



BC's Largest ICBC Agent

Franchise Opportunities





Sussex Insurance

Fast, Convenient, Close to Home.

Our Story

Founded in 1976 by Kenneth William Armstrong, Sussex Insurance has become the largest ICBC agent in the province of British Columbia, selling more automobile insurance than any other broker group in BC. In 2009, approximately one in 14 people in BC bought car insurance from Sussex Insurance.

“We run Sussex Insurance as we did at the beginning – all hands on. We still want to maintain that. We are a family-owned business and our franchisees are part of our family.”

- *Ken Armstrong*



Franchising

The expansion of Sussex Insurance has been achieved by developing the only independent insurance agency franchise system of its kind in Canada. Franchising has allowed Sussex Insurance to rapidly expand the number of locations, while keeping each franchised location locally owned and operated.

If you are considering going into business for yourself, a franchised business is the best choice – when you buy a franchise all of the hard work is done for you and the risk is virtually eliminated: there is already a system in place for you to follow, you avoid critical mistakes, you get support and guidance, and the business is proven to work.



The Sussex Insurance Brand

Sussex Insurance boasts a history of success in British Columbia starting with novel approaches to the sale of insurance products resulting in consistent growth in sales outpacing all industry norms, and finally acquiring a loyal client base by offering convenient and first class customer service.

With a commitment to customer service and a culture of excellence, Sussex Insurance is proud to have won numerous awards including the 2006, 2007, 2008 and 2009 BC Consumers' Choice Award for Business Excellence.

Every Sussex Insurance franchise is an integral part of a respected brand, built through a combination of provincial advertising campaigns implemented to reinforce brand awareness, plus regional and local marketing initiatives that help drive business to individual stores.

RoadsidePlus is there
when you need it



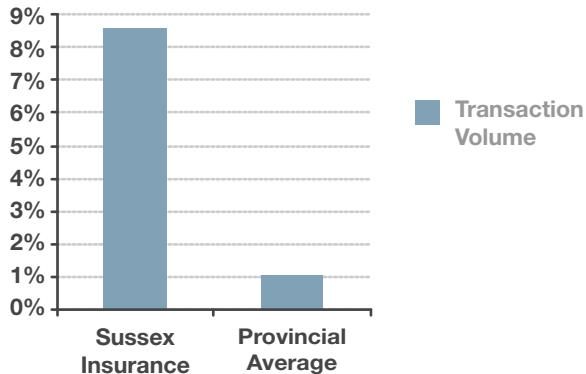
With over 35 locations, we're your community insurance stop.
Fast, convenient, and close to home.



Setting the Standard

Sussex Insurance has experienced unprecedented growth in the insurance industry. The Sussex Insurance group continues to enjoy almost 8 times the provincial average in terms of ICBC volume growth.

2008 ICBC Transaction Volume



Sussex Insurance was among the first to open offices in high traffic retail locations, was also the first agency in British Columbia to remain open to service customers until 9 pm, and among the first to service customers on Sundays. In addition, Sussex Insurance was one of the first to accept premium payments by credit card. If you want to join a cutting edge team of industry leading professionals a Sussex Insurance franchise could be the ideal business opportunity for you.

BC's Largest ICBC Agent



Products

As a Sussex Insurance owner, you benefit from our turnkey business model, which is simple and proven. Sussex Insurance franchisees have access to exclusive product lines like our Swerve® private auto policy and Trek Travel Protection.

Our creative programs and simple product lines allow you to provide exceptional service that will keep drawing customers to your counter and increase customer retention. We are looking for people who have the aspiration and drive to be part of the progressive system that our franchise business opportunity presents.

Want to get away
for the weekend?





Can our private auto insurance **SAVE** you money?

- 1 Have you been licensed for more than 10 years?*
- 2 Are you free of 'at-fault' accidents in the past 4 years?
- 3 Few or no penalty points in the past 5 years?

If you answered YES to the above 3 questions you may qualify for a **discount!***

*contact agent for more details



Underwritten by Canadian Direct Insurance Inc.



Available exclusively at Sussex Insurance

Location, Location, Location!

Sussex Insurance began its rapid expansion by opening retail locations within the Real Canadian Superstores (Canada's largest grocery chain), within shopping malls and plazas, and now inside Walmart (the world's largest retail chain) stores across Canada. All of our locations promise to have high customer traffic flow with many regular returning customers. We research the demographics for the area to support projections for a successful insurance service operation.

Our locations are a significant reason why Sussex Insurance offices are among the highest grossing ICBC agencies in any given community, while experiencing some of the lowest operating expenses and are therefore the most profitable agencies to own. This minimizes your risk and gives you the best possible chance to succeed and accomplish all of your goals.



**Sussex
Insurance**

ICBC

autoplan



Store Design & Construction

The Sussex Insurance interior is designed to promote a comfortable and professional business environment, with a contemporary appearance focused on our ability to deliver fast and convenient service.

As part of our franchise process, we provide you with proven floor plans and assist you in developing a full turn-key operation. Franchisees are required to pay for all leasehold improvements to their stores, including all of the renovations, millwork, merchandising systems, computers and other equipment.



Experience

Q: I don't have insurance industry experience, does that matter?

A: No insurance industry experience is not necessary; entrepreneurial drive, business acumen and confidence are your most important assets. While many business opportunities make promises regarding earning potential, more free time, and the ability to be your own boss, Sussex Insurance offers a track record of allowing leaders and entrepreneurs to emerge. Start your franchise and build a successful and enjoyable business as a hands-on operator or as an astute investor.



Benefits of being a Sussex Insurance Franchisee:

- high limit Errors & Omissions coverage
- group employee benefits package
- annual franchise owners' retreat
- associate membership in IBABC
- Autolink® software package
- access to exclusive insurance products and company contracts
- local and provincial advertising campaigns
- ongoing training, support and guidance from franchisor and other franchisees



In Your Community

You may have noticed Sussex Insurance as a sponsor or supporter of your local community events. Sussex Insurance is a community-based organization that believes in supporting the communities it serves. As a Franchisee you will become involved in the communities where you work. Sussex Insurance would like to express gratitude for the success and support we have received in the many communities that we have had the opportunity to serve.





Cost and Financing Assistance

The cost to open a start-up Sussex Insurance franchise is substantial, due in large part to the high cost of the ICBC Autoplan License. Each Franchisee retains title to and owns the Autoplan License for their location. The ICBC Autoplan License for a new franchise can be obtained by the Franchisee or can be secured for the Franchisee by the Franchisor. The advantage of this structure is the Franchisee retains all of the equity and appreciation in the value of the License.

In addition to the cost of the ICBC Autoplan License, the Franchisee would incur the following start up costs:

- leasehold improvements, including millwork, signage and all equipment; ranging from \$65,000 to \$135,000
- initial franchise fee; ranging from \$75,000 to \$300,000 depending on the location

Our relationships with lenders such as BMO can allow you to borrow as much as 90% of the start-up costs. Join the many successful Sussex Insurance franchisees that have taken advantage of these financing opportunities to expand into multi-store ownership.

The Opportunity

The Sussex Insurance franchise opportunity offers our franchisee network rewarding potential, built on our strength, security & experience. When you are awarded a Sussex Insurance franchise, you join a pioneering network that has led the industry for over 34 years! As a Sussex Insurance franchisee, you will have the personal and professional independence, freedom and control that you want and deserve. You will build a profitable business using a proven business model and a definitive formula for success. You will secure long-term business growth and successful client relationships, driving traffic to your franchise location and converting visitors into paying customers. The resulting income will enable you to accomplish the lifestyle you want, for yourself and your family.



Dreaming about auto insurance?

A Sussex Insurance agent in the making...

Sussex Insurance is currently accepting applications from motivated, entrepreneurial-minded individuals for new franchise openings in high-growth markets. Insurance industry experience, although an asset, is not required.

Please contact Sussex Insurance to find out about available locations.

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