



HEFFERNAN
INSURANCE BROKERS

Because You're Different

CAPABILITIES OVERVIEW

Heffernan Insurance Brokers, formed in 1988, is one of the largest independent insurance brokerage firms in the United States. Heffernan provides comprehensive insurance and financial services products to a wide range of businesses and individuals.

INSURANCE OFFERINGS



Business Insurance
Financial Services
Employee Benefits
Personal Insurance



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



"Since we switched over to Heffernan Insurance Brokers our company has gained peace of mind regarding our Workers' Comp and Liability coverage. Commitments made by our Heffernan representative were all met and even exceeded our company's expectations. From the implementation of the Triage program to the unsurpassed support, we have seen nothing but positive results since we have joined the Heffernan Team."

*– Stephen Andres, Vice President Operations
Toyota Material Handling – Northern California*

Loss Control

Safety Meetings
Return to Work Programs
Safety Video Library
Cal OSHA / OSHA Updates
Online Ergonomic Injury Prevention
Health Risk Assessment & 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

VALUE ADDED SERVICES

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

HEFFERNAN RISK MANAGEMENT CENTER

Heffernan's Risk Management platform is a portal which allows clients to create and manage their 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 & Safety Document Resource Library
- Inbound Certificate of Insurance Tracking
- Online Training Programs & Training Tracking
- OSHA Log / Incident Tracking
- Loss Control
- Job Safety Analysis
- Safety - Data Sheet Tracking



"Heffernan Insurance Brokers did a Risk Management Assessment for Harker and in the process we learned that we were paying for duplicate coverage and our rates were above market. As a result, we got better coverage with lower costs. We highly recommend their Risk Management Assessment."

*— Clif Wilcox, Business Manager
Harker School - San Jose*

COMMUNICATION & EDUCATION



Webinars



Weekly Blogs



Email Updates

HEFFERNAN OFFICE LOCATIONS

Walnut Creek (Headquarters)
1350 Carlback Ave.
Walnut Creek, CA 94596
800.234.6787

San Francisco, CA
800.829.9996

Los Angeles, CA
213.622.6500

St. Louis, MO
636.530.7344

Menlo Park, CA
800.833.7337

Irvine, CA
949.771.3400

Phoenix, AZ
800.466.5999

Petaluma, CA
800.655.7796

Portland, OR
503.226.1320

heffins.com
CA License #0564249