

# MAF Companies



MAF Companies has been a member of NAILBA for over 10 years; this profile was completed via an interview with John Ruggiero, Chief Marketing Officer.

### About the Agency

MAF Companies was founded in 1967 as Medical Arts Financial, and was strictly focused on medical insurance at its inception. As time passed, the model was expanded to work with IMOs and incorporate the life market as well. The original founder was bought out by Paul Kasik in the '80s. Paul grew the business, changing the

name to MAF Companies, Inc., with a specific focus in the life market, working with IMOs. Brad Gordon joined Paul as a partner, with John Ruggiero serving as a silent partner for several years. The focus changed again, with the business model focusing more on advanced sales, but still including a wide variety of life products. Approximately five years ago, Brad bought Paul out; three years ago, John became a full partner and joined the staff in a full time capacity. Currently, Brad serves as President and John serves as Chief Marketing Officer. They are supported by a staff of 10 employees.

MAF Companies is unique in that they often serve in a mentorship and educational role to producers working with the agency. When a producer works with MAF, they are offered training in client building, advanced sales programs, best practices and cutting-edge point of sale strategies, as well as operational efficiencies for their agency. Producers, many of whom have been in the industry for years, are trained in goal setting, identifying new business opportunities, marketing, and the importance of utilizing the internet to help them achieve their goals. John offers, "Our efforts have resulted in the revitalization of many producers' careers whose sales have hit a plateau in the business."

Because of these efforts and the reputation MAF Companies has developed, John sees the organization moving from a regional to a national focus in the next five years. Their efforts to support the growth of the producers who work with them has gained widespread recognition, thanks to articles that Brad and John have published, as well as speaking engagements, which are well publicized by MAF's marketing department. Based in Chicago, MAF Companies is already working with producers locally as well as in Florida, Texas, California, and many other states.

John notes that membership in NAILBA has provided them with valuable contacts in the insurance brokerage community. In addition, John believes that NAILBA's legislative and advocacy efforts, particularly when working in collaboration with our sister associations, have been effective in breaking down walls between different factions of financial service and insurance professionals. These efforts promote a less competitive and more collaborative atmosphere.

### About the Partners

Both John and Brad are married with young adult children finishing college. Both of them enjoy travel, although John admits that Brad's travel tastes are more exotic than his. While John prefers traveling to Italy and speaks fluent Italian, Brad has been on National Geographic Cruises and visited Alaska and the South Pole, among other interesting and unique destinations.

John admits that he realized he wanted to be in this industry when he first got out of college and discovered there were people all around him in the working world who didn't know how to plan for their futures or have an investment or retirement goal or strategy. He started 32 years ago as a career agent and worked his way up to leadership positions in several companies. He enjoys helping people plan for the best future they could envision and he is adept at teaching producers how to do the same thing. He believes that if he had not chosen this career path, he would have become a teacher and enjoyed it very much.

John is inspired, he says, to work with producers who are collaborative and inclusive, and who want to put their clients' needs first. Any producer who is motivated by commission only is likely not a good match for MAF's philosophy.

For this industry to remain vital and relevant, John believes that producers need to change their outlook. They need to collaborate, listen, and develop their networks. The successful producer of the future will let go of old methods, adapt and utilize technology, be a better student in the industry, and always practice learning and understanding what the client needs and wants.

He offers this advice to any producer struggling to make a difference, "Don't try to sell your client a product at the first meeting. Spend time learning what's important to them, listen to them, and then work with them to find the right solution. With this as your goal, the future of the insurance world will be bright and filled with promise."



Above Left is John Ruggiero, Chief Marketing Officer. Right is Brad Gordon, President.