



Pinball wizard Darren Krywolt, president and CEO of Krywolt Insurance Brokers, was the winner of the Calgary Open Pinball Tournament last year, besting a field of more than 80 competitors.

# Pinball wizard

**Working for the family insurance business was at first about saving money to travel and later to launch his own video production company. Two decades of insurance experience later, Darren Krywolt repeated his grandfather's leap of faith by launching his own brokerage.**

**By Laurie Jones**

For many people, a career in insurance is by happenstance, but for Darren Krywolt, president and CEO of Krywolt Insurance Brokers, insurance is in his DNA. His grandfather, Aloise Krywolt, founded Vets Insurance in Coleman, Alta., in 1952 to serve his friends from World War II. Darren's father, Bill Krywolt, joined the firm after years of working on hydroelectric projects in B.C. It was only a matter of time before young Darren would enter the family business.

He started hanging out at the office after school when he was 10, dusting the furniture and desks, and putting files away in alphabetical order. By the time he was 16, he was learning about writing policies and different coverages, and couldn't wait to get his licence when he turned 18.

But then the need to explore other possibilities led to Calgary, where Krywolt enrolled in Mount Royal College's broadcasting and commercial writing program. In the first year, which focused on radio broadcasting, Krywolt realized he'd have to work for somebody else. Back he went to his father's agency for a year to save money before travelling to Hawaii, the Cook Islands, New Zealand and Australia. He spent 1993 backpacking and working odd jobs – from delivering pizza to selling roofing systems and alarms door to door.

In 1994, he returned to work for his parents at Vet's Insurance, saving money to start his own company, Personal Touch Productions. "I was still trying to get out of insurance, not seeing it as an ultimate dream job," he explains. "But I could use it to fund my own video company." By 1995, however, he was back on the insurance path doing personal





**Jeff Bhamra**

B.COMM. (HONS.), CPA, CGA

Senior management and the Board of Directors are pleased to announce the appointment of Jeff Bhamra to the role of Chief Risk Officer \Chief Compliance Officer.

Jeff has over ten years of experience in the financial services industry of which eight are in Property and Casualty Insurance. During his time with Portage Mutual, he has held positions including Assistant Controller, Internal Auditor and Director of Internal Audit. Jeff has developed knowledge in the areas of finance, information systems, compliance, risk assessment and mitigation, and internal controls.

In his new role, Jeff will be responsible for overseeing risk management and regulatory compliance for the company, working with various departments, and reporting to Senior Management and the Board of Directors.

Jeff holds a Bachelor of Commerce (Honours) degree from the University of Manitoba as well as the Chartered Professional Accountant (Certified General Accountant) designation.

Jeff enjoys spending time with his wife Narveen and their son Nohen, and in his spare time rooting for the Winnipeg Jets and Blue Bombers.



The Portage la Prairie Mutual Insurance Company was established in 1884 based on the underlying principles of trust, security, integrity, hard work, and a daily delivery of personalized service. A company that is 100% committed to utilizing the professional consumer advisory services of over 600 brokerages across Canada in the distribution of their product.

lines sales and service with CJ Campbell Insurance in Calgary.

While working at the insurance brokerage, Krywolt also ran his video production company, producing DVD recordings. But back-to-back car accidents in 2000, and months of pain and rehabilitation, brought Krywolt's busy schedule to a halt. "It was a traumatic time and I realized I couldn't continue two busy careers so I resigned from my position at CJ Campbell." He went to work for Shaw TV, doing segments, and produced wedding and club music videos, travelling to Miami and Las Vegas.

Krywolt went back to CJ Campbell in 2003 when he and his wife, Jocelyn, were expecting their first child. "I took a new position with the company to develop and grow the commercial side of the business." At the beginning, there was only one other person working in that department. After 12 years, Krywolt had a staff of eight, and handled all aspects of sales and marketing.

After 20 years at CJ Campbell – and becoming a partner – Krywolt took a leap of faith to follow in his grandfather's footsteps and opened his own brokerage. "The growth has exceeded my expectations, particularly during the last couple of years, which were challenging economic times for Calgary," he says.

Tracy Hales, operations manager, was the first hire at Krywolt Insurance. "We worked together to build the commercial department in our previous office from the ground up," she says. "Because of our past experience, it was easy to do it again at the new office. Darren is exceptional at sales and he's very good at figuring out what people need, and how to get that for them. We've never had any risk or any person we could not insure."

A long-term client echoes the positive feedback. Reeve Martin, CEO of The Property Shop, wanted to consolidate his business in central Alberta with one main broker. "We previously had 10 to 12 insurance brokers for our property management business, covering residential, commercial and condominiums," says Martin. "Darren offered to do the hands-on work. Every year, he would go out and actively manage our account to make sure we have the right coverage, the right statement of values, and making sure we have directors/owners liability with all the condo

directors, which change on an annual basis." Even more importantly for Martin, when there's a claim he can step aside as the property manager because Krywolt works with the adjusters and appraisers.

Business success is great, but all work and no play has never been in Krywolt's game plan. His long-time passion is pinball, for which he holds a current champion title. In his grade-three journal, Krywolt wrote that he wanted to be a pinball machine operator (arcade owner) so that he could hand out the quarters to the pinball players.

Ten years ago, he bought his first game



**Krywolt with his wife, Jocelyn, and their three daughters Alba, 7, Irisa, 9 and Kristina, 14, during a family trip to Florida last year.**

– *Indiana Jones* – and learned how to operate and maintain it. He now has 13 full-size pinball machines in his games room and dining room. His kids don't get Nintendo or computer games: pinball has become their hobby too.

He won his first pinball tournament three years ago in Calgary. With a few other aficionados, he started an informal league. The league set up pinball machines at a local bar owned by one of Krywolt's insurance clients. The Stampede City Pinball League is now the largest pinball league in Canada with over 80 registered players. This year's Calgary Open Pinball Tournament – which Krywolt happened to win – had over 80 competitors. It was Calgary's first organized tournament and attracted top players from Edmonton, Vancouver and other places in Western Canada.

Pinball is a family affair and the Krywolts – wife Jocelyn, daughters Kristina, 14, Irisa, 9, and Alba, 7 – plan vacations around pinball expos and tournaments across North America. "I'm living the dream I never knew I had," he says. **IP**