

ARMS

Alabama Risk Management for Schools (ARMS) – a not-for-profit, tax-exempt, member-owned, member-governed, self-funded risk management trust – is the diamond standard for funding selected liability risks to which member boards of the Alabama Association of School Boards are exposed.

COST – ARMS participation costs less than claims incurred by members. Investment earnings generally exceed administrative cost and therefore help pay for claims. Losses and number of students determine cost for each member.

COVERAGE – ARMS participation is tailored to member liability exposures and defenses available to members. In absence of workers' compensation insurance, employee injury suits are defended.

CLAIMS – ARMS database of general liability/errors and omissions liability claims helps identify litigation trends for members. Using experienced, specialized lawyers and effective defense strategies help protect members and reduce cost.

CONSISTENCY – ARMS participation has meant stable, cost-efficient liability funding alternatives since 1985. Members have avoided volatile insurance market swings of price and availability.



*General
Liability*

*Errors &
Omissions
Liability*

FOR INFORMATION & CLAIMS REPORTING

Dwight A. Hester, Ph.D., J.D.
ARMS Risk Management Consultant
2512 Lurleen B. Wallace Blvd. | Northport, AL 35476
205/333-9090 | dah@dwighthester.com | www.dwighthester.com

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COST – ARMS participation costs less than claims incurred by members. Investment earnings generally exceed administrative cost and therefore help pay for claims. Losses, along with number and type of vehicles determine cost for each member.

COVERAGE – ARMS participation is tailored to member auto liability exposures and defenses available to members. Employees required to transport students in their personal vehicles are covered. In absence of workers' compensation insurance, employee injury suits are defended.

CLAIMS – ARMS database of auto liability claims helps identify cost effective settlement and defense strategies. Experienced, specialized defense lawyers help reduce cost of member litigated claims.

CONSISTENCY – ARMS participation has meant stable, cost-efficient liability funding alternatives since 1985. Members have avoided volatile insurance market swings of price and available.

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CLAIMS REPORTING

Lucy Hester Sellers, Attorney at Law
2512 Lurleen B. Wallace Blvd. | Northport, AL 35476
205/454-6052 | lhs@hestersellers.com | www.hestersellers.com



*Automobile
Liability*