



## Why Ricker and Associates?

With over 35 years of experience, Ricker & Associates have been insurance program management advisors for the industrial equipment, material handling, rental equipment and agricultural equipment dealer markets. We have established strong relationships with all equipment manufacturer brands, trade associations, most insurance carriers and many agents across the country.

Together, we can build an insurance program that saves money for our clients, improves quality of coverage and eliminates unnecessary coverage and expenses. We'd love to work with you.

	<b>Ricker &amp; Associates</b>	<b>Direct Writers &amp; Independent Agencies</b>
<b>Reach</b>	Access to every insurance program available means we can obtain more competitive quotes than any agent or direct writer, driving down premiums and saving money for our clients.	Direct writers have no access to independent agencies or carriers like Travelers, Hartford, Chubb, etc. Independent agencies cannot access the direct writers like Sentry, Federated, MCM, etc.
<b>Coverages</b>	We provide comprehensive insurance review and build a program tailored to fit our clients' needs. Our clients get the coverage they need, peace of mind, and save money.	Commonly missing coverages: <ul style="list-style-type: none"> <li>• USL&amp;H</li> <li>• Pollution</li> <li>• EPLI</li> <li>• Flood</li> <li>• Ordinance or Law</li> <li>• D &amp; O and Fiduciary</li> <li>• Legal fees and Severability</li> <li>• Current market competitors</li> <li>• And more</li> </ul>
<b>Who Benefits</b>	We work for our clients.	Agents work for the insurance company.
<b>Fees</b>	Our fees are locked in and not tied to insurance premium increases.	As premiums increase so does the agent's commission. This means more incentive to increase premiums.

In the past 15 years, Ricker & Associates have saved our clients more than \$30 million, a number which continues to rise. More importantly, by partnering with our clients to develop a program that meets their needs, we have significantly improved our clients' protections while controlling the cost of premiums.

James G. Ricker, CEC  
Insurance Program  
Manager

3191 Amity Road  
Hilliard, Ohio 43026  
P: 1-888-550-9233  
M: 614-314-5366  
jim@rickerandassociates.com