

**MID-AMERICA RISK MANAGERS, LLC**

## About **MARM**

For over 20 years **MARM** has been providing property and casualty insurance solutions to the agricultural community in 30 states. Through a network of over 400 independent agents, **MARM** provides its Premier Stand Alone Replacement Cost Irrigation Coverage, Actual Cash Value Irrigation Coverage as well as Package, Auto and Umbrella Coverage for Farm owners and Ranch owners.

**MARM** staff has over 100 years of combined underwriting experience. Through use of cutting- edge technologies we are able to underwrite, quote, bind and issue policies in a highly efficient way, in most cases within 24 hours of receiving a submission. Further, we utilize a broad network of equipment dealers and adjusters to ensure all claims are settled as in as short a time as possible.

Whether you're an agent who wants to stabilize your agribusiness book by letting us take on the volatile pivot irrigation book, or just looking for new markets to compete in your territory, we would like to talk to you. We are interested in growing our representation nationwide. Also, we entertain partnerships with Agri business underwriting companies and wholesalers.

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💻 [www.marm.net](http://www.marm.net)

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# Our **PRODUCTS**



## FARM OWNERS AND RANCH OWNERS P&C COVERAGE

MARM offers premium farm and ranch packages that provide today's complex agricultural operations with a wide range of coverages. Our comprehensive packages are complemented by many options to custom fit most operations. While MARM's FO/RO products are competitive with other carriers in your area, the coverage and service is what makes us unique. We also offer related auto & excess/umbrella policies to offer the customer a complete package with one carrier.

### For a farm quote, please obtain the following information:

- Copy of current dec sheets
- Loss statement – minimum of 3 years history is required
- Any information on non-farming/unique exposures that may need prior approval



## STAND ALONE IRRIGATION COVERAGE

We welcome the opportunity to show how we can provide quality protection for your customer's self-propelled irrigation equipment.

### For an accurate analysis of your insured's needs, please obtain the following information:

- Value and description of equipment
- Loss history
- Location of equipment

### Our Replacement Cost Insurance Policy Features:

- Special perils, including flood, collapse, collision, theft and earthquake
- Replacement cost loss settlements - no depreciation on a partial loss
- Full payment on total loss up to the policy amount of coverage scheduled
- Mechanical and electrical failure
- No age restrictions
- Standardized deductible on all covered losses per occurrence
- Protection provided by A+VX carrier by A.M. Best

HELPING YOU MANAGE  
YOUR RISKS—  
**TODAY AND TOMORROW**

## Our **MISSION**

Whether it is a farm or ranch owner package or stand-alone irrigation coverage, we are a provider of insurance solutions for Agri-business clients by utilizing the most current technologies. We quote, bind, issue and service all policies in-house. We continually seek out the most current and consistent alternatives to bring to our distribution partners.

## Why **MARM**

Mid America Risk Managers, LLC (MARM) is a general insurance agency operating through independent agents and brokers specializing in agricultural insurance solutions. Utilizing the latest marketing and web based automation approaches, we provide premier carriers to rural agencies.

Specialized underwriting and product development allows us to offer a level of market access and service that sets the benchmark. We value the relationship with our agency force and welcome new opportunities to build additional agency appointments.

Please visit us at **[www.marm.net](http://www.marm.net)**