

**EMERLING
FLOSS
MURPHY**
& ASSOCIATES
PROTECTION AND PROSPERITY

QUARTERLY NEWSLETTER

SUMMER 2021



ONE YEAR OF EMERLING FLOSS MURPHY & ASSOCIATES

The most valued things in your life are what defines your prosperity: Family, your home, your business - it shapes who you are, what you love, and how you plan on achieving your aspirations.

One year ago the newly merged Emerling Floss Murphy & Associates became official, going from three prosperous agencies combined into one. We took a leap of faith as a family, as business owners, and active community members to start a new journey...and we couldn't be happier with our chosen path. Thank you for coming along with us during this past year, and for the many more years to come!

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CYBER LIABILITY INSURANCE

According to Security Magazine, there are over 2,200 cyber-attacks each day in the United States. That's one attack every 39 seconds. You can protect yourself and your business through Cyber Liability Insurance.

Coverage can include stolen data retrieval, reimbursement of fraudulent charges, identity protection services, damage control for your business reputation, and lost income. To learn more, visit efm-agency.com/complex-commercial



A SPECIAL MESSAGE FROM JOE FLOSS

Dear Friends of Emerling Floss Murphy & Associates,

Thursday, July 1st, 2021 marked the one-year anniversary of the “official” merge of Emerling Floss Murphy & Associates. This endeavor happened after six years of discussion, planning, and executing – yet we could have never planned on adding a pandemic into the mix when our merge came to fruition.

In an odd way, the timing was perfect. Let's get all of our big challenges out of the way, early on, with the mix of the expected challenges that come with merging three insurance agencies into one. As we navigated the various bumps, it helped us clear our lanes of responsibility for each partner, and team within our organization, which resulted in our agency being even stronger than I could have ever imagined.

Already within our first year, our agency saw a lot of great achievements. In addition to business milestones, I am very proud of our Employee Community Relations Committee, which provided a budget and has complete autonomy to select hands-on projects for the community and our donations to charity. Additionally, they put together a team for Ride for Roswell, with a loft goal of raising \$5,000. They supported the Clarence High School Prom with T-Shirts and Amazon Gift Cards, they put together personal hygiene kits to be included in the backpack drive sponsored by the Grigg Lewis Foundation.

Watching our team members from three different offices collaborate and grow together, especially through all of the challenges we faced during our first year has been the most rewarding part of the first year. We were even recognized by Buffalo Business First as one of the Best Places to Work, which again is reflective of our incredible team coming together and shaping our environment.

Now that we are a year in, I reflect on the words of the late Paul Barone, who was a true visionary and who played an important role in our founders' group in providing great insight and vision for our merge. Paul stated, “1 + 1 + 1 = 6”. Our three agencies are definitely stronger together. The dynamic of the young innovative energy of our younger partners, with the experience, wisdom, and history of the founder partners have set up a great path for a long, bright future ahead.

I would like to thank our partners, our incredible team members, our families, and of course our incredible clients for your support, patience, encouragement, and loyalty during this past year. I am honored to be a leader of such an incredible organization, with talented, passionate, and hardworking people.

Year one of many years to come was certainly memorable, and I am looking forward to the future adventures ahead.



Joe Floss
President, Emerling Floss Murphy & Associates

SPECIAL THANKS TO SPECIAL FRIENDS



We would like to thank our clients that shared their story of prosperity and long-time partnerships through this merge. Special thanks to Mike Redenbach, Dr. Sarah Shaw from East Avenue Vision Center, Andy Moquin from Andrews Jewelers, and Marv and Lisa Ohlson from Ohlson's Bakery!

WELCOME AYANA GRAVES AND ADAM KAHABKA



We are pleased to announce the hiring of Ayana Graves as a Personal Lines Account Manager, and Adam Kahabka as a Business Development Associate.

Ayana will be overseeing the accounts that were previously serviced and managed by Jillian Rich.

Ayana brings with her over six years of experience working in the insurance industry. She received her Bachelor's degree from Spelman College and also has a P&C Broker's License.



Adam had previously worked for the Emerling Agency from 2013-2015.

The new members of our team are playing an integral part in adapting to our growth throughout this past year, and join four other new associates that have joined our team within the past year.

Welcome, Ayana and Adam!

SERVICE LINE COVERAGE



With summer in full swing, we get to enjoy the sunshine...but also the occasional thunderstorms! It's the perfect time to remind you about Service Line Coverage.

Service Line coverage is a type of insurance that protects homeowners in the event that pipes, wiring, or utility lines coming into their properties are damaged.

The coverage adds back, through endorsement, the costs of repairing the damaged service lines and pipes you are legally responsible for.

Many homeowners find out all too late that this is **not** something automatically covered in their homeowners' insurance policy.

Learn more at efm-agency.com/homeowners-insurance.

REFER A FRIEND - WIN A \$50 GIFT CARD

We work hard every day to earn your trust. By sharing our name, we like to say "Thank You!"

As a reminder - For every referral, you will receive a \$5 Tim Horton's gift card. In addition to the Tim Horton's card, for every referral you send our way, you will be entered into our quarterly drawing valued at \$50!

Congratulations to 2nd quarter winners, Carl and Karoline Radtke!



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