

## About JM&A Group

**JM&A Group**  
**Deerfield Beach, Fla.**  
**Established 1978**

JM&A Group (JM&A) ([www.jmagroup.com](http://www.jmagroup.com)) is one of the largest independent providers of finance and insurance (F&I) products in the automotive industry. The group of four companies provides approximately 2,800 automotive dealerships and retail automotive outlets — which represent virtually all manufacturer makes and models — with a variety of products such as new and used vehicle protection plans, used vehicle certification programs, prepaid maintenance plans, GAP programs, and F&I training for sales, service departments and used car operations and consulting services.

In 2009, JM&A Group's inter-related companies sold approximately 1.7 million vehicle-related service and maintenance contracts. Since its inception, JM&A Group has sold over 22 million contracts. With over \$1.3 billion in invested reserves, JM&A paid out over \$232 million in total claims in 2009.

JM&A Group is comprised of four companies.

**Jim Moran & Associates, Inc.**  
**Deerfield Beach, Fla.**  
**Established 1982**

Jim Moran & Associates assists dealerships with recruiting and training of F&I managers. It is also the marketing arm of JM&A Group, providing collateral and material support to dealer customers.

**Fidelity Warranty Services, Inc. (FWS)**  
**Deerfield Beach, Fla.**  
**Established 1978**

Fidelity Warranty Services (FWS) is a major provider of extended service contracts and pre-paid maintenance contracts for virtually all vehicle makes and models. It is the largest provider of service contracts in Florida and one of the largest in the nation. FWS administers the popular Toyota Certified program which covers Toyota cars, trucks and vans. In addition, the company administers Gold Check Certified® program, which is available to dealerships throughout the U.S., and offers a complete used vehicle-marketing system. FWS has maintained its strong financial position through a conservative long-term approach to pricing, combined with exceptional operating procedures.

**Fidelity Insurance Agency, Inc. (FIA)  
Deerfield Beach, Fla.  
Established 1988**

Fidelity Insurance Agency (FIA) is an independent agency specializing in insurance products and risk management services for the retail automotive dealer industry. Programs include floor plan vehicle damage and complete garage liability packages. FIA has tailored an array of associate benefit products ranging from group medical to 401(k) retirement savings plans. The company also provides a wide range of products to JM Family companies and associates.

**Courtesy Insurance Company (CIC)  
Deerfield Beach, Fla.  
Established 1987**

Courtesy Insurance Company (CIC) is a property and casualty insurance company specializing in a variety of commercial risk insurance products for retail automotive dealers, which insure obligations assumed under various automotive-related service products. CIC's primary products include Contractual Liability Insurance, which insures obligations assumed under vehicle service contracts; Total Loss Protection contracts, which insures the dealers' risks assumed under Guaranteed Asset Protection (GAP) waivers; and Secure Etch, a theft deterrent product. CIC was incorporated under the laws of the State of Florida on December 21, 1987, as a privately held stock insurer and commenced operations on May 24, 1988. CIC is currently licensed in 49 states and Puerto Rico. CIC has continued to be awarded a financial strength rating of A (Excellent) from the A.M. Best Company since 2006.

*Affiliated with JM&A Group:*

**Century Warranty Services, Inc.  
Deerfield Beach, Fla.  
Established 2002**

Century Warranty Services was created to develop alternative, non-dealer distribution channels for its products including dealer miss, remarketing and third-party relationships.

**Business Locations**

JM&A Group and its divisions are located in the following cities:

Deerfield Beach, Fla.  
St. Louis, Mo.

