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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 Unibrokers a try. You won't regret it.

Jimmy Barbour

President, Unibrokers

BUSINESS OPPORTUNITY OVERVIEW

WWW.UNIBROKERS.CA

Welcome to Unibrokers

Established in 2018 in Montreal as AssurUni, our team has remained dedicated to assisting both novice and seasoned property and casualty insurance brokers in constructing their own client portfolios and realizing their entrepreneurial goals.

With a successful history of training and mentoring numerous broker partners throughout Québec, we are now extending our services to the province of Ontario as Unibrokers.

Our aim is to attract new brokers who are seeking a highly profitable business opportunity with minimal overhead costs, as well as existing brokers who aspire to achieve greater heights.



A SMART BUSINESS OPPORTUNITY:

SELL HOME, AUTO AND COMMERCIAL INSURANCE FROM REPUTABLE PROVIDERS

At Unibrokers, we are dedicated to fostering success and happiness for our independent broker partners. Whether you are an experienced broker or new to the industry, our team is committed to guiding you through every step of your journey.

Our broker partners have access to a wide range of personal and business insurance products from some of Canada's most reputable insurers.



LLOYD'S



KEY BENEFITS



Fast training

Obtain your RIBO Level 1 license through self-paced learning and become certified for property and casualty insurance in a matter of weeks.



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.



RIBO certification

If you sell your book of business, you can remain employed in a highly sought-after industry with your RIBO 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.

\$2,500

Avg. Policy Value (Home+Auto Policy)

10%

Avg. YOY Policy Value Increase

15%

Avg. Gross Commission

65%

Avg. Broker Revenue Share

87%

Avg. YOY Customer Retention Rate

3.5X

Avg. Book of Business Value

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
NEW PREMIUM SALES	\$650,000	\$715,000	\$786,500	\$865,150	\$951,665
RETAINED PREMIUM SALES	NA	\$622,050	\$1,163,234	\$1,696,268	\$2,228,434
TOTAL PREMIUM SALES	\$650,000	\$1,337,050	\$1,949,734	\$2,561,418	\$3,180,099
TOTAL COMMISSION	\$97,500	\$200,558	\$292,460	\$384,213	\$477,015
BROKER REVENUE	\$63,375	\$130,362	\$190,099	\$249,738	\$310,060
BOOK OF BUSINESS VALUE	\$221,813	\$456,268	\$665,347	\$874,084	\$1,085,209

* Please note that the abovementioned revenue projection is based on average metrics determined by Unibrokers 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 is the culture like at Unibrokers?

Unibrokers prides itself on being a broker-centric organization, created by brokers for brokers. With a balanced mix of experienced industry professionals, our culture is designed to foster an environment where knowledge is shared and new brokers can learn the ropes with enthusiasm.

What are the requirements to become an independent damage insurance broker with Unibrokers?

To start selling insurance with Unibrokers as an independent damage insurance broker, you must meet the "qualifications" outlined in Section 5 of Ontario Regulation 991 of the RIB Act. Details available at <https://www.ribo.com/becoming-a-broker>.

What does Unibrokers look for in a successful broker?

We are actively seeking individuals who are outgoing and possess the following qualities: excellent interpersonal skills, an entrepreneurial spirit, strong communication abilities, adaptability to a high-tech environment.

What is Unibrokers' startup fee for RIBO licensed brokers?

Your one-time startup fee of \$6,000 CAD covers all the following expenses:

- Applied EPIC software licenses
- Access to office workstations and conference rooms located in downtown, Toronto
- Training and support teams 5 days/week
- Dedicated laptop, headset, soft phone line and email account
- Your own website with automated quote generators
- Unibrokers business cards
- Optional - Strategic marketing plan (Additional fees apply)

Do I need to hire employees?

Typically, Unibrokers 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 Ontario?

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

OPPORTUNITY HIGHLIGHTS

One-time startup fee

\$6,000

Average commission share

65%

Book of business value at exit

up to 4X broker revenue

Are ready?

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!

Maher Choufani

Director, Business Development

T 416-238-3200 x 117

C 647-686-9533

E maher.choufani@unibrokers.ca