There’s no place in the said. Rogers prospered in the Marines, according to his mother, to keep our world safe. We have to protect our people,” his mother on New York and Washington unfold on television. “He said, ‘We have crystallized as he watched the horrific toll of the 2001 terrorist attacks City North High School. His mother said she did her best to talk him out 2002 shortly before graduating from Putman records. Rogers joined the Marine Corps in 2003, according to the Defense Depar tments member killed in Iraq since the U. S. invasion in 2005. Rogers, 21, was the 35th Oklahoma services going to miss him tons and tons “she said. Janet Rogers learned of her son’s death after returning from a business trip to Kansas. She said she still hasn’t fully processed the news. “All I can tell you is I’m going to miss him tons and tons” she said.

Like many young men, Jeff Rogers was moved to join the military by the 9/11 terrorist attacks. “He said he wanted to give something back,“ mother Janet Rogers said. Cpl. Jeffry A. Rogers gave his life for his country on November 16, 2005 when he and four other Marines were killed in an ambush in Uhaydi, Iraq.

Janet Rogers learned of her son’s death after returning from a business trip to Kansas. She said she still hasn’t fully processed the news. “All I can tell you is I’m going to miss him tons and tons” she said.

Rogers, 21, was the 35th Oklahoma services member killed in Iraq since the U.S. invasion in 2003, according to the Defense Departments records. Rogers joined the Marine Corps in 2002 shortly before graduating from Putman City North High School. His mother said she did her best to talk him out of it, but he insisted on enlisting. Rogers’ desire to join the military crystallized as he watched the horrific toll of the 2001 terrorist attacks on New York and Washington unfold on television. “He said, “We have to keep our world safe. We have to protect our people”, “his mother said. Rogers prospered in the Marines, according to his mother, earning an invitation to join the security forces because of his high test scores. Those scores also netted him a $50,000 scholarship.

Jeff was proud to be a Marine and he lived his life reflecting the Marine Corps principles of honor, courage and commitment. He was a strong squad leader and had earned the respect of his unit and the commanding officers. Jeff was a courteous and loving young man who always said and did the little things to make others feel special. Cpl. Rogers’ personal awards include the Marine Corps Good Conduct Medal, National Defense Service Medal, Iraq Campaign Medal, Global War on Terrorism Service Medal, Sea Service Deployment Ribbon and The Purple Heart.

Janet and Jim would like all who read this to remember… Jeff is an AMERICAN HERO, and please continue to pray for and support all of our troops who are fighting to maintain our freedom. Semper Fi.

Janet Rogers is the Executive Director of ARM of Mid America. (Oklahoma, Missouri, Texas, Colorado, Kansas)

“The family has established the “Jeffry Rogers Education Memorial Fund” to be used to help both military and non-military youth attend college. Funds may be made payable to NewChurch and designated to the memorial.

ADDRESS: NewChurch 9201 N. Rockwell OKC, OK 73132

ARM
Associated Risk Managers
Strong as MANY. Powerful as ONE.

Scott Spangler 630-285-4324 | scott_spangler@ajg.com
Rose Marie Rigoni 630-285-4211 | rose_marie_rigoni@ajg.com

ARM NEWS
In This Issue
Marketing Update
Annual Conference
ARM Foundation
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Board Meeting
Highlights
2005 New Members
In Memory Of: Cpl. Jeffry Rogers

A Disaster Recovery Plan & Powerfully Positive Attitude

ARM Agencies Moving Ahead Post Katrina

It’s been more than 14 weeks since Hurricane Katrina devastated New Orleans and other communities in her path. The recovery process continues to grind along and two ARM agents—Brenda Case, President of Lowry-Dunham, Case & Vivian in Slidell, La. and Doug Mills, Vice President and Chief Operating Officer of Gillis, Ellis & Baker, Inc. of New Orleans—share insights on disaster recovery and personal and professional lessons learned in the aftermath of this catastrophic event.

“Though I’ve never been to a war zone, I can’t imagine it gets much worse,” Doug Mills reflects. “It didn’t rain for weeks after the storm and the water had left all this grayish-brownish dust over everything. It was almost like the City was just black and white. All the trees had been stripped of their leaves, grass was all brown because the brackish water had killed it. Then about a month later, it rained and the leaves started coming out and the grass started coming back. It was amazing because out of this complete disaster, life started to reappear, parallel to the people coming back to the city as well.” The spirit of this rebirth is expressed at the conclusion of every e-mail Doug sends: Rebuild New Orleans.

“Though I’ve never been to a war zone, I can’t imagine it gets much worse,” Doug Mills reflects. “It didn’t rain for weeks after the storm and the water had left all this grayish-brownish dust over everything. It was almost like the City was just black and white. All the trees had been stripped of their leaves, grass was all brown because the brackish water had killed it. Then about a month later, it rained and the leaves started coming out and the grass started coming back. It was amazing because out of this complete disaster, life started to reappear, parallel to the people coming back to the city as well.” The spirit of this rebirth is expressed at the conclusion of every e-mail Doug sends: Rebuild New Orleans.

“The first day back to work was completely overwhelming,” Brenda Case describes. Brenda, a life-long resident of Slidell, came back to see the homes and lives of friends, family, and clients in ruins. “Seeing the devastation and knowing what you had ahead of you—handling the claims and the importance of it and the good feeling of hopefully being able to help them—it was such a combination of experiences.”

The teams of these two agencies plunged into recovery and continue to be in the throes of this situation. Fortunately, each agency had a plan in place and had practiced drills for execution of a recovery. Brenda said a major flood in the mid-’90s prompted them to put a disaster plan in place. Everyone was assigned a specific role and the plan has been rehearsed and revised prior to each hurricane season since then. Doug sums up the basic elements of disaster planning: “You have to have some concept of what you want to do, who you need to do it with, how you plan has been rehearsed and revised prior to each hurricane season since then. Doug sums up the basic elements of disaster planning: “You have to have some concept of what you want to do, who you need to do it with, how you plan has been rehearsed and revised prior to each hurricane season since then. Doug sums up the basic elements of disaster planning: “You have to have some concept of what you want to do, who you need to do it with, how you plan has been rehearsed and revised prior to each hurricane season since then. Doug sums up the basic elements of disaster planning: “You have to have some concept of what you want to do, who you need to do it with, how you plan has been rehearsed and revised prior to each hurricane season since then.

continued on pg. 2. . . .
Earlier this year Gillis, Ellis & Baker, Inc. developed a disaster recovery plan that included the services of two outside disaster recovery vendors. Doug has this perspective on planning: “It is a fluid situation. We could spend a week practicing and planning and the disaster that hits or the thing that affects you—your plan may not be the right response. What is going to matter is your ability to communicate with your staff and their willingness and ability to respond. But you don’t know that until you are pressed into the situation.”

How did these agencies begin to “pick up the pieces?” One week after the storm, Brenda said employees and their spouses worked to set up a tarp to cover folding chairs that served as the office for the first week of business. There were no landlines, no cell phones, though one employee had OnStar which helped establish communication with clients and started to establish communication.

Doug states, “We tracked down all of the team members, via text messaging or cell phone. They knew to go to Baton Rouge, the previously established location of our temporary trailer. Our IT guy, who was unbelievable, spent the weekend getting the trailer set up. This involved way more than throwing a switch.” Producers came in with contact information about key clients and started to establish communication.

For these agents, the claims handling process has not been smooth. “To put it bluntly, I’m embarrassed to be a member of the property/casualty industry—they have performed terribly. There are a few companies that have performed exceptionally, but for the most part it’s been awful,” Doug shares. “Most of the companies reacted as if they had never comprehended that there could be a catastrophe or a disaster. They all have CAT teams, but I’ve decided that they’re CAT teams in name only.”

“It’s gone poorly in a lot of cases, as far as the claims are concerned,” Brenda admits. Team members of both agencies continue to be in consistent communication involving unpaid claims and feel that, considering the situation, clients seem very understanding that some of the process is not in their control.

Doug gives his team an A+ for performance during the past 14 weeks. “Like a lot of things, it comes down to having the right people and having the right attitude. And if you do have even a modestly workable plan, it will happen. It is mind-boggling to think of all the personal tragedies our people have gone through and yet their focus and their attention has been the recovery of the agency. It’s humbling, makes you proud, and all of those other good things.”

“I have never been more proud,” Brenda exclaims about the performance. “They [the staff] take our customers really seriously. It is our responsibility and this is the attitude that all of us had. It’s really tough, as most of them are dealing with their own situations from the devastation at home.”

The actual physical and emotional stress experienced during the recovery process is not usually part of a practice drill. “There is so much that goes into this that is more than software and data back up,” Doug states. “It is your people, how they are going to respond to this and how you are going to respond to them and what you are going to do with each other—that is what disaster recovery is about.”

“We realized from the beginning that it was a very stressful situation,” Brenda tells. “Clients all had their story to tell and you can’t hurry people through that. We are a small community and we know all of these people. We realized that even though we had to be there for our clients, our employees needed to have a break.”

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Douglas Mills

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—Doug Mills

Continued from pg. 2...

“You learn a lot of things from this on all kinds of levels—a lot of this is on a personal level,” Doug says. “We all learned that things don’t matter. I left with a few items of clothing that I wore for a month and it didn’t matter. We didn’t know for the first month what condition our house was in—it didn’t matter. Your furniture, your position in life—it didn’t matter.”

“Well, I’ve learned to appreciate staff, family and friends,” Brenda says, adding “Almost everyone else that I know have kind of re-evaluated the importance of the things in their lives. And, I’m going to take it a little easier in the future, maybe not put so much importance on the things I did before.”

—By Cindi Schrage

No matter where your location is, the one message that all ARM agents need to learn from the Katrina: HAVE A DISASTER RECOVERY PLAN IN PLACE. “There’s no place in the country that is not subject to some kind of catastrophe,” Brenda says. “It could be wildfires, tornadoes, earthquakes, a plane crash—If any agent feels that they don’t need to worry about this, I beg them to reconsider.”

—By Cindi Schrage

Continued on pg. 7...
ARM marketing efforts continue proactively to raise awareness, build relationships, and strengthen the organization’s presence. The following highlights recent developments:

**Updated Website Functionality**
New, more efficient drop-down menus simplify navigation and deliver information faster. Visit [www.ARMweb.com](http://www.ARMweb.com) to see the latest website enhancements, located in the “Resources” section.

**New ARM Sales Tools**
Two new targeted brochures—directed specifically to the insurance industry outline ARM benefits to administrators and insurance professionals. The new brochures are the springboard for further targeted marketing efforts that will help expand and solidify ARM’s growing network.

**ARM Agents Relief Fund**
Publicity reached media nationwide announcing meaningful Katrina relief efforts, which represent ARM’s emphasis on member support. Funds will be used for victims of hurricane Katrina. The Fund has raised over $24,000 to date. For more information on how you can contribute, contact Scott Spangler at (630) 285-4324 or scott_spangler@ajg.com.

**2006 Marketing Planning**
A series of focused meetings are currently scheduled to plan an aggressive 2006 marketing strategy. The year will focus on more wide-reaching communications—to members, prospects, and the industry at large—including a strong and consistent publicity campaign, targeted sales tools, and developing website resources.

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**new2005members**

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**Audience Notes**

*We invite your feedback!*

ARM prides itself on listening and responding to members’ needs. Your comments, questions, and suggestions are welcome, especially as ARM plays a more active role in your business development. Please tell us how we can help, what you see us doing, and where you see us going. To share your ideas and vision, contact Robyn Konlon at 847-795-9024 or robyn@konlon.com.
ARM ANNUAL CONFERENCE
Grand Hyatt • Union Square • May 1-4, 2006

Westward Ho! Jump on the Wagon Train with ARM Partners—we’re headed west for our annual conference to the city of San Francisco, California. Learn about new products and programs, network with fellow ARM agents and extend your visit to take a little vacation and enjoy the sights.

San Francisco is often called “Everybody’s Favorite City,” a title earned by its scenic beauty, cultural attractions, diverse communities, and world-class cuisine. Measuring 49 square miles, this very walk-able city is dotted with landmarks like the Golden Gate Bridge, cable cars, Alcatraz and the largest Chinatown in the United States. A stroll of the City’s streets can lead to Union Square, the Italian-flavored North Beach, Fisherman’s Wharf, the Castro, Japantown and the Mission District.

Watch for details and registration information to be mailed in January as well as posted on our website, but in the meantime . . . SAVE THE DATE!

SAN FRANCISCO, CA

success stories

Here is just a small sample of some of the ARM business placed with RPS offices during the second half of the year. They are indeed true successes!

<table>
<thead>
<tr>
<th>STATE</th>
<th>TYPE OF ACCOUNT</th>
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Gallagher, a lean and vibrant leader in the world of international insurance brokers, was looking for additional distribution for its expanding suite of retail and wholesale insurance products. ARM agents around the country were looking for access to more and better markets, for a competitive advantage. Gallagher had the organizational resources to run many of the “back office” functions of ARM, while ARM members wanted their national organization to keep its budgetary needs small. After just two extended, top-level meetings, it was decided: ARM needed a “partner” and Gallagher wanted access to ARM’s incredible retail production force.

The rest, as they say, is history. ARM Partners was formed in 2000 as an alliance between ARM and Arthur J. Gallagher & Co., and together we are generating close to $100,000,000 in business annually, and growing that total every year.

—By Larry McSpadden

ARM FOUNDATION

In the last article, we presented a brief introduction to how Associated Risk Managers was created in Indiana back in the early 1970s. If that was the most important step, and if the exporting of the concept to other states was the second biggest advance, then ARM’s strategic collaboration with Arthur J. Gallagher & Co., (“Gallagher”) in 1999 has to rank third in importance in our history.

Despite the dedicated work of our volunteer board, ARM International (as we were known) had fallen on hard times in the mid-1990s. State ARMs were doing quite well, but the national organization was struggling to find a way to express and reinforce the value of our group as a whole. ARM’s beginnings as a grass-roots organization of agencies produced a cultural conflict with attempts to guide members from the top-down. No “programs” were currently doing well on a national basis, and attendance at annual meetings was light, due to lack of meaningful content.

Board members, recognizing these problems, had long conversations about possible solutions. One idea all agreed made sense was to look into forming a strategic partnership with another group. Several possible organizations were considered, and a few were approached. Steve Goodman, with ARM of California, had recently merged with Gallagher, and spoke highly of his experience with them. Encouraged by his recommendation, an ad hoc committee of the board soon entered into discussions with executives at Gallagher. It quickly became apparent that this could be “a marriage made in heaven.”

Continued on next page...