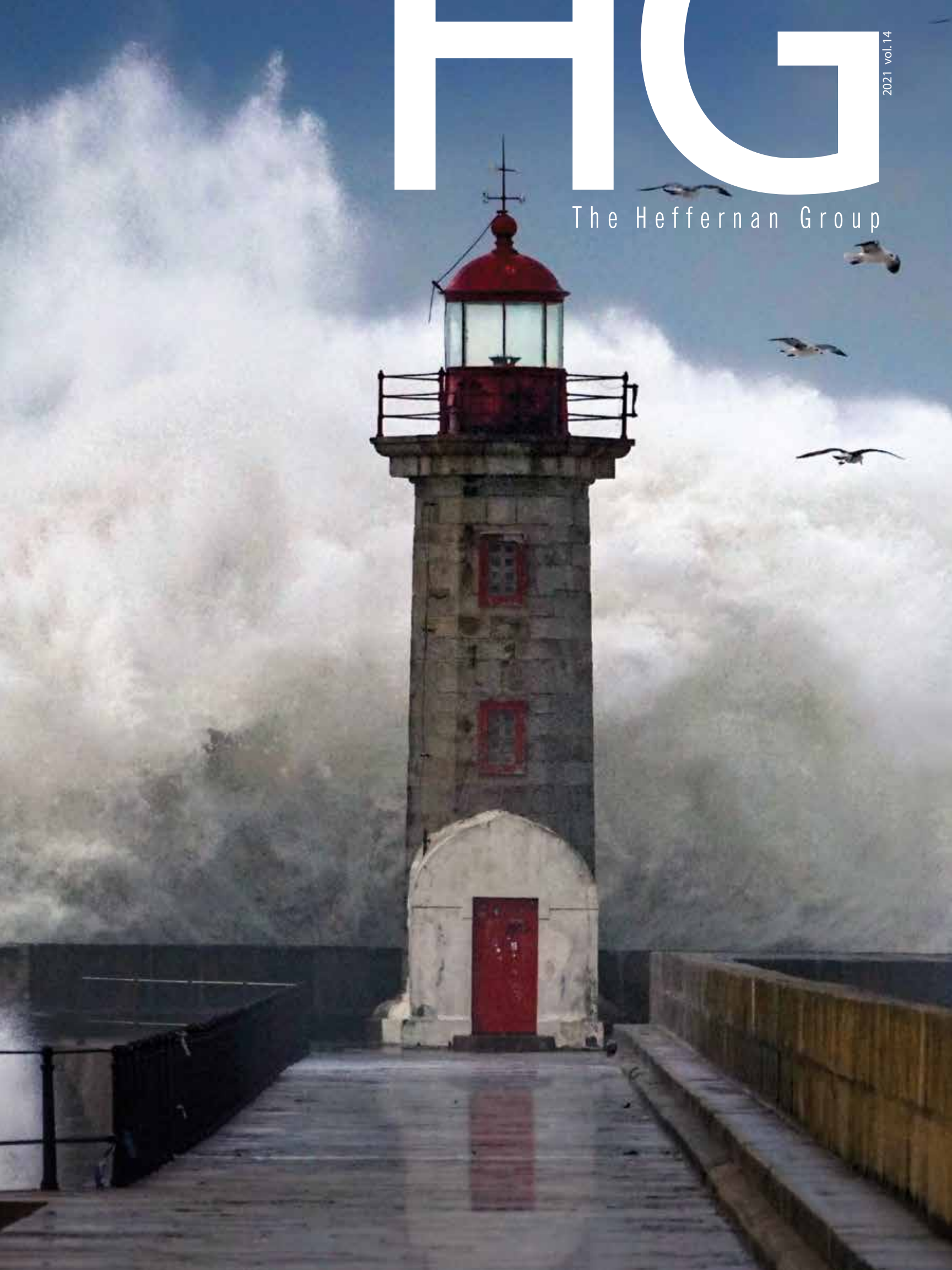


# HG

2021 vol.14

The Heffernan Group





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YES, WE CAN



## What a Year!

**2020** wow, what a year... It's hard to put into words the roller coaster that was 2020. As I reflect back, so much has happened this past year and as I write this, so much will be forever changed!

At Heffernan Group, our strong, uplifting culture, supportive environment of others, and respect for the essential humanity of every individual allowed us to survive 2020. We were resilient and met the challenges head on, as did so many of our clients. Surviving the global pandemic took hard work, dedication, and compassion for our company, our clients, and our communities. Heffernan is positioned well for 2021 because of our resilience, and I believe many of our customers are also succeeding for similar reasons.

As we are moving toward the proverbial "light at the end of the tunnel," it's important that we also look back and learn from the past year. What helped us become an even better version of our Heffernan self? How have we reached out and supported family, friends, co-workers, clients, and people we didn't know? How did we show compassion to demonstrate our care and concern for others? We will continue to be open, listen to others, and grow to strengthen ourselves and our community.

I am proud to share that we added more companies to our Group through acquisitions, making us an even stronger and more talented team going into 2021. We are dedicated to improving our organization by adding talent, listening to every individual, and enhancing our culture in ways that will propel us to even greater heights in the future. We have always been dedicated to our staff and our clients, and will continue to be focused on that mission.

The Heffernan Foundation donated even more money in 2020 than previous years. We will continue to financially support the less fortunate and help as much as we can to contribute to a more equitable and fair society. I offer my profound gratitude for your continued support and thank you for being a great partner in our journey. Stay healthy and safe, and enjoy the 2021 issue of our magazine.

*F. Mike Heffernan*



# RESILIENCE

Foley Family Wines

AutoCamp

Prime Steak Concepts

Santa Clara University

Lago, Inc.

American Corporate Security

Community Housing Partnership

CS Group



# FOLEY FAMILY WINES

*Rising Above the Smoke: Foley Family Wines Adapts and Thrives.*

Despite facing wildfires year after year, the glasses at Foley Family are always more than half full. With 25 wineries and 600 employees spanning the world — from California, Oregon, and Washington to New Zealand, France, and Argentina—the vintner has plenty to celebrate.

Foley Family wines are part of many memorable moments in homes and restaurants around the globe, and Foley Family properties are as distinctive as the guests who stroll their grounds.

Perched in the hills of Napa, Kuleto Estate, for example, features mountaintop wines that echo the spirit of Burgundy and Tuscany. Around the globe in New Zealand, Clifford Bay is situated at the mouth of the Awatere River, where the vastness of the Pacific Ocean provides a breathtaking backdrop.

While Foley Family is known for its wineries' splendid estates, the company culture is grounded in authenticity, with a vibe that is both decadent and down-to-earth. "When you visit one of our properties, we want you to feel like you belong," says Shaun Harder, the company's chief of staff. "We want you to experience real vineyards, real wineries, and real wines."

Bill Foley started the company in 1996 and has grown the organization with heartfelt family values. "First and foremost, we are a family company," Harder says. But the family has faced more than its share of adversity in recent years.

In 2019, the Kincade Fire burned more than 77,000 acres in Sonoma County, California, and four Foley properties were damaged, with extensive losses at the Roth and Chalk Hill Estates. Vines and infrastructure were lost, fruit was damaged by smoke, and staff and residents had to be evacuated. The equestrian pavilion at Chalk Hill Estate was saved by a private firefighting team brought in by the insurer, AIG.

Then, just as the company was getting back on its feet, the 2020 Glass and Hennessey fires caused extensive loss of vines, outbuildings and infrastructure at the Merus and Kuleto Estates in Napa. In Sonoma, the Ferrari-Carano Vineyards also suffered significant smoke damage.

As Foley Family's insurance partner, Heffernan Insurance Brokers is helping to facilitate the claims. "The Heffernan culture is very similar to ours," Harder says. "Terri, Debra, and Brian are available at a moment's notice and have helped us immensely."

Wildfires have dealt some heartbreaking setbacks, but the company isn't just surviving—it's growing stronger. As each damaged property is rebuilt, new technology is installed. Emergency generators have been linked to water systems, monitoring systems that detect smoke are now in place, and a mobile alert system for personnel will help in the fight against the next fire.

The COVID-19 pandemic has also spurred new strategies. Foley Family Wines has avoided furloughs and layoffs by shifting employees into different roles. Two restaurants were consolidated, and takeout service provided a lifeline.

"2020 has been a difficult year for most people," says Harder. "Between the pandemic, fires, and political uproar, it has been a rollercoaster. In response, we have strengthened our resolve. We have had to regroup so that we can quickly adapt to these difficult situations."

Foley Family Wines also believes in giving back. Bill Foley has numerous charities, including the Folded Flag Foundation and the Foley Family Charitable Trust. Last year, Foley Family donated more than \$2.1 million to local charities.

"Foley Family operations exemplify the resilient spirit of American business," says Heffernan's Debra Costa. "We are thankful for their partnership and happy to be part of their story."





# AUTOCAMP

## *Back to Nature—In Style.*

**“We believe in the power of the campfire.”**

These words by Ryan Miller, co-founder and chief brand officer at AutoCamp, take you back to a wonderful time. Whether they remind you of roasting marshmallows with your grandparents, telling stories around the fire at summer camp, or introducing your kids to nature for the first time, there’s an undeniable nostalgia. If you haven’t experienced it, you want to. If you have experienced it, you want to do it again.

The campfire satisfies an innate need, and in 2020, that need was stronger than ever. During the year of staying at home, AutoCamp provided a captivating escape.

AutoCamp, founded in 2013, is a hospitality company that offers outdoor experiences in posh settings, a pastime known as glamping. With locations near Yosemite National Park and at Northern California’s Russian River—and a new location scheduled to open in Cape Cod, Massachusetts, in the spring of 2021—AutoCamp offers iconic properties designed with mid-century modern architecture. The grounds allow for privacy and social distancing while guests glamp in luxuriously appointed Airstreams.

The experience combines the amenities of a high-end hotel with the outdoor appeal of a campground, with campfires and hiking trails. Each property also has a clubhouse, a store, a lounge, and other amenities. When guests get hungry, they can pick up seasonal grill kits prepared by a local chef.

Because AutoCamp provides a pandemic-resilient offering, the company experienced 2020 differently than most. In fact, last year’s bookings and revenue set records. “People are focused on getting outside,” says Miller. “The experience we offer is perfect for traveling right now.”

Nevertheless, AutoCamp has taken steps to keep guests safe. New safety measures include contactless self-check-in options and a system for ordering food via text.

Yet even as COVID-19 has caused a boom in AutoCamp’s business, other disasters have threatened it.

“AutoCamp properties are in nature, which puts us on the edge of wilderness,” says Miller, which comes with certain risks. The main danger is wildfire, but mudslides and floods have also caused problems. Smoke from forest

fires has proven to be a problem, as well, something that won’t come as a surprise to anyone on the West Coast last year. In September, both the Russian River and Yosemite locations were near regional wildfires.

“Our team has become very nimble and skillful in managing evacuations to ensure the safety of our guests and properties,” Miller says. “Some of these experiences have been very scary; they are also some of our prouder moments.”

AutoCamp has worked with Justin Williams, senior vice president at Heffernan Insurance Brokers, for the past four years. “I have been impressed by AutoCamp’s agility and I look forward to growing with them and helping them manage risk as they continue to expand across the country,” Williams said.

Despite the hardships of 2020, the future looks bright. Outdoor hospitality was already projected to grow before the pandemic accelerated demand for the service. To increase its resilience, AutoCamp is focusing on training, recognition, and connection as a way to reach out to new customers.

Managers are mindful of equity and have taken steps to ensure that people of all colors and backgrounds have the opportunity to enjoy their properties. AutoCamp has conducted internal training about inclusiveness and, with that goal in mind, the company recently donated \$25,000 to support outdoor experiences for participants in the NAACP’s youth programs.



AUTOCAMP





# PRIME STEAK CONCEPTS

*A Bold Plan for Difficult Times.*

Operating a successful restaurant is always a challenge, but the COVID-19 pandemic has tested restaurant owners in ways never imagined.

But the owners of Prime Steak Concepts, the fine dining company based in Scottsdale, Arizona, responded with the confidence and poise necessary to shatter conventional wisdom. Faced with a public health emergency that crippled restaurants throughout the nation, Prime Steak Concepts hasn't just survived; it chose to expand.

"Owners Jeff and Mike Mastro have always guided us with long-term focus," said Oliver Badgio, chief brand officer of Prime Steak Concepts. "In challenging times, we remain resolute and patient."

With restaurants in five states, Prime Steak Concepts operates under the brands Steak 44, Steak 48, Ocean 44, and Dominick's steakhouses. Their geographic spread—from Arizona to Chicago, Philadelphia, Charlotte, and Houston — requires each restaurant to meet different COVID-19 restrictions. Restaurants in some states were allowed to stay open while other states required them to close.

"We are staying focused on true hospitality and the totality of the experience, which starts with welcoming our guests and staff safely and warmly into our restaurants and making everyone feel welcome and comfortable," Badgio said.

Mastro brothers Jeffrey and Michael opened Dominick's Steakhouse in Scottsdale in 2011, along with their father Dennis Mastro, and their business partner, Scott Troilo. With 10,500 square feet and two stories of floor-to-ceiling luxury, guests were awed.

In 2014, they opened their second restaurant, Steak 44 in Phoenix, featuring a 3,000-bottle wine vault, prime-grade steaks, fresh seafood, and ingenious, keep-them-coming-back desserts such as the crispy banana split. All this while guests luxuriated in a space designed to be warm and inviting.

Over the next several years, the company opened a second location in Scottsdale, known as Ocean 44, and debuted the Chicago and Houston restaurants under the name Steak 48. In September 2020—amid the continuing pandemic and tremendous pressure on restaurants—the company opened a new restaurant in Philadelphia. On December 18, the company went further, opening a seventh location in Charlotte, North Carolina.

The Chicago and Philadelphia locations had to close temporarily because of the pandemic, while the others have remained open with limited capacity.

A key characteristic of Prime Steak Concepts is management's emphasis on a work environment that makes both team



members and guests feel welcome. "Our culture is one of consideration," Jeff Mastro said. "We teach our team that it's impossible to be too considerate or to make things too easy for our guests."

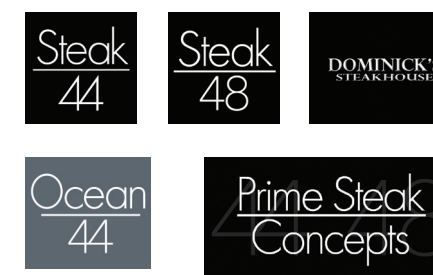
That sensitivity comes at many levels, from encouraging self-care to supporting career advancement to showing their employees and customers that management appreciates them. "Our staff and our guests have many choices in both places to work and to dine, and it's a compliment that they choose us," said Badgio. "We don't take that for granted."

The company also believes in giving back to the communities it serves. Each location supports a local charity, and this year much of that support has gone to first responders.

Personal connections are important. For insurance, they turn to Bob Zimmerman at Heffernan insurance Brokers, who is a childhood friend of the Mastros brothers. "We've worked with Bob and the Heffernan team for years because we trust them and because they are experts in our industry," Jeff Mastro said.

Despite a difficult year, Badgio is optimistic about the path forward. "Wonderful opportunities are ahead, and 2021 is promising to be an exciting year," he said.

Zimmerman agreed. "If Prime Steak Concepts can thrive during a global pandemic, they can handle anything, he said. "Their strong culture sets them apart and I can't wait to see what the future holds for them."





# SANTA CLARA UNIVERSITY



*Invent the Life You Want to Lead.*

Forty miles south of San Francisco, in the heart of California's Silicon Valley, the state's oldest operating higher education institution—Santa Clara University—inspires more than 9,000 students from around the world to invent their best lives.

In fall of 2020, SCU received a record number of applications, bucking a nationwide trend of schools receiving fewer applications in 2020 than in 2019. This is a heartening sign for those who miss the bustling campus, after its transition to distance learning during the pandemic.

SCU blends the high-tech innovation that the region is known for with faith-inspired values of ethics and social justice. Recently, the school was ranked in the top 15% of the U.S. News & World Report's 2020 Best Colleges edition in the National Universities category.

At SCU, students have access to rigorous undergraduate curricula in arts and sciences, business, theology, and engineering, plus master's and law degrees and engineering doctoral degrees. And, as a Jesuit University, SCU prioritizes these three C's. Students become competent in their chosen academic field while also maintaining a high standard of conscience, or ethics, and compassion for others.

"From the pandemic, we have learned that we need to continuously reevaluate what we do," says John M. Ottoboni, chief operating officer and legal counsel at SCU, explaining that the university has had to adjust plans and change strategies in light of the pandemic. "Digital learning is here to stay in one fashion or another."

While many universities immediately furloughed or laid off employees at the start of the pandemic, SCU took steps keep employees on for as long as possible.

SCU has also done what it can to help students. The university's benefactors, led by trustees, set up a fund to assist students and their parents who have been affected by COVID-19. "This group raised and distributed \$2M to affected students," says Ottoboni. "In addition, we were able to leverage \$1.7M in Cares Act funding in addition to our \$2M. This was a very positive outcome," he adds.

SCU was established in 1851, so the COVID-19 pandemic is not the first time the university has endured difficult times. The university knows a thing or two about resilience. Its priorities—which include building a culture of trust and collegiality and establishing a system of shared governance with faculty and staff—help make the university resilient.

In keeping with the third C—Compassion—SCU also believes in giving back to the community. Sometimes this involves little things needed in the moment, such as using athletic vans to

transport food at the beginning of the pandemic, and other times it involves formal programs.

The Ignatian Center provides volunteer opportunities for students, as well as faculty and staff, while the Miller Center for Social Entrepreneurship strives to help end poverty and protect the planet. The Markkula Center for Applied Ethics helps individuals and organizations make choices that respect and care for others.

For a number of years, SCU has partnered with Blake Thibault and John Clark at Heffernan Retirement Services to help manage their retirement savings programs for their faculty and staff. "We are proud to serve this wonderful university and we are in awe of their ability to adapt, thrive, and continue to take care of their team, their students, and their community during a time of crisis," Thibault says.







# LAGO, INC.

*Perseverance in a pandemic:  
Doug Lee shows the way.*



Like many restaurateurs, Doug Lee of Lago, Inc., is hanging on by a thread.

Along with his family and about 165 employees, Lee operates three fine dining establishments—Holy Taco, Jefe, and Industry—and an event venue, Saint Irene’s—all in the suburbs of Lake Oswego and Tualatin, Oregon, just south of Portland.

All four businesses were profitable and had developed reputations as fair, compassionate, and generous employers. And each of the restaurants had attracted a devoted following. “We’re like the neighborhood *Cheers* for many people,” Lee said.

Then came 2020 and COVID-19.

“When COVID hit, we found ourselves in two of the worst industries to be impacted by a pandemic—event planning and sit-down dining,” Lee said. To survive, Lee has drawn on every ounce of business savvy developed over 32 years in an often-capricious industry. The pandemic is in some ways just the latest challenge to require this nimble-footed entrepreneur to make a major pivot to persevere in tough times.

Lee got his start in the restaurant industry while still a student studying business management. He and a partner hatched a plan to open an Italian cafe. He had no restaurant experience. His wife, Wendy, was seven months pregnant with their first child and had just left her teaching position. Throwing caution to the wind, he plunged ahead.

While that first restaurant and several subsequent formats have been successful, the road to expansion hasn’t always been smooth. Lee and his restaurants have weathered downturns related to the 9-11 terrorist attacks, a downtown revitalization initiative, the Great Recession of 2008-09—even road construction.

In fact, each of his current establishments was born from the need to adapt to changing market conditions.

Lee and his daughter, Avery Lee Houser, opened Holy Taco following downtown Lake Oswego’s massive, three-year revitalization, which resulted in the decimation of foot traffic to Zeppo, a restaurant that had been highly successful.

As the downtown construction came to an end, Lee closed Zeppo, remodeled and opened Holy Taco in its place, for a fresh start.

He had also opened Jefe in the Lake Grove neighborhood, with the express purpose of offsetting income lost during the construction around Zeppo.

A few years later, in anticipation of a massive roadwork project coming to Jefe’s neighborhood, he opened a new restaurant called Industry. Shortly thereafter, he opened an event space next door to Industry, named Saint Irene’s, further diversifying his income sources.

As the businesses grew, Lee’s son, Clay, left his job at a Southern California startup, moving back to Oregon to help run the operation.

Then came COVID. Lee and his teams adapted as well as they could, leveraging federal funding from the Paycheck Protection Program, promoting outdoor dining and takeout service, cutting back their workforce, and investing in new HVAC purification capabilities and UV light cleaning systems.

“Our restaurants are in high rent areas and our monthly property overhead is \$50,000 a month, so it’s impossible to break even with a takeout model,” Lee said. Fortunately, business picked up over the summer. They were just getting their heads above water when the outbreak intensified in November and Oregon governor Kate Brown announced another lockdown.

Despite that latest curveball, Lee has no intention of letting COVID destroy his American dream.

Lee’s business insurance partner is Rick Allen at Heffernan Insurance Brokers. “Doug is a shining example of what’s possible when you work hard and care about your customers,” Allen said. “He started with nothing and has built several successful restaurants that are loved by so many in the Portland area. We commend Doug’s resilience.” Lee said he has overcome hardships before, and he will overcome COVID.

“We’re going to fight like nobody’s business to get to the other side of this.”





# AMERICAN CORPORATE SECURITY

## American Corporate Security: "Never Be Average."

American Corporate Security was formed in 2003 by three executives dedicated to using their more than 100 years of experience to make innovation a hallmark of the company.

"We were committed to out-of-the-box thinking from day one," says Dina Thompson, the company's chief executive officer. "We never wanted to operate like all the other security companies."

That vision has paid off. ACS is now a leading provider of port security on the West Coast, with six locations from San Diego to Seattle. The company employs 500 union and nonunion security guards, and 50 administrative employees.

Port and maritime security is ACS's primary focus, but the company also provides security for other industries, including warehouses and food processing plants.

The company has no salespeople—all business is generated by word-of-mouth referrals. Everyone at ACS takes ownership of their roles, and turnover is low. Managers are also highly selective about the clients they take on.

In some ways, 2020 was a good year for ACS. Security was in high demand, and the company generated revenue of \$35 million. In other ways, 2020 was exceptionally challenging.

"COVID was a big deal," Thompson said. The management team worked from home, but guards could not, and they were understandably nervous. Working together with clients to share masks, gloves and other personal protective equipment was key. Despite the precautions, a small number of employees were infected by the coronavirus and others who were exposed had to be quarantined.

As the pandemic continued, strategic plans were adjusted as well.

"In early 2020, we expanded to provide security for the cruise ship industry," Thompson said. ACS invested in hiring and training, but then the cruise market crashed. "That was disappointing, but we were able to redirect many team members to other areas," she said.

To build a resilient business, agility is essential, and so is robust business insurance. In the maritime security business, workers' compensation insurance can be expensive, and the high cost of insurance used to be a major stressor for ACS. Then company executives met Zach Catanese at Heffernan Insurance Brokers.

"We were in a bind when we first met Zach. Fortunately, he and his team found us a much better solution," Thompson, said, praising Zach for saving ACS close to one million dollars a year. "Even though our business has grown a lot since then, {workers' comp} renewal rates have gone down, in part because claims are managed more effectively with Heffernan," she said.

"We were committed to out-of-the-box thinking from day one," says Dina Thompson, the company's chief executive officer.

ACS helps make West Coast clients more secure, but the company's contributions to the community go beyond its professional services. The company supports Soccer For Hope, a nonprofit dedicated to helping children with life threatening diseases, and EXP, a nonprofit that helps underserved youths in Southern California.

ACS also is focused on supporting its employees. For 2021, a new wellness initiative is being launched to foster a healthy environment and prevent burnout.

"The pandemic reminded us all to be more focused on health," Thompson said. "In our business, our employees are our assets, which is why this is so important."

Heffernan's Catanese said he appreciates ACS's consistently high-level of business acumen.

"ACS is a leader in its industry and an inspiring example of corporate resilience," Catanese said. "They are always so positive and forward-thinking. I'm excited to see their next chapter."





# COMMUNITY HOUSING PARTNERSHIP

*Opening Doors, Changing Lives.*



Community Housing Partnership is a San Francisco nonprofit that provides a wide range of services to people experiencing homelessness. To Chief Executive Rick Aubry, however, its real job is stabilizing lives.

CHP's main metric for success is the number of the residents who make a permanent break from the cycle of homelessness. By that measure, its performance is astonishingly high.

"We're pleased to report that ninety-eight percent of our residents remain housed," Aubry said.

Founded in 1990, CHP owns 17 properties throughout San Francisco. Each property has 60 to 150 units for individuals and families. Many of residents stay in CHP's buildings for years, while others graduate to other housing. CHP strives to solve homelessness permanently, so there's no requirement to move out. People can stay with CHP forever, if they wish.

Residents pay 30 percent of their income in rent. Some people leave when they reach a certain level of success.

Permanent housing makes a dramatic difference in a person's life. But people who have experienced homelessness often face a wide range of challenges, from mental health and substance abuse issues to long-term trauma from living on the street. CHP provides intensive case management to all residents and maintains close communication between the property management and social-work sides of the operation.

"Our secret sauce is a fully integrated model. We have an early warning system so case management can intervene early," said Aubry. In a commercial rental situation, failure to pay rent or not maintaining the apartment would trigger eviction. At CHP, he said, those situations are an indicator that more support is needed."

The COVID-19 pandemic has created further challenges. Approximately 75 percent of the nonprofit's 300 full-time

workers are janitors, site managers, counselors, and others who need to show up onsite to provide services to residents despite the pandemic.

"We got ahead of curve with (personal protective equipment) and teaching everyone how to stay safe," said Aubry. Like other frontline workers in clinics and hospitals, he said, everyone at CHP has stepped up: CHP sought contributions to provide incentive pay for its frontline workers, who show up every day despite the potential health risks. Managers created a task force to look for ways to make people feel less isolated. Back office functions were strengthened with a focus on diversity and equity.

"Funding has gotten complicated," Aubry acknowledged. Expenditures haven't been cut yet, but they haven't increased, while costs and needs have grown. "We have been fortunate that Heffernan has been a regular supporter and contributor."

Janice Berthold, a Heffernan broker and shareholder, has served as a CHP Advisory Board member for the past six years. She wholeheartedly believes in CHP's mission.

"With a home, people can improve their health, heal from trauma, cook for their family, find a job, begin paying rent, feel a sense of dignity, and contribute to the community," Berthold said. "During the pandemic, the need has become even greater. Despite the added challenges, CHP continues to build a new future for the neighborhoods and the city they love. This organization redefines the meaning of resilience."

community  
housing  
partnership



# CS GROUP

## *When Life Gives You Lemons, Make Lemonade.*

Recently, life has provided a lot of lemons. This hasn't stopped Citrus Springs Group, a leading manufacturer of premium and craft beverage brands for the food service industry, from making unique lemonades and other beverages under its own brands.

CS Group's Twisted Branch Craft Lemonades combine fair trade cane sugar, organic agave nectar, lemon juice, and other natural flavors to put a fun spin on the classic summer drink. CS Group's other beverage brands include Cool Attitudes Craft Mixers, Citrus Springs Fruit Juice, Paradise Juice & Mixers, and Madrinas Coffee.

New beverages are developed in house at CS Labs, where food science and marketing professionals team up to create the next big thing. CS Group is known for beverages that are unique and on trend. The brands are sold in more than 25,000 restaurants, bars, nightclubs, hotels, casinos, and other venues across the United States. In normal times, this business model has proven to be a recipe for success—but these haven't been normal times. The COVID-19 pandemic has shut down many of the restaurants, bars, nightclubs, casinos and other food service customers that CS Group serves. As a result, most of CS Group saw most of its revenue disappear.



It's been difficult, but CS Group has remained strong. The owners decided early on to communicate frequently and with compassion to their employees. They let all their workers know that "the company will be OK and that no one is losing their jobs long term," said Mike Boone, CS Group's agent at Heffernan Insurance Brokers. He said CS Group maintained its culture, and is already starting to rebound.

The attitude of management and its human resources division has helped. The prevailing philosophy is that the pandemic has created a challenge that can be overcome. "The only concern the owner had was to make sure the company and employees all faced the challenge together," Boone said.

The company culture is important at CS Group. A winning culture begins and ends with people willing to work together unselfishly with a unified purpose.

"At CS Group, we are a family, and we're proud that our culture and values unequivocally align with equality for every member of our family, regardless of their age, race, gender, nationality, faith, or sexual orientation," said Rich Davis, CS Group's president and chief executive.

More specifically, the CS Group culture is based on five core values. The first is positivity. Maintaining a positive outlook has been especially difficult recently, but this also makes it especially important.

Respect and honesty are the next two of CS Group's defining principles. Whether employees are working with clients, partners, or colleagues, respect and honesty are essential to solid relationships.

The final two tenets are hustle and toughness. During the shutdown, these values have never been more important. Getting through hard times requires hard work and resilience. CS Group has both. "The only thing that separates success and failure is the courage and resilience to keep striving until you win," Davis said.

Heading into 2021, the pandemic continues to be a key challenge. There are other challenges as well, from supply chain disruption to nationwide political discord. But the battle-tested team at CS Group has so far risen to every challenge.





# HEFFERNAN INSURANCE BROKERS

## OVERALL PREMIUM VOLUME

### \$1,177,628,605

Total 2020 HG Revenue: \$153,939,047

HFS 2020 Assets  
Under Advisement:  
**Total: \$207,116,847**

Personal Lines:  
**\$51,850,200**

Benefits & Life:  
**\$314,592,657**

P&C:  
**\$811,185,748**

HRS/HFS Retirement Plan  
2020 Assets  
Under Advisement:  
**\$4,238,243,232**

# 2020

Heffernan Insurance Brokers  
CA Insurance License #0564249

The advisors of Heffernan Financial Services and Heffernan Retirement Services serve \$61,451,834.29 in brokerage assets through LPL Financial and \$4,176,791,397.59 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), Heffernan Retirement Services (HRS) and Heffernan Insurance Brokers (HIB) are separate entities from LPL Financial.

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# HEFFERNAN'S CAPABILITIES

## Insurance Offerings

### Business Insurance

Property  
Casualty (Liability)  
Automobile  
Umbrella / Excess  
Cyber  
D&O, EPLI, Fiduciary, etc.

### Personal Insurance

Private Client Services  
Life Insurance

### Employee Benefits

Benefit Advisory Services  
Benefits Administration / Technology Solutions  
Administration and Advocacy  
Legislative and Compliance

### Financial Services

Retirement Plan Services  
Wealth Management  
Executive Benefit Services

### OCIP and CCIP Placement and Administration

### Bonds/Surety

### International Capability- Foreign travel and / or operations

### Alternative Risk

Captives  
831(b)  
Self-Insurance  
Large Deductible Plans  
Partially Self-Funding

## 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  
COVID seminars*

### HR Consulting

*Seminars, Employee Handbook, Crisis  
Support, Wellness Programs,  
ADA Compliance Payroll Services Integrity  
Testing Character Assessment, COVID  
sample policies and procedures*

### M&A

*Mergers and Acquisitions Transactional  
Risk Services*

## Value Added Services

- Benchmarking
- Property DIC Evaluations
- Ex-Mod Projection & Analysis
- ADA Compliance
- Appraisals, Assessments and Surveys
- Business Continuity Planning
- Disaster and Emergency Recovery Programs
- Fire Prevention Services (outside vendor partner)
- Actuarial Services
- ESL (English as a Second Language)
- ERM (Enterprise Risk Management)

## Heffernan Risk Management Center

Heffernan's Risk Management platform is a portal that allows you to create and manage your own risk management, safety and HR programs. The portal includes several features:

- 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
- Sexual Harassment Prevention Training

## Communication and Education

### Webinars

Weekly Blogs  
Email Updates



# SURVIVING WILDFIRES: 10 TIPS TO MAKE SURE YOU'RE READY

Wildfires are becoming more frequent and more devastating. Take the following actions to reduce your wildfire risk and increase your wildfire resilience, and always follow evacuation orders to make safety the top priority.

## Invest in Upgrades

Consider installing fire shutters, firebreaks, fire-resistant siding, and metal mesh screening over vents and roof repairs.

1

## Remove Plant Debris

Dry leaves, grass, needles, and branches fuel fires. Keep your roof and gutters free of plant debris, and clear debris from under decks.

2

## Create Non-combustible Zones

Create a safety zone around every structure, following CAL FIRE's guidelines to maintain a defensible space.

3

## Document Your Emergency Plan

Create a checklist of things to do at each phase of wildfire readiness, so you have a clear action plan to follow.

4

## Mitigate Danger Before Evacuating

If there is time, close windows, vents, and doors; remove flammable items from windows and away from buildings; and turn off gas, pilot lights, and propane tanks.

5

## Extinguish Small Fires

Keep fire extinguishers in many locations and train employees to use them. Consider having a water tank or other source of water ready.

6

## Subscribe to Alerts

The sooner you know about the danger, the more steps you can take to protect your property and get out safely. See *Ready.gov* for information on signing up for alerts.

7

## Plan Your Evacuation

Plan two routes out in case one is blocked. Have emergency supplies and a radio available in case anyone is trapped in the building. Run practice drills.

8

## Plan to Communicate

Determine how you will keep your team or family informed. Consider using a group text, mobile app, or a web page. Keep an updated list of mobile numbers for all team members.

9

## Get Ready to Recover

Have a business continuity plan in place so you can get up and running in an alternative location quickly, if needed. Check your property insurance and business interruption insurance limits annually.

10





# BUILDING FINANCIAL RESILIENCE

**If 2020 taught us anything, it was that life doesn't always go as planned. The COVID-19 pandemic was a wake-up call, motivating all of us to strengthen our financial condition.**

## But what exactly does financial resilience entail?

The basic steps involve eliminating debt, building an emergency fund, maintaining a strong credit score, and preparing for all of life's what-ifs. With those goals in mind, here are a few safeguards to consider.

## Building an Emergency Fund

The global pandemic reiterated the importance of building an emergency fund to help individuals and families prepare for life's unexpected events. Until mid-February 2020, the U.S. economy was humming along with record low unemployment. Then COVID-19 hit... Unemployment skyrocketed, leaving 14 million Americans without jobs.

"I saw many friends and industry colleagues lose their jobs out of the blue," said Blake Thibault, managing director for Heffernan Financial Services. "Without proper savings and an emergency fund, I did not know what they would do. Our team at Heffernan believes in saving enough to cover three to six months of expenses."

If you haven't established a cash reserve, or if the one you have is inadequate, you can take several steps to eliminate the shortfall:

- Save aggressively: If available, use payroll deduction at work; budget savings as a regular part of household expenses,
- Reduce your discretionary spending, such as eating out, lottery tickets, or going to movies—oh how we wish we could go to movies!
- Keep savings in current or liquid assets (those that are cash or are easily convertible to cash, such as a short-term certificate of deposit),
- Put the earnings from other investments such as stocks, bonds, or mutual funds, into savings accounts or other liquid deposits.

## Life Insurance

An unexpected death can be devastating in more than one way. On top of the grief, families may also struggle financially. This is why life insurance is considered one of the pillars of financial stability. "Unfortunately, too many families learn about the need for life insurance the hard way, when it is too late after a loved one has passed," Thibault said.

When purchasing life insurance, it's important not to underestimate the amount needed. You will need enough to replace lost income, cover expenses such as paying the mortgage, and meet long-term goals such as funding children's education. Also, don't forget to secure coverage for stay-at-home parents.

In some cases, a mix of multiple policy types, with varying term lengths, may be the most appropriate way to secure the coverage needed. Term policies are the least expensive way to fund a death benefit, but you may also want to consider cash-value life insurance policies, which grow in value over time. Policy riders can be added to provide "living benefits" so you can draw against the death benefit to pay for chronic illness or long-term care expenses.

## Disability Insurance

Life insurance is important, but it does not cover everything. Consider what would happen if you became sick or injured. How would you pay your bills?

For working-age individuals, disability insurance provides essential earning power protection. If you become ill or injured and unable to work, disability insurance can replace the lost income to keep your family's finances afloat.

Employer-sponsored long-term disability insurance benefits are typically taxed and may be subject to a maximum benefit. For these reasons, it's a good idea to purchase an individual disability insurance policy to supplement your work benefits, especially if you are highly compensated.

## Long-Term Care Insurance

For the over-50 crowd, long-term care insurance is often a smart investment. The U.S. Department of Health and Human Services says that the majority of Americans turning 65 will need long-term care at some point. This care can cost thousands of dollars a month, and because much of the care that is needed is not strictly medical in nature, it often isn't covered by Medicare or other health insurance plans. Long-term care insurance can be expensive, but the premiums may be less costly if you buy it early.

## Estate Planning

Careful estate planning can ensure that your assets are distributed to heirs and charitable organizations according to your wishes. Estate planning can also provide control over your health and financial decisions in case you ever become incapacitated.

The Last Will and Testament is a crucial estate planning document. In addition to the will, you may need to establish trusts. Make sure your beneficiary designations are accurate and consistent across documents and insurance policies.

## Make Sure Your Finances Keep Pace with Your Life

Life changes fast and so do your protection requirements. From time to time, it will be necessary to review your estate plan and insurance policies. This is especially important after major life changes, but it should also be done annually.

By taking steps to increase your financial resilience now, you'll be more prepared for whatever life holds in store.



# A SALUTE TO WORKING MOMS

The last year has been a challenging time for everyone—and especially for working moms.



The National Women's Law Center found Labor Department data that shows women are leaving the workforce at a startling rate. In September—just as many children started up remote learning from home—1.1 million workers left the workforce, and 80 percent of those workers were women.

Some of the biggest challenges have come from the switch to remote work and virtual schoolwork. Daily routines have been turned upside-down, and moms have had to juggle working from home with overseeing their children's schoolwork. Some children have adjusted well, but others are struggling with the online format, and nearly everyone misses extracurricular activities and social events.

While women at Heffernan Insurance Brokers have not been immune to these pressures, the teamwork, camaraderie and high skill levels that characterize Heffernan's workforce have helped mitigate the difficulties.

We asked some of Heffernan's working moms how they are really doing. Here are their replies:

## What are the biggest challenges and rewards?

**Sally:** "I think the most rewarding part of the pandemic is just seeing the strength my family has and seeing how my older kids care so much for their little sisters."

**Michelle R:** "The most rewarding part of COVID is realizing how strong of a person I am and that I am not alone with my feelings and fears."

**Tamiko:** "The most rewarding part of the pandemic has been the quality time I've spent with my family. My husband and I have been able to watch our daughters grow so much."

**Kelly:** "The relationships I have built have been the most rewarding part of the pandemic. I think people have needed contact with each other more than ever this year."

**Kim:** "Spending more time with my family and getting more involved in their education [has been rewarding]. Because of this, I was able to spend more quality time with my husband, too."

**Michelle M:** "My husband and I also started a brewery literally in the midst of COVID. Just getting through that along with working from home, kids in school, and a toddler—it's all been rewarding."

**Marcella:** "The juggling act of managing both personal and work life with the kids learning from home has become the new normal, with new routines established. Through it all, it's been truly amazing spending quality time with the family!"

**Chrystal:** "I didn't expect working from home with my kids to be as tough as it has been. While they are old enough to understand I have to work, it is nice to have them ask me school questions that I can help with."

**Nadia:** "Spending all this time with my kids is the most challenging but rewarding part of COVID. I am learning new things about them and about me as a parent."

## How does being a great mom also make you better at work?

**Michelle M:** "That's a hard question because sometimes I don't feel like I'm a great mom. It's been a lot of late nights with work and with schoolwork, but we found something of a routine to get everyone through."



Sally Bellamy, Senior Accounting Specialist, has four children, two of whom are school-aged. Jackie is 15 and Juliette is 11.

Kelly Cordova, HeffDirect Operations Manager, has two children. Michelle is 7 and Madeline is 4.

Marcella Saliba, Vice President, Director of Operations for the Financial Services Division, has two children. Andre is 10 and Anjolie is 8.





**Chrystal Jost**, Account Manager, has three children. Dominic is 17, Gabriel is 13, and Andrew is 10.



**Tamiko Joe**, Executive Assistant to John Tallarida, has two children. Malia is 6 and Kiana is 22 months.



**Kim Hawkins**, Personal Lines Account Executive, has three children. Twins McKenna and Michael are 16 and Adelyn is 7.

**Sally:** “There are days I do not feel like a great mom as now I need to be way tougher on my girls and make sure they are staying on top of school. I think this has helped me at work with my communication, multitasking, and setting deadlines for myself.”

**Tamiko:** “There are so many interchangeable skills, but the one that helps me the most is organization. Being organized keeps me sane as there are so many moving parts involved with my position and so many things to remember, being a mom!”

**Michelle R:** “I have become better at delegation this year. I am learning where I need to let go with work and at home. I think being a mom helps me keep my patience with the occasional difficult person on the other end of the phone.”

**Kim:** “Moms are nurturers. Because of that, I have the ability to be an ear for challenges, offer my advice if needed or just listen if that’s what you need. I feel that translates to the office setting as well—I’m always here for my co-workers and I hope they know that.”

**Kelly:** “Being a mom has really helped me in how I communicate with my team. Just like my two daughters, everyone in my team has a different learning style and a different communication style.”

**Marcella:** “Learning to work around my kids’ needs, questions and unexpected situations has definitely helped me stay extra organized and focused!”

**Nadia:** “Lot of things come out of being a mom for me: multitasking, dealing with emotions and drama. As mothers, we enhance the skills that enable us to find better solutions, be better leaders, and be more successful at whatever we do.”

**Chrystal:** “You cannot stress over things you cannot control. Being a great mom is knowing when you can’t do everything. Sometimes you can help and sometimes you need help. I decide and move on. This works for clients and for kids.”

### How has this year strengthened your Heffernan team’s resilience?

**Sally:** “We’ve had to learn how to communicate virtually and not face to face. At first, we all thought it would be hard for accounting to work remotely, but...we have come together and kicked butt.”

**Michelle M:** “I think Accounting has done a great job getting through this year. We were forced to become paperless with our payment and learn how to still do things efficiently. I think we did a great job.”

**Michelle R:** “My team has been in close touch on group calls and everyday chats, and together we are thriving. I think COVID opened up a platform to be able to admit that you are stressed or fearful, and together our team can talk about that.”

**Nadia:** “We adapted and focused on social connections. We shared a sense of purpose to support our users/customers, and most importantly, we all focused on the hope that we’ll get through this together.”

**Tamiko:** “A great thing about the Menlo Park office is the large group of working moms. We stay in touch with each other and rely on one another because we’re all in the same situation. If we are all able to get through this year, we can get through anything!”

**Kelly:** “I am so proud and appreciative of my Heffernan and HeffDirect team. I have been in awe of how quickly so many people have offered help and willingness to jump in.”

**Kim:** “We hired some amazing new team members, we kicked butt in sales, and we ended the year with smiles on our faces in a Zoom meeting. We are closer even though we are further apart.”

**Marcella:** “I am so appreciative to be working for such an amazing company. My work hours are pretty fluid, and the team is so supportive and understanding of my daily flow with the kids.”

**Chrystal:** “After almost 20 years with HIB, I know I have a strong team behind me and I can call on any one of them to help me at any time for any problem, whether at work or at home. This year just reiterates these facts for me.”

### How has this year strengthened your family’s resilience?

**Sally:** “We have been challenged in many ways this year, and it has forced us to be a lot more in the now...We are now a lot more aware and don’t take our family time or health for granted.”

**Kim:** “I’ve always known my family was resilient, but this year took it to a whole new level! We are living life (safely), not waiting for this to pass. For every new challenge, we figure out a solution together and tackle it.”

**Michelle R:** “We had a big vacation planned for April that was canceled. With the refund, we invested in dirt bikes for the whole family so we could spend fun time together outdoors on the weekends. This has brought us together with a common interest.”

**Tamiko:** “My husband was laid off in August. However, it gave him an opportunity to be able to have more quality time with our family, especially our daughters. It was a blessing in disguise.”

**Kelly:** “We have all learned how to ask for help and more importantly accept the help. Everyone is being asked to wear new and different hats than what they have in the past, but this is really allowing all of us to appreciate each other.”

**Chrystal:** “The week of Christmas we found out that my husband tested positive for COVID-19. While we are awaiting the test results for the rest of us, I am very happy to see how the boys are handling it.”

**Nadia:** “This year has brought us more together as a family. We have developed so many meaningful rituals that have helped with our emotional well-being. All of this has helped us immensely.”

**Marcella:** “Everyone in our family has such a great attitude! There is only so much flexibility around what can be done during these challenging times, and it’s amazing to see our family bond strengthen over time.”

### Still standing strong

It’s clear that all the working moms have been stretched in ways they never could have imagined prior to the pandemic. While it’s affected people in different ways, one thing is clear: our working moms have been up to the challenge. They have adapted, grown, and flourished, and they are emerging stronger than ever before.

## THANK YOU, WORKING MOMS!



**Nadia Messiah**, Manager, Web Engineering & Services, has two children. Rayna is 14 and Rohaan is 9.



**Michele McKay**, Senior Accounting Specialist, has three children and another on the way. Ryan is 14, Rylee is 11, and Carson is 2½.



**Michelle Radosevich-Millis**, CIC, Account Executive, has two children. Chase is 11 and Cash is 9.





# DEFENDING YOUR IT SYSTEMS IN A DANGEROUS WORLD

**If the federal government can  
be hacked, what makes you  
so sure your organization  
is safe?**

Reuters news service reported that hackers believed to be working for Russia tampered with updates released by SolarWinds, a software company that serves government agencies. The hack was designed to monitor internal email traffic at the U.S. Treasury and Commerce Department. The Cybersecurity and Infrastructure Security Agency (CISA) has since announced that there is evidence that the security breach involved more than just the SolarWinds Orion platform. CISA's alert warned that the intrusion was orchestrated by "a patient, well-resourced, and focused adversary."

While the SolarWinds case is certainly the most high-profile cyber incursion in recent years, it also is an ominous reminder about the nearly constant cyber threats all around us. ZDNet, a business technology news site, reported that ransomware attacks increased seven-fold in the first eight months of 2020, and that attacks are getting more sophisticated and dangerous.

In October, CISA, the FBI and the U.S. Department of Health and Human Services issued an advisory, warning of an imminent ransomware threat to hospitals and healthcare providers in the United States. Meanwhile, the U.S. Treasury's Office of Foreign Assets Control (OFAC) has warned that making ransomware payments could violate federal regulations—in addition to encouraging more ransomware attacks.

## **Cyber Benchmarking**

Computer systems specialists emphasize the need to be vigilant about cybersecurity. The measures that seemed sufficient last year may no longer be adequate. Cybercriminals are constantly devising new strategies, so organizations need to do the same.

So how can you tell whether you're keeping up? Cyber benchmarking provides one practical solution.

Benchmarking involves comparing your organization's performance to that of other organizations. This can reveal your strengths and weaknesses, giving you a clear path to improvement. It can also help show whether lax security has made you an easy target.

A global benchmarking study from the Security Industry Association found that organizations whose cybersecurity practices do not keep up with digital transformation initiatives are more likely to see losses from cyberattacks that total \$1 million or more.

## **An Organized Defense**

As cyberattacks become more sophisticated, the defense against them must become more organized.

Unfortunately, some businesses fail to maintain and enhance their network and privacy security at the same pace as hackers improve their methods. A survey from security company Mimecast Limited found that 59 percent of security and IT managers think their companies are "ticking the security compliance box." But 51 percent of employees don't think managers stress good security practices enough, and many workers admit to bypassing security policies.

The news site Small Business Trends reported that a survey by software maker Nulab found that 76 percent of employees think their organizations have a cybersecurity problem.

You can think of the situation as a war in which business executives are generals leading the troops. Every worker needs to be diligent about cybersecurity best practices. Yet business leaders cannot assume that the situation is under control or that the IT department has it handled.

Executives and board members need continually to assess and update their cybersecurity strategies and verify compliance with the company's cybersecurity measures from top to bottom.

## **Cyber-Risk Insurance Is Vital, but Not Enough**

Even with cyber-risk insurance in place to offset many of the expenditures associated with a cyber loss event, the uninsured costs can be devastating. Expenses can include legal fees, outside forensic IT firms, potential ransomware demands, additional IT security purchases, loss of business income, business disruption, damage to client relationships, and even third-party liability.

Ultimately, not all expenses are covered, and restoration time can consume vital company resources for days or even weeks. During these cyber loss events, companies often lose focus, as attention shifts to overcoming IT challenges and attempting to quell clients' concerns. Even with the event behind you, the incident can damage the company's reputation for years.

The threat is real, and the stakes are high. Simply going through the motions of cybersecurity isn't enough.



# CHANGING LIVES BY BUILDING RESILIENT COMMUNITIES

*With the right education, we can learn the skills needed to face any challenge.*

That's the philosophy that underpins the Heffernan Foundation as it strives to change futures through improving access to education, and reducing homelessness and hunger.

To achieve those goals, the foundation has adopted strategies that emphasize collaboration with other nonprofits, and the promotion of community and employee engagement.

"Heffernan Foundation was created as a formal program to continue the work Heffernan Insurance Brokers had been doing since its formation in 1988," said Michelle Lonaker, the foundation's director of philanthropy. "Our CEO and company believe giving back is the right thing to do."

The foundation does this through seven official avenues known as College Track, Dollars for Doers, employee volunteer time, employee matching, the Garee Lee Smith Scholarship Award, Grant-a-Wish, and direct donations.

The Heffernan Foundation has grown significantly since it was formed in 2006. "We have seen a steady increase in the amount we give due to the generosity of insurance carriers we work with, clients, and our own staff," said Lonaker.

The culture of giving at Heffernan makes people want to do their part to make the community better, and the Payroll Contribution program lets staff members donate a portion of their paychecks each month to the foundation.

In 2019, the average employee donation was \$1,946, allowing the Heffernan Foundation to award \$723,561

in grants and \$301,500 in scholarships, while building the foundation's endowment to nearly \$2.5 million. Employees also put in time, volunteering more than 3,000 hours at more than 65 nonprofit organizations.

Students are major beneficiaries of the Heffernan Foundation because the trustees believe education teaches people how to build better, stronger communities. The Garee Lee Smith Scholarship, worth \$5,000 per award, was awarded to eight individuals in 2019, while the College Track Scholarship, worth \$60,000 over four years, is awarded to one person each year.

But 2020 was a difficult year. Nonprofits were hit hard by the pandemic, with stay-at-home orders that kept people from volunteering and economic uncertainty that reduced donations. At the same time, the protests following the death of George Floyd at the hands of Minneapolis police officers highlighted how much work our society still needs to do.

"We decided to give a portion of our grant money out early on during the pandemic to those nonprofits on the front lines feeding people in the community," Lonaker said. "We also have been able to help an amazing organization, Allies of the Black Community (aotbc.com), as their fiscal sponsor. They are working with community members to raise funds for minority- and black-owned businesses hit hard by the pandemic."



**HEART OF HEFFERNAN**  
Shelter . Food . Education . Environment







Jasmin Sosa  
University of California, Santa Cruz  
Major: Psychology

## COLLEGE TRACK

Each year, Heffernan Foundation has picked one student from the program to receive a four-year scholarship worth \$15,000 a year, for a total of \$60,000. The scholarship can be used to assist with tuition or other costs associated with attending a university. Heffernan Foundation currently funds four students—one in each year of school, from freshman to senior. The foundation expects to continue funding four scholarships a year for the foreseeable future.

Jasmin Sosa of Redwood City, California, is one of those four students. Coming from a single parent household, Jasmin shares a bedroom with her mother, and lives with additional family members who help make the rent. She serves on the Community Emergency Response Team and earned her certification from her local fire department after completing a year of training through school-related coursework and workshops outside of school. At Sequoia High School, Jasmin also leads the Health Careers Academy student organization. She has honed her presentation skills through activities such as handing out first-aid kits and teaching children healthy habits. Jasmin's passion to support her community's need for healthcare and social justice fueled her motivation to pursue a degree in psychology.

Jasmin chose to attend the University of California, Santa Cruz, because it fit her academic pursuits and she was impressed with the student community. It also is close to her doctor. Jasmin has primary ciliary dyskinesia (PCD), a chronic respiratory disease, which went undiagnosed for many years. With no cure for PCD, she takes asthma-related medication to treat symptoms. UC Santa Cruz offers a pristine air quality that is difficult to match at any other college campus. Though the global COVID-19 pandemic has put her respiratory system at high risk, Jasmine maintains a positive attitude and exudes both empathy and resilience.

### 2020 Garee Lee Smith Scholarship Recipients

Gabrielle Miller – Quinnipiac University

Eric Miller – Quinnipiac University

Joshua Miller – University of Vermont

Sydney Nelson – University of Oregon

Allyse Naworksi – California State University, San Diego

Eric Hudson – Colorado State University

Madeline Schmidt – California State University, San Luis Obispo

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, each year Heffernan chooses one student from the program to receive \$60,000 scholarship to assist with tuition. This is \$15,000 per year, for four years to assist with tuition and other costs associated with attending a university.

**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** – In 2020, due to the COVID-19 pandemic, we used our Grant-A-Wish funds to support individuals and families in need, by providing small grants for food and/or shelter.

**Grant Donations** – The Heffernan Foundation's mission is to serve nonprofits that provide direct support and services to our local communities in the area of education, shelter, and food. The Foundation accepts applications for grants by invitation only on an annual basis. Grants to 501(c)3 nonprofits typically range from \$2,500 to \$10,000.



From left to right – Jorge Franco, Mary Marshall, Kadee Planeta, Chris Moser McDonald, Bob Zimmerman

### In 2020, Heffernan Group:

- Averaged **\$2,100** in donations per employee
- Became Fiscal Sponsor for **Allies of the Black Community**
- Provided **\$102,500** in COVID specific grants to local Foodbanks, which equals 307,500 meals (\$1 = 3 meals)
- Awarded **\$251,500** in education grants/scholarships
- Raised an additional **\$325,821** which went directly back into our local communities
- Provided grants totaling **\$850,850** to nonprofits throughout the U.S.
- Since 2003, Heffernan has been named a **Top Corporate Philanthropist**
- Endowment grew to **\$2,792,886**

Sydney Ramos participating in the Wellness Incentive with her children, Rooney and Theo.



HEART OF HEFFERNAN  
Shelter · Food · Education · Environment

Heffernan Foundation,  
the charitable-giving  
arm of Heffernan  
Insurance Brokers, began  
working in 2015 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 for  
10 years.



## Come Say Hello!

### Northern California

#### Walnut Creek

(Corporate Headquarters)  
1350 Carlbach Avenue  
Walnut Creek, CA 94596  
925.934.8500

#### Menlo Park

1460 O'Brien Drive  
Menlo Park, CA 94025  
800.833.7337 or  
650.842.5200

#### Napa

550 Gateway Drive  
Suite 107  
Napa, CA 94558  
800.655.7796

#### Petaluma

101 2nd Street  
Suite 120  
Petaluma, CA 94952  
800.655.7796

#### San Francisco

44 Montgomery Street  
Suite 1950  
San Francisco, CA 94105  
800.829.9996

#### San Jose

1731 Technology Drive  
Suite 250  
San Jose, CA 95110  
408.441.2000

#### Truckee

40200 Truckee Airport Road  
Suite 3  
Truckee, CA 96161  
530.550.0123

### Southern California

#### Bakersfield

7702 Meany Avenue  
Suite 102  
Bakersfield, CA 93308  
800.829.9996

#### Irvine

18004 Sky Park Circle  
Suite 210  
Irvine, CA 92614  
949.771.3400

#### Los Angeles

757 South Alameda Street  
Suite 350  
Los Angeles, CA 90021  
213.622.6500

#### Woodland Hills

20750 Ventura Boulevard  
Suite 350  
Woodland Hills, CA 91364  
818.444.7722

### Pacific Northwest

#### Olympia

6541 Sexton Drive NW  
Suite F  
Olympia, WA 98502  
866.912.7238

#### Portland

5100 S Macadam Avenue  
Suite 440  
Portland, OR 97239  
503.226.1320

#### Seattle

8015 SE 28th Street  
Suite 214  
Mercer Island, WA 98040  
800.437.0045

### Midwest

#### St. Louis

16100 Swingley Ridge Road  
Suite 250  
Chesterfield, MO 63017  
636.536.2082

### Southwest

#### Phoenix

2020 N Central Avenue  
Suite 950  
Phoenix, AZ 85004  
800.466.5999

### Northeast

#### Philadelphia

225 State Road  
Media, PA 19063  
610.891.9850

### International

#### London, UK

Northern & Shell Building  
9th Floor  
10 Lower Thames Street  
London, EC3R 6EN  
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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*