited her

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## Anne Martel rencontre Pauline Marois

### La chef péquiste reçoit les jeunes chambres de commerce

*La présidente de la jeune chambre, Anne Martel, en compagnie de la chef de l'opposition Pauline Marois.* (Photo : courtoisie)

Le Regroupement des jeunes chambres de commerce du Québec (RJCCQ) recevait, le cette semaine la chef de l'opposition officielle, Pauline Marois, à l'occasion du dîner des Jeunes leaders, au Country Club de Montréal.

Mme Anne Martel, présidente de la Jeune Chambre d'affaires et de professionnels de Lanaudière, a profité de cette rencontre pour interpeller Mme Marois sur le dossier de la relève entrepreneuriale et, plus spécifiquement, de la fiscalité reliée au transfert d'entreprise en milieu familial. Aujourd'hui, l'achat d'une entreprise est imposé à 36 % si elle est vendue à un membre de la famille et, à 19 % seulement, si la personne est autre.

Elle a soulignée que la relève entrepreneuriale était un sujet prioritaire puisqu'une trentaine de propriétaires de la région envisagent de passer le flambeau à autrui à court terme. En effet, ce sont près de 50 % des 2000 entreprises du territoire de la MRC de L'Assomption qui changeront potentiellement de main au cours de la prochaine décennie.

« Assurer le succès de la relève entrepreneuriale, c'est aussi assurer la stabilité économique de la MRC grâce à la présence d'industries et de commerces prospères, qui maintiennent leurs activités durant plusieurs décennies », a déclaré madame Martel. C'est pourquoi elle a demandé à la chef de l'opposition officielle l'engagement qu'elle entendait prendre en cette matière.

Considérant d'une importance capitale la relève entrepreneuriale et attentive au point soulevé par la présidente de la Jeune Chambre, Mme Marois envisage donc de mettre sur pied un comité chargé de préparer un projet sur l'amélioration de l'exonération fiscale relativement au transfert d'entreprise en milieu familial.

C'est le député de Jonquière et porte-parole de l'opposition officielle en matière d'énergie et de jeunesse, Sylvain Gaudreault, qui pilotera le dossier, en collaboration avec le Regroupement des jeunes chambres de commerce du Québec ainsi que la Jeune chambre d'affaires et de professionnels Lanaudière, qui en assurera le suivi. Le projet sera déposé au plus tard au printemps 2010 a l'Assemblée nationale.



2 *Le Journal de Montréal*, March 20, 2017, Business section, p. 62.

to participate in a working committee on the topic. Unfortunately, this initiative that is so vital to the health of the Quebec economy was never implemented.

But her government campaigning didn't end there. She met with Mario Dumont to discuss the issue, and with the support of the RJCCQ, she informed former premier Pauline Marois that 50% of the businesses in the MRC of L'Assomption would be called upon to hand over their governance in the near future. Pauline Marois decided to create a committee to explore tax exemptions for family business transfers in conjunction with the Regroupement des jeunes chambres de commerce du Québec, with the Lanaudière chamber ensuring follow-up. The resulting project was tabled at the National Assembly in spring 2010. By the end of the initiative, **Anne Martel** felt she had accomplished what she set out to do.

## Federal outreach

Also in 2009, accompanied by the RJCCQ, **Anne Martel** attended a breakfast conference with Stephen Harper, then prime minister of Canada, along with 250 participants. She discussed the difficulties faced by young entrepreneurs when looking for funding to start their businesses and asked Mr. Harper and other officials present to roll out a national strategy that would encourage intergenerational transfers of family businesses.

She highlighted the benefits of her proposal: tax advantages, accessible financing, expert consulting and succession planning that provides access to decision-making roles.

# Les jeunes leaders d'affaires du Québec rencontrent le premier ministre du Canada

De gauche à droite: Danielle Hébert, présidente de l'Ordre des CGA et gouverneure au RJCCQ; Stephen Harper, premier ministre du Canada; Martin Thibault, président du conseil d'administration, RJCCQ et Éric Chouinard, président IWeb et gouverneur au RJCCQ. Deuxième rangée: Charles Desjardins, vice-président développement finances, RJCCQ; Éric Paquette, directeur général, RJCCQ; David Skitt, président, RJCCQ; Frédéric Michel, président, Jeune Chambre de commerce de Montréal et Pierre-Étienne Simard, président du conseil d'administration, Jeune Chambre de commerce de Montréal. (Photo: gracieuseté)

nes entrepreneurs. «Il serait important que le gouvernement canadien déploie une stratégie nationale afin d'encourager le transfert d'entreprises entre les générations. Pour ce faire, une fiscalité avantageuse, un financement accessible et une expertise-conseil adéquate sont les trois axes sur lesquels cette stratégie devrait être basée», de mentionner David Skitt, lors d'un discours précédent celui de M. Harper.

*La présidente de la Jeune Chambre d'affaires et de professionnels Lanaudière Sud, Anne Martel.* (Photo: archives)

To conclude, she suggested that they promote the inclusion of at least one youth member on the board of every Crown corporation so that they can become familiar with national and international business, which would benefit Quebec and the entire country.

# Le ministre Lebel veut renforcer le partenariat Canada-Québec

**Daniel Richard**
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Le ministre de l'Agence de développement économique du Canada pour les régions du Québec, Denis Lebel, était de passage à Repentigny jeudi soir pour discuter d'enjeux économiques en lien avec le Fonds de démarrage et de relève entrepreneuriale. Il tenait aussi à lancer un important message de partenariat, entre le gouvernement fédéral et le Québec.

Le ministre a annoncé qu'un investissement de 6 millions $ sera fait en collaboration avec le Fonds commun des SADC et Développement économique Canada. Selon M. Lebel, cette mesure favorisera la création ou le maintien d'entreprises et d'emplois en région et surtout facilitera le transfert local de la propriété d'entreprises existantes.

M. Lebel a aussi félicité le programme de mentorat d'affaires, soutenu par la Jeune Chambre d'affaires et de professionnels de Lanaudière Sud. « C'est tellement important de transmettre les connaissances et les compétences que la vie peut nous avoir amenées. La Jeune Chambre a l'un des meilleurs programmes de mentorat au Québec et c'est tout à votre honneur. Bravo aux différents mentors de la région », a félicité le député de Roberval.

Par sa visite, M. Lebel voulait informer les entrepreneurs régionaux de la variété d'outils qu'ils ont à leur disposition. « Je veux que les gens sachent que nous sommes très à l'écoute de ce qui se passe sur le terrain. Nous avons modifié environ cinq programmes pour nous adapter aux différentes régions du Québec. Nous lançons un message de partenariat. Le Canada est très présent dans les régions du Québec. »

Il a également rappelé que le gouvernement fédéral et le Québec ne formaient qu'une seule équipe. « Étant donné que nous sommes au Québec, nous voyons toujours Ottawa comme étant très loin. Ottawa est aussi chez nous et il y a des programmes et des solutions d'avenir pour notre province. Les gens ont souvent des ressources à portée de la main qu'ils ne soupçonnent pas. Une partie de mon travail ce soir, consistait à leur présenter ces ressources. »

*De gauche à droite : Ginette Blanchard, directrice général de la Chambre de commerce de L'Assomption, Anne Martel, présidente de la Jeune Chambre d'affaires et de professionnels de Lanaudière Sud, Denis Lebel, ministre de l'Agence de développement économique du Canada pour les régions du Québec, Chantal Deschamps, mairesse de Repentigny et présidente d'honneur de l'événement et Peter Fogarty, président de la Chambre de commerce Pierre-Le Gardeur de Repentigny.* (Photo : Roger Lacoste)

L'ancien maire de Roberval a indiqué que le gouvernement conservateur continuera d'adopter des mesures pour soutenir l'économie. « Nous sommes continuellement en mode solution. Malgré cette crise, nous voyons la lumière au bout du tunnel », a-t-il conclu.

Ce cocktail dinatoire était organisé conjointement par les trois chambres de commerce, soit celle de Repentigny, L'Assomption et la Jeune Chambre d'affaires et de professionnels Lanaudière Sud.



Minister Denis Lebel was at this meeting and took the recommendation of these young leaders to heart. He consulted with Fonds de démarrage et de relève d'entreprise—a key national and provincial partner—and invested six million dollars in the cause, in conjunction with the Fonds commun des SADC and Canada Economic Development for Quebec Regions. The key issue? To create or protect businesses and jobs to facilitate family business transfers in the region. According to a study by the Business Development Bank of Canada, 44% of entrepreneurs will have to divest their entities in the next five years.[3]

3 Desrosiers, Éric. "Le Québec, champion du 'repreneuriat'" [Quebec, Champion of the Takeover], *Le Devoir*, September 28, 2017, p. B3.

## One CLD's key role in family business transfers

**Anne Martel** emphasizes the key role played by the local development centre, CLD de la MRC de L'Assomption, where she served on the board of directors for seven years. Named CLD of the Year in 2009, CLD stakeholders included mayors, observers and socio-economic actors from a range of backgrounds. The organization's excellence is in large part due to innovative projects, involvement with the business community and strong commitment to local economic development. **Anne Martel** points out that the organization has the support of local business professionals and the local youth chamber of commerce.

The CLD relied on the expertise of the Repentigny's local employment centre, the Ministry of Economic Development, Innovation and Export Trade (MEI) and regional MNAs. "We consulted some 30 entrepreneurs who were planning to pass the torch in the near future," says **Anne Martel**. Anne has been a guest speaker several times, invited to talk about her journey that led to a successful but difficult transfer of the family business.

Actualités

# Le CLD s'attaque à la relève entrepreneuriale

D'ici dix ans, la moitié des 2000 entreprises du territoire de la MRC de L'Assomption pourraient potentiellement changer de main. Les statistiques démontrent que les deux tiers ne survivent pas à la première génération d'entrepreneurs. Le Centre local de développement se donne comme mandat délicat d'assister la relève entrepreneuriale. Le CLD a élaboré un programme avec l'aide de 150 entrepreneurs.

Dans le cadre de ses démarches, l'organisme responsable du soutient à l'entrepreneuriat sur le territoire a recensé une trentaine d'entreprises structurantes dont le ou les propriétaires envisagent de passer le flambeau à court terme.

« Nous devons déployer la meilleure offre de service possible, avec les autres organisations concernées, pour faciliter ce passage précaire », affirme le président du CLD, M. Jeannot Lemay.

*Anne Martel, présidente de la Jeune chambre d'affaires et de professionnels de Lanaudière Sud.* (Photo : Roger Lacoste)

**Des actions**

En 2008, le Centre a accompagné une dizaine de promoteurs désireux d'acquérir une entreprise, de même que des gens d'affaires désireux de vendre la leur. Ainsi, quatre prêts ont été consentis pour permettre à des promoteurs de racheter une entreprise existante.

Le CLD s'affaire à concevoir une *trousse spécialisée*. Elle regroupera l'information et les outils nécessaires aux entrepreneurs désireux d'acheter ou de vendre.

À cet effet, l'organisme met à jour la liste d'experts locaux : fiscalistes, comptables, avocats, notaires, etc.

On prépare aussi une base de données qui réunira les entreprises susceptibles d'être à vendre, de même que acheteurs potentiels.

Les intéressés peuvent aussi suivre la formation *En route vers un transfert d'entreprise gagnant*, présenté en partenariat avec Emploi-Québec et le ministère du Développement économique, Innovation et Exportation. Le CLD met aussi à la disposition des entrepreneurs locaux la réputée formation *Succès-Relève* qui couvre l'ensemble des étapes menant vers le transfert d'une entreprise.

Dans un avenir rapproché, le CLD veut adapter ses politiques d'investissement pour constituer un nouveau *fonds local dédié aux cas de relève*. Cette initiative pourrait même se réaliser en collaboration avec une ou des institutions financières du territoire. Enfin, le Centre évalue la possibilité de mettre en place une ressource régionale spécialisée dans les cas de relève. Cette ressource pourrait même voir le jour à l'intérieur de la structure actuelle de Lanaudière économique, présidée par M. Joffrey Bouchard, directeur général du CLD, qui regroupe l'ensemble des organismes de développement économique de la région.

Afin d'offrir une aide intégrée et adaptée à la réalité grandissante du transfert d'entreprise, l'équipe du CLD travaille en étroite collaboration avec la Société d'aide au développement des collectivités (SADC) Achigan-Montcalm. « Le CLD est un partenaire de longue date qui partage les mêmes objectifs que nous, soit assurer la santé de l'économie locale », explique Claude Chartier, directeur général de la SADC Achigan-Montcalm qui dispose d'une offre financière adaptée au cas de relève sur le territoire de la MRC de L'Assomption.

Dans le dossier de la relève entrepreneuriale, le CLD est aussi appuyé par les réseaux de gens d'affaires locaux comme la Jeune chambre d'affaires et de professionnels de Lanaudière Sud.

« Nous appuyons techniquement le CLD

## Women’s leadership

# “Nothing great in the world was accomplished without passion.”

**G. W. F. Hegel, German philosopher**

Once her business was running smoothly, **Anne Martel** threw her energy into a new mentorship initiative. This time, she was thinking big: setting up a new generation of female entrepreneurs. She quickly created a website to help women across the francophone world take over the family business or start a new one. Moreover, Anne bemoaned the lack of female board representation. Anne explains the drive behind this initiative: “It was about motivating young women who were finishing high school, or in college or university, that anything’s possible if they follow their dreams.” Deciding to put her words into action, **Anne Martel** signed up to join the third cohort of L’effet A, a mentorship program for women entrepreneurs launched by Isabelle Hudon and Sophie Brochu.

“When we think everything is hard, it becomes so.”

**Jean-Claude Pirote, lawyer and writer**

She practises what she preaches. At Martel&Martel, 9 women of 18 employees were hired as expert advisors. They were chosen for their professionalism and transparency in the commercial insurance industry. Chanel Alepin, a lawyer and partner at Groupe La Relève, en famille, en affaires!—which focuses on tax litigation issues and ensuring family business succession—told *Le Journal de Montréal*, “Entrepreneurship is often less attractive than starting a business.”[4]

4 Halin, François. “Difficile de passer le flambeau” [Hard to Pass the Torch], *Le Journal de Montréal*, May 20, 2017, p. 62.

PART V

# Taking charge of workplace health and safety

"It is up to leaders to turn the organization's vision into a common goal."

**W. L. Gore, Gore & Associates**

## Innovative insurance tools for SMEs

Always looking for ways to evolve, **Anne Martel** turned to reinventing the very foundation of the insurance industry. She wanted to help SMEs address employee health, an issue that affects productivity and profitability. "Problems with work-life balance and health have become widespread. Entrepreneurs need tools to ensure employee well-being and prevent absenteeism by modernizing their benefits package in a cost-effective way," says Anne, who shifted her focus to prevention.

© Debphotographe – Adjustable standing desks at Martel&Martel – 2016

**Anne Martel** believes that the more entrepreneurs invest in group health, the healthier their financial situation will become, and employees are generally very open to the idea of improving their physical fitness. These points sum up the human-centred initiative that Anne still categorizes as a form of risk management today.

Some figures that illustrate the urgency of the situation: since 2016, the cost of group healthcare plans has increased by 8% over a fixed 6% inflation rate. And there are multiple contributing factors: stress, sedentary lifestyles, fatigue, obesity, sleep disorders, diabetes, cancer and poor nutrition related to prepackaged meals, fast food, etc.

## Prevention-related pilot projects

In 2016, **Anne Martel** partnered with Équipe Altius[5] that promotes the adoption of healthy lifestyle habits in the workplace. This pilot project would provide a picture of the overall physical and psychological health of employees. The goal of this unique service provided to SMEs is to transform insurance into a lever for financial security and collective health by encouraging employees to develop healthy habits in their daily lives. Anne hired Altius to implement an Active Living Program in her own company.


Kathy Tremblay, two-time Olympian and CEO of Équipe Altius, with Anne and their children – 2017

Altius is the brainchild of Kathy Tremblay, a two-time triathlon champion who competed at the Beijing (2008) and London (2012) Olympic games. In 2013, the company won Best Business Service in an entrepreneurship competition.

Jacques Forest,[6] an organizational psychologist at Université du Québec à Montréal (UQAM), analyzed individual data points such as sleep disturbances, time scheduled for exercise, medication schedule, exhaustion, depression and sedentary lifestyle.

5 Équipe Altius: www.equipealtius.ca

6 Jacques Forest: forest.jacques@uqam.ca

The results? After just one year, the Active Living Program had a major impact: fewer conflicts and less anxiety, stress and absenteeism; a better work atmosphere; and a reduction in health insurance costs. Normally, an economic study like this would take between 18 and 24 months. “We provided a framework to help our employees learn about healthy lifestyle habits at work”, explains **Anne Martel**. Furthermore, Martel&Martel recorded a 12% increase in business revenue, the largest in its history.

## Disability insurance

In addition to this initiative, a disability insurance program was developed by Dr. Jeffrey Brook,[7] founder of MedExtra inc., who recommends medical solutions to help entrepreneurs deal with the ailments affecting workers in the twenty-first century. **Anne Martel** evaluates this important advance: “It's about acting as an arbitrator between the doctor and the insurance company to protect the rights of both the business owner and the employee.” Finally, there is an expert who offers proactive solutions to support entrepreneurship.

7 MedExtra: http://medextra.com

## Medical exams for new hires

For her third project, **Anne Martel** turned to the Centre d'évaluation et de réadaptation de Joliette,[8] a rehabilitation centre that offers a progressive reactivation program. Their team includes occupational therapists, physiotherapists and a kinesiologist. The clinic also recommends pre-employment exams, free of charge, so new employees can better focus on their work; offers support services for return to work following an illness or accident; and provides various ad-hoc services to employees and their families as needed. In short, it is a service to support not only the employee, but also the employer and the company's performance.

8 Centre d'évaluation et de réadaptation de Joliette: https://cerj.ca

## Ergonomics and workspace reconfiguration

One employee, insurance broker Marie-Andrée Labrecque, suggested purchasing adjustable pneumatic desks that allow work either sitting or standing. **Anne Martel** bought 18 of these ergonomic tools from Bureau Design, equipped with an electric motor to adjust desk height, at a cost of $1,000 each. "Within the first few days of use, employees felt less fatigued," enthusiastically says the originator of this suggestion.

Workspaces were also reorganized to allow work to be done in natural light. **Anne Martel** set up yoga sessions during the lunch hour and meditation moments at the beginning of the day to promote the mental well-being of her team. And every week, Mathieu Leduc, kinesiologist and president of Kinergex, encourages employees to improve their posture and health. All this is part of the Active Living Program, which has proven to be more than beneficial.

© Debphotographe – The offices of Martel&Martel – 2016

## Well-deserved recognition from CNESST

In 2018, the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST), whose mission is to highlight the champions of prevention among the legions of professionals in Quebec, heard about the initial report by Équipe Altius, responsible for implementing Martel&Martel's Active Living Program, which has not only improved the health of the team in a short period of time, but also generated an annual savings of $100 per person on the group insurance premium. A few months later, CNESST presented **Anne Martel** with the Workplace Health and Safety award for her actions on this and other tangible, proactive pilot projects.

© Roger Lacoste photographer / *L'Hebdo Rive-Nord* – May 2018
Kathy Tremblay (two-time Olympian), CNESST representative (unnamed), Marie-Andrée Labrecque (insurance broker, Martel&Martel), Anne and Richard


In 2018, Martel&Martel also won the Prix Distinction for Human Resources Management at the MRC de L'Assomption's chamber of commerce gala.

PART VI

# Other prevention strategies: Partnership agreements

## Alliance with UBIOS

The list of innovative projects is growing: **Anne Martel** is participating in another pilot project, this time with UBIOS,[9] a company that prevents the risk of leaks and water damage, ensuring greater peace of mind to property co-owners, their unions and their insurance companies, and above all, to record substantial savings on heating and insurance costs. Her firm is the only one in Quebec to invest in this kind of prevention project.

## New government outreach

With this in mind, **Anne Martel**, along with three experts, presented a report outlining their recommendations regarding the rules governing co-ownership insurance at a public forum held by Quebec's finance minister to improve insurance practices for this type of property.

9 UBIOS: https://www.ubios.co – contact@ubios.com

## Cybersecurity prevention strategy with CyberSwat

A computer virus paralyzed operations for hours. A call to an IT support company was unsuccessful. **Anne Martel** then turned to CyberSwat,[10] the first service provider in Quebec to offer cyber assessment specifically adapted to the insurance industry. Among other things, the company offers security checks to SMEs to prevent potential attacks. Their specialists look at the health of the company's websites and computer equipment and regularly perform diagnostics to reassure business owners.

In addition, the company provides training on virus prevention measures. Once again, **Anne Martel**'s company was the first to team up with CyberSwat to offer this cybersecurity product to their clientele. "This partnership is an important ally in prevention rather than a cure. We are filling a void left by insurers with regard to the financial risk a cyber attack represents," says the visionary.

10 CyberSwat: https://www.cyberswat.ca

## Building maintenance and prevention strategy with RDC Control

**Anne Martel** went on to sign another partnership agreement, this time with RDC Control.[11] The company launched a new technological platform that serves as a record for planning building maintenance and emergency preparedness measures. RDC Control also specializes in co-ownership syndicates, a sector with stringent insurance requirements.

This platform also offers hyper-resolution imaging, another indispensable tool that minimizes maintenance costs. **Anne Martel**'s firm was the first in Quebec to form such a strategic alliance with RDC Control to provide its clients with two distinct technologies: maintenance as a preventative tool and hyper-resolution imagery.

11 RDC Control: http://rdccontrol.com/

## A social media marketing strategy with Impact Média Web

**Anne Martel** consulted with Impact Média Web,[12] that specializes in social media management in Quebec and whose expertise is to increase the visibility and reputation of SMEs, helping their clients reach their audience and stand out from the competition. To avoid errors and bad publishing practices, they adapt their services according to the needs of each company. "From now on, Impact Média Web will be in charge of our brand on social media networks such as, Facebook, LinkedIn and Instagram," says **Anne Martel**, always on the lookout for the latest technologies to improve the productivity of SMEs.

12 Impact Média Web: http://www.impactmediaweb.com/en

# Chapter conclusion

## "We learn that sometimes, if we want things to change, we have to get out in front."

**Pascale Landry**[13]

I would like to reiterate the importance of bringing **Anne Martel**'s many accomplishments to light, achieving the impossible in transforming and, above all, humanizing the insurance industry, a stronghold long reserved for men and moving more and more toward automation. Through her actions, **Anne Martel** has encouraged women to become entrepreneurs and facilitated the transfer of businesses between generations. Think of the courage she has shown in raising awareness of this issue in three levels of government; her well-structured prevention and financial security strategies; the signing of trailblazing partnerships in Quebec; and her interest in the health and safety of her own employees to counter the ills of this century.

All things considered, I would like to come back to the common theme that has guided **Anne Martel** throughout her career: the humanistic perspective she has held since childhood and has touched everything she has done in service of others. This humanitarian vision has never faded. The recognition **Anne Martel** has received from her peers, business organizations and even the political sphere is irrefutable proof. This is the portrait of an entrepreneur who brings people together!

13 Duthel, Jean-Yves. *Bernard Landry : l'héritage d'un patriote*, Montreal, Libre Expression, 2019, p 363.

# Chapter 2

# Foreword

## “Be a changemaker in your workplace, in your community, in your life.”

**Nelson Mandela, politician**

Clearly, this quote from Nelson Mandela’s autobiography, *Long Walk to Freedom*,[14] ties in to the first chapter of this book, which highlights the career of **Anne Martel**, an innovator who has made a name for herself in the insurance jungle for more than 30 years. All her accomplishments, which we explored in the first chapter—and were lauded by her peers and business organizations alike—served a common goal change: to innovate within an industry in turmoil but by infusing humanistic values into a field that had for too long ignored human contact in favour of increasing automation. There is no doubt that **Anne Martel** has left a trail of humanistic victories along her path!

This second chapter looks at the reasons why she left the hermetic industry that no longer met her values, as she had done for three decades, to upend the status quo to adopt an approach that is not financially motivated. She allowed herself time to stop and reflect, to rebuild and to devote time to her family. It was this introspection that prompted her to set another even more exciting challenge by launching **Alcor&Mizar Stratégies**, a new insurance strategy initiative.

14 Mandela, Nelson. *Long Walk to Freedom*, Boston: Little, Brown, 1994.

As the famous film director Walt Disney, said, “When you set a goal for yourself, it often leads to a profound and abrupt shift.” In the end, **Anne Martel** chose freedom of action to compassionately guide her clients in their search for insurance that is more in line with their needs and above all, is more fair!

**PART I**

# An industry in turmoil

## "Never let the limitations of others temper your ambitions."

**Samuel Ferdinand-Lop, writer[15]**

Recall that in 2006, **Anne Martel** acquired her father's remaining shares and became president of the 50-year-old family business but under a new name: Martel Assurance inc. In 2012, she was named Broker of the Year by Intact Insurance, in which became a shareholder in 2013.

During this time, she developed several insurance tools specifically adapted to the unique needs of SMEs. These were discussed at length in the first chapter: workplace health and safety initiatives, prevention and disability strategies, cybersecurity products, etc. To implement these tools, she secured partnerships with cutting-edge companies. Her goal: "To turn a necessary evil into an added value because the industry is in dire need of examining its purpose, said the entrepreneur at the time."

Indeed, for some time, the insurance industry had been in a state of turmoil: automation was on the horizon. The Autorité des marchés financiers (AMF) recommended the adoption of Bill 141, which aimed to improve the regulation of the financial sector, the protection of deposits of money and the operation of financial institutions. The bill

15 Ferdinand-Lop, Samuel. *Nouvelles pensées et maximes* [New Thoughts and Sayings], France-Ouest Impr., 1970, p 83.

passed on June 13, 2018. As Sylvain Théberge, AMF spokesperson, told *La Presse*,[16] "This bill permits companies to sell their products without a human intermediary; in short, they can sell online." The goal couldn't be more clear and concise: customers would have to figure out how to buy insurance on their own.

## Thoughts on online insurance

In his article for *La Presse*, Marc Tison states that websites that sell insurance allow customers to sign up for a policy with no human interaction, almost as easily as if they were buying furniture online. In fact, some insurers were already offering select policies online, though they were hard to find. "For the time being, these sites are essentially quote builders, some more robust than others," writes the journalist.

It is clear that this type of automation is only useful when you need a basic policy. Furthermore "The assessment standards for this new 'calculator' approach are imprecise and far from perfect", says **Anne Martel**. And how does life insurance, with all its complexities, fit into this new model? How will the consumer be able to coldly calculate the annual amount the family will need when they die? Will they have enough money to cover the premiums? With this approach, consumers are left to their own devices.

16 Tison, Marc. "Les limites de l'assurance vie en ligne" [The Limitations of Online Life Insurance], *La Presse*, November 29, 2020.

Selling insurance products online will clearly increase competition and, depending on the insurance company, have a significant impact on insurance costs. Denis Preston, a financial planner who specializes in risk management, believes that consumers should consult a financial professional before they sign up for coverage such as life insurance online. “It’s a little like going fishing: we never quite know what we’re going to end up with.”[17] Will consumers now have to pay financial experts for advice that insurance professionals are already equipped to provide? Consider this: A year ago, Desjardins Insurance switched over to this type of automation without sacrificing the human touch. “At Desjardins, the client has always come first”, says an agent who prefers to remain anonymous. The company still has 378 customer service agents on staff.

17 Tison, Marc. “Les limites de l’assurance vie en ligne” [The Limitations of Online Life Insurance], *La Presse*, November 29, 2020.

## PART II

# Two visions, radically opposed

### "Don't set goals by what others deem important. Only you know what is best for you."

**Nancy Sims, inspirational author[18]**

Martel Assurance's financial partner since 2013 embraced the automation trend, deciding to focus exclusively on the financial aspect of a business rather than relying on partners, who they felt brought nothing to the table. Two opposing visions clashed. **Anne Martel**, who, for at least three decades, sought for and even succeeded in protecting the human aspect of insurance and trying to decompartmentalize the industry, refused to accept this new, automated trend. "It went against my nature, against my values, because the poor client is left alone to take the many steps to be properly insured and to feel secure," says the risk graduate who has accumulated 30 years of experience in the insurance industry.

18 Full text: https://www.nancyesims.com/a-creed-to-live-by.html

## A difficult but worthwhile change

> "Have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary."

**Steve Jobs, CEO of Apple**

**Anne Martel**, already in partnership with other players to offer exclusive employee health and safety products, found herself isolated as the commercial insurance expert at her own firm. "For three years, I received no support for my initiatives. My responsibilities were becoming enormous, and they kept putting obstacles in my way. I was exhausted," she confides. Faced with this inescapable reality, she was forced to take a hard look in the mirror: either she accepts and gives in to this movement, which goes against her values, or she jumps ship. For this courageous professional who embraced female entrepreneurship, the expert in risk management, the coach, and simply a woman, it was a matter of choosing between the head and the heart: an immeasurable heartbreak. She had three options: she could buy out the shareholders, sell her shares or confront her partners.

It is well known that the insurance industry has always been a stronghold of male power. However, faced with this reality, **Anne Martel** developed a tough shell that served her well throughout her career. In addition, she had been honoured many times by her peers for her initiatives, including health and safety, and even, to the delight of many, for challenging the status quo. But this time, it was the battle of David and Goliath! Despite all this, her vision was clear: “I didn't want to take down any more enemies. I didn't want to be a fighter anymore. I wanted to be at peace with my values and continue to serve my clients with compassion,” says the entrepreneur from the heart.

Finally, to secure her assets, she decided to sell her shares in Martel Assurance inc., the commercial division of Martel&Martel, to another major brokerage firm in Quebec, which then became the majority shareholder. However, her brother retained control of the group benefits division of Martel&Martel. Despite all the heartache, she had the courage to follow her heart and her gut, putting her integrity first.

## PART III

# Time to rebuild: Knowing when to stop

"The person who can rebuild after they are torn down is the strongest of all."

**French proverb**

After this heartbreaking decision, **Anne Martel** decided to take a well-deserved break to rest, rebuild and simply enjoy life. At the same time, she learned that her husband, Hugo, had cancer. "What a blessing," she thought to herself. "Now I have all the time I need to help him and to face this difficult situation together. Sometimes, life works in mysterious ways…" This unexpected turn of events gives meaning to an old French saying: "People need time to love themselves, to rebuild, to find themselves again."

This time off reminded her that while she was running the commercial division of her firm, she had always relied on her intuition. Intuition allowed her to have clear vision for the future of this particular environment, one that would undergo a major transformation. **Anne Martel** understood early on that traditional insurance brokers faced the monumental task of reinventing their roles to continue helping clients. As a result, in 2016, she and her brother added two components to the 50-year-old family business: an associate category and a **consultant** category. With respect to the latter, the new role of the broker would be that of a coach rather than a seller of insurance products.

But in 2019, the AMF changed the rules of the game. “It was a tough blow to the industry. The agent and the broker were no longer protected. The government dismantled its regulatory framework and allowed insurers to sell insurance products without certified brokers,” **Anne Martel** laments. Insurers were already preparing to sell their products online, directly to consumers and businesses. The help of an agent took a backseat. “It was only a matter of time, with the advent of artificial intelligence, automation and chatbots,” she adds.

And consumers are worried. Who can boast of knowing all the ins and outs of life, disability, home and business insurance? Certainly not the average person who needs guidance to avoid errors and omissions, especially when it comes to confidently selecting the best insurance for their family. But at what cost? Will they be able to cover the monthly policy premiums? And for how long?

## An entire life dedicated to the common good

# "There is no exercise better for the heart than reaching down and lifting people up."

**John A. Holmes, American filmmaker**

In both her social and professional life, **Anne Martel** has always devoted herself to the common good. Think of her commitment to the Red Cross, as president of the Repentigny region for ten years, to helping disaster victims during the 1998 ice storm, to her involvement with the Chambre de commerce de L'Assomption, to the mentorship programs she established to encourage young people to become entrepreneurs, to her social mission at Martel&Martel Assurance, and her many humanitarian contributions.

Think of the award she received from CNESST for implementing the Active Living Program in her company, ensuring the health and safety of her employees. Not to mention her efforts to raise government awareness to the difficulties encountered by young people with regard to family business succession, especially women. "During this time of reflection, I realized I had created heartfelt projects and the trend toward automation was making me turn my back on my values," confides **Anne Martel**.

## PART IV

# Transformation to a new kind of service

"The most difficult paths often lead to the most beautiful destinations."

**French proverb**

**Anne Martel** was not done yet. A new path was unfolding before her, this time as an insurance strategist. It was a brand new, innovative role, true to Anne's 30-year history of challenging the status quo. But today, it was to fill an enormous void in the industry, which is increasingly forcing consumers to buy policies online without professional advice. With this in mind, the insurance expert launched **Alcor&Mizar Stratégies** in insurance: a new brand and a new destination! "To accompany the client in the process of buying insurance, in short. To serve as a guide, in all honesty, in a field that is rife with doubt," she explains. For the risk management and prevention expert, it is a chance to offer her services not as a product salesperson, but as a coach who brings the human touch back into play.

This is how **Anne Martel** is coming back strong with this initiative, creating a brand new approach to insurance that focuses on the protection and security of SMEs and consumers. “It's my maternal side that always brings me back to wanting to take care of others. This is a coaching role for commercial partners that simply didn’t exist in the insurance industry,” says **Anne Martel**, eager help clients navigate this complex world.

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## Celestial inspiration

It was during her well-deserved break that **Anne Martel** started to dream about getting back into business. One day, she met an entrepreneur who asked for her advice on an issue he was having with his insurer. It was a defining moment that made her realize, on July 1, 2020, that entrepreneurs have a real need for consultation and coaching services to help them choose the right insurance and to negotiate a fair deal. “I didn’t need any more proof to launch my consultation service.” Anne says: **Alcor&Mizar Stratégies** was born.

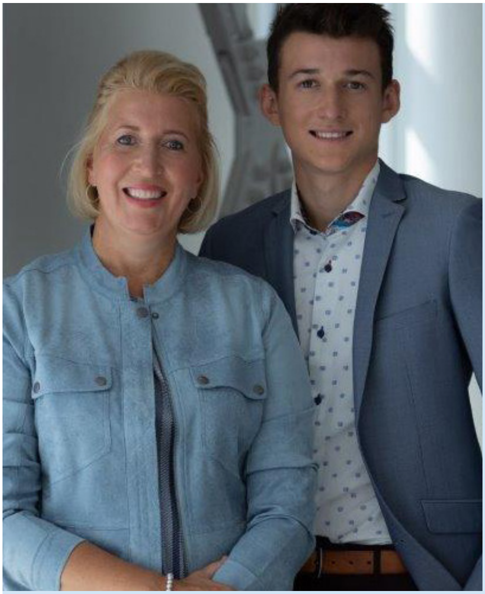
So where does the celestial inspiration come in? Alcor and Mizar are two stars in the Ursa Major constellation. In the past, when someone wanted to be part of an exclusive group, they had to climb high atop a mountain and identify these two stars with the naked eye: proof that their vision for guiding others was flawless. This inspiring celestial allegory was what helped inspire **Anne Martel** to regain her momentum. You have to trust in something—your gut, destiny, life, karma, whatever,” said visionary Steve Jobs. “Be a yardstick of quality. Some people aren’t used to an environment where excellence is expected.”

Also, the name is a nod to her son Justin: April 2, 2003. It's a date that will be forever etched in my memory. On that day, my second child, Justin, showed up to discover the world, a world he would peacefully leave a few hours later to fly to the sky and become a star. Little did I know that 18 years later, that terrible ordeal would be the very inspiration and reason behind my company, **Alcor&Mizar**.”

PART V

# A third generation enters the scene

Since childhood **Anne Martel** has been surrounded by entrepreneurs: her grandmother, father, mother, aunts, uncles and cousins have all been, in one way or another, well-established in entrepreneurship or business. It is a family tenet, especially after her father, Jacques Martel, launched Martel Assurances in 1968. Then, as we know **Anne Martel** took over the presidency of the family business and gave it a new name: Martel&Martel Assurance commerciale et collective, along with her brother, Richard Martel.



© Debphotographe – Charles Hugo and Anne – 2019

Today, the stars are calling for another member of the entrepreneurial family: her son Charles Hugo, 19 years old, has decided to continue the Martel lineage by subscribing, with enthusiasm, to his mother's new approach in creating **Alcor&Mizar**. And this explains the origin of this particular logo.

"During the pandemic, Charles Hugo took in my discussions on the possibility of launching another service-based business that does not currently exist in the industry. He eagerly expressed interest in becoming involved with this new approach to insurance. Together, we decided to join forces," **Anne Martel** with pride.

The new co-owner, who decided to pick up the family torch is currently enrolled in a business program at CEGEP. At the age of 14, he became interested in aviation to follow in his father's foot-steps. He will earn his pilot's licence in 2021, after a lengthy five-year apprenticeship requiring discipline and a strong sense of excellence and caution. Meanwhile, he is taking classes to become an insurance broker: 15 hours a week to learn about his new role as co-owner in **Alcor&Mizar**. "It's the entrepreneurial spirit that captivates him. Not as a product salesperson, but as a coach whose vision is based on reality," explains **Anne Martel**.

**Anne Martel** and Charles Hugo embody the two stars with a clear, precise vision to guide entrepreneurs and consumers through the process of buying insurance. Charles Hugo will be responsible for marketing the launch, according to the rules of Martel&Martel, a vision established in 2015. This is how her son will carry on the family succession. "It was such a gift to find out that Charles Hugo wanted to be part of the next generation of our family business. He is already coming up with new perspectives on insurance," the strategist evaluates.

## Future projects on the horizon

First, **Anne Martel** plans on tackling the Canadian market. In ten-minute educational videos, narrated by communications professionals in order to effectively reach this particular audience, she will explain her role as an insurance strategist, helping them to better understand the workings of the industry, to know how to negotiate with insurers on an equal footing and, ultimately, to obtain better prices.

# Final thoughts

## “The man who moves a mountain begins by carrying away small stones.”

**Confucius, Chinese philosopher**

In the end, this final chapter once again evokes the common thread that has guided **Anne Martel** throughout her three decades as an insurance expert. It tells the story of how this industry, in the midst of its turmoil, turned to automating its services in 2018, disregarding the human element the consumer is entitled to. Thoughts about online insurance were gathered from both sides.

We also looked at how the push for automation led to a clash of values at Martel&Martel: on one side, **Anne Martel**, wanting to safeguard the precious ties developed with her clients by offering them products unique in Quebec; and on the other side, her financial partner, opting for online insurance, which goes against **Anne Martel**'s beliefs.

**Anne Martel** had some difficult choices to make. Exhausted, she sold her business shares to another major brokerage firm in Quebec. She took a step back to rebuild. During this time of reflection, she launched **Alcor&Mizar Stratégies** to assist SMEs in their insurance choices. Her new mission as a strategist will be supported by her son, Charles Hugo, who intends to carry on the Martel family torch.

This is an example of an entrepreneur who, despite setbacks and heartbreak, was able to quickly bounce back and rebuild herself at the heart of a new company with promising future projects, both in Quebec and internationally.

> "I can't change the direction of the wind, but I can adjust my sails to always reach my destination."
>
> **Jimmy Dean, American celebrity**

Women's

# Leadership

Anne Martel