



# QUARTERLY NEWSLETTER

## SUMMER 2023



### THREE YEARS OF EMERLING FLOSS MURPHY & ASSOCIATES!

Emerling Floss Murphy & Associates recently celebrated its third anniversary on July 1st. The milestone marks the successful merging of three thriving insurance agencies from Western New York. The three agencies have collectively dedicated over 200 years of experience to serving their community.

At EFM&A, their mission has always been to provide protection and prosperity through quality insurance. By delivering personalized service, innovative solutions, and a deep understanding of their client's needs, they have been able to fulfill this mission and cultivate enduring relationships. The trust and confidence placed in EFM&A by their clients have been the driving force behind their growth and achievements.

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### WELCOME KYLE TYRPAK



Emerling Floss Murphy & Associates is pleased to announce that Kyle Tyrpak has joined EFM&A as a Commercial Lines Account Manager.

With over 10 years of experience at the Evans Agency, GEICO, and West Herr Ford, Kyle specializes in insurance knowledge, prompt service, and client assistance. He takes pride in quickly responding to contractors' requests, enjoys helping people navigate the complex world of insurance, and values building trust with his clients. He is also proud to be a part of Big I Insurance, NextGen.

Outside of work, he enjoys playing golf, video games, basketball, and watching the Bills. He is getting married in October and cherishes spending time with family and friends.

Please join us in welcoming Kyle to the team!

# A SPECIAL MESSAGE FROM JOE FLOSS

Dear Friends of Emerling Floss Murphy & Associates,

The three separate family-owned and operated entities of Floss Agency, Inc. in East Amherst; Emerling Agency LLC in Clarence and ML Murphy Agency, Inc. in Lockport became one entity on July 1st, 2020 and we continue to operate out of Lockport and Clarence locations Three years down, and perhaps 300 more years to go!

We merged to benefit our clients and associates, to create opportunities for others in the organization, and to carry on the legacy of helping clients find the best insurance coverage and value. We merged to attract talent in Benefits, Life Insurance, and Financial services to better serve our clients' insurance needs. Uniting gave us the scale to accomplish this without compromising the values that have driven our success. The merger was a groundbreaking event, as the Insurance Agents Association reported.

As we enter our fourth year in operation as Emerling, Floss, Murphy & Associates, LLC.; on behalf of our ownership group, I wanted to thank our clients, our Associates, our Core Carrier partners, and our Agency Partners in the EMS group.

## **To our Valued Clients:**

Thank you for your loyalty and friendship. The continued growth and success as an organization depends on your continued support of our small business. We are keenly aware that we must earn the right to service your insurance needs every day. Please call on us if you have any questions or service concerns. We strive for excellence and are focused on continual improvement as an organization.

## **To our Associates (All employees at EFM&A):**

Thank you for your dedication to our clients and for representing our brand so well. As you know, our reputation is far more important to us than anything! Keep up the great work!

## **To our Core Carrier Partner:**

Thank you for providing us with unique and competitive products to offer our clients. We look forward to growing with all of you.

## **To our EMS GROUP agency partners:**

As all may be aware, to better serve our clients; we collaborate best practices and aggregate some carrier production requirements with two other family-owned and operated Agencies for over 30 years. We are proud to be associated with Stahlka and McMahan Agencies. It is great working with you and we appreciate the mutual respect and accountability our relationship provides.

Sincerely,

Joe Floss

President, Emerling Floss Murphy & Associates



# EFM&A PARTNERS WITH MVP NETWORK CONSULTING



## Mastering Cyber Insurance Live Webinar

EFM&A and MVP Network Consulting joined forces on June 28th to host a Mastering Cyber Insurance Live Webinar. The event featured two speakers, Ikram Massabini, President and CEO of MVP Network Consulting, and Ed Chadwick, a Commercial Insurance Broker from Jencap Specialty Insurance Service.



The presentation featured the importance of identifying risks and proactively mitigating them. They suggested creating a strong cybersecurity framework, obtaining appropriate insurance coverage, and developing effective incident response strategies. They also provided guidance on navigating the claims process for a successful payout.

EFM&A is grateful for the ongoing support of the MVP Network Consulting, LLC staff in maintaining computer system cyber security tools and resolving any issues that arise.

## BACK-TO-SCHOOL INSURANCE CHECKLIST

As you prepare for the upcoming back-to-school season, safeguard your family, home, assets, and lifestyle with the necessary insurance coverage.

### Auto Insurance

Secure your child's well-being and financial stability for the new school year. Enroll them in a safe driving course and assess your auto insurance for complete coverage. Modify policies for unused vehicles and explore comprehensive collision coverage for college-bound drivers.

### Cybersecurity Insurance

Investing in identity theft protection is wise in this age of technology and online platforms. Seek out plans that provide credit monitoring, fraud alerts, and support in the event of identity theft.

### Health Insurance

Ensure your family's well-being and peace of mind by securing proper health insurance coverage, especially if your child is heading to college. Make sure they have coverage that extends to wherever they are studying, and protect their health and safety from any distance.

### Home/Renters Insurance

Review home/renter's insurance for laptop, tablet, and valuables coverage. Increase limits if needed and keep a documented inventory. College students should consider renters insurance, lock their rooms, and leave high-value items at home.

### Liability Insurance

If your child is living in a rental property or off-campus, getting renter's insurance that includes liability coverage is a good idea. This will provide protection in case of accidents or damages to the property they are renting.

### Travel Insurance

Secure travel insurance for your family's vacations, studying abroad, or school trips. Verify coverage for medical emergencies, trip interruptions, lost baggage, and emergency evacuation. Gain peace of mind and protect your child from unexpected events.

## 5 BENEFITS OF CYBERSECURITY INSURANCE

Protecting your personal and financial information online is crucial in today's digital age. To prevent cyber threats, such as phishing emails and social engineering attacks, it's essential to secure your data. Cybersecurity insurance can provide peace of mind and protection against potential attacks. Here are five benefits of investing in cybersecurity insurance:

- **Financial Protection:** Coverage for financial losses due to cyber-attacks.
- **Legal Assistance:** Support and guidance in navigating legal complexities.
- **Data Breach Response:** Coverage for breach-related costs and services.
- **Reputation Management:** Resources to restore reputational damage.
- **Risk Assessment and Prevention:** Services to assess vulnerabilities and enhance security.



## REFER A FRIEND - WIN A \$50 GIFT CARD



We work hard every day to earn your trust. When you share our name with your family & friends, it means a lot to us.

You will receive a \$5 Tim Horton's gift card for every referral. Additionally, for every referral you send, you will be entered into our quarterly drawing valued at \$50!

Congratulations to our 2nd Quarter Refer-a-Friend winner, Michael Disanto!

[CLICK HERE](#)  
to Refer a Friend Today!



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