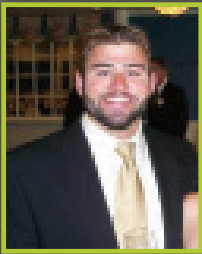


# ONE ALL RISKS

## LIMITLESS EXPERIENCE



**FRANK GIARRATANO**  
Assistant Vice President



**MATTHEW HALL**  
Broker

“Be a resource above everything else,” said Frank Giarratano, Assistant Vice President - Casualty Broker in Dallas. “A common misperception in the industry is that if we hand off an account to another division or broker, my individual relationship with the agent could be weakened. We believe the opposite is true. We want our agents to know us for what we do best. Our team sells to the agent’s needs, not our own. That builds trust. We believe trust in our abilities and intentions leads to better long-term relationships.”

Frank learned early on that being successful is choosing what **not** to spend his time on. He chose to concentrate on the Construction and Heavy Products industries but he can also handle a variety of other casualty risks. He partners with any and every part of All Risks to provide his top retailers with expertise in Property, Professional, Energy, Liquor-driven Hospitality, Healthcare, Programs and more.

Our concern is helping our agency partners write the best coverage for their clients. It’s a simple concept; bringing value to every opportunity and providing additional expert resources when necessary.

Frank turned this concept into reality by inviting Matt Hall, broker, to attend an Independent Insurance Agent event and to join him on several sales visits. “Integrating Matt into my visits validated to my retailers what I have been telling them all along.” stated Frank. “We were a true partner; matching our in-house resources with their business objectives. The approach of a united front of one All Risks, one point of contact, but a near limitless stable of experts for the agent to take advantage of, works,” Matt affirmed.

Frank credits Glenn Hargrove, Managing Director – South Central Region, for giving him sound advice from day one. He said, “Everyone in the wholesale marketplace looks exactly the same; a carbon copy of the next competitor. Do something different. Bring our vast knowledge and expertise to the table. Collaborate with in-house experts to deliver the best solutions to our clients.”

“Our team sells to the agent’s needs, not our own. That builds trust. We believe trust in our abilities and intentions leads to better long-term relationships.”

## WHY ALL RISKS

### 100% FOCUS

How can we help our clients succeed?

### TALENT

Amazingly skilled and contagiously enthusiastic

### PRODUCT

Better carrier relationships allow us to customize the best solution unique to our retailers’ clients

### SERVICE

Committed to a sense of urgency

