

The Value of Binding Together...

As an association, the AGRM brings real and tangible **value** to each of its member missions. The connections and fellowship with staff and leadership of other missions are invaluable as we learn from one another and support each other. Each time we get together, it is apparent that we are a very diverse group, but we have a common goal... to see lives changed by serving the least, the poor, and the needy.

The **partnership** with the Merriam Agency brings real and tangible benefits to support this common goal by providing association members with expertise on call, combined group strength, and comprehensive risk management solutions. We have been learning and growing with the insurance industry since the late 1800's – and insuring Rescue Missions since 1905. Since 9/11, our partnership and strength has grown, allowing the AGRM to secure unique mission-focused benefits.

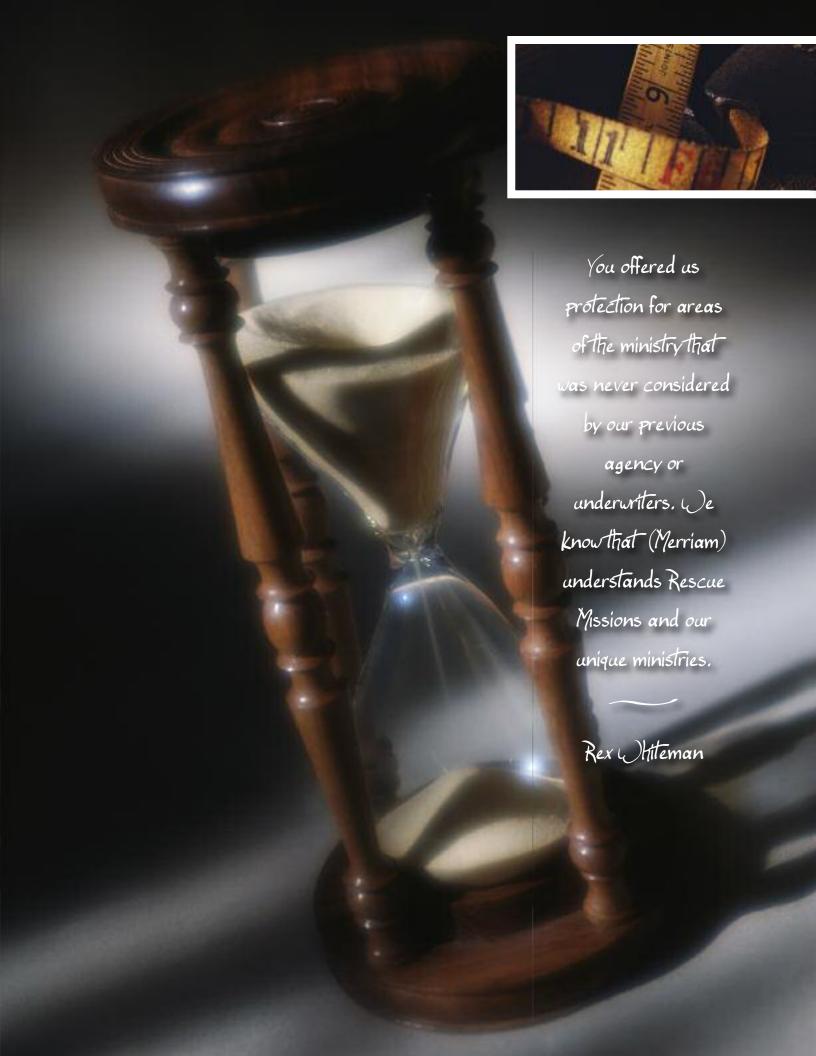
Strengths of the AGRM / Merriam Agency Partnership:

- 1. We understand Rescue Mission Work, its unique characteristics and its particulars... and we specialize in setting up and maintaining a "right-sized" policy while keeping you informed on trends and concerns.
- 2. The Merriam Agency is a Full-Spectrum Independent Insurance Provider, meaning:
 - We ensure that quotes from our multiple insurers are developed with equal standards and will satisfy your need for multiple quotes from a single source.
 - We are qualified and experienced in evaluating and assisting with all of your risk management and insurance needs thoroughly.
- 3. Our service team is very efficient in handling issues like claims and policy changes while speaking in plain language that is easy to understand.
- 4. The AGRM partnerships developed with our insurers allow us to secure some unique benefits and plan concessions from our Insurers... and enable each mission to have access to coverage that is unparallelled by any other provider.
- 5. Loss Prevention Services... since insurance is the least desirable and most costly form of risk management, we look forward to opportunities to work together to help avoid the problems and minimize the chances of sustaining a loss.
- 6. The Experience of other AGRM Missions should speak clearly of our expertise and the experience you can expect from working with The Merriam Agency.

Binding together allows us to support one another – including the smaller and struggling missions – through thick and thin times by providing the strength and benefits of a much larger group. Binding together supports the AGRM, the efforts and vision of the AGRM board and insurance committee members.

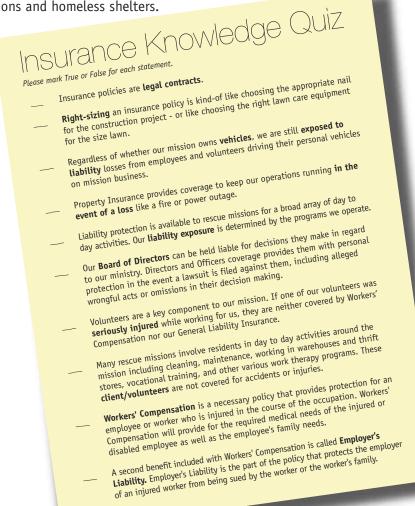
<u>Consider the Value</u> of binding with AGRM Insurance. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.

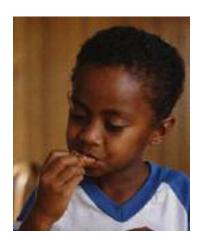




The Value of Experience...

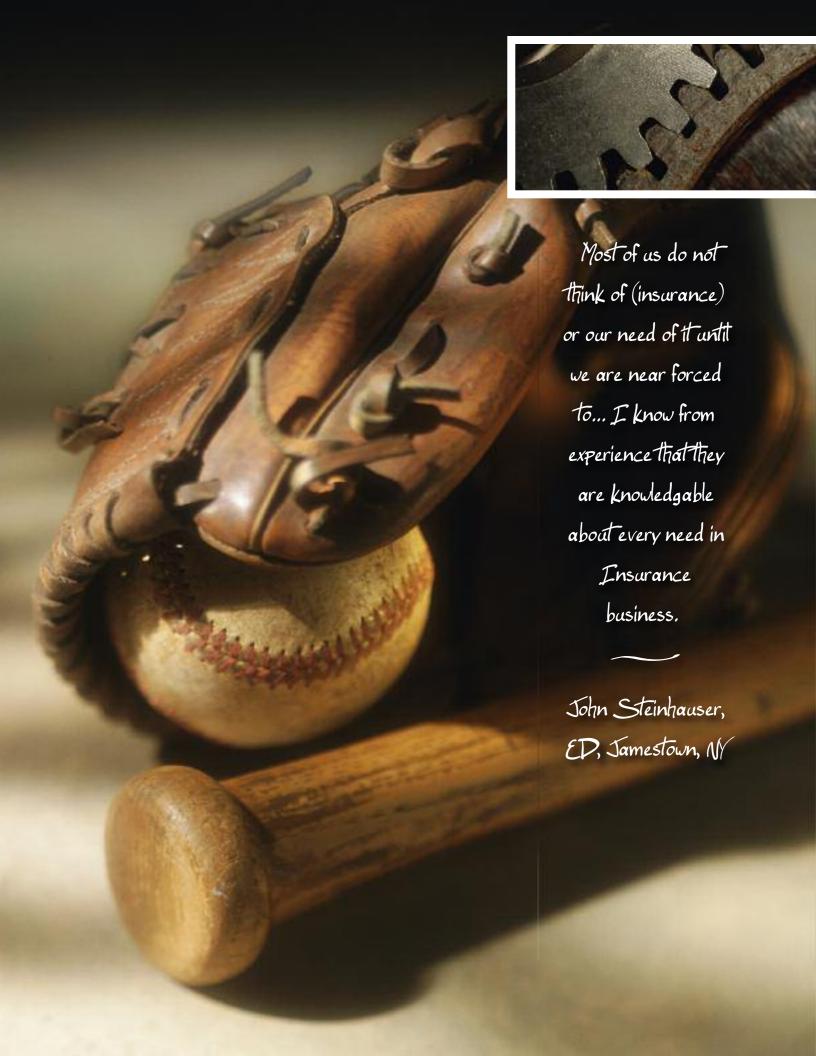
We understand Rescue Mission Work, its unique characteristics and insurance particulars that give underwriters pause... or heartburn. We specialize in setting up and maintaining a "right-sized" policy while keeping you informed on trends and concerns. The first hundred years of insuring missions has given us a firm foundation for risk management and insuring missions like yours. We believe the next hundred years is all about partnerships – and we have great relationships with underwriters who understand and enjoy working with social service agencies, rescue missions and homeless shelters.





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<u>Discover the Value</u> of Experience with The Merriam Agency. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.



The Value of Working Together...

After an extensive search and evaluation, the AGRM partnership was developed with Great American Insurance Company... exclusively through the Merriam Agency and for AGRM members only. This exclusive offering allows the AGRM Insurance committee greater controls on the criteria and more liberal benefits. The following unique components have been negotiated to help better serve the needs of AGRM members.

- Due to the reduced risk, we offer **rate concessions** to members who are certified or certified excellent.
- We offer a **3-year Rate Lock**, though it is subject to acceptable loss history
- **Identity Theft Coverage** has been customized to meet the special needs of rescue missions and is standard with a Rescue Mission Policy.
- Data Corruption/Compromise includes lost data or a security breach
- **Sexual Abuse** coverage has no sub-limit. Extra protection where you might need it most.
- We have negotiated a **Broadened definition of "Sewer Backup"** to include flood coverage.
- "Used Car" coverage enables not-for-profit organizations to sell donated second-hand automobiles to generate income for their organizations. (There are some restrictions)
- **Equipment Breakdown:** Limits have been increased specifically for Rescue missions. Includes:
 - perishable goods (loss from food spoilage)
 - data restoration (computer failure)
 - demolition (if your building is damaged beyond repair)
 - ordinance of law (costs you incur to comply with legal requirements)
 - hazardous substances
 - expediting expenses (costs you incur to decrease the amount of time you might have to close due to equipment breakdown)

<u>Working together</u> allows us to support one another – including the smaller and struggling missions – through thick and thin times by providing the strength and benefits of a much larger group. Working together supports the AGRM, the efforts and vision of the AGRM board and insurance committee members.

<u>Discover the Value</u> of Working Together with AGRM Insurance members. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.





The Value of One Another...

The Experience of other AGRM Missions is probably more valuable than any words we can use to promote our products and services. They will speak honestly about our working relationship... and whether we've hit the target. Feel free to visit our web site for more letters from our participating missions... and the names of others with whom you might wish to contact to verify their experience with the Merriam Agency. Please let us know if you need additional contact information.

Gospel Rescue Mission, Tucson, AZ

Fort Wayne Rescue Mission Ministries, IN

Union Mission, Charleston, WV

Union Gospel Mission Twin Cities, St Paul, MN

Central Union Mission, Washington, DC

We have benefitted immensely from the Merriam Agency. After September 11th, 2011, the assistance we received from them has proved to be a big help at a time when New York City Rescue Mission was unable to get insurance coverage anywhere else. Whenever we have called the Merriam Agency, they have always been available to assist us with our immediate needs. We highly recommend using this agency.





<u>Binding together</u> allows us to support one another – including the smaller and struggling missions – by allowing us access to the strength and benefits of a much larger group. Binding together supports the AGRM, the efforts and vision of the AGRM board and insurance committee members.

<u>Explore the Value</u> of binding with One Another in AGRM Insurance. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.



The Value of Relationship...

Two are better than one,
because they have a good reward for their toil.

For if they fall, one will lift up his fellow.

But woe to him who is alone when he falls

and has not another to lift him up!

Ecclesiastes 4:9-10

There is **value in relationships**. In fact, amidst all the "meaninglessness" of Ecclesiastes, the key central point regarding friendship reiterates this value. We are so honored to have an annually increasing group of AGRM participant missions standing together... and when one falls, we will lift him up as we have for our mission partners since 1905.

Amidst our business relationships, we believe that each mission **having the support** of every other mission is incredibly valuable. The support of our combined strength improves the tenacity of our insurers as the impact of loss is diminished in light of a much larger group. Coverage prior to catastrophic events (i.e. 9/11, the 2011 Tornadoes, Katrina, Ike, or a devastating fire) is relatively easy to come by, but when the challenges come, the strength of partnership is tested... and **our partnerships have proven trustworthy.**

The AGRM Insurance program has come a long way from its inception. Predominantly, we have relationships with a reputable insurance company and underwriters who doesn't just "take the big accounts and leave." Instead, our relationships are based on trust and **a common goal** of serving God's people.

Since each mission is different, let's discuss **your needs and concerns** – and develop an application process that is simple & efficient for you.

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<u>Explore the Value</u> of Relationship with One Another. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.



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- Life
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- Unique Situations
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 - Camps
 - **O** Clinics
 - Farming & Agriculture
 - Food Service
 - Manufacturing
 - Garage & Auto Sales
 - **Ø** Retail
- Consulting & Analysis

 - Loss Control Engineering
 - Audits to uncover potentially lethal coverage gaps















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