

TradeTalk

The accidental insurance man

The Welsh poet Dylan Thomas once opined that when a good poem arrives the world is never the same. It might therefore be said, then, that when a good man like Mike Callon packs up his toys in December and heads for the golf links of Florida, the Canadian insurance industry won't ever be the same either.

Callon, who was born in Oakville in 1942, is a founding partner of the London, Ont.-based Totten Insurance Group and still its VP Marketing. He is a familiar and welcoming figure at trade shows and industry events coast-to-coast. He has toiled in this business for half a century, 28 years with insurers, six as a broker and the last 16 with intermediaries.

Back in the day he ditched an opportunity to work for a bank because a friend's father working for General Accident in Toronto suggested he take its entrance test. He must have scored well, because the insurer offered \$200 more annually than the bank, thus launching the freshly minted high school grad and talented amateur athlete into an accidental but successful insurance career.

After two years' training with General Accident it was on to pit stops in Thunder Bay, Hamilton and Orillia on behalf of General Accident Group. It was in Thunder Bay, Callon just a pup of 22, that he met up with a girl named Lil, a legal secretary, who stole his heart. The union has produced a son and two daughters, who collectively have begat seven kids of their own.

He learned early on that insurance is a business "where you are known by the company you keep, your relationships."

He spent a year with Sun Alliance, a company he would return to in 1978 after six years as a partner with Stoutt Agencies and then as the proprietor of his own eponymous brokerage.

"When I sold the brokerage, I wondered if I'd given away an opportunity for my kids. But they've all done well on their own."

Next came stops at Federation, Laurentian and the South Western Group, where he met Ross Totten, his longtime business partner. Callon's job titles over those years have run the gamut, from All-Lines Underwriter and Inspector to Marketing Rep and Senior VP.

"I can say I've enjoyed 95 per cent of my days in this industry," he says. "Marketing intermediaries, I think, has been my favourite job. This is an ever-changing business; it never stays the same. I don't know what I'd do without it."

Callon has spent a long time in the same foxhole as Ross Totten, the CEO and President of the Totten Insurance Group, who we asked for a comment. "You cannot travel anywhere across Canada with



Mike and not run into someone, or everyone, who knows him," Totten says. "And if he doesn't know everyone when he gets to a function, he knows them all before he leaves."

"He starts early in the morning, runs hard all day long with quick, informative calls to several broker offices in a day. Many people may not know he is a devoted family man, and especially a dedicated grandpa. Mike will grab a redeye flight to be home to see a school play, a dance recital or band performance. His family comes first."

The Callon's will spend time in Florida before returning to London in the new year, when Callon will tackle some special projects for Totten. The day-to-day grind, though, he says, is behind him. He'll get out on the greens more, where he can puff his beloved Cubans without threat of arrest, and dip into some light fiction – spy stuff, he tells you, mysteries and bios.

"I don't read to learn. But maybe that will change." And it might, too. Because nothing stays the same.