

ARM Members ~ in their own words....

“ARM has been an important part of my life for the past 35 years and had a lot to do with the growth of our agency. ARM provides tools most independent agencies can not have normal access to and it’s been a beneficial experience from both a monetary and professional viewpoint. At one point I went thru our book of commercial accounts and saw the ARM “finger print” on over 50% of our business”.

John Williams ~ Humphrey & Cavagna, Elyria, OH

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**Gary E. Wirtz**, AAI ~ Pease-Kerr-Canfield, Chardon, OH

*As I turned in my stock certificate and departed for home yesterday ... I slowly realized it was my last ARM of Ohio meeting as a Director after more than 30 years. It's been quite a ride and one I will treasure and miss as I start to wind down my insurance career. As a small rural agency ARM of Ohio allowed us to grow and write accounts (social service agencies, public entities, schools in the early days, jewelers, tough professional & specialty lines to name a few) we otherwise would not have written because of our size and limited volume. Over the years ARM of Ohio as well as ARM International allowed us to compete with the "big boys" and yet maintain our local flavor. Having had the opportunity to pick the brains of some the industry's best insurance professionals from time to time was another benefit that helped me immensely over the years.*

*As I depart the Board .... I just wanted to thank everyone for the honor and privilege of working with each of you and look forward to the day when our paths cross and we meet again!*