



Stephen E. Orme
President

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MAIN BIOGRAPHY

Stephen Orme is a founding principal of Arges Group, Inc. He is a risk control consultant and insurance professional with more than 25 years of experience.

Steve's practice focuses on advising business owners in areas of risk identification, risk control plan design and implementation with an eye toward handling risk in the most cost-effective manner possible. He concentrates on exposures in the areas of legal liability, contracts, employment issues, physical assets, net income and business decisions.

Steve's client base includes construction, manufacturing, staffing, retail and general industry firms. He has helped business owners implement long term plans to increase the effectiveness of their risk control plans while significantly reducing costs. Many times the plans may include an alternative to traditional insurance.

SELECTED PRESENTATIONS

- ◇ Workers' Compensation—Continuing Legal Education Program (Ramsey County Bar Association)
- ◇ Risk Management: Indemnity Agreements & Insurance—Continuing Legal Education program (Ramsey County Bar Association)
- ◇ Basics of Captive Insurance: Co-Author and Program Presenter
- ◇ Risk Management and Insurance for the New Business –SCORE Program
- ◇ Alternative Risk Financing—SCORE Advisors

PROFESSIONAL ACTIVITIES

- ◇ Member/ Past co-chair, Ramsey County Bar Association Continuing Legal Education Oversight Committee
- ◇ Member, Ramsey County Bar Association
- ◇ Member, Minnesota Bar Association
- ◇ Member, St. Paul Chamber of Commerce
- ◇ Participant, St. Paul Chamber Business Owners Roundtable

EDUCATION

- ◇ William Mitchell College of Law, J.D., 2005
- ◇ Metropolitan State University, BA
- ◇ Certified Insurance Counselor

BAR ADMISSION

Minnesota, 2006

PRACTICE AREAS

- ◇ Business Risk Identification & Control
- ◇ Contract Analysis
- ◇ Insurance Program Analysis/Design
- ◇ Workers' Compensation
- ◇ Employee Related Issues
- ◇ Employee Benefits
- ◇ Insurance Alternatives
- ◇ Claim Analysis