

Damage insurance and financial services firm









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As a former restaurant franchise owner, I never thought I could achieve such high profitability with low overhead costs until I switched to selling damage insurance. I was able to set my own hours and still have time for my family while helping others protect their assets. If you're looking for a business that allows you to be your own boss and achieve financial freedom, give AssurUni a try. You won't regret it.

#### Jimmy Barbour

President, AssurUni

## BUSINESS OPPORTUNITY OVERVIEW



#### A SMART BUSINESS OPPORTUNITY:

# SELL HOME, AUTO AND COMMERCIAL INSURANCE FROM REPUTABLE PROVIDERS

AssurUni provides entrepreneurs with the chance to become certified damage insurance brokers and start their own business by selling products that are essential to every individual and company.

As partners of AssurUni, brokers gain access to a wide range of damage insurance products from the most reputable insurers in Canada.



























### **KEY BENEFITS**

✓ Fast training	Get AMF certified in as little as 4 weeks for personal lines damage insurance or 10 weeks for personal and commercial lines damage insurance.
✓ Flexible schedule	Build a profitable business while working when and where you want.
✓ Low risk	Your investment is likely to be recouped within the first year, minimizing your financial risk.
✓ High profitability	Each happy customer is likely to refer you to their friends and family, ensuring a steady stream of new business and high profitability.
✓ Recurring income	Build a highly profitable stream of monthly recurring income with regular renewals, ensuring a stable financial future.
✓ High resale value	Your book of business can be sold for up to 4 times your revenue at any given time, providing a high resale value.
✓ AMF certification	If you sell your book of business, you can remain employed in a highly sought-after industry with your AMF certification.

# How much can *⋘*earn?

Here's a 5-year revenue projection based on 1 new policy sold per work day\*:

260

Avg. Working Days/Yr. \$1,50C

Avg. Policy Value (Home+Auto Policy) 16%

Avg. Gross Commission 65%

Avg. Broker Revenue Share 87%

Avg. YOY Customer Retention Rate Avg. Book of Business Value

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
NEW PREMIUM SALES	\$390,000	\$429,000	\$471,900	\$519,090	\$570,999
RETAINED PREMIUM SALES	NA	\$381,810	\$721,621	\$1,062,234	\$1,407,378
TOTAL PREMIUM SALES	\$390,000	\$810,810	\$1,193,521	\$1,581,324	\$1,978,377
TOTAL COMMISSION	\$62,400	\$129,730	\$190,963	\$253,012	\$316,540
BROKER REVENUE	\$40,560	\$84,324	\$124,126	\$164,458	\$205,751
BOOK OF BUSINESS VALUE	\$162,240	\$337,297	\$496,505	\$657,831	\$823,005

<sup>\*</sup> Please note that the abovementioned revenue projection is based on average metrics determined by AssurUni and is provided for informational purposes only. It may not reflect the actual revenue generated and should not be considered a guaranteed indicator of performance.

### FAQ

What are the academic criteria that must be met to obtain AMF certification and begin selling insurance with AssurUni?

To obtain your AMF certification and start selling insurance with AssurUni, you must meet one of the following academic criteria:

- Secondary school diploma or equivalent with at least three years of full-time employment experience recognized by the AMF.
- Diploma of Collegial Studies from Québec (DCS).
- Diploma of Collegial Studies (DCS) in Insurance and Financial Advisory Services.
- Attestation of collegial studies in damage insurance recognized by the AMF and a Québec college-level institution.
- Two certificates of 30 credits each from a Canadian university.
- Bachelor's degree, specialized graduate diploma (D.E.S.S.), Master's degree or doctoral degree from a Canadian university.

#### What does AssurUni look for in a successful broker?

We seek outgoing individuals who possess the following qualities: open-mindedness, entrepreneurship, strong communication skills in both English and French (both written and spoken), adaptability to a high-tech environment, and a willingness to complete a 4 to 10 week training to become AMF certified for selling damage insurance in Québec.

#### What does AssurUni's startup fee cover?

Your one-time startup fee of \$35,000 CAD covers all the following expenses:

- Applied EPIC software licenses
- 24/7 access to office workstations and conference rooms located in Ville Saint-Laurent, Québec
- Training and support teams 5 days/week
- Dedicated laptop, headset, soft phone line and email account
- Your own website with automated quote generators
- 12-month strategic marketing plan

#### Do I need to hire employees?

Typically, AssurUni brokers don't need to hire employees until they generate \$3 million in policy premium sales. After which, hiring employees is totally possible.

#### Can I sell insurance outside of Québec?

With your AMF certification, you are limited to selling damage insurance only in Quebec. However, AssurUni can help you broaden your horizons by offering RIBO certification, enabling you to sell damage insurance in Ontario as well. Please note that there may be extra fees involved in pursuing this option.

# OPPORTUNITY HIGHLIGHTS

One-time startup fee \$35,000

Ongoing commission share 65%

Book of business value at exit

up to 4X broker

## Are Wready?

Don't miss this incredible opportunity to transform your career and achieve financial freedom.

Contact us today to start offering insurance products to your community while building a thriving business that you can be proud of!

#### Antoine El-Hage, M.Sc, BAA

Vice President, Business Development and Recruitment Damage Insurance Broker

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