

HG

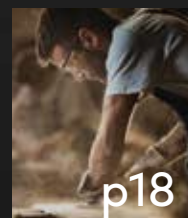
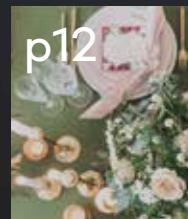
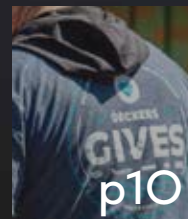
2020 vol.13

The Heffernan Group



TOC

- 4 Lessons from 2020
- 6 Captive Insurance
- 8 Disaster Preparedness
- 24 Heffernan Financials
- 26 Heffernan's Capabilities
- 28 In the Spotlight
- 33 College Track
- 34 Living Up to Garee Lee Smith's Legacy
- 36 Giving Back
- 38 Our Top 3 Volunteers



HG MAGAZINE STAFF

Publisher

F. Mike Heffernan

Editor

Jackie Pitchford

Associate Editor

Alex Collins

Creative Director

SaperPaper/Lisa Saper

Contributing Writer

Inbound Insurance Marketing/Heather Sloan

Heffernan Insurance Brokers

1350 Carlback Avenue
Walnut Creek, CA 94596
800.234.6787

heffins.com

License #0564249



Uncertain Times

2019 was another successful year for our group of companies. We continued our growth organically with strong new business sales coupled with several strategic acquisitions that complement our business focus and our culture. Our goals moving forward are to maintain our independence, continue to enhance our customers' experience, increase our acquisition efforts, embrace our company culture, and, as always, give back to those less fortunate than us.

When we selected our theme of Disaster Preparedness back in September 2019 for this edition of the HG Magazine, little did we know it would prove to be such a timely and relevant topic. 2020 has already presented plenty of opportunities to show the strength and fortitude of our employees to battle through unforeseen challenges. We have faced these challenges together with a commitment to doing what is best for our employees and our clients. Bringing this same energy and focus, we will strive to tackle the new world challenges that we currently face to the best of our ability. In addition to actively addressing the changing needs in this current moment, we understand the importance of looking ahead and ensuring we have plans in place to prepare for, and manage, the unknowns that could potentially threaten our business and our community. Just as we've responded to today's challenges together, we will come together to prepare for the future.

We have an amazing company full of dedicated employees who truly care about their colleagues and their clients. Their passion and dedication will carry us a long way in the wake of adversity as we do all that we can to navigate through uncertain times.

Thank you for your continued support!

F. Mike Heffernan

Lessons from 2020

Three Ways to Survive and Thrive

If the COVID-19 outbreak has taught us anything, it's that no one knows what the future holds. That's why it's important to be ready for anything.

Are you prepared to weather any storm?

While building an emergency savings fund is a good start, it will only take you so far. Here are three more essential steps to help you defend against modern threats.

Step 1: Bolster Data, Fraud and Cyberattack Protection

Multiple data breaches have exposed people's personal data, sometimes including Social Security Numbers and financial information. As a result, you may be vulnerable to fraud. Your personal devices—including computers, smartphones, other smart devices and even connected cars—can also be vulnerable to hackers. To defend against personal cyber threats, be sure to:

- Monitor your accounts and report any suspicious activity immediately.
- Consider signing up for credit monitoring services and identity theft services.
- Check your smart devices for security vulnerabilities and see if security patches and updates are available.
- Use strong passwords—not default settings!
- Use secure, password-protected Wi-Fi. Consider setting up a separate network for smart devices.
- Use a Password Manager App to organize and store passwords, and ensure they are always accessible from your phone—even if your home is destroyed.
- Consider carrying personal cyber insurance.

Step 2: Teach Everyone in Your Family to Prevent and Contain Serious Losses

Major weather events are becoming increasingly severe, while new threats such as school and workplace violence have become increasingly common. Never assume that your family members know basic risk management best practices. Vigilantly reinforce the following points:

- Never drive while distracted, under the influence or drowsy, and teach your kids to always wear their seatbelts.
- Regularly review basic fire prevention and personal safety measures with all members of your household.
- Place new or recently serviced fire extinguishers in high-risk areas of your home, such as your kitchen, garage and laundry room.
- Place fire ladders in upstairs bedrooms.
- Train everyone to evacuate your home safely.
- Agree on a meeting place in case a disaster strikes when you are away from your home.
- Be mindful of mental health and how to recognize and help those who may be in crisis.
- Consider using smart devices to help you avoid significant losses at home. For example:

Smart security systems can protect your home from burglars.

Smart fire and carbon monoxide alarms can alert you to dangers.

Smart leak monitors can protect your home from water damage.

Step 3: Review Your Insurance Protection Annually

If a property loss occurs, you'll depend on the right insurance coverage to make you whole again. If you are sued, you'll depend on your insurer to provide a strong legal defense. Below are a few key coverages needed by most families:

- **Auto Insurance:** Review your limits annually and consider using an auto insurance app to take advantage of safe driving discounts and to monitor teen drivers. If you use your car for commercial purposes—like ride-sharing—you may need additional coverage.
- **Homeowners or Renters Insurance:** Review property and liability coverage limits regularly. If you rent out your home (for example, on Airbnb), you may need additional coverage. If you own fine art, jewelry and other items of high value, talk to your agent about scheduling these items or insuring them separately. Don't forget about your wine collection.
- **Umbrella Insurance:** You could be personally sued for many different reasons—including writing negative reviews online. Umbrella insurance provides an additional layer of liability protection. This may be particularly important if you have a swimming pool, teen drivers, a home-based business or you entertain frequently.
- **Directors & Officers (D&O) Insurance:** Board members can be held personally liable for their decisions. If you volunteer as a board member, be sure you have D&O insurance.
- **Disability Insurance:** Anyone who depends on a paycheck should have individual disability insurance to safeguard their earning power if they are unable to work due to a serious illness or injury. If you are highly paid, do not rely on standard long-term disability coverage from your employer. It won't be enough! Small business owners should also consider Business Overhead Expense (BOE) insurance, Key Person Insurance and Business Loan Protection. These added coverages can make all the difference.
- **Life Insurance:** This insurance can provide for your loved ones when you're no longer there to do so. It's also a smart financial tool that can be used to fund retirement, long-term care, wealth transfer and other life goals.

Whatever life holds in store, Heffernan Insurance Brokers is here for you.

Tell us how we can help you survive and thrive!





CAPTIVE INSURANCE

A Smart Option for Risk-Savvy Companies

Risk-savvy companies know it's smart to take an active role in their insurance programs. They also know there are limits to their influence under traditional insurance models.

Insurance rates are determined both by the experience of individual companies and by the experience of the entire risk pool. That's why it's possible for a company with no claims to be hit with a rate increase year-over-year. In essence, they are sharing the burden of other companies' bad losses.

For companies with strong loss prevention programs, this can be a frustrating arrangement. They want to pay based on their own experience—not on the experience of the group.

That's where captive insurance arrangements can help.

What Is Captive Insurance?

A captive insurer is an insurance company that is owned and controlled by a group of like-minded businesses that want to reap the rewards of proactive risk management. Captives are exclusive. The owners share in the risk, so only companies with excellent risk performance are selected to join.

These arrangements are often used for workers' compensation, employee benefits, auto liability, and commercial general liability programs.

In the past, the premium threshold for captive participation was quite high, excluding mid-market companies. However, in recent years, captives have become more accessible. They are now a good option for companies with a workers' compensation premium of roughly \$150,000 or more. As a result of this increased accessibility, the captive market is booming.

What Are the Advantages Compared to Traditional Insurance?

If traditional insurance can be compared to renting, then captive insurance is like buying. You have more skin in the game, more risk if things go wrong, but you can also get all the upside of creating value.

Buying isn't for everyone. It takes a little more work. If you're the kind of business owner who wants to write a check and be done, a captive may not be the right option for you. However, for leaders who are willing to invest some time and energy, and who enjoy the idea of paying premiums that are truly based on performance, captives can be highly rewarding.

Captives empower businesses to:

Avoid the price swings of traditional insurance cycles.

Be part of a sophisticated group of employers who proactively manage safety.

Share risk with other best-in-class businesses.

Pay premiums that are based solely on claims experience.

Drive down costs by controlling your claims.

Have full knowledge of operating expenses, loss funds, and broker fees.

Get money back from underwriting profits and investment income.

Earn interest on the claim reserves.

What's Involved with Getting Started?

If you want to explore the captive option further, your Heffernan Insurance Brokers' advisor will shepherd the process. We work with established captive managers and their best in class partners for auditing, banking, and reinsurance. We can help you project the cost/benefit of joining a captive and compare it to your traditional insurance program.

If you decide a captive is a good option for you, your company will go through a vetting process prior to being admitted to the captive. If selected, your participation will require:

An owner's mentality and high commitment to proactive risk management.

Accountability to and collaboration with other members.

Participation in annual or semi-annual board meetings and safety workshops.

Captives are protected by reinsurance to shield members from the impact of catastrophic losses. You will have a clearly defined risk position with full knowledge of your maximum out-of-pocket risks and worst-case scenarios. All members are collateralized, providing additional protection.

As an owner, you will receive an insurance policy from an A+ rated A.M. Best carrier. Vendors receive Certificates of Insurance in the same way as traditional insurance.

There are no golden handcuffs—you can leave at any time. Typically, companies only leave when a business is sold.

Heffernan has successfully placed many clients into captive arrangements, with very positive results. Employers often discover that their participation in a captive sharpens their business acumen and helps them become even better employers and risk managers.

Is Your Team Ready to Take Risk Management to the Next Level?





DISASTER PREPAREDNESS

Deckers Brand

GBS Linens

Guide Dogs For The Blind

Herman & Kittle Properties, Inc.

Louisiana Home Builders
Association Self-Insurers' Fund

Medic Ambulance

Robert & Ann Sacks

DECKERS BRANDS



If you've ever hiked in a pair of Teva sandals or snuggled your toes into some warm UGG® boots, then you're familiar with the iconic footwear offered by Deckers Brands.

Headquartered in Santa Barbara, with roughly 3,500 employees around the world, Deckers Brands is a global leader in designing, marketing, and distributing innovative footwear, apparel, and accessories. The company's portfolio of brands includes UGG®, Koolaburra®, HOKA ONE ONE®, Teva®, and Sanuk®.

The founders of Deckers' brands were passionate innovators who forged their own paths. For instance, Teva was created by a Grand Canyon river guide, HOKA ONE ONES were designed by trail runners, and the UGG brand was created by an Australian surfer.

The highly inclusive company believes that having different perspectives drives their success. "We want our people to bring their authentic selves to work. When you have people of different backgrounds and personalities focusing on a common goal, it's very powerful," says Tom Garcia, senior vice president, general counsel, and corporate sustainability and compliance officer.

As a global company, Deckers strives to advance sustainable business practices. As part of this commitment, the company joined the United Nations Global Compact (UNGC) in 2016 and created "7 by 2027" sustainable development goals, utilizing the UNGC platform for transformational change. "We are all about making a positive impact on the world, and we're proud of what we're doing," Tom says.

Their efforts have been effective. Deckers was ranked No. 52 among Barron's 100 Most Sustainable U.S. Companies in 2019. The company also was recognized by Investor's Business Daily as one of the 50 Best ESG Companies—a list of top stocks for environmental, social, and governance values.

Doing good in the world is an integral part of the Deckers culture. During the last fiscal year, the company made approximately \$1.3M in charitable donations to 141 nonprofit organizations that support people and

the planet. In addition to monetary contributions, the company donated 82,505 units of shoes and apparel to those in need in 2019. Every employee is given 24 hours of paid time off each year for volunteer work. Those who volunteer at least 100 hours in a calendar year are recognized with a \$1,000 donation from Deckers to a charity of their choice.

In 2019, 150 of Deckers' Goleta employees volunteered to help with the massive cleanup effort following the Montecito mudslides, digging out buried homes and clearing debris, in a partnership with Santa Barbara Bucket Brigade.

For Deckers, risk management takes on many forms. The company has a robust enterprise risk management program, which includes disaster preparedness efforts. The corporate team has lived through major California wildfires in recent years, so managers understand firsthand that disaster can strike at any time.

As a company that serves consumers, Deckers is also very concerned about data privacy and security. The company has taken steps to ensure compliance with CCPA and GDPR laws and managers are prepared to respond quickly to any potential hacks or breaches.

Most of all, Deckers is concerned with the big picture—and working with purpose to alleviate risks for the environment. In Tom's words: "All of this is a journey to get better, and we get a little bit better each day."





GBS LINENS

In the table linen business, there are many specialists. Some companies manufacture, some sell, some rent and others perform laundry and restoration services.

Then, there is a company that does it all: GBS Linens.

GBS is a full-service linen provider that offers an unparalleled catalog of both everyday and upscale table linen options. The family-owned business was founded by Pravin Mody. Today, Mody's daughter, Sujata Kamdar and her husband, Ashesh Kamdar lead the organization. Sujata serves as the company president and manages sales and marketing, while Ashesh, the CEO, focuses on finance, operations, and human resources.

By doing it all, GBS Linens is prepared for economic booms and busts ... and everything in between. When the hospitality business is booming, GBS's manufacturing, sales and laundry divisions expand. When hospitality budgets are tight, GBS's rental and restoration capabilities step up. The formula seems to work. With eight facilities throughout the United States, GBS recently celebrated its 35th anniversary.

"A key reason for our longevity is operational excellence—it's in our DNA," Ashesh explains. Before working with GBS, Ashesh had a career in computer engineering, and he's applied that acumen to embed technology into every aspect of the business.

Case in point: Every piece of GBS's linen inventory is equipped with a radio frequency identification tag which provides detailed status on every item at any time. Supervisors not only know if a piece of linen is in their building or on location with a client—they also know if the piece of linen is dirty, clean or pressed. GBS was the first in its industry to implement this capability.

GBS leaders work hard to cultivate the values of integrity and respect into every aspect of their business. "We have a very diverse workforce, which makes us a better company," Ashesh says.

As a strong community supporter, GBS has been a primary sponsor of the Anaheim Health Fair for over a decade, providing free medical screenings and checkups for the local residents.

Both Ashesh and Sujata are second-generation Indian Americans who were taught the importance of education by their families. "Education is how our parents survived and succeeded, so we give back to educational causes both in America and in India," Ashesh explains.

They strive for continuous learning at work as well, particularly as it pertains to risk management.

In a three-month period of 2017, GBS had to contend with three of the four costliest hurricanes in history—Harvey, Irma and Maria—which affected the company's Texas and Florida facilities. Fortunately, the company's buildings suffered minimal damage. But it was a wakeup call. "We learned a lot. We now have disaster recovery plans and checklists in place, and we prepare our team with evacuation drills," Ashesh says.

Workplace safety, California wildfires and cyber security risks are also top of mind for GBS leaders. They have successfully implemented several risk management practices, which have resulted in a significant decrease in workers' compensation claims over the past three years.

In addition, they have taken steps to make their Anaheim facility more fire resistant and their systems more resistant to cyberattacks. They are particularly concerned about ransomware, a threat that is gaining momentum.

Operational excellence. Diversity. Continuous learning. Resilience and readiness. These are the fabrics of GBS Linens' culture.



GUIDE DOGS FOR THE BLIND

Resilience. These three syllables create one life-changing difference.

For those who are blind or visually impaired, resilience is a prerequisite to experiencing life fully. Having a guide dog can make all the difference. Guide dogs empower their partners with confidence, connections and control.

Many sight-challenged North Americans meet their canine partners at a Guide Dogs for the Blind (GDB) campus in California or Oregon. Founded in 1942, GDB is the second-largest guide dog school in the world, powered by roughly 300 employees and 4,000 volunteers. The team is led by CEO and President Christine Benninger.

Those who want a guide dog and meet the legally blind requirement are screened by the GDB staff. If they have mobility and orientation skills, a daily need for a guide dog, and live in an environment that supports the use of a guide dog, they are accepted into the program. A dog is then matched to the client and the team undergoes two weeks of intensive training at a GDB residential campus. When the team goes home, GDB follows up at regular intervals to ensure ongoing success.

Remarkably, all GDB services are provided free of charge, including personalized training, extensive post-graduation support, and veterinary care. GDB's work is made possible by the generous support of donors and volunteers; the organization receives no government funding.

"We're the only organization that pays for lifetime vet services. These dogs are like trained athletes—they must be kept in peak condition. We never want clients to be faced with tough financial choices in affording their care," says Christine.

A lot goes into raising professional guide dogs, starting with breeding and training. GDB operates the largest breeding colony of labs and golden retrievers for this purpose. Training begins when the puppies are just three days old to ensure they are comfortable with human touch from a young age. Christine says that the first ten weeks of a puppy's life are similar to the first three years of a child's life. They provide the foundation for who the dog will be.

Honesty and transparency are at the heart of GDB's success. "If you have a relationship with someone who can't see, it's purer. There are no vision-based judgments. Because of that, transparency is an integral part of our culture. It is part of the honor involved with what we do," Christine explains.

The GDB team is passionate about raising visibility around the problem of fake service dogs. Dogs that don't have real service dog training can be aggressive or behave inappropriately, which creates a stigma, diminishes acceptance for real service dogs and their partners and can be a threat to the general public.

As an organization that helps so many others build resilience, GDB also works on resilience strategies of their own. Wildfires in California are of grave concern and the team has created evacuation strategies—a particularly challenging task with 300 dogs and many legally blind clients living on the company's campuses at any given time. GDB has also taken steps to address its exposures to cyber risk, gun violence and workers' compensation injuries.

Thanks to fresh thinking and new strategies, GDB has been able to significantly improve its workers' compensation claims experience, achieving its lowest Ex-Mod in 14 years. "Training dogs is physical work that requires walking 10 miles or more a day, along with a great deal of stooping and twisting," Christine explains. "Among other things, we brought in a physical therapist to train our team on how to keep their bodies healthy, and to address conditions earlier rather than later. It's made a significant difference," she adds.

Resilience in action. Guide Dogs for the Blind gives it and lives it.





HERMAN & KITTLE PROPERTIES, INC.



Herman & Kittle Properties, Inc. (HKP), specializes in the development, construction and management of affordable multifamily apartment homes. The company owns and operates more than 16,000 apartment homes in 160 communities throughout the Midwest and the South.

In 2018, HKP was ranked as the nation's ninth-largest developer of affordable housing and the eleventh-largest owner of affordable housing (by Affordable Housing Finance.)

President and CEO Jeffrey L. Kittle joined the company in 1998 and became co-owner in 2002. In 2010, his partner retired, making Jeff the President, CEO, and sole owner. The company's Big Hairy Audacious Goal (BHAG) is to operate 17,000 apartment homes by 2021, and to be a resilient company, built to last, providing homes for 35,000 families.

These are important endeavors. According to the National Low-Income Housing Coalition, one of the biggest barriers to economic stability is the severe shortage of affordable rental homes.

Jeff says the key to his company's resilience is vertical integration. Unlike many competitors, HKP manages every step of the housing life cycle—it buys the ground, builds the apartments, leases the apartments, and manages the communities. To execute this start-to-finish approach requires expertise in development, acquisition, finance, design, construction, management, compliance and marketing—all in-house!

A cost-effective strategy that eliminates the delays and complications of working with other companies, it also provides the agility needed to scale up to develop and build 1,000 to 2,000 apartment homes each year.

HKP stays involved with its living communities for the long haul, so the company builds with care and takes pride in the homes it develops. They want to be part of the communities they develop for years to come.

Still, there are daily challenges to overcome, ranging from zoning objections and material delays to labor shortages and weather events. In recent years, HKP has been faced with multiple hurricanes in Louisiana and a flood in Texas. Fortunately, its properties have not sustained a lot of

damage. The greatest challenges have involved safe evacuation of residents.

As a company that likes out-of-the-box thinking, HKP has found a like-minded partner in Heffernan. "John Vipiana does a great job of bringing ideas to help us stay on the cutting edge and operate more effectively," Jeff says.

One of these ideas was to set up a captive insurance program for HKP's property risk. This allows the company to control every step of the insurance cycle with the goal of keeping property insurance rates flat in a volatile market. It also allows them to financially benefit from lower-than-projected loss ratios.

The captive has been in place for five years now, with positive results. "Having a captive has heightened our awareness of potential losses and claims. We are much more focused on training our team in safety and loss prevention across the board—not just preventing property claims, but also reducing liability and work comp claims," Jeff explains.

At HKP, they like to say "The 'we' is key." They believe their goals can only be accomplished by leveraging the internal talents and expertise of their cross-functional team. It's the "we" (all 550 of them) that makes HKP strong and competitive.

The HKP team gives back through organizations that support homeless and senior populations, dovetailing with the company's affordable housing mission.

Clearly, HKP's business model and communities are both resilient and built to last. By fulfilling that mission, HKP helps others find new inspiration in a happy place called home.



Real Estate Development • General Contracting • Property Management



LOUISIANA HOME BUILDERS ASSOCIATION SELF-INSURERS' FUND

Some organizations are founded to make money. Others to serve a cause. Louisiana Home Builders Association Self-Insurers' Fund (LHBASIF) was created to fill a void left by the state's collapsing workers' compensation market.

The year was 1980. Many Louisiana Home Builders Association members were facing drastic rate increases or unwarranted placement in the assigned risk pool. Something had to be done, so the Louisiana Home Builders Association formed a self-insured fund to help its members take control.

Today, LHBASIF is thriving with about 3,300 member companies. Roughly 15 percent of those companies have been with LHBASIF for the long haul—since the '80s and early '90s.

Led by Administrator/CEO Michael Morris, the program is powered by 32 employees who manage all aspects of the self-insured program—from underwriting, risk management, and claims to payroll audit, accounting, and legislative advocacy. The only thing they don't do in house is the actuarial analysis. They strive to be the ultimate workers' comp resource.

LHBASIF offers members competitive rates and welcomes a wide range of companies—even those who are new to the industry. "We're a come-and-stay kind of place. We work with our members over time and take their safety and loss prevention performance to a new place," Michael says.

When the program performs well (due to rigorous risk management and claims containment), LHBASIF pays its members dividends. "We take in \$23 million in annual premiums and we've paid just under \$100 million back in dividends since we started," Michael explains. "Dividends are a big thing for us—they represent value delivered," he adds.

"We strive to be extreme leaders—not just in construction but also in workers' compensation for the state of Louisiana. We're one of the only business representatives on the Workers' Compensation Advisory Council. We are experts in Louisiana workers' comp statutes and processes, and how they apply to the construction industry, and this allows us to be a valuable resource," Michael says.

As an attorney by trade, Michael dedicates a lot of time to legislative advocacy. He was instrumental in the development of the Louisiana Legislature's Medical Treatment Guidelines (RS 23:1203.1) passed in 2009. In addition to the team's legislative work, loss prevention is a major priority. LHBASIF has three

full-time loss prevention engineers who conduct on-site visits every year. Sixty-three percent of LHBASIF members participate in the association's drug-testing program.

"The key to our success is specialization. We understand construction, subcontracting arrangements, communication with subcontractors, and construction policies and procedures—and this knowledge helps us provide very sophisticated loss prevention assistance," Michael says.

LHBASIF also has a unique understanding of its region's flood and hurricane exposures and the impact that natural disasters can have on companies and their injured workers.

"We've lived through all kinds of hurricanes including Katrina and Rita, and the Baton Rouge flood in 2016 was beyond belief. Through these events, we've learned how to work with our employees and our member companies. We've had to figure out how to deliver lost wage payments when there is no power for 10 days and how to help our members thoughtfully and safely manage unexpected situations," Michael says.

Resilience requires forward thinking, and Michael feels that digital is the next frontier of readiness. As such, he and his team are focusing on processes to maximize the use of technology and speed of information.

In the complex and ever-changing landscape of Louisiana workers' compensation, one thing is clear: LHBASIF is prepared to overcome any obstacle.



— HOMEBUILDERS —
— SELF INSURERS FUND —



MEDIC AMBULANCE

The family-owned and -operated company got its start in 1979, in Vallejo, California. It was founded by Harry, Giannina and Rudy Manfredi, the grandparents and uncle of the current president and chief operating officer, James (Jimmy) Pierson. Jimmy's mom, Helen Pierson, is the chief executive officer and his sisters, Sandra Whaley and Cindy McBride, are the vice presidents of Communications and Quality, respectively. His cousin, Kristi Kendall, is the vice president of Finance. Today, the company has more 300 employees and operates 84 ambulances. If you're envisioning a laid-back family business, think again. Medic Ambulance consistently raises the bar, applying a standard of excellence to everything it does—from dispatch response times to fleet maintenance and operations.

The AMBY Award-winning company is ACE accredited, CAAS accredited, and one of only 31 ambulance companies in the world to hold dual accreditations. "These organizations challenge us to be better and to define achievable goals," Jimmy says.

Medic Ambulance deploys the latest technology to give patients the best care possible. Innovations include a state-of-the-art computer-aided dispatch center, web-based crew scheduling, ZOLL monitors and defibrillators, Stryker Power-LOAD gurneys and Lucas chest compression devices. "By utilizing the best equipment, technology and personnel, we are able to constantly adhere to the cornerstone of our mission statement: Give the best people the best tools to do their jobs, and they will do the best job possible," Jimmy explains.

As part of the state's Strike Team, Medic Ambulance has gone on several multiday deployments, including the Mendocino Complex and Paradise wildfires in 2018, and the Kinkaid fire in 2019. Medic's Ambubus is one of only three in California and is capable of transporting 18 patients in cots and another 10 sitting. The vehicle has been invaluable for managing evacuations at skilled nursing facilities and hospitals.

In 2019, Jimmy was one of 58 first responders in the state awarded the Meritorious Service Medal from the California Emergency Medical Services (EMS) Authority to honor his work in coordinating emergency response during the state's recent wildfires.

He and a number of his peers in the EMS community "coordinated multiple evacuations and interfacility transports during the Valley Fire, the Clayton Fire, the North Bay Fires, the Mendocino Complex Fires, and the catastrophic Camp Fire," the EMS Authority said in the news release. "Under their exceptional leadership, no EMS crews or patients were injured or killed, no ambulances were involved in accidents and no patients were misplaced or lost."

The Medic Ambulance team is also very involved in the communities they serve, donating defibrillators to schools, supporting academic programs at The Leaven Centers and teaching at-risk youth at the Mackbee Firefighter Youth Academy. Over the past 10 years, the company has made close to \$2 million in donations and community givebacks.

The Medic Ambulance team stays calm under pressure and mitigates risks every day, with an extraordinary level of care. Likewise, managers have applied these same qualities to their own corporate risk management by working with Heffernan Insurance Brokers to develop captive programs for their workers' compensation and commercial auto insurance.

"Our proactive risk management program is just one more part of running a well-oiled machine. Taking control of risk and running a quality organization go hand-in-hand, and are both a key part of our success," Jimmy says.

Medic Ambulance responded to 56,000 emergencies, from car accidents to heart attacks, last year in Solano, Sacramento and Placer Counties. While that's impressive, it's not the whole story. Since 2012, Medic Ambulance has also been part of California's Strike Team, helping communities survive natural disasters.





© 2016 THE OREGONIAN/BETH NAKAMURA

ROBERT & ANN SACKS

Life changes in an instant. And in that instant, insurance takes on a whole new meaning. Just ask Robert and Ann Sacks.

In 2016, a natural gas explosion obliterated two buildings they owned and loved—which until that moment, were the havens for their life and their work.

The blast was caused when a contractor hit a gas line at a work site across the street. Shortly thereafter, workers inside the buildings smelled gas and called gasline owner NW Natural for assistance. Within 20 minutes of evacuating the buildings, the line exploded. Rubble covered the sidewalks and streets. Sheer chaos ensued. One building was gone and the other was blown out. Power had to be shut off for roughly 2,000 customers.

The first building destroyed was the Robert and Ann Sacks House on Northwest Glisan, in Portland's bustling Alphabet District. This wasn't just any four-story, multi-use building—it was a modern glass and stainless steel icon that was named one of "Portland's Most Beautiful Buildings" by the Portland Tribune in 2016.

Next door, a historic Queen Anne, the Alfred C. F. Burkhardt House, was burned to the ground.

At the time of the explosion, these two buildings were home to Robert and Ann, and a residential tenant. The buildings also housed two of Robert and Ann's businesses: Fetch Eyewear and A&R Development, as well as a Doshia Salon Spa, a bagel store, and a tattoo parlor.

Remarkably no one died in the explosion, but eight people, including three firefighters and two police officers, were injured. This was a miracle considering that the explosion occurred in an area densely populated with upscale restaurants and shops.

Thankfully, Robert and Ann were insured by Heffernan Insurance Brokers and their carrier, Hanover Insurance. "We were standing on the street with Ann and Robert, watching their lives be completely disrupted. You really felt the power of the business we're in, and the importance of having the ability to fix a terrible situation," says Brenda Grootendorst of Heffernan Insurance Brokers.

There were several aspects of the claim to manage—from finding new temporary homes for people and businesses to interfacing with city officials and facilitating the process of rebuilding two unique structures.

While the recovery was complicated, it was managed well. One building was rebuilt exactly as before, while the other is being reconstructed in a different architectural style. Robert and Ann, and their A&R Development business, moved into a second home temporarily. Hanover paid to quickly rebuild the Fetch Eyewear store in a different location, to minimize business interruption.

As Robert Sacks explains, "What made the process work was the people. We had an unusually good relationship with Hanover and Heffernan. We knew they wanted to do right by us."

If you were to stand at the corner of NW Glisan and 23rd Avenue today, you would never guess that four years ago, this perfect urban neighborhood was the scene of mass destruction. It's a testimony to the promise of insurance and resilience of everyone involved.



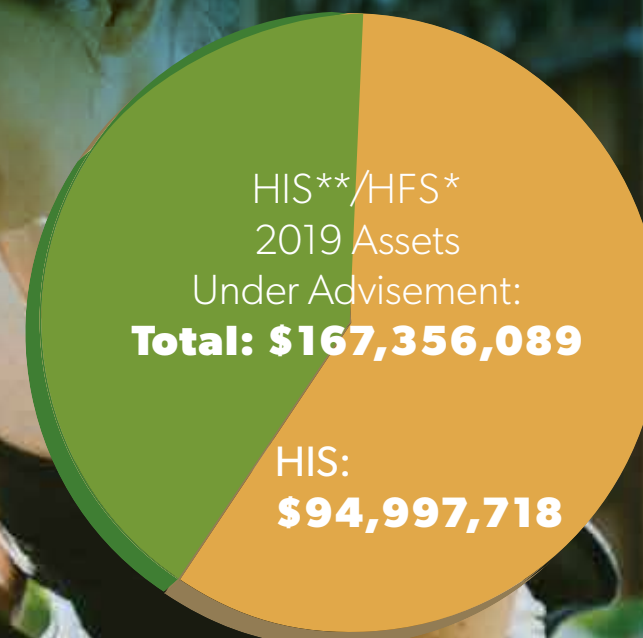
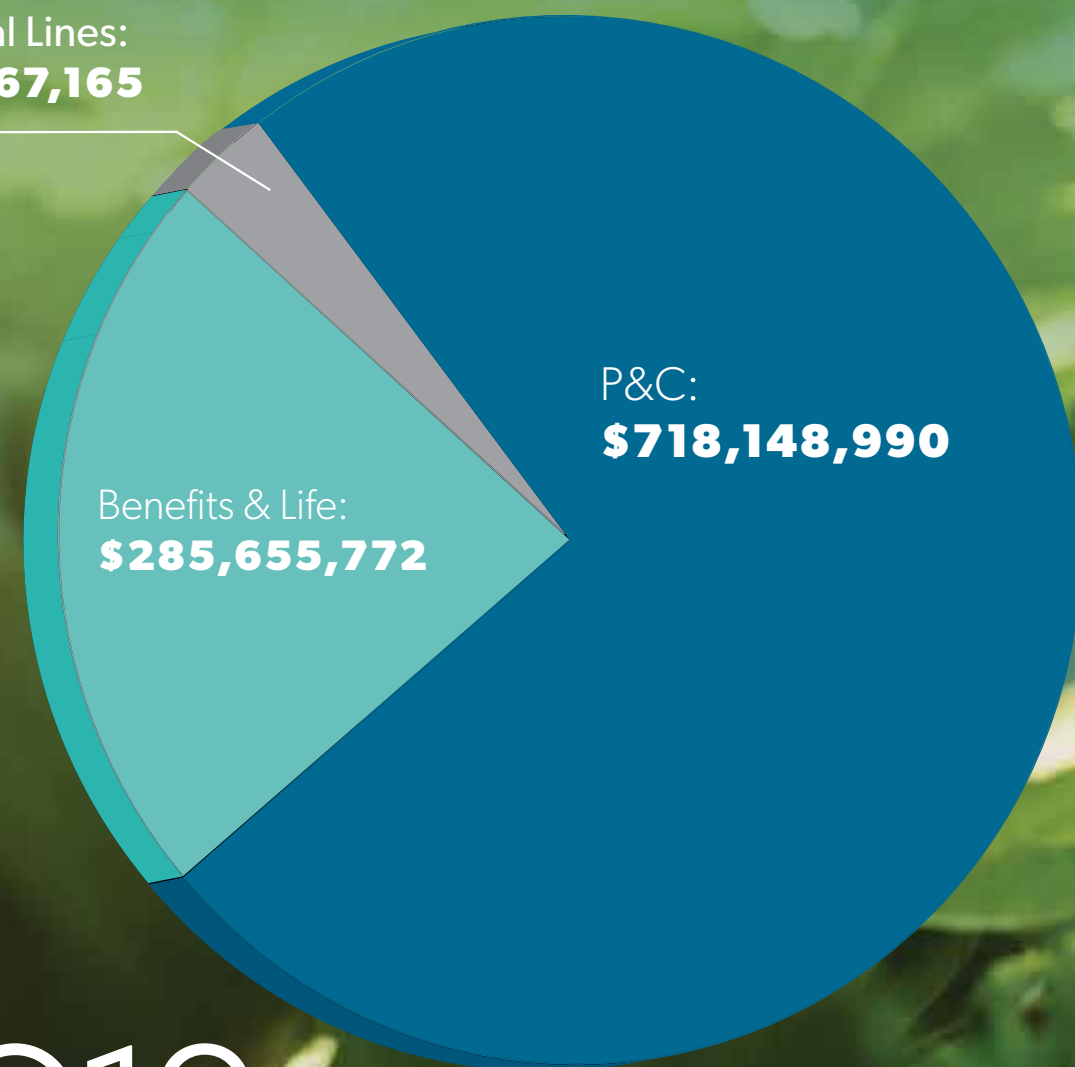
The Robert and Ann Sacks House before the fire.

HEFFERNAN INSURANCE BROKERS

OVERALL PREMIUM VOLUME \$1,045,171,927

Total 2019 HG Revenue: \$138,073,628

Personal Lines:
\$41,367,165



* The advisors of Heffernan Financial Services and Heffernan Retirement Services serve \$42,283,165 in brokerage assets through LPL Financial and \$2,936,232,851 in advisory assets through Global Retirement Partners. Securities offered through LPL Financial, Member FINRA/SIPC. Investment advisory services are offered through Global Retirement Partners (GRP), an SEC Registered Investment Advisor. GRP, Heffernan Financial Services (HFS), and Heffernan Retirement Services (HRS) are separate entities from LPL Financial. GRP employs (or contracts with) individuals who may be (1) registered representatives of LPL Financial and investment adviser representatives of Global Retirement Partners; or (2) solely investment adviser representatives of Global Retirement Partners. Although all personnel operate their businesses under the name of HFS or HRS, they are each possibly subject to differing obligations and limitations and may be able to provide differing products or services.

** Heffernan Investment Services: Wealth Management for Individuals, Corporations, Nonprofit Endowments, Custodian Services offered through Global Retirement Partners, LLC

2019

Heffernan Insurance Brokers
CA Insurance License #0564249

HEFFERNAN'S CAPABILITIES

We provide comprehensive business insurance, personal insurance, employee benefits and financial services products to a wide range of businesses and individuals nationwide. With a commitment to people, we value a culture dedicated to serving our clients' needs in an effort to protect their valuable assets and assist in making smart decisions for their business or family.

Heffernan's reputation and success were built through niche-practice business such as nonprofit, construction, health care, transportation, hospitality, food industry, real estate and technology. With 10 branch offices coast to coast and approximately 450 staff members, Heffernan's reach spans virtually every industry.

Insurance Offerings

Business Insurance

Personal Insurance

Private Client Services

Life Insurance

Employee Benefits

Benefit Advisory Services

Technology Solutions

Administration and Advocacy

Legislative and Compliance

Financial Services

Retirement Services

Wealth Management

OCIP and CCIP Placement

and Administration

Bonds/Surety

International Capability

Alternative Risk

Captive

831(b)

Self-Insurance

Large Deductible

Consultative Services

Claims

Claims Consulting, Medcor/ Virtual

Medical Triage

Claims Trending Analysis

Ex-Mod Analysis and Projection

Loss Control

Safety Meetings

Return to Work Programs, Safety Video Library

Cal OSHA / OSHA Updates

Online Ergonomic Injury Prevention

Health Risk Assessment and Screening

HR Consulting

Seminars, Employee Handbook,

Crisis Support,

Wellness Programs, ADA Compliance,

Payroll Services, Integrity Testing,

Character Assessment

M&A

Mergers and Acquisitions

Transactional Risk Services

Communication and Education

Webinars

Weekly Blogs

Email Updates

24/7 Client Portal

Value Added Services

Benchmarking

Property DIC Evaluations

Ex-Mod Projection and Analysis

ADA Compliance

Appraisals, Assessments and Surveys

Business Continuity Planning

Disaster and Emergency Recovery Programs

Actuarial Services

ESL (English as a Second Language)

ERM (Enterprise Risk Management)

Enhanced technology platform to simplify application process

Heffernan Risk Management Center

Heffernan's Risk Management platform is a portal that allows clients to create and manage their own risk management, safety and HR programs.

Document Management (Insurance Policies,

Auto ID cards, Loss Runs, Claims Reports, etc.)

Risk Management and Safety Document Resource Library

Inbound Certificate of Insurance Tracking

Online Training Programs and Training Tracking

OSHA Log / Incident Tracking

Loss Control

Job Safety Analysis

Safety - Data Sheet Tracking

Wearables

Drive Cam and Drivers Safety Programs



Because You're Different

IN THE SPOTLIGHT

Justin Mewhinney

Age: 39

Title: Assistant Vice President

Office Location: Portland, OR

Hometown: Beaverton, OR

Education: Linfield College, 1999–2003; Computer Science

With over 19 years' experience in the sales industry, including personal training, real estate, technology and insurance, Justin has a wide array of knowledge. He joined Heffernan Insurance Brokers in 2017 as an Assistant Vice President. At Heffernan, Justin helps venture-backed, private equity-backed and public companies make risk management and corporate insurance decisions. The strategies recommended often reduce total cost of risk and enhance coverage. Justin's industry verticals served include: transportation, education technology, renewable energy, life sciences, data storage software, recycling and food.



Ryan Flanagan

Age: 37

Title: Senior Vice President

Office Location: Los Angeles, CA

Hometown: Pasadena, CA

Education: University of Southern California, 2000–2004, Business Administration; Loyola Law School, 2005–2008, Juris Doctorate

Having worked as a real estate developer and attorney for several years, Ryan has seen all aspects of a transaction. As a developer, he had a front-row seat experiencing how easily problems can arise; and as an attorney, he was tasked with trying to fix these problems. Now, as a risk management advisor, Ryan's clients rely on his expertise to protect their business and assets. And while he appreciates their desire to keep insurance costs as low as possible, he would not be doing his job as their advisor if his only focus was to provide a cheap insurance product. Rather, by relying on this unusual background and utilizing what he has learned from his experiences, Ryan is confident that he can offer each one of his clients a service that limits overall exposure and provides cover should an unfortunate incident arise.



Melissa Smyt

Age: 33

Title: Vice President

Office Location: Los Angeles, CA

Hometown: Newport News, VA

Education: Christopher Newport University, 2004–2008, BS Biology, BA Art History

Melissa began her insurance career in 2010 as a junior producer at Heffernan Insurance Brokers in Los Angeles. She spent the next 10 years building experience that would eventually lead her into the executive ranks of the industry. As vice president of OLI Insurance Services, Inc., a division of Heffernan Insurance Brokers, Melissa has the opportunity to develop independent insurance agency owners and ensure they have the tools, support and resources required to grow their businesses successfully. With Melissa's leadership, OLI Insurance Services, Inc., has experienced rapid growth since its foundation in 2017.



At Heffernan Group, we have outstanding employees. Meet members of our team who are making waves in the insurance industry, and who make us who we are.

Allison Hibbard

Age: 33

Title: Assistant Vice President

Office Location: Menlo Park, CA

Hometown: Antioch, CA

**Education: Bridgewater State University, 2004–2009,
BS Psychology; Santa Clara University, 2010–2012,
MA Counseling Psychology**

An athlete her entire life, Allison embodies many attributes that she can use every day as a benefits advisor. She has learned that clear communication, teamwork and constant education are imperative for effective partnerships. Previously, Allison worked on the carrier side of employee benefits and that experience, together with her psychology education, helps her understand her clients' needs. One thing she appreciates about her role is that clients become more like family and friends. This is a business of relationships, and Allison loves getting to help her clients reach their goals to better protect their families.



Zach Catanese

Age: 35

Title: Vice President

Office Location: Irvine, CA

Hometown: Weaverville, CA

Education: Arizona State University, Class of 2008

Zach joined Heffernan Insurance Brokers in 2013 with the belief that work should be fun, but also demanding and rewarding. Over his six years with Heffernan, he has found just that. Every day brings its own set of complex challenges and Zach takes them head on with passion and energy. Being a former Division 1 athlete, Zach brings the same competitive attitude and dedication that he used on the gridiron. The leadership team at Heffernan has always been willing to help at the drop of a dime, and he returns the favor with the new producers. With over 12 years in the insurance industry, Zach's clients have become his friends, and he embraces problems and provides solutions for them as if they were his own.



Alex Dantzig

Age: 31

Title: Vice President

Office Location: Walnut Creek, CA

Hometown: Pleasanton, CA

Education: Saint Mary's College, Class of 2012

With his grandfather, father, and aunt working at Heffernan over the years, Alex is a third-generation Dantzig at Heffernan Insurance Brokers. Alex believes his first word as a child was "insurance." Throughout high school, he spent his summers interning at Heffernan and discovered a company culture he wanted to be a part of for the long haul. After graduating from Saint Mary's College, he received an offer for a full-time sales position. Eight years later, Alex couldn't be happier to be a part of the Heffernan team. His focus is on the needs of nonprofit organizations and transportation companies. Alex enjoys being part of a company that donates not only money but also time to so many charities.



Kenny Planeta

Age: 34

Title: Senior Vice President

Office Location: Reno, NV; Phoenix, AZ

Hometown: Albuquerque, NM

**Education: University of New Mexico, 2004–2009,
BA Accounting**

Kenny began his insurance career in 2004 as an assistant entering prospects into the system and taking out the trash. While completing his accounting degree, he decided not to pursue a career in public accounting and moved into an insurance sales role instead. With his dedication and hard work, Kenny moved on to account manager and an agency accounting role until 2009. He now focuses solely on trucking and is the practice leader for our transportation niche at Heffernan.



Yvette Prichard

Age: 49

Title: Director of HeffDirect

Office Location: Walnut Creek, CA

Hometown: Alamo, CA

**Education: Sacramento State University, 1990-1994,
BA Liberty Studies**

Yvette joined Heffernan Insurance Brokers in 1991 as a receptionist in our Sonoma office. During her time at Heffernan, Yvette's hard work and dedication led her to become a commercial lines assistant account manager, a small business producer, and then a large account producer. In 2010, she took a break from insurance when her third child was born. Returning to Heffernan in 2018, Yvette is now the director of Heffernan's small business unit, HeffDirect. Yvette manages the HeffDirect branch, including development and implementation of marketing, fulfillment and service strategies across specific industry verticals and VIP referrals.



Krissy Frankel

Age: 30

Title: Account Manager

Office Location: San Francisco, CA

Hometown: Loomis, CA

Education: Chico State University, 2007–2011, Economics

Krissy joined Heffernan Insurance Brokers in 2013 after moving to San Francisco. Much to her surprise, she found the insurance industry dynamic, exciting and rapidly evolving. She has a firsthand look at new technologies, and strives to improve efficiencies and positively impact user experience. Krissy takes pride in piloting programs and software that are specially designed to enhance the insurance experience on both internal and external fronts.



Matt Skarin

Age: 32

Title: Vice President

Office Location: St. Louis, MO

Hometown: St. Louis, MO

Education: University of Missouri, Class of 2012

Matt Skarin joined Heffernan Insurance Brokers in 2016, after working in the industry for over five years. Matt previously owned his own agency, focusing on personal lines and later transitioning into commercial. Matt is passionate about empowering his clients and especially enjoys working with nonprofits to help them achieve success. Growing up in St. Louis, Matt attended the University of Missouri, where he worked with at-risk youths and played on the Mizzou rugby team.



Larentacia Caldwell

Age: 40

Title: Senior Accountant/Financial Analyst

Office Location: Walnut Creek, CA

Hometown: Hercules, CA

Education: California State University East Bay, BS Business

Administration/Accounting and Corporate Management

Larentacia knew she was a numbers person during her first internship in accounting. She then decided business accounting would be her career path. Despite the difficulties of being a single parent, Larentacia was determined to achieve her goals and complete her bachelor's degree. In 2005, she joined Heffernan as an Accounts Payable clerk. While she had no idea where Heffernan's dynamic and fast-paced company would lead, her commitment and enthusiasm led to her promotion to Senior Accountant/Financial Analyst.



Kevin Tarango

Age: 34

Title: Cannabis Practice Leader

Office Location: Petaluma, CA

Hometown: Coalinga, CA

Education: Boise State University, BA Communication

Kevin began his insurance career in 2011, after completing an extensive 11-month training academy at Federated Insurance. Five years later, Kevin found his way to Heffernan Insurance Brokers, where he began as an assistant vice president. With his hard work and dedication, Kevin worked his way up to practice leader of Heffernan's Cannabis Division. As the practice leader, Kevin helps create and maintain strong relationships with insurance company partners while fostering a long-term commitment to community, making Heffernan the perfect choice for dispensaries, growers, manufacturers, and distributors.



In 2015, Heffernan Foundation, the charitable-giving program for Heffernan Insurance Brokers, began a partnership with College Track, a national organization that helps students in underserved communities attend college by providing academic support, leadership training, advising, and access to scholarships through a free 10-year program.



Each year, Heffernan Foundation picks one student from the program to receive a four-year, \$60,000 (\$15,000 per year) scholarship to assist with tuition and other costs associated with attending a university. In 2020, four students will be receiving this scholarship, with the program continuing into the foreseeable future.

Assata Gui'Chard was the 2019 recipient. She attended Gateway High School in San Francisco where she obtained a 3.93 grade point average. During her seventh-grade year, her family was forced to relocate out of the city due to gentrification. Because she was involved with school programs such as College Track, SMASH, and Summerbridge, Assata committed to completing her education in San Francisco, which resulted in a three-hour daily commute.

During her junior year at Gateway, Assata lost her father in a shooting. Later that year, her mother was diagnosed with breast cancer. Throughout her struggles, Assata reached out for support from her broad networks at school to help her achieve her goals. She feels the highest honor she can pay her father is to become the first in her family to graduate from college.

Assata dreamed of attending Spelman College because of its strong tradition as a historically black college and a track record of producing motivated and successful professional women. There she will major in health science. Then Assata plans on attending medical school—largely due to her clinical settings throughout high school, internship experiences at UCSF Medical Center, as well as spending three summers taking STEM courses through SMASH (a program designed to encourage students of color to excel in STEM) at the University of California, Berkeley.

2019 Garee Lee Smith Scholarship Recipients

The Garee Lee Smith scholarship is one of Heffernan Foundation's most cherished programs. It honors the late Garee Lee Smith, a long-time Heffernan employee who embodied the culture and spirit of Heffernan and who loved to help fellow employees and her community whenever possible. The scholarship provides employees or family members of employees with \$5,000 to assist with the cost of education. A dinner is held each year to honor the students, their achievements, and Smith's legacy.

Cassie Allscheid

Southwestern Illinois College

Christopher Miglio

California Polytechnic State University

Dillon Wright

Washington State University

Heavenlie Bazan

University of Hawaii at Manoa

Josie Metzger

Illinois State University

Kayla Beals

California Polytechnic State University

Kevin Johnson

University of California Merced

Krista Allscheid

Southwestern Illinois College

Living Up to Garee Lee Smith's Legacy



Some people make the world a better place. Garee Lee Smith was one of those people. She also made Heffernan Insurance Brokers a better place.



Garee was one of Heffernan's first team members in the 1980s. She was an integral part of the company. With a warm, gregarious and funny personality, she treated everyone like family.

Stephanie Worden, now the vice president and Commercial Lines manager, was one of the early employees who Garee took under her wing. "She immediately struck me as such a kind lady with a big smile and a lot of style," Stephanie recalls of Garee.

The two quickly became close. "She very patiently explained technical insurance complexities, and at the same time instilled in me the spirit of doing what was best for clients. She taught me to look at the good in others," Stephanie explains.

Senior Vice President Melani Conti also had the honor of working closely with Garee. "She was the most caring, compassionate, thoughtful person I ever met in my entire life," she says. "You know how some people go the extra mile? Garee went the extra 100 miles," she adds.

Garee had a contagious personality and an infectious smile. She loved children and kept the office stocked with toys for any kids who came in. She decorated for every season and holiday. Whenever a new employee started at Heffernan, she would introduce herself and treat the person to lunch. She frequently brought in gardenias from her garden and placed a flower on each person's desk. In short, she brought joy to her coworkers, her clients and to the world.

She was an instrumental and inspiring mentor to many people who grew their careers at Heffernan. "I will never forget Garee," Stephanie says. "She taught me so much about humanity and how to treat others." Melani echoes those sentiments saying, "She embodied everything the Heffernan culture is and should be. She set the mark we're all striving for."

Everyone who worked with Garee knew her as a thoughtful and generous soul who routinely picked up the tab at lunch, and left her people encouraging notes with a little extra cash tucked inside. She went out of her way to help everyone. "No matter what was going on, Garee would make you feel better," Melani remembers.

In 2004, Garee passed away due to breast cancer, but her legacy lives on. Education was always important to Garee, and the year after her death, a scholarship in her name was announced. The first scholarships were awarded in 2006, and for the next few years, five scholarships of \$5,000 each were given each year. In 2013, the number of awards increased to eight per year.

The scholarship program is for Heffernan employees and their families. The funds can be used at educational institutions, from private high schools to universities and technical schools. Over the years, children, parents, aunts, cousins and many others have benefited. So far, 91 scholarships worth \$455,000 have been awarded.

A grant committee reviews the applications and interviews the top 15 candidates. Garee's husband, their two daughters, and their families attend a dinner to honor the recipients.



Garee helped shape Heffernan as a caring and supportive place for its employees and clients. She made the world a better place, one kind act at a time. Now through the scholarship established in her honor, her legacy of warmth and encouragement continues.



Photo top left - Volunteering at Project Open Hand in San Francisco. Clock wise, Josh Fagin, Edward Lau, Monica Conniff, Elisa Levy-Narcisso, Sydney Ramos, Amy Chou, Susan Bottari and Allison Hibbard.

Photo top right - Renato Reyes, Sheree Johnson.

COMMUNITY INVESTMENT



WORKING TOGETHER. INSPIRING CHANGE. IMPROVING LIVES. BRIDGING GAPS.

THE HEFFERNAN GROUP BELIEVES IN GIVING BACK, WHETHER THROUGH VOLUNTEER OPPORTUNITIES OR DONATIONS, AS A WAY TO IMPROVE THE COMMUNITIES WHERE WE LIVE AND WORK.



The Heffernan Group Sponsors Seven Official Avenues for Charitable Giving:

College Track – In partnership with College Track, Heffernan each year chooses one student from the program to receive a \$60,000 scholarship to assist with tuition and other costs associated with attending a university. The scholarship provides \$15,000 a year for four years.

Dollars for Doers – Employees can volunteer 50 hours or 25 hours to a nonprofit during the year and receive \$500 or \$250, respectively for the nonprofit.

Employee Volunteer Time – Each Heffernan employee is granted up to four paid days off per year, one day per quarter, to volunteer their time at a local nonprofit. Additionally, Heffernan participates in the Insurance Industry Charitable Foundation’s Annual Week of Giving.

Employee Matching – Employees are offered the opportunity to donate to 501(c)3 charities of their choice each year, and Heffernan will provide a dollar-for-dollar match.

Garee Lee Smith Scholarship Award – Heffernan Foundation awards up to eight \$5,000 scholarships to students. Garee Lee Smith was one of Heffernan’s first employees and was instrumental in establishing Heffernan’s family-friendly culture.

Grant-a-Wish – This program identifies a deserving individual and/or family with children ages 4-18 and provides wish fulfillment opportunities.

Grant Donations – The Heffernan Foundation’s mission is to serve nonprofits. It seeks to change futures through access to education, reducing homelessness and food deficiency through relevant nonprofit collaboration and by promoting community and employee engagement. The Foundation accepts applications for grants by invitation-only on an annual basis. Grants to 501(c)3 nonprofits typically range from \$2,500 - \$10,000.

In 2019, Heffernan Group:

- Averaged **\$1,982** in donations per employee
- Provided **117,000 meals** to local Food Banks (\$1 = 3 meals)
- Volunteered over **3,000 hours** at over 65 nonprofits throughout the US, saving our nonprofit partners close to \$72,000
- Awarded **\$301,500** in education grants/scholarships
- Raised an additional **\$410,739** through fundraisers and employee payroll contributions which went directly back into our local communities
- Provided grants totaling **\$723,651** to nonprofits throughout the US
- Since 2003, Heffernan has been named a **Top Corporate Philanthropist**



HEART OF HEFFERNAN
Shelter · Food · Education · Environment

Photo on lefts - Breast Cancer Walk 2019, Diana Chau.

Photo bottom right - IICF Women In Insurance Conference Top Row (left to right) - Lisa Scott, Lorraine Remigio, Kerry Dantzig, Melissa Smyt and Robin Long Bottom Row (left to right) - Liz Bishop, Lacey Garrison and Kelly Sprague.



OUR TOP VOLUNTEERS



Kim Hawkins – Portland, OR

Kim lives by the phrase: “When you have more than enough, build a longer table, not a higher fence.” She wants to be the change she wishes to see in the world, and volunteerism is the gateway. Kim started volunteering young, helping her mother serve meals at the senior center. Throughout her childhood she expanded her volunteer work from the senior center to the food bank, where she stuffed food boxes for the homeless and for military families in need. Her volunteer work created a habit of always being on the lookout to help others. Today Kim volunteers at her kids’ school, the Lions Club, and the Arabian Horse Rescue & Education, Inc., (AHRE). Because she grew up with horses, Kim felt an immediate connection with AHRE.



Dante Del Prete – Petaluma, CA

Growing up, Dante was always involved in community sports. Today he volunteers in order to give back to the community that has given him so much. Being able to volunteer as a coach and pass on his knowledge has been both an honor and a pleasure. Dante began volunteering in high school at a youth baseball clinic for local kids, which sparked his passion for working with youth sports. He enjoys volunteering anywhere on a baseball field—he coached for Petaluma National Little League, Athletic Edge Travel Baseball, Leghorns Travel Baseball, Aces Travel Baseball and the Boys & Girls Club! Dante enjoys coaching youth baseball as not only an opportunity to help develop children’s athletic skills but also their life skills. He enjoys emphasizing teamwork, perseverance and passion, which he believes are life lessons that children can apply to their schoolwork and professional careers.



Nadia Messiah – Walnut Creek, CA

Nadia credits her passion for volunteering to Michelle Lonaker, director of Philanthropy and the Heffernan Foundation, who introduced her to the importance of volunteering. Nadia loves being involved and connected with the community where she lives and works. She especially enjoys making an impact in children’s education as a chairperson for local book fairs in the Bay Area. Nadia hosts a weeklong book fair at her children’s schools, where she partners with Scholastic Books to fill libraries with a wide array of books. Between book previews and sales, the week is busy—but helping contribute toward children’s love for reading is her favorite place to be!



Come Say Hello!

Walnut Creek
(headquarters)
1350 Carlback Avenue
Walnut Creek, CA 94596
800.234.6787

San Francisco
180 Howard Street,
Suite 200
San Francisco, CA 94105
800.829.9996

Petaluma
101 2nd Street, Suite 120
Petaluma, CA 94952
800.655.7796

Menlo Park
1460 B O'Brien Drive
Menlo Park, CA 94025
650.842.5200

Irvine
18004 Sky Park Circle,
Suite 210
Irvine, CA 92614
949.771.3400

Los Angeles
811 Wilshire Boulevard,
Suite 810
Los Angeles, CA 90017
213.622.6500

Portland
5100 S Macadam,
Suite 440
Portland, OR 97239
503.226.1320

St. Louis
16100 Swingley Ridge Road,
Suite 250
Chesterfield, MO 63017
636.536.2082

Phoenix
2020 N Central Avenue,
Suite 950
Phoenix, AZ 85004
800.466.5999

Costero Brokers Ltd.
55 King William Street
London EC4R 9AD
+44 (0)7980 982 585

At Heffernan, we consider ourselves problem solvers. No matter what your insurance needs may be—conventional coverage or harder-to-define insurance needs—we are here for you!

For large or small businesses, Heffernan specializes in industries such as real estate, transportation, nonprofit, janitorial, care providers, construction, personal, home and automobile, vintners and growers, churches, technology, hospitality, food industry, architects and engineers—and more! With our expertise and imagination, Heffernan has you covered.



Because You're Different