

FMJ Agency Alliance Custom-Tailored For Your Success

FMJ Agency Alliance was developed solely for insurance agents and their families looking for a realistic alternative career path as an independent agent. We dedicate all our resources to creating success in this highly specialized arena.

Other agency channels focus on augmenting a system that is already in place by adding a few carriers to an already existing independent agency structure. Such channels are what industry experts call an “off the shelf” solution for a particular niche or insurance market – they fill that specific need within an agency. If you are already an independent insurance agency, there are a number of excellent alternatives to choose from, but FMJ Agency Alliance is not the right fit for you.

However, if you are a/an:

- Displaced or former captive insurance agent
- Frustrated or unhappy current captive insurance agent
- Insurance agent looking for an independent agency alternative for your family

Then FMJ Agency Alliance was custom-tailored to provide a “turn-key solution” to take you to your future as an independent agent. No other agency platform provides as many real-life solutions you need to succeed as FMJ. The reasons for the FMJ advantage are simple: we ourselves are former captive agents, and we have already made this transition, so we were able to compile all of the components necessary to assist in your own transition from the life you have known to the professional life you want for yourself and your family.

FMJ is built on the premise of What If's

- What if we combined a lifetime of experience and partnered with one of the nation's Top 100 independent Insurance Agencies to create an agency just for future independent agents and their families?
- What if we provide those agents with access to the very best personal, commercial and life insurance companies in the country?
- What if we provide agents with all the markets and tools they will need to compete on virtually any class of business – personal or commercial?
- What if we not only provide them with the fairest commissions we possibly can, but also with ownership of their book of business? What if we allow them to pass this along seamlessly to their family?
- What if we provide the office support and agency management system our agents need to compete, and win, in the marketplace?
- What if we can replace the fear these agents feel now and replace it with security and positive energy?
- What if we all combine our unique talents and achieve greater success than we could have ever imagined?

FMJ Agency Alliance is fully committed to your success, because we know in order for us as an agency to succeed, our local FMJ agents must be successful. As we built our agency, apart from all the other market platforms, it became clear that our insurance carrier partners were supporting us at the very highest levels. Because we are supported by an agency named as a Top 100 Agency, a Best Practices Agency, and one of the Best Places to Work in Insurance, doors that are closed to other agents are open to us.

The other part is the nature of the opportunity. By giving you access to the very best markets and the fairest commissions we afford you the greatest opportunities for success.

Many agents have told us they feel they have no voice, no direction in what is happening with their company and ultimately with their livelihoods. At FMJ, we have taken a different approach – we want to hear from you. If you have a business niche you would like to pursue, let us know and we will do our best to make it happen. If you feel there is a better business practice, we want to hear about it. If there is an insurance carrier that you absolutely need that we haven't provided, we will make our best effort to add them.

We all succeed together, so our doors are always open. You are an integral part of our agency family and your opinion matters to us. Your livelihood is at stake, so we believe you should have input.

FMJ Agency Alliance answers the "What If's" so you can lead the life you have imagined for yourself and your family.



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Scirocco Group

2009 P/C Premium Written	\$115.00 million
2008 P/C Premium	\$110.00 million
% Premium Change	4.55%
2009 Other than P/C Premium	\$40.00 million
2009 P/C Revenue	\$17.20 million
2010 Rank by Revenue	63
No. of Employees	110
Main Office	Hasbrouck Heights, NJ
Web site	www.sciroccogroup.com

Who Owns the Business You Write?

You do. At FMJ, there are no constraints in terms of bringing family members into the business and perpetuating your business for generations to come.

This freedom is unique. In other models you may not own your business, or you may share ownership through a “shared economic interest” agreement with another party. By owning your own book of business, you have a career, an asset, and a family legacy you can pass along to future generations, not just a job.

Personal Lines Opportunity

FMJ Agents enjoy the ability to represent and place business with some of the finest national, regional, super-regional, and local insurance companies available. By partnering with FMJ, you will no longer need to fear changes in rates or underwriting guidelines, nor the agency down the street having access to better markets. FMJ Agents use the same resources that we employ to run Scirocco Group, a \$125 million independent agency – the same carriers, the same workflows and procedures, the same back office support and the most advanced quoting and agency management system available in the marketplace. As members of Scirocco Group, FMJ Agents enter the marketplace with 60 years of experience behind them.

Furthermore, you get the benefit of having access to the top-tier carriers that only a large agency could support, but without any quota on your part. Carriers you used to compete against will now partner with you at the highest level. In a very real sense, there is almost no personal lines insurance risk that you won't be able to compete on in your local marketplace every day.

In the personal lines arena you will easily be able to write:

- Standard, sub-standard, and preferred Personal Auto Insurance
- Standard, preferred and hard-to-place Homeowners
- Package policies combining Auto, Homeowners, and Umbrella
- Multiple Markets for affluent, high-value clients
- Stand alone & supported combination dwelling fire policies (landlord's policies)
- Stand alone & supported Personal Umbrella Policies
- Watercraft, snowmobiles, ATV's etc.

Commercial Lines Opportunity

We understand that for many of you the majority of your career has been spent in personal lines, and that your access to commercial lines markets has been limited.

As an FMJ Agent you can participate in commercial insurance as frequently or infrequently as you feel comfortable. We have designed a customized education path for our agents who would like to actively write commercial insurance, as well as a support system for our agents who simply want to refer commercial insurance to support staff. Both options allow agents to share in commissions on binding new business and renewals.

By developing a greater understanding and focus on commercial insurance, you can move further away from what consumers view as the “commodity side” of our business. The more specialized your knowledge, the more you are viewed as an industry expert, the greater your earning potential. Just as with personal lines business, FMJ Agents have access to the majority of top-rated national and regional commercial insurance carriers, meaning you will be able to write virtually any market you approach.

Types of business FMJ agents write everyday:

- Artisan Contractors (commercial auto, general liability, workers comp, inland marine)
- Retail Businesses (Hair salons, pizzerias, dry cleaners, etc.)
- Professional offices
- Restaurants
- Garages, gas stations, auto body repair
- Habitational – Condo complexes, apartments, mixed use (retail and habitational combined)
- Daycare, nursery schools, nursing homes, convalescent centers
- Truckers – Sand & Gravel, short and long haul
- Medical Specialty Offices & Services including medical malpractice
- Lessor’s Risk (buildings owned and rented out)

Excess & Surplus Lines Opportunity

As you probably know, not all business fits contracted carriers' appetites. It could be a homeowners policy with multiple claims, a secondary residence right on the beach, or a high hazard contractor. FMJ has already set up Excess & Surplus Lines appointments with two wholesalers who are ready, willing and able to help you place business directly.

These wholesalers have arranged office support to assist our FMJ Agents with all their needs. We will facilitate contracting with these wholesalers, but your agreements will be with them directly. They will handle your binding, pay your commission directly, and address any questions or concerns you may have regarding your placed coverage. With FMJ's own markets and these national Excess & Surplus lines wholesalers you will have a home for just about any potential client you meet.

Residual Markets

As an FMJ Agent you are free to continue to place your residual market business as you do currently. However, you may find yourself looking to your residual markets less frequently because of the depth of carriers FMJ provides. If you do need to write business in any of your state's residual markets, you approach those markets directly and handle that business as you always have. You have absolutely no restriction as an FMJ Agent on this portion of your business.

Life Insurance and Health Benefits Opportunities

As an FMJ Agent you will have the ability to place individual and group life and health insurance through one of the nation's leading life insurance brokers representing the very best insurance companies at top-tier commissions.

We have designed our life and health insurance platform so that any agent can participate either by actively writing the cases you develop or referring cases to a specialist and share in the commissions.

The choice is yours – our goal is to provide you with the very best tools and markets, how you choose to implement them in your own agency is completely your decision.

FMJ Agents can write:

- Insured and Self-funded Plans
- Dental and Vision Insurance
- Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), and Health Reimbursement Accounts (HRAs)
- Voluntary Benefits
- Group Life Insurance
- Statutory Benefits
- Long- and Short-term Disability
- Long Term Care
- Retirement Plans: 401(k), IRA, Roth IRA, 403(b), Pension Plans and Profit Sharing
- Corporate Plans: Buy-Sell Agreements, Deferred Compensation and Annuities

Whether it is a simple individual term policy, complex estate planning or business buy-sells, we have multiple markets partnered with the back office support you need, all without the hassles which dissuade many agents from pursuing this lucrative market.

Markets / Carriers

As mentioned, FMJ Agents have 60 years of carrier relationships behind them from day one. The market access you gain is unheard of for most small agencies, so the likelihood you will be able to provide your potential clients better coverage at a better price is extremely high. Better carrier access translates to better close rates and more business. Below are just some of the Property & Casualty carriers you will be able to utilize as an FMJ Agent.

*Carrier availability varies by state.



Support We Provide You

Again, by having our entire agency platform dedicated to future independent agents, we realize that simply providing you with access to the markets you need is not enough to help you transition from where you are to where you want to be. We recognize the shortcomings of other models, which is why we designed our system to make your office an extension of our own. We can't succeed as an agency without your successes at the local level, so we give you access to all our tools to help you reach your goals.

- All of our agencies use Applied's Epic Agency Management System – we have paid for the system, each office pays for their own license(s)
- At the corporate level we have purchased EZ Lynx comparative rating software, allowing you to rate multiple carriers at one time. We have paid for the master license, so you simply pay the user fee.
- FMJ Agents have personal and commercial lines support staff to assist you in placing business, find which markets are the most competitive for certain types of business, and help with complex business submissions. The support system and infrastructure of Scirocco Group, a "Best Practices Agency" and a Top 100 Independent Agency nationwide, supports you.
- You will have an agency transition manager assigned to your office, whose main goal is to get you acclimated to your new career. Because we are all running the same agency management system in real time, whatever help you need is a phone call, e-mail or shared computer screen away.
- Marketing support, program business creation, and local agency support are provided immediately with implementation into FMJ.

Training

All of our FMJ Agents will be required to attend comprehensive in-house training sessions in our National Headquarters in Hasbrouck Heights, NJ. At that time, your agency transition manager will work with you one-on-one on quoting, writing and servicing both personal and commercial lines risks. Once you have completed the initial training you will receive:

- Specific carrier training – either in-person in your office or via webinar
- On-going training from National Headquarters
- Direct carrier visitations to your office

This training is provided at no cost to you. Furthermore, each agency will be provided with office workflows and a procedures manual, again at no cost to you. We provide this training to you because we want you to have the greatest tools in order for you to succeed.

The Added Value of FMJ

Facebook

Facebook is the most trafficked and fastest-growing site on the Internet. It is also an amazing way to connect with clients and prospects and to even grow your business. For those who are not familiar with Facebook, however, the thought of marketing your agency on the site can be nerve-wracking.

FMJ is ahead of the social networking game, which means you will be, too. We have a team of Facebook experts available to all FMJ Agents. They have recently completed a course on how to utilize Facebook profiles and advertising to exponentially grow your business. The class was lead by the same firm who famously pioneered the mastery of Google AdWords, and has now spent two years studying how to best leverage Facebook to expand your business.

Our dedication to leveraging social networking platforms for your benefit is unheard of in our industry. Our team will give you the tools to create an effective Facebook marketing plan, whether you want to pursue a specific niche market throughout your state or just want to target all potential customers within your hometown. You will be able to use our knowledge to pursue your ideal customer – each campaign will be custom to you and your agency.

Zywave

All FMJ Agents will have access to Zywave Brokerage Builder, both the Benefits and the Property and Casualty editions. Brokerage Builder gives insurance agent an edge over their competition by providing thousands of documents to help them prospect, retain, and renew. Brokerage Builder has industry-specific safety manuals, legislative bulletins, HR support, employee communications, and an entire section dedicated to Health Care Reform. Each piece is completely customizable and is branded with your contact information, letting you and your great service stay front-of-mind for your prospects and clients.

Having trouble finding documents for a particular client's pain point? Our parent company has staff members who can assist you. Zywave also has excellent customer service that is available to all FMJ users. Access to Brokerage Builder is just another value-added opportunity given to FMJ Agents you won't find in any other agency model.



Getting Started

We feel that what defines an agency is 1) its staff, 2) its internal procedures, 3) its carrier partners, which all lead to 4) client acquisition and retention. We provide everything that you and your staff will need to succeed and prosper. Your livelihood and your family's well being are at stake, you simply must make the most informed decision you can. We welcome your due diligence. We welcome your questions and concerns. We want your input. We created FMJ Agency Alliance so good people could succeed. You deserve to live life on your terms.

We as corporate family extend an invitation to you and your family to live the professional life you always envisioned for yourself – a life without limitations.