



Poms & Associates

Insurance Brokers, Inc.

We think **IN, AROUND** and **OUTSIDE** the box.

■ **IN**

Whether it's **RISK MANAGEMENT, EMPLOYEE BENEFITS, RISK CONTROL** or **PROPERTY AND CASUALTY**, insurance brokers typically operate within a narrowly defined, highly predictable “box” of products and services. At Poms & Associates Insurance Brokers, Inc., we can certainly do that, and do it very well – if that's all our clients want or need.

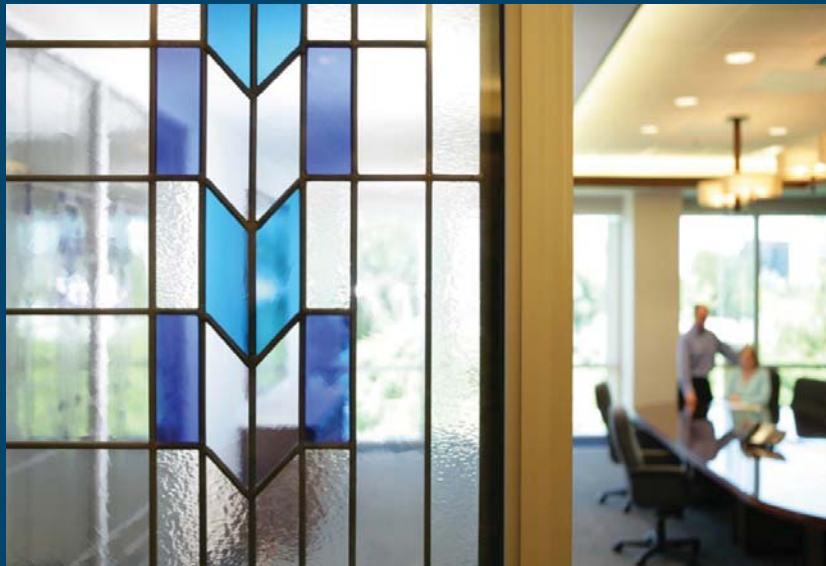
▣ **AROUND**

When is a box more than a box? It's when we use our carefully assembled team of insurance experts and educators along with our unrivaled experience, technology and innovation. In so doing, we make even the generic box of insurance options work harder and perform more effectively. Consistently providing innovative and unexpected solutions to our clients is what defines us.

▣ **OUTSIDE**

Then there is the rapidly growing list of our clients whose only use for a box is when moving to larger office space. These clients might need a more rounded insurance solution. They may even need a solution or product that other brokers haven't yet imagined. They need creativity. They need Poms & Associates to shape coverage and services that go above, beyond and way, way outside the typical box.

Walk the halls of Poms & Associates and you're likely to bump into some of the most experienced and effective people in the insurance brokerage industry. Our staff provides clients with combined experience in insurance and risk management that is simply unrivaled by other brokers. Our constant application of innovative solutions has benefitted clients in countless ways, including the development of one of the largest group programs in the United States.





Trusted Partners—Proven Solutions

OUR COLLECTIVE KNOWLEDGE and experience serving the needs of public, private and institutional entities makes us more than mere advisors. We become trusted partners in understanding your specific and unique needs and risks. Poms is a proven resource in providing innovative and cost-effective solutions to those needs.

Custom solutions may involve: risk management services; selecting and implementing new employee benefits plans; acting as a client's advocate in property claim situations, crisis planning, products liability, aviation or marine operations; or even retention and alternative finance programs.

We recognize our strengths. If your needs fall outside our scope of services, we are experts in identifying new, carefully and impartially selected partners for any services you need. Our unbundled approach means providing the right mix of risk management techniques to fit your needs.



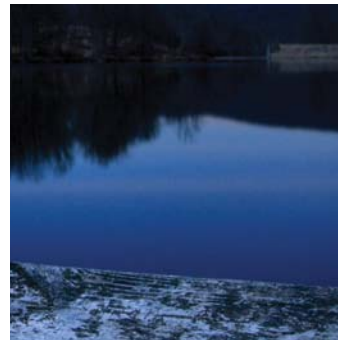


[The Best Insurance? Knowledge.]

ABOVE ALL ELSE, Poms & Associates is committed to a belief that has proven invaluable to our clients time and time again – knowledge is the best insurance. By acting not only as your insurance broker, but also as an educator, we help you achieve a more effective and efficient level of self-administration so that you can focus on other important objectives.

We base our relationships with you on a complete and extensive understanding of your needs. At the same time, we provide you with transparency into our own practices, including full disclosure of fees, commissions, or any other form of compensation.

As a truly objective broker – and your steadfast advocate – we bring to the table no allegiance to specific programs, products or services. Our singular goal is the same whether we are your sole resource or a complement to your existing program: to give you the knowledge of an industry leader as well as an inventory of products and services to limit your exposures and increase your opportunities.



[About Poms & Associates]



RECOGNIZING A GROWING NEED within the industry for problem solvers willing and able to think outside the box, David Poms formed Poms & Associates in 1991. Since then, the company has carefully and deliberately grown to include more than 100 employees, with branch offices strategically located to best serve our client base. Our company-wide emphasis on educating, rather than dictating to the insurance buyer has remained constant.

With a determined focus on controlled growth, we are able to maintain the highest degree of customer service, which in turn fosters long and productive client relationships. We keep a critical eye on staffing to ensure that our clients' expectations are exceeded on every level, at every turn.

We are here to represent your best interests. That's the Poms & Associates difference.



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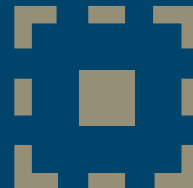
LOCATIONS INCLUDE

Los Angeles, California

Denver, Colorado

Albuquerque, New Mexico

Washington DC area



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