



QUARTERLY NEWSLETTER

FALL 2020



INTRODUCING THE NEW EMERLING FLOSS MURPHY & ASSOCIATES

COMBINING HISTORY AND EXPERIENCE FOR A BRIGHT FUTURE

It started as a conversation among friends over a campfire a few years ago at Joe Floss' famous hunting cabin. It was brought to light that these friends share a robust history of being members of a family-owned insurance agency, that believe in the importance of entrenching themselves into the community they live and work.

The conversation was not just about commonalities, it led to discussing the future of their business, and how they could serve their clients even better.

On July 1, 2020 - Emerling Floss Murphy & Associates officially came to fruition. The original agencies consisted of Emerling Agency, Floss Agency and Murphy Insurance Agency.

This merge offers our clients the best of all worlds: experience, history, stronger support, expanded resources, more competitive insurance products, and two locations for serving their community - Clarence, NY and Lockport, NY.



JOE FLOSS, MARY MURPHY, GEORGE EMERLING

MORE NEWS IN THIS ISSUE

New Faces at EFM&A
EMS Wealth Management
Website Client Services



THE NEXT GENERATION



JAYCE WALLACE, SONNY GRAFF, DUSTIN EMERLING

**ALL PARTNERS AT
EMERLING FLOSS
MURPHY & ASSOCIATES
WILL BE ACTIVE
PARTICIPANTS OF THE
COMPANY OPERATIONS
FOR A MINIMUM OF TEN
YEARS.**

INTRODUCTION CONTINUED...

All three agencies have a robust history through their founding members, including Norm and Nancy Emerling from the Emerling Agency, Senator Walter J. Floss from the Floss Agency, and Matthew J Murphy from the Murphy Insurance Agency. All three agencies had continued success through their posterities, which included George Emerling, Scott Medole, Mark Medole and the late Paul Barone at the Emerling Agency. Joe Floss took over the reins from Walter and became President of Floss Agency in 1987. Third generation owner of Murphy Insurance, Mary Murphy, is the daughter of the late Donald Murphy.

With the merger of these agencies, the next generation of success has come aboard, including Dustin Emerling, Sonny Graff, and Jayce Wallace – all of whom are taking proactive leadership roles with the new agency.

One of the most important elements of this merger, is the continuation and extensive involvement of the principles from the original agencies: George, Joe and Mary.

The Founders of the newly merged agency have made a commitment of staying with the agency for a minimum of 10 years. In addition, Joe Floss will lead the agency as President, George Emerling will be serving as Director of Operations and Mary Murphy will be overseeing the operation of the Lockport location, where Murphy Insurance has operated over the years.

Emerling Floss Murphy & Associates will continue as proud members of the EMS Group, which includes Stahlka Agency and McMahon Agency for further efforts to provide competitive advantages.

The agency will continue to offer full personal lines coverage, commercial insurance, and group benefits. Life insurance and financial services will be offered through their affiliate company, EMS Wealth Management,

Emerling Floss Murphy & Associates would like to thank their clients, staff and partner companies for their patience throughout this process, especially during the challenging times of COVID.

NEW FACES AT EFM&A

AMANDA VOIT, GROUP BENEFITS ACCOUNT MANAGER



Increasing the strength of our Group Benefits Department was an important part of the merge. We serve as an intermediary between your company and several Group Insurance Companies, helping to match you with a plan or plans best suited to your company's needs. We explore more options for your group coverage and are committed to helping you find the right plan for your small business.

With this we are proud to announce the hiring of Amanda Voit as the Group Benefits Account Manager. Amanda will be overseeing the successful implementation and customer support for our Group Benefits Program.

RYAN LAIRD, BUSINESS DEVELOPMENT ASSOCIATE

Ryan Laird joined Emerling Floss Murphy & Associates in August 2020 as a Business Development Associate. He will be focusing his efforts in our personal lines department.

There are many personal insurance products that can be combined to help offer customers more competitive pricing. This includes home, auto, recreational vehicles, umbrella insurance and even pet insurance, which has become a very popular product over the past few years.



DOUG LAFAY, FINANCIAL ADVISOR



Doug LaFay has joined us as a Financial Advisor through EMS Wealth Management. Doug has been working in the financial services and insurance industry since 2000, which includes experience as a retirement and individual insurance specialist.

After nearly 15 years as a Senior Advisor Consultant and Vice President with a trillion-dollar global investment company consulting with and educating financial advisors with stints in Florida, California, Hong Kong, Singapore, Pennsylvania & New York, Doug has left "the road" and is now applying that experience and expertise to assist clients of all stages of life to achieve their financial & retirement goals

A NEW DIVISION - EMS WEALTH MANAGEMENT

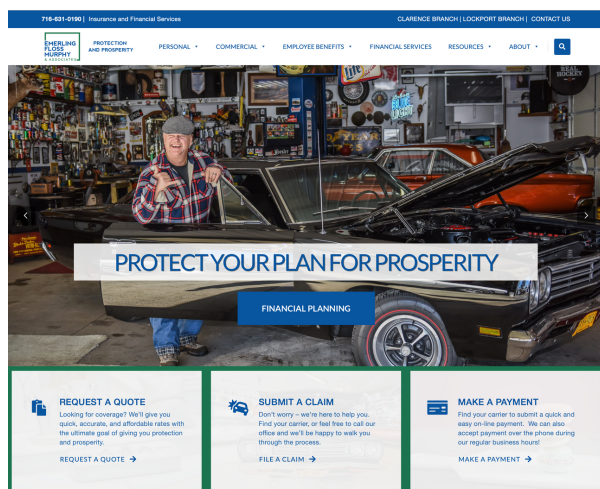
EMS Wealth is an affiliate company that also came to fruition from the journey of this merger. EMS Wealth Management is a full-service financial firm with a broad range of specialties including personal financial planning, 401(k) & employer sponsored retirement plans, estate planning and insurance products.



*Wealth
Management*

NEW WEBSITE

Emerling Floss Murphy & Associates has launched a new website, that offers our clients many self-help services.



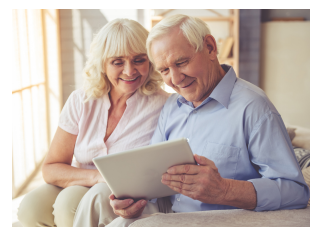
WEBSITE FEATURES INCLUDE:

- Request a Quote
- Pay a Bill
- File a Claim
- Detailed information on our product lines.
- Staff Directory, which includes staff bios and contact information
- Detailed insurance glossary

VISIT THE NEW WEBSITE, AND SEE FOR YOURSELF!
EFM-Agency.com

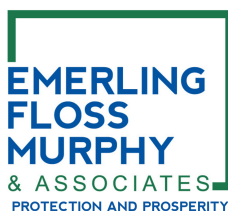
EFM&A NOW OFFERS MEDICARE ASSISTANCE

Navigating through the world of Medicare can be complicated. EFM&A is proud to now offer tools and support to make that process easier. Medicare plans aren't a "one size fits all". Together, we can help you find the best option that fits your health needs and your budget. Contact us today for a complimentary consultation.



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