



QUARTERLY NEWSLETTER

FALL 2021



AN OVERDUE RIBBON CUTTING AND OPEN HOUSE

It was difficult doing an agency merge during the height of COVID in 2020, but in 2021, we were more than ready to celebrate.

On Thursday, October 21st 2021 Emerling Floss Murphy & Associates held a long overdue ribbon cutting and open house for our Clarence Branch. The Clarence Branch endured some of the biggest changes during the merge, with nearly the entire original Floss Agency, Inc. team moving offices from their East Amherst location to The Barone Building on Main Street in Clarence.

We would like to thank our clients, friends and family for joining us for the celebration. Special thanks to the Clarence Chamber of Commerce, and our local dignitaries for your support with our ribbon cutting as well.

Our Lockport Branch will be hosting their open house in Spring 2022, after some remodeling this winter.



HELLOS AND GOODBYES AT EFM&A

HAPPY RETIREMENT DEBBIE, BARB AND DIANE



Debbie Heckert



Barb Schubring



Diane Ventresca

There are a lot of staff changes at EFM&A's, and it's partly in thanks to the retirement of three company legends. Please join us in congratulating Debbie Heckert, Barb Schubring and Diane Ventresca on their retirement.

Debbie started with the Emerling Agency in 2009 as the Director of First Impressions, and remained in this position through the merge. Barb has been with us for 25 years (and 40 years in the insurance industry).

She was hired by the Floss Agency, and relocated to our Lockport Branch upon the merge. Diane is also a Floss Agency original, and has been with the company for over 18 years, with a total of 45 years in the insurance industry. She will remain part time with us in order to assist with training and transitioning.

We will truly miss these talented individuals, and we wish them all the best!

EFM&A WELCOMES NEW TEAM MEMBERS

With the retirement of Debbie, Barb, and Diane we're pleased to announce the hiring of several new team members to the EFM&A Family.

Melissa Polzin-Eastman has been hired as our new Director of First Impressions. She began at our Clarence Branch, in early October.

Additionally, we have added several new members to our Personal Lines Team.



Melissa Polzin-Eastman



Adam Page



Katelyn Fontana



Emily Evenhouse

Please welcome Adam Page, Katelyn Fontana and Emily Evenhouse. Adam is well-known as a three-time Paralympian Gold Medalist through the United States Sled Hockey Team. Katelyn Fontana brings with her 15 years in the insurance industry, and is a licensed insurance broker. Emily joins us from GEICO's claims department, and is recently certified in NYS Property & Casualty. She will be overseeing accounts previously managed by Clair Hurrell, who will be transitioning to our Business Development Team.

THE EFM&A COMMERCIAL LINES TEAM

Finally, we'd like to showcase our entire team of Commercial Lines Account Managers. With Barb's retirement, an announcement will be coming in the near future regarding your new assigned Account Manager. All have years of experience with EFM&A, but a few have new titles and responsibilities as our organization continues to grow. Their experience, knowledge and customer service gives us one of the best teams in the industry.



*Deborah
Delucia*



*Karen
Leising*



*Gail
McCollum*



*Cindy
Minko*



*Tracey
Pawlik*



*Sherri
Wahr*



*Cymantha
Walters*



*Ann
Wittlinger*

END OF YEAR INSURANCE TO-DOS

With only two months left in 2021, the end of the year will be here before you know it. Many people have their insurance plans renew at the New Year, which means it's an important time to wrap up your programs for 2021, and have a strong plan in place for 2022.

We've put together a list of important things to consider with your insurance before the end of the year:

Coverage Review. When it comes to insurance, the best policy is one that provides the right protection for you and your family — right now. That means as your life changes, your insurance coverage should, too.

Use Your Health Insurance Benefits. Flex dollars, HRAs, HSAs, FSAs, etc. - have you used it? Do any of your programs expire if unused? Don't leave money on the table!

Insurance New Years Resolutions. Make a goal of fulfilling some of your insurance related business that needs attention. Do you have a healthcare proxy? An executor of your will? Is it time to get Life Insurance, or perhaps adding important aspects to your business insurance - a coverage review can help you get organized and get it done!

Plan Ahead. What changes are you expecting in 2022? Do you have a new driver in the house? Will you be moving? Adding employees or a second location? Even if these changes come later in 2022, plan ahead now so you can budget, and improve your chances with competitive programs.



*Sarah Shaw, O.D. - Owner of East Avenue
Vision Center in Lockport, NY*

THERE'S A POLICY FOR THAT:

While you'll have to track down a certain type of insurance company to get access to these unusual policies, these are all real policies you could have:

- **Alien Abduction Insurance** protects you against harms caused by ghosts or poltergeists
- **Lottery Insurance** will come in handy if you're a business owner and that group of essential employees that went in on the Powerball actually wins... and then everybody quits.
- **Change of Heart Insurance** will cover the costs of your wedding if you get cold feet and decide not to go through with it.
- **Extra Birth Insurance** helps to cover extra costs associated with having twins or triplets.
- **Kidnapping Insurance** for the extremely wealthy will prevent individuals and their families from having to dip into their fortunes in the event that someone is kidnapped for a hefty ransom.



GIVING BACK TO OUR COMMUNITY



Supporting the community we live, work and serve is extremely important to our company culture. In fact, we even created a dedicated community team that organizes opportunities for our company to volunteer, donate or fundraise to various causes.

We would like to thank the EFM&A team for their hard work these past few months on our efforts of giving back. We collected and donated supplies for the Lockport Family Focus Group, spent a day building for Habitat for Humanity, and held our first ever Kickball Tournament Fundraiser which raised over \$7,000 for the PUNT Foundation. This organization helps fight pediatric cancer, and the funds stay right here in WNY.

We have a few more great projects before the end of the year, and we look forward to sharing a year in review in the next newsletter.

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 3rd quarter winners, Michael & Kathleen Headley.



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