



50 Years and *Moving Forward*





As we move forward into our future, we are humbled to look back at our company's first 50 years. We celebrate the milestones reached since 1964 and greatly appreciate the contributions from our producers, associates and companies over the years. Thank you for being part of the Arlington/Roe family, for we are truly a family business, both literally and figuratively.

We hope you enjoy this review of key points in the life and history of our company. We'd love to hear memories from those of you who have traveled with us.

We are proud of the last 50 years and excited about the future. Thank you for your partnership and friendship.

Sincerely,

A handwritten signature in white ink that reads "Jim Roe". The signature is written in a cursive, flowing style.

*James A. Roe, CPCU, ASLI
President, Arlington/Roe*

The sum of 50 years may very well lie in these three family business initiatives:

1

Understand and serve the needs of retail insurance producers with broad product lines, stable markets and knowledge.

2

Hire smart, trustworthy people and provide them a company culture in which everyone is empowered to do the right thing.

3

Support the evolution and perpetuation of the insurance industry through stewardship and leadership.

We encourage all associates to:

Treat Arlington/Roe as if it were their own business. | Be open and honest with fellow associates, companies and producers by following the Golden Rule and working as a team.

Use their best judgment and do the right thing. | Advance their knowledge and experience to do their best work ... and have fun while doing it.



After serving in WWII and a brief stint in retail management, Francis Roe began his insurance career and became a field underwriter for Meridian Insurance Co.

Office at 5024 N. Kitley, 1964.



1950s

1950

After serving in World War II, Francis Roe took a job with Baker Shoes in Ft. Wayne, Indiana. In 1952, he moved his family to Indianapolis to run the Baker Shoe store on Washington Street.

Francis was the second oldest of seven children. Francis' older brother, Norman, pursued a career in finance and ultimately found his life-long work as a senior executive with Foremost Insurance Co. A primary product at Foremost was trailer insurance. One day, Norman asked his brother Francis to travel with him. Seeing potential in the business of insurance, Francis left the security of women's shoe sales for a life-changing career in insurance and a cut in pay.

1955

Francis Roe began his insurance career as an underwriter trainee with Meridian Insurance Co., Indianapolis, Indiana.

From 1955 to 1964, Francis worked as a field underwriter for Meridian Insurance, State Auto Insurance and then again for Meridian Insurance. When calling on agents, Francis was often asked if he could insure trailers, referred to today as manufactured homes. At that time, trailer insurance was packaged with the purchase loan and normally written through the trailer dealer or bank. Francis Roe approached Orville Allen, president of State Auto Insurance, and Carl Russell, president of Meridian Insurance, about offering the mobile home coverage to independent insurance agents to sell directly to trailer owners. Both Mr. Allen and Mr. Russell declined. Shortly after these declinations, Francis received a \$25.00 a month raise and he quit, telling his employer, "you must need the money more than I do."

His next bold statement was to Ruth, his wife and mother of five, "Ruth, I just quit my job."

1960s



Francis Roe's first desk.



Francis Roe formed Arlington Insurance Agency to provide trailer insurance to independent insurance agents. Jim Roe entered the business as a teenager earning 25 cents per hour typing policies.

L to R: Francis Roe, Jim Roe, Ruth Roe

1964

Francis Roe formed Arlington Insurance Agency as a general agent for Foremost to provide trailer insurance to independent insurance agents.

Norman Roe didn't see much opportunity in bypassing the dealer to insure trailers, but he gave Francis Roe a contract, and Arlington Insurance Agency was formed on August 13, 1964. At the age of 41, Francis set up shop in the family kitchen and together with Ruth made ends meet. They had five children, a 1949 DeSoto and literally budgeted by putting money in envelopes for gas, food, the mortgage and basic needs. They were on a mission together to build a family-owned business. Francis bought a small desk big enough to hold a typewriter, used the kitchen table during the day to spread out work and the phone on the wall was equipped with an extra-long cord. Their telephone service was by way of a "party-line" where multiple people shared the same phone line, and their mailing address was 5024 N. Kitley in Indianapolis, Indiana, six blocks away from Arlington High School.

Jim Roe entered the business as a teenager typing policies for his father. Minimum premiums were \$15 and commissions ranged from 35% to 40%. Jim earned 25 cents per hour. Francis thought Jim was being overpaid.

1966

Francis took his wife Ruth and their five children in their new Ford automobile on their first family vacation to Lake Fontana, North Carolina.

Francis secured a contract with Western Fire and Casualty out of Ft. Scott, Kansas, which became American States and then Liberty, and he wrote about \$40,000 in small commercial business. Arlington Insurance Agency was growing, and the family went on vacation. In addition to the normal things families pack for vacation, Francis packed a metal box that contained the insurance accounts receivable records so important to his business.



Office at 46th and Keystone, 1968.



Francis Roe, Chairman.

1970s

1968

Arlington Insurance Agency moved from the kitchen to Atkinson Square at 46th and Keystone Avenue in Indianapolis.

Jim's first year of college was at Marian College (now Marian University) so he was near and involved with his father's business, but Jim finished his last three years at Indiana University in Bloomington majoring in political science/pre-law.

1972

Jim Roe graduated from Indiana University and began working for his father full time. Jim and Vickie Roe were married.

Francis Roe and his son Jim began making plans to grow product and market penetration. They hired a commercial manager in 1973 to launch commercial operations in surplus lines.

1980s

1976

Four years later, Jim left the agency to work on the company and agency side with Hartford Insurance Co. as a western Kentucky marketing representative and then independent agent with the Charles Moore Agency in Bowling Green, Kentucky.

In time, Jim received a long letter from his father, Francis, asking him to return to the business, and Jim has never looked back.

1980

\$1.3 Million in Premium and 7 Associates

In 1980, Jim rejoined his father and they changed the family business name to Arlington/Roe & Co. Francis and Jim got busy growing the business. They joined the Big "I", PIA, 1752 Club and Blue Goose. Jim earned his CPCU designation. They joined NAPSLO in 1981 and AAMGA in 1983. They became a family-owned business on the move.

Office at 56th and
Keystone, 1983.



Shown left to right, Jim Roe
and Al Grau worked with Hugh
McGowan, Sr., in writing the Pan
American Games held in 1987.

Office at 8465 Keystone Crossing, 1990.



1983

\$3.5 Million in Premium and 13 Associates

Arlington/Roe moved to Shorewood Drive just east of 56th and Keystone. Jim Roe worked with Hugh McGowan, Sr. in writing the Pan American Games held in 1987. The market was hard, and the agency did not have all the players or the markets to take full advantage of the marketplace. Arlington/Roe would make major associate and market advancements in the years to follow.

1987

\$7.5 Million in Premium and 18 Associates

Francis Roe died unexpectedly at the age of 64.

Jim Roe and his father were equal partners and had grown the agency in size and reputation. Jim became a director of the Big "I" of Indiana. Together they dreamed of building a family-owned business for future family generations. Following the heartfelt loss of his father, Jim became the sole owner of Arlington/Roe and began to mold the culture and values of the company to dramatically grow the business.

1990s

1990

\$15 Million in Premium and 25 Associates

As a member of the National Association of Professional Surplus Lines Offices (NAPSLO) board of directors, Jim expanded his involvement in the industry from regional to national. Arlington/Roe moved to 8465 Keystone Crossing. An aviation insurance office was established in Louisville, Kentucky. Vickie Roe, Jim's wife, joined the agency.

Jim's service to NAPSLO marked the beginning of his dedication to affect change in the industry at a national level. Aviation grew as a national product for Arlington/Roe. Over the next few years, the Louisville office grew into a full commercial underwriting office.



Jim Roe served as the president of the American Association of Managing General Agents, AAMGA, 1999–2000.



Office at 8900 Keystone Crossing, 2001.

1990s

1999

\$59 Million in Premium and 64 Associates

The longstanding relationship with Foremost was moved to American Modern Insurance Group. Jim Roe served as president of the American Association of Managing General Agents, AAMGA. Arlington/Roe moved to its current home office at 8900 Keystone Crossing in Indianapolis and opened an underwriting office in Geneva, Illinois, purchased Cooling Grumme & Mumford from Indiana Insurance Company, and, in Grand Rapids, Michigan, purchased Witters & Klap. Andy Roe first and then Patrick Roe, two of Jim's sons, joined the family-owned agency in the next few years.

This period marked the beginning of considerable premium and talent growth at Arlington/Roe. Today American Modern Insurance Group continues to be Arlington/Roe's largest premium writer at over \$20 million.

2000s

2005

\$104 Million in Premium and 125 Associates

Arlington/Roe purchased Southern General Agency in Bowling Green, Kentucky, purchased Agents Advantage Network in Nashville, Tennessee, opened an underwriting office in Grand Rapids, Michigan, and hired the first Ohio associate. Each location came to be because of the talent Jim Roe saw in people who lived there.

2010

\$112 Million in Premium and 119 Associates

Arlington/Roe was on the move again after the softening of the market due to the financial crisis.



Giving Back

2013

\$158 Million in Premium and 150 Associates

Arlington/Roe purchased Mid-South Insurance in Tennessee establishing roots for its next underwriting office location in Nashville. Additional Ohio insurance talent was secured, and plans were underway for an office in Columbus in 2014.

National Big "T" appointed Arlington/Roe as an excess and surplus errors and omissions insurance provider for their membership E&O program. The Big "T" also endorsed Arlington/Roe's exclusive data breach and cyber liability program for Big "T" members.

Arlington/Roe had the opportunity to secure talented individuals in both Wisconsin and Minnesota, making those states the next emphasis on expansion.

Katie Roe Weiper became the third of Jim and Vickie Roe's four children to work at the company, joining her brothers, Andy and Patrick. Christopher Roe continues his acting career in Chicago theater.

2014

Projected to End the Year at \$185 Million in Premium and 160 Associates

In celebration of the company's 50th anniversary, emphasis was placed on giving back. A number of philanthropic efforts were expanded, especially United Way and Seccina Memorial High School where Jim Roe also serves on the board of directors. An annual insurance internship was funded and launched by Arlington/Roe. Dollars and time were devoted to university insurance education programs and to a great number of state and local insurance associations.

Throughout its history, Arlington/Roe, led by the Roe family, has strived to serve as a good steward of its industry and its communities, taking seriously its obligations to serve and give back.

Shown left to right, Andy Roe, Patrick Roe, portrait of Francis Roe, Katie Roe Weiper and Jim Roe.



Moving Forward

Today, Arlington/Roe is focused on growth and committed to remain a family-owned business for years and generations to come. It is inspiring to think that one man at a small green desk with a party-line telephone started a company that would grow to 160 associates serving thousands of people and businesses today. Moving forward, it is our obligation to Francis and Ruth Roe's legacy to do the right thing, to be the best we can be and to always serve others.

For 50 years of treasured agency, company and associate relationships, we say thank you!

Happy 50th Anniversary, Arlington/Roe!





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