



FOSTER & WITMER  
INSURANCE AGENCY

Foster & Witmer Insurance is big enough to have the markets people and businesses need, and small enough to care.

Started in 1976 by Hal Foster – who wanted to provide an agency that could get Alcoholic’s Anonymous recoverees to get back on their feet – Foster & Witmer is an Independent Insurance Agency. They represent several different companies to meet the needs of consumers across Atlanta, Gwinnett County and the state of Georgia.

Foster & Witmer is committed to providing individuals and businesses with a world-class level of service, pricing and coverage without the restraints of providing one company’s services.

According to company Vice-President Stacey Williams, Foster & Witmer covers the good, the bad and the ugly.

“On the auto side, we’ll write you insurance even if you’ve got tickets, accidents or a DUI,” says Stacey. “On the commercial side, we’ll find insurance for you even if you’re just starting your business and no one else wants to cover it, and then as you grow and mature we’ve got some middle-market companies that will have better rates for you down the road.”

Foster & Witmer believes in second chances and being there for people in their times of need. By striving to educate their clients on the best options for their insurance needs, they can provide an assessment of clients’ insurance needs with a choice of which package fits you best. Whether someone has been canceled, non-renewed or simply looking for the best choice for insurance needs, Foster & Witmer is there to help.

One of Stacey’s favorite client success stories was an individual who had a long track record of driving infractions – his rates were so high that he couldn’t make his payments. But Foster & Witmer was there for him in his time of need.

“Nobody else would cover him, but we sat down with him and through training and coaching, we provided him tools and helped him clean up his driving record,” says Stacey. “Within five years he saw his rates dropped, and 10 years later he qualified for preferred insurance programs – that’s why we do what we do.”

According to Stacey, Foster & Witmer is a family and people-driven agency that values their staff and each client that comes through their doors. F&W stands for Foster & Witmer but also for Family & Work – as an agency that has built their business through referrals, they forego traditional marketing and advertising and instead let their work speak for itself.

Led by current owner Cappi Arneson, Foster & Witmer is dedicated to providing Georgians with the best coverage at competitive rates. After shopping for their clients’ coverage through their top-rated portfolio of companies, Foster & Witmer acts as the liaison between their clients and the insurance companies.

“We work for our clients, not for the insurance companies,” says Stacey.

Speaking to the incredible culture built at Foster & Witmer, 60 percent of the agency’s staff members have been at the company for over 15 years. Stacey attributes that to the incredible atmosphere of family-oriented, professional and innovative values and ideals.

Foster & Witmer is incredibly active within their community, contributing to the fight against breast cancer and supporting the ALS Foundation. A third of the agency’s staff also speaks Spanish, providing insurance services to Hispanic Georgians as well.

Foster & Witmer also covers several niches within the insurance industry, including liability for weddings and other special events.

“We work within these niche areas because we want to help people in any way that we can,” says Stacey. “That’s really at the core of our business – in good times and in bad, we will be there for you in whichever way you need us.”

