



**BMR Insurance Agency**  
*Gary Arch, Principal*

Since 1941, BMR Insurance has been providing the highest quality insurance policies to the people of Tustin, and greater Orange County.

The company started with Murray Gardner almost 70 years ago, and was passed on from father to son in 1967, and eventually down to grandson and current owner, Gary Arch. The BMR Insurance building, purpose built by Gary's father, has been a familiar landmark on Tustin's Newport Avenue for over 30 years.

As an independent insurance broker, BMR

for benefits besides low price. "Since about 2005, it seems that the appreciation for human element has returned," Gary says. "And that's a service we have always provided."

The top priority for all agents at BMR Insurance is to try to save the customer money. "If they ask us for home insurance, we'll ask them who provides their auto insurance. If we can package up home and auto insurance together, we can usually offer a better rate," Gary explains. "We will always tell them if they already

*"You're not just a number at BMR Insurance. We keep track of our clients, and provide a personalized service. Plus, we are happy to go on site, to a person's home or business, to give a quote."*

*—Gary Arch, Owner of BMR Insurance*

Insurance can quote from many different insurance companies, unlike "captive" agents, who can only sell insurance from the company that employs them. "We tailor the quote to the client," says Gary. "Do they have a new teen driver? Do they live on a hillside with brush behind the home? We can get several quotes, but we have to make sure that they meet the client's specifications."

BMR Insurance values its customers, and more importantly, makes customer service their highest priority. "We still practice 'old-school' level customer service, but with current technology for quotes, products and payment," explains Gary. "You'll never call up BMR Insurance and get an automated answering service as long as I'm in charge."

Is their customer service the reason that BMR Insurance has retained over 75% of their original clients—sometimes three generations down the line—since the firm was founded? The answer seems to be a resounding "yes." In the early days, many customers enjoyed visiting with their insurance agent at their office. In the 1980s, everyone started getting insurance quotes online. Now, the internet has proved that prices are rarely different, and customers are looking

have a great insurance rate, and not encourage them to switch."

Gary and his team use a software program that allows them to search a number of insurance companies at once. The software updates information on the companies every 15 days, allowing BMR Insurance to keep on top of rate changes, amended payment plans, or lack of response to claims—and even if their California state rating has been lowered—and to inform their customers of policy changes right away.

If you've had trouble with insurance claims in the past, BMR Insurance's customer service will alleviate the headaches. "We will go to bat for our customers," insists Gary. "People deserve to know that their call was received, and get an update on when they will be helped," Gary maintains.

The same applies to the team at BMR Insurance. No matter how busy the day, the BMR staff will return every message before the end of the day.

When asked about his favorite part of the job, Gary smiles. "Everyone with insurance has a different reason or situation as to why they need it. We love the ability to help people face to face, and encourage them to come in and see us, with or without an appointment."