

INDEPENDENCE & SUPPORT

#BEMORE

The Benefits of an F&I Agency Acquisition

Choosing between independence and acquisition doesn't have to be a tough decision. The right acquisition partner empowers you to keep your entrepreneurial spirit alive while gaining the support, resources, and competitive advantages of a larger organization.



Unlock Your Agency's Full Potential Without Sacrificing Independence

You've built a strong, well-respected agency—but are you truly maximizing everything you've worked so hard to build? Staying competitive in today's rapidly evolving market is challenging, and going it alone can make it even harder.

What's the solution?

Joining forces with a larger F&I organization can provide the resources, technology, and opportunities you need to take your agency to the next level. But let's be honest—mergers and acquisitions can feel daunting. You may wonder:

- ▶ Will my agency remain competitive without a strategic partnership?
- ▶ How will an acquisition impact my agency's reputation, positioning, and autonomy?
- ▶ Can I maintain my entrepreneurial approach within a larger organization?

Here's the truth

Growth doesn't have to mean losing what makes your agency unique. The key is finding the right partner—one that offers the advantages of a larger organization without forcing you into a corporate mold.

The right acquisition partner enhances your independence, equipping you with the resources, support, and competitive edge needed to thrive—while preserving the entrepreneurial spirit that made your agency successful in the first place.

The choice isn't just about change—it's about *opportunity*.

The Hidden Challenges of Independence

Running an independent F&I agency comes with undeniable perks. You set the rules, shape your vision, and reap the rewards of your hard work. Success is yours to build—but also yours to manage alone.

What often gets overlooked are the challenges that come with independence

- ▶ **Wearing too many hats** – From training and business development to compliance and legal matters, you're responsible for every aspect—even those outside your expertise.
- ▶ **Limited resources** – Without the right infrastructure, scaling your agency, retaining clients, and staying competitive becomes increasingly difficult.
- ▶ **Lack of support during tough times** – When challenges arise, independent agencies often don't have the network, training, or product offerings to adapt quickly.
- ▶ **Growth limitations** – Even the most ambitious agencies can hit a ceiling without the backing of a larger organization.

Independence is a powerful asset, but without the right support, it can also be a constraint.

For those looking to expand, grow, and remain competitive, a strategic partnership could be the key to unlocking new opportunities—without losing what makes your agency unique.

The Uncertainties of Merging

Joining a larger organization with national reach opens doors that independent agencies simply can't access on their own.

The ability to scale, gain industry-leading resources, and enhance client offerings can be game-changing.

Yet, the hesitation to merge is real—and understandable. The biggest concern?

Losing the independence that made your agency successful in the first place.

- ▶ Will you be forced to follow a corporate playbook that doesn't fit your market?
- ▶ Will you still have the flexibility to serve your clients the way they need?
- ▶ Will the entrepreneurial drive that built your agency be stifled?

These concerns aren't unfounded. A poorly aligned acquisition can stifle innovation, disrupt client relationships, and even slow business growth instead of accelerating it.

But here's the reality: It doesn't have to be a choice between independence and opportunity.



The key is finding a partner that enhances your strengths—one that provides the resources to grow while respecting the unique approach that made your agency stand out in the first place.

Are you ready to explore what's next? #BeMore

CEO & CRO MESSAGE



Vernon Leake
CEO

Ryan Hoff
Chief Revenue Officer

A Message from the CEO & CRO

At Acrisure Protection Group, we know how much work goes into building a successful agency. Growth shouldn't mean sacrificing your independence—that's why we take a different approach to acquisitions.

We partner with agencies like yours, providing industry-leading resources and support while preserving the entrepreneurial spirit that made you successful. If you're considering the next step, let's talk about how we can help you grow without losing what makes your agency unique.

A handwritten signature in blue ink, appearing to read 'Vernon Leake'.

Vernon Leake

A handwritten signature in blue ink, appearing to read 'Ryan Hoff'.

Ryan Hoff

WHAT WE CAN DO FOR YOU

Acrisure Protection Group: Best of Both Worlds

As an Acrisure Agency Partner, Acrisure Protection Group offers the perfect balance—providing the resources and support of a larger organization while allowing agencies to maintain their independence.

We seek partners who share our culture and values, creating immediate synergy and setting the stage for long-term success. Rather than imposing rigid structures, we encourage agencies to preserve their entrepreneurial spirit, recognizing that innovation is key to continued growth.

But we go beyond just support—we provide a powerful foundation for expansion. Our partners gain access to:

- ▶ **Diverse income opportunities** – F&I products, dealer profit participation programs, best-in-class auto security technology, and dealership income consulting.
- ▶ **Industry-leading advantages** – Economies of scale, a robust product mix, and strong industry relationships.
- ▶ **Unmatched expertise** – Over 30 years of experience navigating legal, financial, and regulatory complexities.

With Acrisure Protection Group, you don't have to choose between independence and growth—*you get the best of both worlds.*

We equip agencies with tools, resources, and support they need to thrive.

- ▶ National Presence & Infrastructure
- ▶ Reinsurance Expertise
- ▶ Most Technically Advanced Auto Security Offerings
- ▶ Market Competitive Surety Programs
- ▶ Dealer Centric P&C Opportunities
- ▶ Workers Comp & Employee Benefits
- ▶ Garagekeepers, Cyber Liability, & Instant Insurance
- ▶ Proprietary Menu Selling & Reporting
- ▶ Integration Team
- ▶ Marketing & Administration Support
- ▶ Training Academy
- ▶ Customer & Claims Support



Partners in Profit

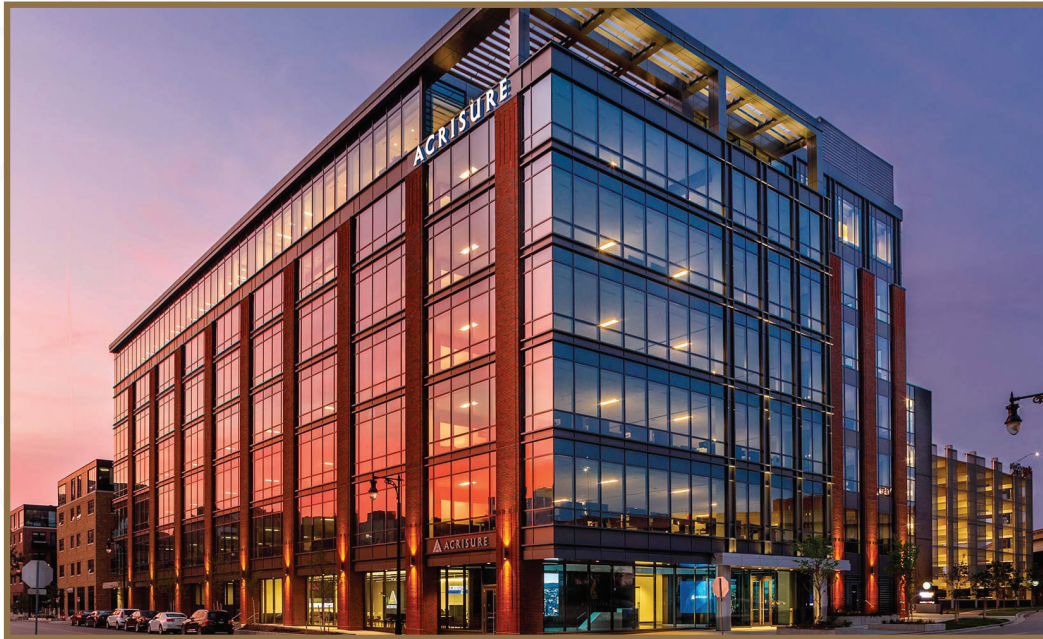
Acrisure Protection Group offers dealer clients the industry leading F&I voluntary protection products, reinsurance/dealer participation programs, anti-theft programs, and dealer-centric P&C/workers comp offerings.

The company boasts a national network of more than 3,000 active dealers across all 50 states. With driven focus for product innovation, compliance expertise, and results-driven training.

- ▶ Innovative Growth Since 1987
- ▶ 8 Acquisitions Since 2015
- ▶ Industry Leader for Profit Participation Programs
- ▶ F&I Products
- ▶ Training and Dealership Income Consulting
- ▶ Largest Auto Dealer Anti-Theft Hardware provider
- ▶ **3,000+** Dealer Clients
- ▶ **20M+** Auto Security Units in Operation

More Than a Provider. A Partner– Let's Talk!

800-519-1373 | www.AcrisurePG.com/BeMore



Intelligence-Driven Solutions

Acrisure augments human intelligence with AI-powered technology. Our intelligence-driven approach enhances client outcomes and speeds decision-making in areas such as insurance, reinsurance, cyber services and more.

The result: better customer experience, faster decisions, and more customized client solutions.

- ▶ **Top 10 Insurance Broker in the World**
- ▶ **Global Fintech Leader**
- ▶ **600 Agency Partners**
- ▶ **\$23B Annual Premium**
- ▶ **15,000 Dedicated Employees**
- ▶ **22 Countries**

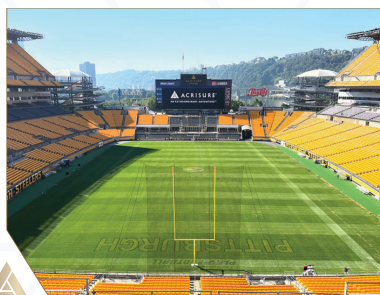
Note: includes closed deals and signed LIO's as of 6/4/22

Notable National Presence

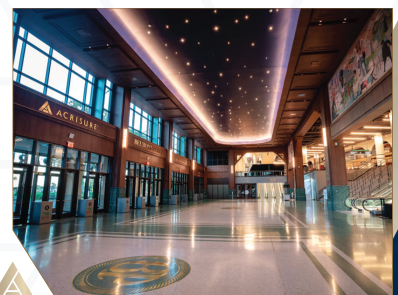
- ▶ **Acrisure Arena** (California) home of the AHL's CV Firebirds
- ▶ **Acrisure Stadium** (Pennsylvania) home of the Pittsburgh Steelers
- ▶ **Acrisure Hall** (New York) home of the NHL's Islanders



Acrisure Arena



Acrisure Stadium



Acrisure Hall



Be More...

A bigger future starts with the right partnership.

Your Agency's Next Chapter Starts Here!

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