

## accomplish more

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This was the vision of one independent insurance agent in Indianapolis, Indiana in 1969. Wayne W. Hoffman saw that independent insurance agencies could work together to more efficiently reach the market. Clients benefit from professional, knowledgeable and responsive services provided on a local basis.

So in 1970, a select group of agencies came together to form Associated Risk Managers (ARM) with the goal to develop and market insurance programs in Indiana. Since that time, the idea has spread to committed insurance agencies in 25 states.

In 1999, Arthur J. Gallagher (Gallagher) entered into a unique partnership with ARM, providing member agencies access to Gallagher's niche expertise and broad array of products and services.

Today, ARM is a thriving network of more than 240 agency members that produce over \$4 billion in annual premiums. The strength of each member gets augmented on a state, regional and national level, in proportion to that member's utilization of ARM opportunities and resources, which include:

- › Integrated, dynamic and flexible communications platform
- › ARM Partners, our special affiliation with Arthur J. Gallagher & Co., the world's fourth largest broker
- › Member-designed programs
- › Nationally recognized and respected brand and image

## benefit independently

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ARM has evolved into an industry icon synonymous with outstanding business practice. Attracting only the best organizations for membership, it adds value to your business by enabling growth, extending your connections, and cultivating an "inner circle" of leaders.

- › **Network** with other members and industry leaders, sharing ideas and management expertise
- › **Identify** market trends, then design strategies to stay a step ahead
- › **Develop** unique or preferential access to markets and products
- › **Generate** revenue-building and cost-saving opportunities
- › **Maintain** for each other a unique competitive edge



Strong as MANY. Powerful as ONE.

# armmembership



- ▶ Enhanced productivity through pooled resources
- ▶ Greater efficiency with proven tools, programs and resources accessible through ARM membership
- ▶ Access to the latest, most innovative products and services
- ▶ Substantial savings with group buying power
- ▶ Ongoing educational, training and business support through regular meetings, idea exchange, and access to technology and information
- ▶ Affiliation with Gallagher, the world's fourth leading broker of commercial insurance programs, with access to a suite of Gallagher products, markets and risk management services

## progressiveprograms

Besides successes gained by networking, ARM membership offers an evolving menu of products and services that help you manage, market, and operate more efficiently. Ask for more about the newest initiatives, including:

- ▶ **ARM Finance Co.** (ARMFico) - a win-win financing program for members and state groups, providing members competitive buy rates, efficiency through technology and potential revenue streams
- ▶ **Risk Placement Services** (RPS) - Gallagher's nationwide wholesaler with capabilities that include open brokerage, binding authority and programs
- ▶ **SeaPass** - the ARM branded commercial lines comparative rating platform enabling agents to quote multiple carriers with a single entry application

## armnationwide

ARM is a membership driven organization. Agencies within a given state are shareholder-members of the local ARM Corporation. Each State organization is managed by the Executive Director and designed to address the common needs of the members. Members gather regularly to discuss current issues, launch new programs, and explore business-building opportunities.

To join or start an ARM organization in your state, contact:

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