

GOOD TO KNOW



AMERICAN RISK MANAGEMENT
RESOURCES NETWORK, LLC.
ENVIRONMENTAL
INSURANCE TOOLBOX

since 1999

**JULY
2017**

Myths about ARMR

5 Assumptions about ARMR.Network that are simply Not True



1

**We are Just
Market Access**



read all about it on page 2

**We Only Offer
Insurance
to Restoration
Contractors**

2

MYTH



read all about it on page 2

**We are Solely
a Wholesale
Brokerage Firm**

3

MYTH



read all about it on page 3

**We Only Offer
Pollution
Insurance**

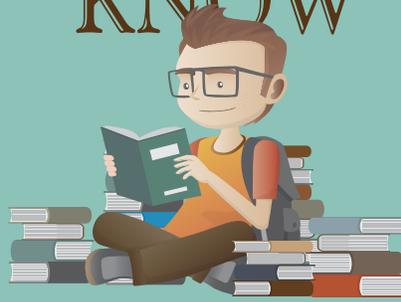
4

MYTH



more on page 3

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**We Only Write
Risks That Involve
Hazardous Waste/
Materials**

5

MYTH



read all about it on page 4

OTHER ENVIRONMENTAL PROSPECTS WE CAN HELP WITH!

- General Construction Firms
- Fire & Water Restoration Contractors
- Mold/Asbestos/Lead Contractors
- Asphalt and Paving Contractors
- Environmental Contractors
- Waste Water Treatment Plants
- Landfills
- Farms
- Municipalities
- School Districts
- Plumbers, Roofers, & Artisan Contractors
- Hotels, Condo & Apartment Building Owners or Managers
- Property Transfers Including Purchase & Sales, Mergers & Acquisitions
- Roustabouts, Freshwater Haulers, & Fracking Support Contractors

American Risk Management Resources Network, LLC has been a family owned and operated wholesale insurance brokerage firm for over 17 years. After spending many years in the rushed, hectic corporate setting, the president David Dybdahl decided to open ARMR.Network. Being able to assist our clients brings us joy.

What sets ARMR.Network, LLC apart is our dedication to fostering enduring relationships by providing innovative risk management and insurance products for our clients while upholding the highest standards of service with integrity.

Honesty | Integrity | Knowledge | Excellence | Accountability

Myth#1 - We are just market access.



Here at ARMR.Network, we pride ourselves on being a boutique wholesale brokerage firm where we spend the extra time to ensure the success of our clients. We are not just market access. It means more to us that our customers learn the product line and can apply it to their entire book, rather than us blanketing the market for quotes, potentially setting our clients up for E&O claims.

The environmental insurance specialists at ARMR.Network have spent thousands of hours over the years reading the policies we sell, as well as and other policy variations in the marketplace. With every quote option, you receive from an ARMR broker; you will have the

peace of mind that a market trending analysis has been conducted and we are keeping track of the coverage offerings getting you back to selling!

Myth#2 - We only offer insurance to restoration contractors.

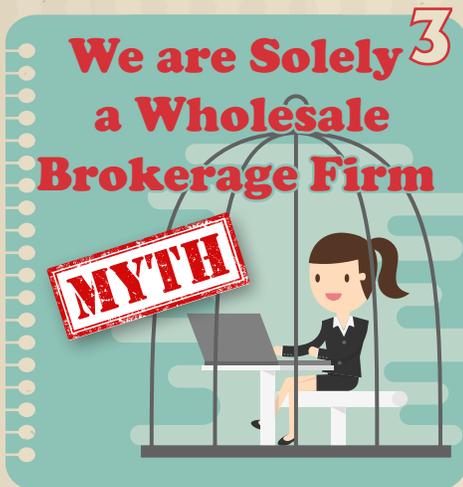


Although we are the pioneers of mold insurance for restoration contractors, our brokers have experience in many different areas of risks that have environmental loss exposures. Insurance for Restoration contractors will always be a core component of ARMR. However, we continue to design and implement new coverage offerings to ensure your client has exactly what they need to protect their business from an environmental loss.

Did you know that milk was deemed a pollutant by the supreme court of Wisconsin? Pretty crazy right? Environmental insurance is

needed for a wide array of risks extending much further than restoration contractors. ARMR Network is continually creating products to respond to the ever-changing environmental exposures clients face today. Some examples of the products and programs offered by ARMR.Network is the property environmental risk management (PERM) program for commercial properties, Underground storage tank program for convenience stores needing financial responsibility, to the Farm program for dairy farms needing coverage due to manure being deemed a pollutant in many states.

If you would like to find out more about what ARMR.Network can offer, please contact Kari Dybdahl today! (kari@armr.net or (608)824-3341)



Myth#3 - We are solely a wholesale brokerage firm.

We love being a wholesale brokerage but what we love more is the opportunities we can create with the best in the industry. We have definitely kept ourselves busy and have helped wonderful people. Although we love being a wholesale broker we are so much more!

We serve as expert witnesses for litigated environmental cases; we are insurance consultants for the top third party claims administrators which include compliance reviews. We have an in-house Managing General Agency (MGA) specializing in environmental insurance for cleaning and restoration contractors. Most of all, we are an environmental insurance knowledge resource for our clients.



Myth#4 - We only offer pollution insurance

Although we specialize in environmental insurance placements depending on the risk, we have many carriers who can provide other coverage lines such as General Liability, Auto Liability, Workers Compensation, Excess Liability, Bailees Insurance, Cyber Liability, Inland Marine, Property Insurance and even Builders Risk if need be.

At ARMR.Network we want to help you in any way we can to supply you with everything you need to win! Just ask if you need help with other lines of coverage!



Myth#5 - We only write risks that involve hazardous waste/materials

Many think that environmental insurance is needed only for risks that include hazardous waste or deal with hazardous materials. The definition of a pollutant in insurance policies has never been limited to hazardous waste, nor has case law ever supported this assumption. The pollution exclusion and the pollution definition can be applied to any type of pollutant or contaminant. Virtually anything could be deemed a pollutant if it interferes with the natural state causing bodily injury, property damage or clean up. There is a documented case where whiskey was deemed a pollutant! Would

it be crazy to think a whiskey distillery caused one of the largest pollution claims, or sandwiches ended up being a litigated pollution case? It's true!



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At ARMR.Network, we write a great number of risks that are not commonly thought of as environmental risks that range from restoration contractors to municipal landfills!

What I like to tell my clients if you think your customer or prospect could cause bodily injury, property damage or clean up due to irritating or contaminating a natural state including within a structure, they probably need to be offered environmental insurance.

Give me a call today, and we can work on getting you an option for your customer or prospect.

I look forward to being part of your production growth!

- Kari Dybdahl



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American Risk Management Resources Network, LLC is a wholesale brokerage firm that can help with many different environmental insurance placements not just Contractor's Environmental Liability! There are many hidden opportunities in many classes of business!

OTHER ENVIRONMENTAL PROSPECTS WE CAN HELP WITH!

- General Construction Firms
- Fire & Water Restoration Contractors
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