

# HG

2022 vol. 15

The Heffernan Group



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# Perseverance in Troubled Times

As I reflect on 2021, it seems no different than the past couple of years, with many emotional ups and downs. Changes occurred frequently and we all tried to stay informed, smooth the path and be respectful of others. One constant has been the high performance of our company, both in good times and bad. We continue to grow, maintain our culture and give back to the communities where we live and work. We grew over 30 percent in 2021 through a combination of organic growth and acquisitions, adding many talented individuals to our already amazing group of employees.

We are doing our best to navigate this new environment with many employees working from home. Yet our desire and commitment to maintaining our company culture remains at the forefront of our management discussions and our collective efforts. Much is going on in the world and we understand that many people have heightened levels of stress and anxiety. I am proud to say that as a group we've done a great job staying together and supporting one another through these unprecedented times. We believe that as we faced these difficult challenges together, we have grown stronger, which will help us in the years to come.

There are so many to thank for our company success in 2021 and I cannot emphasize enough how proud we are of the entire HG team. We look ahead to 2022 with a focus on maintaining our integrity and continuing to do the right thing for our employees and clients. I hope you enjoy your magazine, and I wish you all a great year.

*F. Mike Heffernan*

# COMPAS



# SION

TEL HI Neighborhood Center

Hacienda Community  
Development Corporation

Uplift Family Services  
+ Pacific Clinics

DAP Health

Wounded Warrior Project

COTS

California Human Development

Caring Senior Service



# TEL HI *Neighborhood Center*

**Many nonprofits shut down during the early days of the pandemic. But the TEL HI Neighborhood Center in San Francisco persevered.** When little was known about the virus and before shutdown orders were issued, many workers were scared. They were told they didn't have to come in. But Nestor L. Fernandez II, the CEO/Executive Director of TEL HI, estimates that 95 percent showed up anyway.

They pushed their fears aside because they wanted to help others—and they did.

TEL HI's food bank, which usually feeds 600 families, increased its service to feed about 2,000 families. The center's senior meal program, which normally feeds 90 seniors, expanded to feed 150 by serving take-out meals.

The childcare center cared for children of essential workers—many of whom hadn't been clients previously. At a time when many day care centers were closed, this made a significant difference for many families. In one father's words, "If it weren't for TEL HI, I wouldn't be able to continue my job as a bus driver and support my family."

Nestor was particularly grateful to TEL HI's board of directors for supporting the center's ability to continue service. "We didn't know if our funding sources would continue to pay our contracts during the pandemic and I was worried if our employees would be paid. When I asked if we could continue to serve and pay our people, our board didn't blink or hesitate. They just said, 'Absolutely. We can tap the rainy day fund if needed.'"



HUG 6





### Promoting Stability, Self-Worth, and Independence

TEL HI has been around for nearly 132 years, making it one of the oldest nonprofits in San Francisco. The organization began with two women who wanted to take care of families in the neighborhood, most of whom were Chinese immigrants and very poor. “These two women were pioneers in the area of social service,” Nestor says, explaining that they created what would now be called a boys club and a girls club.

These days, TEL HI—short for Telegraph Hill—serves a diverse group of clients. There’s a big age range too. The youngest client is three months old; the oldest is 102 years. To serve everyone, TEL HI offers after-school programs, family services, and senior programs.

The area has a mix of low-income and affluent residents, and the doors are open to everyone. “We’re not just a place for people in need—we’re a place for the entire community,” Nestor says. At the preschool, “50 percent of our students are on some sort of a subsidy, but the other 50 percent are full pay. So, when these kids are playing, they don’t know who has money and who doesn’t have money. They’re just kids having a really good time.”

Nestor has been with TEL HI for 12 years and he says the work is highly rewarding. “You can see the effects of what we do,” he said. “We make a decision today; we act on it tomorrow; we see the results the next day. It’s not like a big corporation.”

### Casting a Light

TEL HI’s mission is to cast a light to people in their community, and every decision is measured against that goal. “I’m proud to say that when I started, we served 300 to 400 people a day, and now we serve over 1,200 people a day. We measure our success by the number of people that we serve,” Nestor says.

In the end, that’s what really counts. TEL HI’s mission is to advance the lives of people in the community, and it will continue compassionately achieving that goal, one person at a time.

For more information about TEL HI visit [telhi.org](http://telhi.org).



# HACIENDA

## COMMUNITY DEVELOPMENT



**At Hacienda Community Development Corp., compassion is evident in four areas of outreach: affordable housing, homeownership support, economic advancement and educational opportunities.**

Founded in 1986 to serve low-income and predominantly Latinx communities, Hacienda has become the largest Latinx-led and Latinx-serving housing organization in Oregon.

### **Coming Full Circle**

Vanesa Mendoza Cruz is a shining example of Hacienda's impact. When she was eight, her family moved from Oaxaca in southern Mexico to Oregon. From 1999 to 2011, she lived in the Villa de Clara Vista, a Portland-area property owned by Hacienda. A few years later, she came back to Hacienda, this time to work there. She started in data entry, but after six months, she was promoted to the position of executive assistant to the chief executive officer.

As a Hacienda resident, Vanesa hadn't realized all the hard work that went into creating her community. Now she understands that Hacienda is doing more than building houses; it's also building leaders. "I want our youth to see that," Vanesa says. "You can make differences within your community."

### **Facilitating Healthy, Vibrant Communities**

Hacienda currently operates ten low-income properties in the Portland area, and they're continually building new units. These properties provide safe, stable homes for more than 1,500 individuals, but it's not just about putting a roof over people's heads.

Ernesto Fonseca, Hacienda's CEO, received a Ph.D. from Arizona State University in environmental design and planning. As a former architect, he tries to make sure that the properties are beautiful and full of color, with outdoor spaces where children can play and families can gather.

In addition to low-income housing, Hacienda provides group education and one-on-one coaching to help families achieve their financial goals and prepare prospective homebuyers on the path to homeownership, while its Youth and Family programs provide education and social support services to children.

Ernesto says the company's resident services provide help with a little bit of everything, from helping parents find the right physician for their families to helping them find the resources to pay for care. And when residents are ready to buy a home of their own, Hacienda helps with that too—teaching them how to find the money and what it takes to be responsible homeowners.



# CORPORATION



## Emboldening and Empowering Economic Advancement

The goal is to help the community and its members thrive, whether it's done through residential, educational, or entrepreneurial support. Individuals who complete the learning center programs are eligible to receive scholarships to continue their education as well as access to internships with major companies.

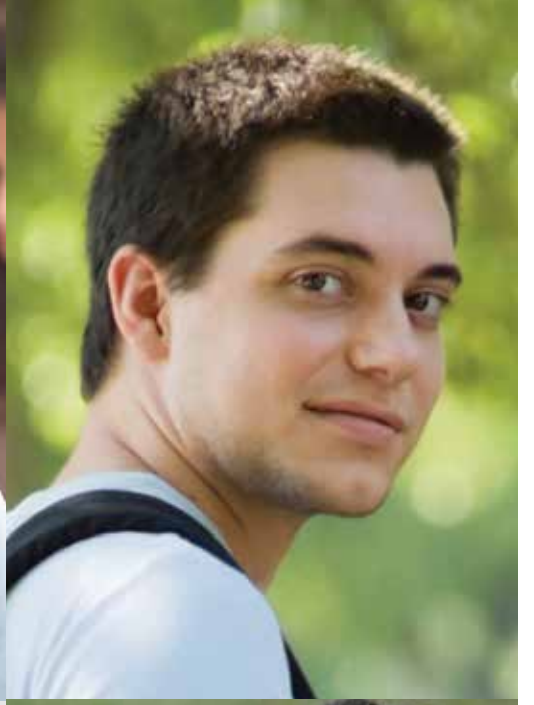
Hacienda's robust programs serve hundreds of people every year—lending them money, providing technical business advice and nurturing their growth. Hacienda has partnerships with Oregon State University, Portland State University, and many agencies and local governments throughout the state. Hacienda is also the force behind Portland's only Latino Market—Portland Mercado—a community of 19 businesses offering food, art and entertainment.

"I feel we are unique because we combine all these services," Ernesto says. "We work with foundations, governments, and private investors. So, we are well-positioned to invest not only in our communities, but also in our employees with packages that are competitive with the private sector."

In the future, Hacienda plans to expand its outreach beyond Northwest Oregon into the rest of the state and southwest Washington—while continuing to exemplify the values of people empowerment, innovation, diversity, trust, and commitment.

**HACIENDA**  
COMMUNITY DEVELOPMENT CORP.





# UPLIFT FAMILY SERVICES + PACIFIC CLINICS

**What do you get when you combine two of the largest and most well-respected nonprofit behavioral health providers in California? California is about to find out.**

Uplift Family Services, headquartered in Campbell, merged with Arcadia-based Pacific Clinics on March 1.

Kathryn (Kathy) Meier McCarthy is the president and chief executive of the new combined organization, which will take the Pacific Clinics name. Her vision is to provide whatever it takes to support the mental well-being of children, youths, adults and families throughout the entire state.

She and 2,000 employees advocate and design system improvements to provide care that is accessible to the most vulnerable populations.

The merger will allow Pacific Clinics to more directly treat problems that diminish overall health by limiting access to food, transportation, employment and housing. The clinics will continue to deliver what are known as wraparound services, which provide a wide range of solutions that address whatever needs individual and family clients have.

## **More Than 155 Years of Service**

Uplift Family Services traces its origin back to 1867. That's the year Eastfield Home of Benevolence was founded in San Jose. Originally, it was an orphanage for Chinese girls who were subjected to trafficking and slavery.

In the 1800s, orphanages were the standard way to help children who had been abandoned or abused and were at risk of exploitation. In the 1960s, the organization's programming shifted to community-based mental health services as the child welfare system expanded across the United States.

In 1994, Uplift launched California's first program to provide holistic services to children with behavioral and emotional issues. "Uplift has built its service delivery model with the goal of strengthening the skills of the entire family to support mental well-being that continues long after the services are concluded," Kathy said.

Uplift's focus traditionally has been helping children and their families. One of its expansion strategies has been to include adult services because the adults in the family often need services that allow the entire family to thrive.

## **Pivoting to Meet Evolving Needs**

For the last two years, the pandemic has been an added source of hardship. "For people who are already struggling with mental health challenges, isolation can be yet another form of trauma," Kathy said.

Her team at Uplift worked quickly to help families adapt to remote services by getting computers, internet access, masks and food. Those kinds of supports improve access and effectiveness of mental health services. In late 2020, the team faced another challenge when the Department of Social Services required 165 children who had been placed in out-of-state facilities to be returned to California within 45 days. "It was all hands on deck," Kathy recalled. "Agencies across the state worked together. Our team really stepped up to take care of these youth. It was really powerful."

## **Enter: Pacific Clinics**

The merger with Pacific Clinics helps support the objective of serving people of all ages. Pacific Clinics has been in Pasadena since 1926. It has its own rich history. Pacific has grown to provide mental health services, substance use disorder treatment and other services to Medi-Cal-eligible individuals each year at 50 locations in Los Angeles, Orange, San Bernadino and Ventura counties.

"We live by 12 service delivery principles that are infused into everything we do," Kathy said. "Although this merger will require some adjustments, these principles, from being research-driven to culturally respectful, will continue to be the foundation of the organization's culture."

Looking forward, Kathy expects the new combined organization to have an even greater impact—by doing whatever it takes to compassionately serve clients throughout California.



# DAP HEALTH

**Compassion thrives at DAP Health, where team members combat stigma and stereotypes while ensuring health equity and wellness—especially for the forgotten.**

A quote on the nonprofit's website captures the essence of the company's work: "What you have done is demonstrate that a concern for justice, compassion, and love for fellow human beings can accomplish miracles and can sustain human dignity and life where only fear and death would otherwise exist."

DAP Health, originally known as the Desert AIDS Project, was founded in 1984 by volunteers who wanted to battle HIV and provide support to people affected by it.

In the decades since, this Federally Qualified Health Center expanded and broadened its focus, providing mental and medical health care services to Coachella Valley residents, regardless of their HIV status, under the supervision of Chief Medical Officer Dr. David Morris.

Today, roughly half of DAP Health's patients do not have HIV or AIDS, although treating those conditions remains an important part of the mission. A wide range of services is available—including primary care, gender-affirming care, dental care, sexual wellness, and HIV and hepatitis specialty care. Social services are provided to help people obtain food, transportation, and housing support.

Chief People & Places Officer Sheri Saenz joined the organization in 1989. Sheri said DAP Health's mission is to provide care for patients at the health center's 13-acre campus where 225 employees, 200 volunteers, and thousands of donors care and advocate for 10,000 community members. "It was very small when I first came," she says, "so it's been amazing to see the growth."

## **Fostering Health and Hope**

Countless Thousands of community members have benefited from DAP Health's services, and more than 100 new patients come to the DAP clinics every month.

"My purpose in life is to let people know that HIV isn't the end of you," explains LaWanda Manigo, a patient at DAP Health. After moving from Brooklyn to Desert Hot Springs, LaWanda discovered DAP Health where she was able to connect with other women going through

some of the same issues. "The whole community was so welcoming and so loving and so supportive," she says. "As much as this has been a struggle for me, it has also been a blessing for me because I've grown as a woman and as a person."

Jeremy Daniels, another DAP Health patient, was homeless and experiencing addiction. He wasn't on medication and his health was suffering. "It was killing me," he says. He knew he needed help, so he went online and found DAP Health.

## **Adapting to Evolving Needs**

As patients' needs have evolved, so has DAP Health. The COVID-19 pandemic is a shining example. "HIV taught us how to respond to a global pandemic," Sheri says. "So, when COVID hit, we were ready with three skilled infectious disease doctors on staff. We used our knowledge and best practices to open one of the first COVID clinics in California. Since opening, our COVID clinic has cared for over 8,000 patients free of charge," she said.

Another example is DAP Health's support of the transgender community. "We understand discrimination and stigma," Sheri says. "The focus is new, but it's part of the same mission."

## **Making a Difference**

DAP Health receives basic funding from the U.S. Department of Health and Human Services and raises additional money through grants and donations. They also generate more than \$1 million a year through the operation of four Revivals thrift stores that sell home goods, furniture, and clothing.

As DAP Health grows and evolves, it promises to continue treating its community members with compassion, fighting stigma, discrimination, and poverty through a focus on health care and social services.

"It's such a great feeling to be able to work in Palm Springs," Sheri says. "You can see that people are truly thankful. It's made such a big difference in so many people's lives."



*Fighting Stigma,  
Discrimination and Poverty*

# WOUNDED WARRIOR PROJECT

*Showing Warriors That They Are Not Alone*



**Imagine being injured in combat. You are flown directly to Walter Reed National Military Medical Center for treatment. All your personal belongings are left in Afghanistan and your clothing is cut off upon arrival. Now imagine preparing to leave the hospital without anything of your own.**

It sounds unsettling, but this is precisely the situation many service members encountered during the War on Terror. Wounded Warrior Project (WWP) was founded in 2003 as a grassroots movement to help ease that dramatic transition to civilian life. In the beginning, volunteers packed and delivered backpacks full of clothing and personal supplies to Walter Reed. WWP's mission quickly expanded to include helping warriors get back on track and become a positive force in their communities.

### **Supporting Physical and Mental Wellness**

After spending six months in Iraq with the Marine Corps, James Rivera returned home. Getting back to his old life was more difficult than expected. Like many people experiencing depression, he isolated himself and he had trouble keeping a job. Physically, James was fine, but emotionally, he was suffering from post-traumatic stress disorder (PTSD).

He needed support. Fortunately, WWP recognizes that not all wounds can be seen.

The nonprofit offers free programs designed to help veterans and service members like James, who experience injury or illness and served in the military on or after Sept. 11, 2001.

These individuals are offered programs on mental wellness, physical wellness, career and Veterans Affairs benefits counseling, and an independence program that provides long-term support to warriors dealing with catastrophic injuries.

"Isolation can be a big problem for wounded warriors," says Erin Fletcher, director of WWP's Warrior Care Network.

Erin said some of the veterans they serve have such severe PTSD that they avoid going out in public, even to do routine tasks such as grocery shopping. Through interactive programs, rehabilitative retreats and professional services, WWP helps warriors build resilience to overcome mental health challenges. Thanks to the support of its donors, WWP has provided more than 43,000 hours of intensive outpatient care and therapy sessions.

It also offers WWP Talk, a program in which veterans and their families talk to the same person for 20 minutes once a week. It's a simple way to stay connected.



"Wounded Warrior Project also helps veterans transition to civilian life," says WWP Warriors to Work Director Bryan Rollins, pointing out veterans never have to think about resume building or interview skills in the military. "Many experience unemployment or underemployment for years despite having valuable skills, and our Warriors to Work program aims to reduce this time so more veterans find meaningful employment after service."

Another essential program is Project Odyssey, which uses an adventure-based model to help warriors step outside of their everyday routines and focus on mental health. The adventures are unique, and they cater to the specific needs of the participants. In one example, veterans hiked 17 miles to honor the 17 veterans lost to suicide every day.

### **Showing Warriors That They're Not Alone**

In August 2021, the United States ended the war in Afghanistan after 20 years. Yet, for many people who served, mental and physical wounds remain. That's why WWP is working so hard to reduce the stigma of mental health challenges.

"It's easy to think you're the only one dealing with issues, but when we bring veterans together, they can see they're not alone," Erin says. "When you think of our logo, you see one warrior carrying another. Our greatest hope is for the warriors we serve to go from the one needing to be carried to strong enough to carry someone else."

For more information about how Wounded Warrior Project serves our nation's heroes, visit [woundedwarriorproject.org/NotAlone](https://woundedwarriorproject.org/NotAlone).



# COTS





**People who are experiencing homelessness discover shelter, safe haven, and compassionate support at COTS, a Petaluma-based nonprofit committed to improving the well-being and self-sufficiency of their clients.**

COTS was founded in 1988, when Laure Reichel and Mary Isaak were worried about the children and adults sleeping in unsafe outdoor conditions. The two women helped find those people a safe place to sleep, and they eventually raised money to start a shelter. They also opened a drop-in center where people could get a free meal.

**Providing Emergency and Affordable Housing**

Over the years, COTS has grown. Today, the organization provides multiple emergency shelter programs. The Mary Isaak Center Shelter—named after one of the founders—is a dorm-style shelter for adults. It currently has 80 beds, and it includes a section dedicated to people who are maintaining sobriety.

The Kids First Family Shelter serves families with minors, and the Recuperative Care program serves homeless patients who have left the hospital and need a place to finish their recovery. COTS also offers several permanent housing programs, along with services that help people find acceptable housing and receive rental assistance.

The housing market in Northern California can be challenging, so COTS works with what's available. "The inventory is almost all single-family homes," says Jamieson Bunn, COTS chief development and communications officer. "One way we house people is to create a shared living situation where we can rent each bedroom out to a client or a couple and create a more affordable living situation."

Hotels are also used. For example, right now, some families are being moved out of the shelter and into hotels to make room for winter shelter.

**Taking a Wholistic Approach**

While a roof and a bed are essential, clients often require additional support. The COTS team meets clients wherever they are, recognizing that homelessness is a complex issue that requires thoughtful, intentional engagement. "We take a boutique approach," says Jamieson.

When a client was unable to drive her children to school because of her work schedule, a COTS team member started getting up a little earlier each day to drive the children for her—going the extra mile to ensure that the woman could keep her job and stable housing.

This is just one example of how the COTS organization stands apart. Staff members are focused on supporting and training their team members in the areas of trauma-informed care and thoughtful case management. "We talk about how to bring compassion, creativity, and innovation to our work, and it's really powerful," Jamieson says. "We can see our team members taking such joy and pride in the work they do."



**Helping Clients Thrive**

At any given time, COTS serves 1,200 to 1,600 people across various programs. During the pandemic, they moved those who were most vulnerable to COVID to offsite locations, to make sure those people were safe. This strategy paid off, as COTS was able to keep COVID cases isolated and exposures to a minimum through the first two years of the pandemic.

Homelessness is a complex issue that COTS continues to address with dignity and compassion—one family at a time.

"We try not to tie our success too much to specific numbers," says Jamieson. "What really matters is holding hope for people who are not holding hope for themselves. We offer them a next chance, and we help them begin to thrive. That's why we exist."



# CALIFORNIA HUMAN

*Fortitude, Resiliency, Compassion and Hope*



# DEVELOPMENT



**At California Human Development (CHD), compassion is shared through hope. A leg up and a helping hand. A path for people to achieve their American Dream. CHD empowers people by providing resources to build a better life.**

Their clients often face unimaginable danger, economic depression, and seemingly insurmountable obstacles. Imagine a single homeless mother who desperately needs to get her life back on track. She musters the courage to apply for CHD's construction pre-apprentice program, where she is accepted, and works hard to complete the nine-week training. Then she begins a job earning more than \$50,000 a year. For the first time, she feels seen, important, and inspired.

Envision a young man with disabilities who is able to gain employment as a warehouse production lineworker. CHD chooses to put the emphasis on the ABILITY of persons served. For the first time, he can take pride in earning a wage. Perhaps more importantly, he can escape isolation by joining a team of supportive coworkers and job coaches.

These are the scenes CHD sets for its clients, igniting the human spirit within each of them.

## **Putting Clients First**

CHD was founded in 1967 by George Ortiz, Louis Flores, and Jerry Cox. The nonprofit began with a single grant, for a single program, in a single county, and has since expanded to six divisions with various funding sources covering 31 counties in Northern California.

Initially founded to meet the needs of migrant and seasonal farmworkers, CHD now serves farmworkers along with other low-income individuals and families. In addition to a large Latinx population, CHD serves new immigrants and refugees from India, Pakistan, Afghanistan, and many other countries. Through wrap-around services, CHD seeks to meet people where they are, and to assist them in building better lives.

Workforce Development & Farmworker Services is the biggest program at CHD. Other programs include disABILITY services, a summer camp for children of low-income families, day labor, substance recovery services, immigration and citizenship services, and affordable housing.

"At the beginning and end of each day, it is always about putting our clients first." That's the mantra at CHD, where Chief Executive Officer Thomas Stuebner says work is a mission, not a job. "People need a sense of worth and they get it through work," he explains.

## **Walking the Talk**

CHD has about 175 staff members, more than half of whom are bilingual. Many got their professional start in the CHD work-experience program. So, when people turn to CHD for help, they see what their futures could be in the faces of the team members who serve them.

"The beautiful thing about our board of directors is that many of them were once clients or the children of clients," says Thomas, explaining that these leaders understand the challenges their clients face. "They remember being eight years old working in the fields...they keep it real for us."

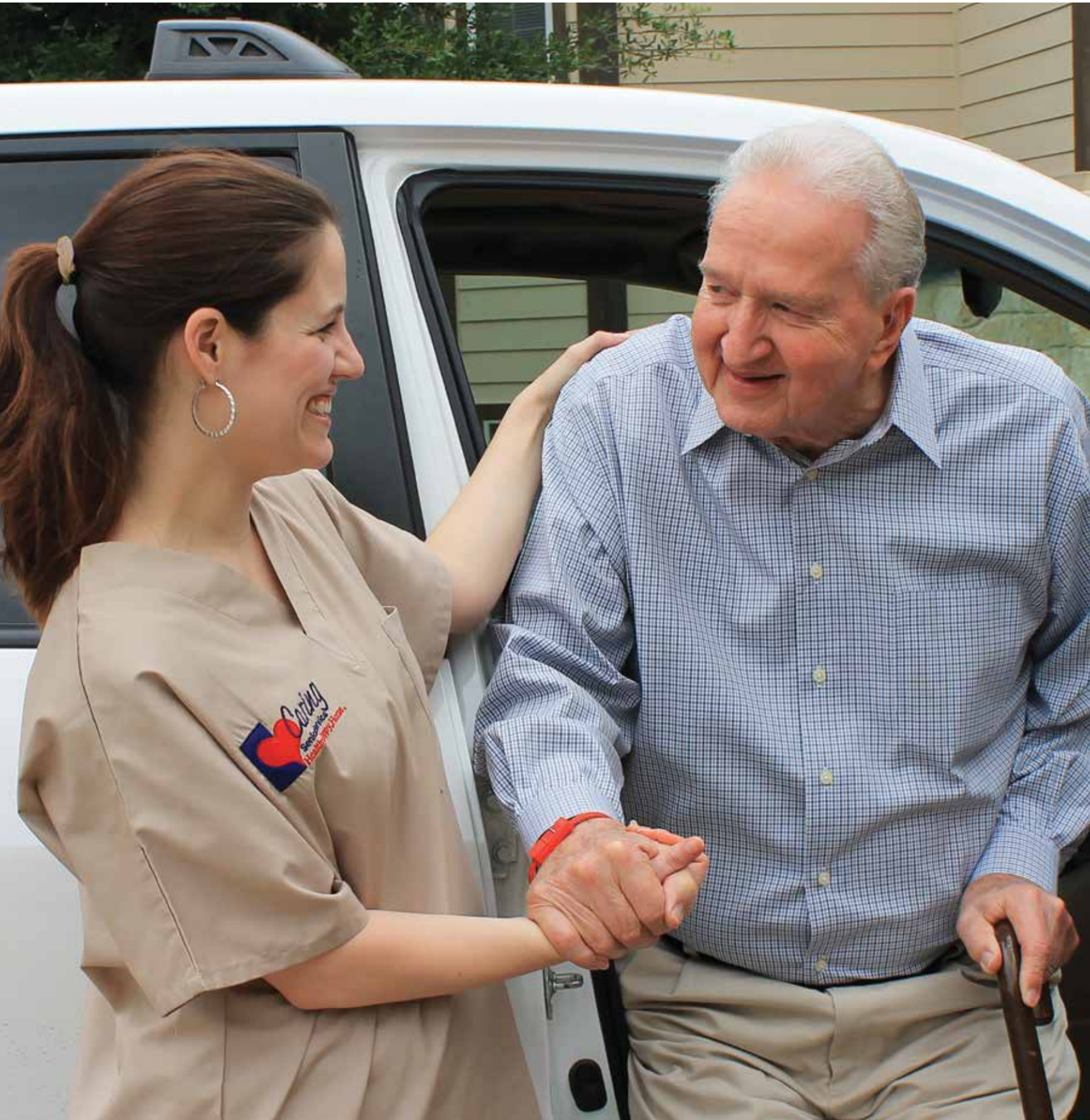
## **Empowering Human Potential**

There's always more work to be done in the war on poverty. CHD makes a significant difference by believing in people and staying true to their organizational values of respect, integrity, honesty, and humility.

"We take the time to help clients learn to advocate for themselves and their families," Thomas says. "It is very much a pay-it-forward mentality. People who are poor turn out to be so generous and community-spirited. They have compassion for others, including those of us working at CHD. They inspire us with the gifts of fortitude, resiliency, compassion, and hope."



# CARING SENIOR SERVICE





**If you've ever watched a loved one grow older, you understand that sometimes the most compassionate approach is to allow seniors to age in place in the comfort of their own homes.**

That was the inspiration behind Jeff Salter's 9,450-mile bike ride that began April 1, 2021.

Jeff is the CEO and founder of Caring Senior Service, and he wanted to do something meaningful to celebrate Caring's 30-year anniversary. He decided to embark upon a fundraising journey, taking him to 30 states and 39 Caring locations.

His electric bike gave him an extra push, but he still had to pedal about 80 to 120 miles every day, pulling a trailer with camping gear and basic supplies behind him. It took some serious planning to hit all the locations on a precise schedule and to find overnight accommodations where he could recharge the bike every day.

In each location, Jeff met with local leaders, caregivers, and senior citizen activists. "It was an amazing adventure," Jeff says, describing how he got to meet people around the country while also raising awareness of the issues impacting seniors.



### **Supporting Seniors at Home**

According to a recent survey by Caring, 89 percent of seniors want to stay in their home. To age in place safely, however, seniors often need support. Caring provides personalized senior home care services. This can include personal care to assist with daily tasks such as bathing, dressing, and mobility. It can also include things like transportation, meal preparation, running errands, light housekeeping, and medication reminders.

Today many people are part of the sandwich generation—raising their own children while also looking out for their aging parents. This scenario is particularly challenging for family members who don't live nearby. Caring provides a solution. "We can provide an extra set of hands when the family can't be there," Jeff explains.

Each client receives a tablet with access to the Caring Family Portal. This is a simple way of involving the family in care and support. Caring also conducts a 43-point safety assessment to identify common hazards in the home.

Preventing falls is an important goal. Falls are the leading cause of fatal injuries among seniors, according to a recent survey by Caring, and more than 80 percent of falls occur in the bathroom. To reduce this risk, Caring supports the Grab the Bars initiative. The goal is to raise funds for the installation of grab bars to help seniors avoid dangerous falls. It's a simple solution, but not all seniors have the means to install grab bars on their own. That's where the Grab the Bars initiative comes in. "As of today, our cause has raised \$170,000 to install grab bars," Jeff says.

### **Meeting a Growing Need**

Jeff founded Caring in 1991, when he was only 20 years old, after he noticed families struggling to support aging loved ones who wanted to live at home. At first he thought he could run the business part time while he went to college, but he soon realized he had a passion for helping people. "It started growing and I added a second location, a third location," Jeff says. "And then within 10 years, I had five locations and then decided to start franchising the business."

Today, Caring has dozens of locations throughout the country powered by roughly 2,000 team members. The nation's aging population means that demand for senior services is high. That's good for business, but Jeff calls profitability "a side outcome to what we're trying to accomplish."

The main goal is to provide seniors and their families with the compassionate support they need to maintain each senior's independence and quality of life.

"It makes you feel very good about what you do each and every day," Jeff says.



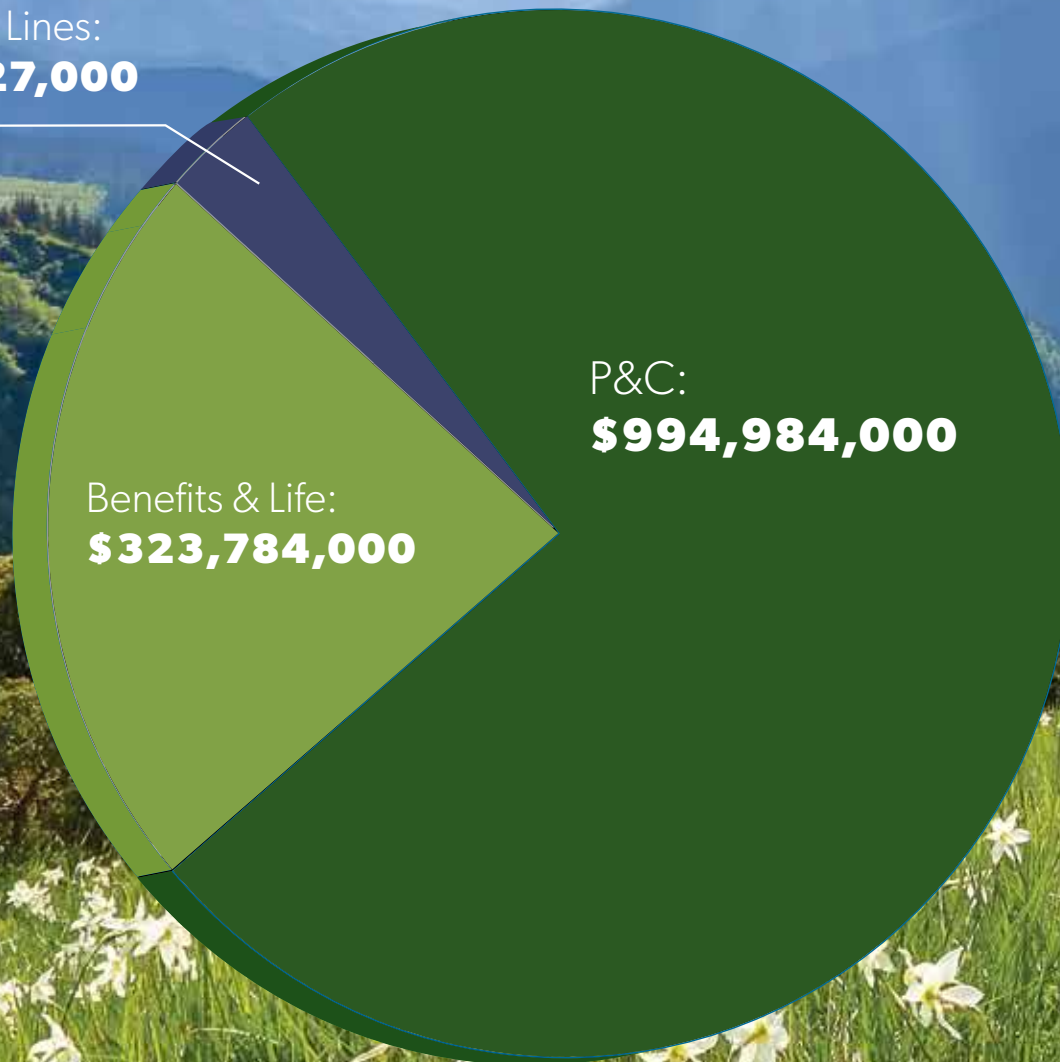
# HEFFERNAN INSURANCE BROKERS

## OVERALL PREMIUM VOLUME

# \$1,382,895,000

Total 2021 HG Revenue: \$183,022,000

Personal Lines:  
**\$64,127,000**



P&C:  
**\$994,984,000**

Benefits & Life:  
**\$323,784,000**

# 2021



HFS 2021 Assets  
Under Advisement:  
**\$267,207,310**

HRS/HFS Retirement Plan  
2021 Assets  
Under Advisement:  
**\$5,318,545,485**

The advisors of Heffernan Financial Services and Heffernan Retirement Services serve \$267,207,310 in brokerage assets through LPL Financial and \$5,318,545,485 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 Insurance Brokers  
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# HEFFERNAN'S CAPABILITIES

## **Insurance Offerings**

Business Insurance

Property

Casualty (Liability)

Automobile

Umbrella/Excess

Cyber

D&O, EPLI, Fiduciary, etc.

Environmental /Pollution

Builders Risk

Personal Insurance

Private Client Services

Life Insurance

Employee Benefits

Benefit Advisory Services

Technology Solutions/Benefits Administration

Employee Communications

Member 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




*Because You're Different*



# DISCOVER PROJECT PEACE OF MIND

WITH WRAP UP INSURANCE SOLUTIONS

A photograph showing the silhouettes of several construction workers on a building site. They are standing on a structure with many vertical rebar rods protruding upwards. The background is a dramatic sky at sunset or sunrise, with orange and blue tones. The workers are in various poses, some looking down, others looking towards the right.

Securing sufficient insurance coverage for your construction projects can be an ongoing struggle, and even small coverage gaps can result in big liability exposures. Wrap up insurance policies provide a simplified coverage solution that addresses multiple common challenges

You might even say that wrap ups are a compassionate insurance solution because they provide protection and peace of mind for everyone involved in a project. Projects protected by wrap ups also tend to be much safer for workers because on-site controls result in fewer injuries and accidents.

One of Heffernan Insurance Brokers' subsidiaries is Wrap Up Insurance Solutions, a full service wrap up administrator and a great resource for information on wrap up coverage.

### **What Is a Wrap Up and Why Is It Helpful?**

A wrap-up insurance policy can provide coverage for all contractors and subcontractors working on a large project in a single policy. The International Risk Management Institute says that wrap up programs, also called controlled insurance programs (CIPs), have become a common way to improve project safety, lower the cost of risk, and ensure coverage for all contractors.

When contractors and subcontractors are responsible for securing their own coverage for a project, the resulting mishmash of policies can create coverage gaps that expose the project to liability, as well as coverage duplication that adds to the costs. If a loss occurs, the various insurers may dispute which policy should apply, resulting in the potential for lengthy legal battles that draw out the problem and increase costs.

A wrap up insurance policy can eliminate those issues, resulting in reduced litigation, simplified coverage and lower costs. Wrap-Up Insurance Solutions says savings typically range from 0.25 percent to 1.5 percent of the project's hard costs.

### **The Different Types of Wrap Up Insurance Policies**

Different construction projects have different needs. As a result, there are multiple types of wrap up insurance programs.

**Single program wrap ups** provide coverage for a single project, while rolling program wrap ups provide coverage for multiple projects, either on a single site or on separate sites.

**Traditional wrap ups** provide both general liability and workers' compensation coverage, while general liability-only wrap ups typically are used for residential construction exposures.

**Owner controlled insurance programs** known as (OCIPs) are purchased by the project owner, while contractor-controlled insurance programs, known as CCIPs, are purchased by the lead contractor.

### **Deciding Between OCIPs and CCIPs**

When purchasing a wrap-up insurance policy, one of the biggest decisions is whether to go with an OCIP or CCIP. Both options have advantages and disadvantages.

The insurance application process can take significant time and effort. The CCIP allows a project owner to delegate the securing of insurance to the lead contractor.

However, a project owner may be interested in an OCIP because of the potential cost savings. Bids are likely to be lower since this arrangement means that the costs of coverage would not be included in the contractor's expenses. Another key benefit is control over the project, including which contractors are included or excluded from coverage.

### **Could Your Project Benefit from a Wrap Up?**

If you have a project that could potentially benefit from a wrap up policy, contact us—we'll help you explore the pros and cons. If an OCIP or CCIP construction wrap up is the right solution for your project, you can count on us to place and administer your policies.



# KEY CONSIDERATIONS WHEN SELLING YOUR PRIVATELY OWNED BUSINESS

While most appreciate the financial windfall experienced after a sale, it can be tantamount to giving away a cherished item, and often a lifetime of work. There's also the sadness that can come with leaving behind valued employees.

The Heffernan Private Equity and M&A Practice, new to the Heffernan family since May 2021, takes on the challenge of easing this transition period for its business-owner clients. The following is a brief tutorial to help guide the way.

## Step-By-Step Guide to Selling Your Company

To successfully sell a company, it's imperative that the selling shareholders hire a competent advisory team that's well versed in mergers and acquisitions, commonly known as M&A. Your advisory team should include:

- M&A advisor investment banker or business broker
- M&A attorney
- Accountant
- Insurance broker with transaction liability expertise.

## Step 1: Confirm Seller's Goals and "Exit" Strategy

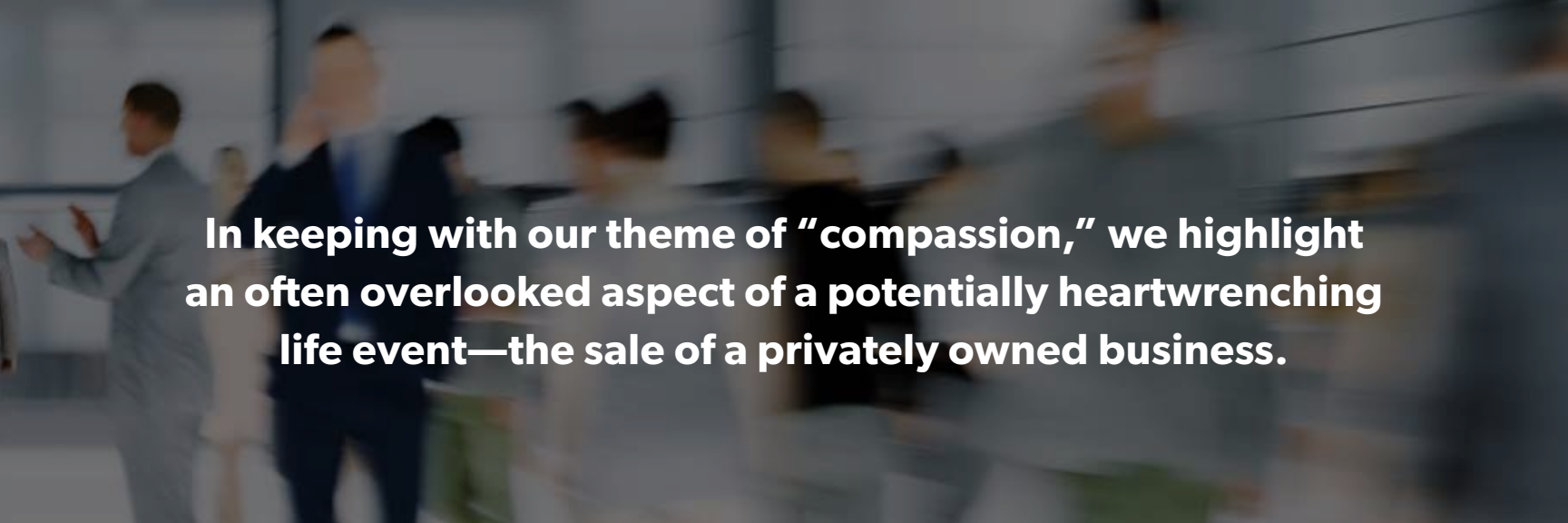
When selling a business, the seller typically has a variety of transaction options and buyers to consider. These options should be well understood by all shareholders, as they can affect the sale price, tax outcome and operations of the business going forward. The most common types of acquisition include these:

**Platform Acquisition:** This is an acquisition that a buyer uses to enter or expand within a specific industry. The buyer will acquire the new company to integrate into the purchaser's existing operations.

**Bolt-on Acquisition:** In this type of acquisition, the purchaser will often operate the acquired company as a separate brand, retaining its name, management team, infrastructure and general identity.

**Tuck-in Acquisition:** This involves a buyer that intends to fully merge and integrate the acquired company into the acquiring company. These acquisitions obtain the acquired company's operations, revenue and profits, while eliminating much of the now-redundant overhead.





**In keeping with our theme of “compassion,” we highlight an often overlooked aspect of a potentially heartwrenching life event—the sale of a privately owned business.**

**Strategic Buyer:** This is typically a buyer in the same industry as the target company.

**Financial Buyer:** This type of buyer—typically a Private Equity Firm—is primarily interested in the rate-of-return that can be achieved from the purchase, and eventual sale, of the acquired company.

**Employee Buy-Out:** A business owner may elect to sell the company to family, the company’s management team, or to employees via an Employee Stock Ownership Plan.

### **Step 2: Valuation Range and Purchase Price**

Determining a valuation range is a critical step. Sellers should have a realistic valuation, so that buyers and sellers have similar pricing expectations. “Earnouts”—which give the seller additional compensation in the future if the business achieves certain financial goals under the new ownership—can be negotiated to overcome disagreements over the sale price.

### **Step 3: Enhance Value Prior to the Sale**

An experienced M&A advisor might suggest ways to make the company more appealing to a buyer by eliminating unprofitable products and services, reducing customer concentration and, reducing expenses.

### **Step 4: Gather Financial Information and Present Financials**

Spending time to evaluate a company’s financial history and projections is another critical element of the sale process. Because sellers typically prepare their financials for tax purposes, and not for sale purposes, the M&A Advisor and a certified public accountant will often work with the seller to recast financials. Financials should be audited by an independent CPA.

### **Step 5: Compile Due Diligence Information**

The seller’s records and data must be thorough and well-documented. Poorly organized business records can raise questions about a company’s operations and a scant and poorly organized Data Room may delay due diligence and negotiations.

### **Step 6: Targeting Buyers**

The M&A advisor prepares an investment summary and conducts research to develop a prioritized list of preferred buyers. The M&A Advisor then contacts deal executives from each potential buyer to screen for fit and invite them to the competitive auction. Buy-Side Representations and Warranties Insurance is usually introduced to reduce or eliminate the seller’s obligation to escrow funds indemnifying the potential buyer. This also improves the rate-of-return. Top bidders are invited for a site visit and meetings with the selling company’s executives.

In the final stage of negotiations, the M&A advisor and attorney make a purchase offer including final bid and Letter of Intent instructions. Once final bids are received, the M&A advisor and attorney help the seller select the best offer. At that point, the Letter of Intent is executed, triggering an “exclusivity period,” which customarily prevents the seller from negotiating with other potential buyers for a specified period. The buyer then conducts confirmatory due diligence.

### **Step 7: Negotiate the Deal – Transaction Agreement**

Both parties will negotiate several final documents: the definitive Transaction Agreement, the Disclosure Schedules, the RWI Policy, and address any third-party permissions needed. The buyer will also finalize its financing needs, if any.

### **Step 8: Transition/Integrate the Business**

The transition and integration of the purchased company involves a period of cooperation between seller and buyer. The seller will assist the buyer in all aspects of handing over the business, such as introductions to key customers.

As you can imagine, the sale of a business has many financial, tax, professional, and life considerations for the seller. The purchase price is only one component of the overall result. The Heffernan Private Equity and M&A Practice is prepared to compassionately assist you every step of the way.



# LESSONS LEARNED FROM A WILDFIRE WAKE-UP CALL

The Glass Fire of 2020 wasn't the first to impact Napa and Sonoma counties in recent years, but it was the one to serve as a wake-up call.

We now know that preparing for extreme wildfire is like preparing for war. It requires a unified human force, vast resources, a stockpile of supplies, and training. It demands science and strategy, powered by courage and determination.

To survive, Napa and Sonoma wineries and their communities must stay vigilant year-round, planning well ahead of the enemy's arrival. For vintners, there's a lot at stake. This is about more than protecting their own families, employees, and assets—it's also about compassionately protecting their neighbors, their communities, and California's wine industry.

## Here's a recap of the lessons we've learned.

### Lesson #1: Defensible Spaces Can Be Beautiful

Fires need fuel to burn, and an important first step in fire prevention involves creating defensible spaces. Fortunately, we've learned that wineries can maintain beautiful landscapes while also reducing density and fuel load. Wineries are pruning trees to thin and raise canopies, and removing some trees to create more distance between them. Vintners are also replacing bark and woodchips with nonflammable materials such as pebbles or crushed granite, and using prescribed fires to safely clear brush and other fuel.

Fire retardants may provide another means of defense. Seattle television station King 5 reported that the U.S. Forest Service recently approved a preventative fire-retardant product from Perimeter Solution that is clear and can last for months. The long-lasting fire retardant can be applied to perimeters before the wildfire season for an extra layer of protection. When a fire is approaching, a product like Thermo-Gel can also be applied to protect structures.

### Lesson #2: Embers Are Everywhere

According to the Breckenridge Fire Rescue, flaming brands and embers can travel up to five miles ahead of a wildfire. If these embers land on a flammable surface, the fire can spread. Soda Rock Winery experienced this firsthand in 2019, when ABC7 & news says that embers from the nearby Kincade Fire destroyed the historic site, which dated back to 1869.

Embers can spark structure fires by igniting the debris found in gutters. Embers are also sucked into attic vents. Wineries are now installing wildfire-resistant equipment to reduce the potential for ember wash.

### Lesson #3: Self-Sufficiency Is Paramount

With increased wildfire activity, firefighting teams are spread thin, so response times can be slow. During extreme events, cities can run low on water. Wineries must be prepared to safely help themselves while they're waiting for help from professionals.

Safety is always the top priority. This means that employees must be continuously trained on what to look for, how to safely defend properties, and when to evacuate. Wineries must create checklists and review safety protocols with their teams on a daily basis during fire season.

### Lesson #4: Basic Resources Can't Be Taken for Granted

Water and power are precious resources that can't be taken for granted.

Wineries collect and store extra water in tanks and tenders and have hoses and sprinkler systems on hand. Some wineries purchase or lease trailers equipped with water bladders that can be pulled with a trailer hitch and shared with neighbors. Having their own water supply makes them less reliant on the municipal water that firefighters need.

Many wineries have invested in structure protection units (SPUs), which are portable sprinkler trailers, and Firebozz portable sprinkler systems so they can use water to create a 360-degree moisture barrier. Some of these items can be shared between neighbors.

When a wildfire hits, the power often goes out. Wineries need backup generators with plenty of gas to fuel them. Backup power sources may be needed for both the fire control measures and the harvest operations that often coincide with fire season.

### Lesson #5: It Takes a Village

No one can fight an extreme fire alone. Neighbors and communities must band together to prepare, share resources, and invest in equipment such as thermal imaging cameras, on-site firetrucks, and helicopters.

Wildfire risk is an ongoing trend with no end in sight. To be successful, communities must focus on the big picture, making year-over-year investments in wildfire mitigation. Wineries must help themselves, knowing that by doing so, they're ensuring a sustainable future for the next generations of vintners.

Heffernan Insurance Brokers has been protecting vintners since the 1980s and insures more than 150 wineries. Many of the properties insured by Heffernan are exposed to wildfire risk. Heffernan's wine team is a leader in vigilantly providing resources to aid the industry. The second annual Fire Mitigation Products Faire will be held in May 2022 at Charles Krug Winery, as well as Silver Oak Alexander Valley. Heffernan's wine team is dedicated to reducing risk, increasing insurance capacity, and building premium affordability through practiced resiliency.



# COMPASSION EXEMPLIFIED

*...at the Office, on the Homefront and in the Community*



As the Philanthropy Director at Heffernan Insurance Brokers, Michelle Lonaker's mission is helping others. The Heffernan Foundation normally focuses on educational outreach, but when the pandemic shut down the world, Michelle redirected the foundation's efforts to support nonprofits to feed the hungry.

"Our foundation usually works on grants at end of year, but we accelerated that timeline during the pandemic to help organizations that feed and clothe those impacted by the pandemic," Michelle says.

The results were far-reaching. In 2020, the Foundation provided \$102,500 in COVID-19 grants to foodbanks and \$205,500 in grants to nonprofits working in food insecurity, shelter, and education. Other aid included assistance to wildfire victims in California.

Heffernan Group team members played a crucial role. Each employee has the option to donate \$250 to a charity of his or her choice through Heffernan's Donation Matching Program, which matches the donation dollar for dollar. Employees also get four volunteer days to spend helping local nonprofits, and Heffernan offers a voluntary payroll contribution to the Foundation. Employees donated more than \$230,000 in 2020 and \$260,000 in 2021.

### **Compassion Continues on the Heffernan Homefront**

In addition to her philanthropic work, Michelle made it her mission to support her Heffernan colleagues' physical and mental wellness. "I wanted to help our team," explains Michelle. "It was a difficult time, and I knew that if I was struggling, others were too."

Heffernan's leadership was onboard and encouraged a flexible environment for working parents with children at home.

Michelle leveraged her background in event planning and wellness to develop a series of events to keep team members and their families connected and engaged.

When the gyms closed down, Michelle reached out to small businesses and arranged for online classes such as high-intensity interval training—a workout that combines intense exercise with brief recovery periods—as well as yoga and meditation.

She also facilitated fun virtual events, such as cocktail tastings, crafts, trivia, and scavenger hunts. For the scavenger hunts, participants would have 30 seconds to find an item in their house. There were lots of laughs, and the families could get involved. During the holiday's she put together boxes for the employees' families, filled with fun crafts that families could do together.



Team members throughout the country in all the company's divisions participated. "We became even more connected, even though we were further apart," Michelle says.

No one thought the pandemic would last this long. But while many companies have struggled with layoffs and high rates of staff turnover, Heffernan has thrived.

"We haven't lost many employees," Michelle says. "It's been a learning curve, but we had a really successful year, and we continued to hire through COVID."

### **Kindness Is Contagious**

While the Heffernan culture was built on a commitment to its people, this year their team's kindness, compassion, and acceptance reached a new level. Other Heffernan team members started planning events of their own and smaller collaborations, such as the working moms group, were formed. "It was great to see our team members inviting their colleagues from sister companies and other offices to join in," says Michelle.

Heffernan is a leader not only in the insurance industry, but also in its commitment to philanthropy. Since 2003, Heffernan has been named a Top Corporate Philanthropist, and on average, donates more than 10 percent of profits to charity each year.

Michelle says that the Foundation is successful because of the generosity of the individuals who work at Heffernan. Last year, their donations empowered the Foundation to provide even more assistance during a difficult time. Michelle's hard work is also an undeniably important part of Heffernan Group and Heffernan Foundation's success.

Thank you, Michelle!

# MAKING FINANCIAL PREPAREDNESS A PRIORITY

By Anthony Calomeni

## **Have you been feeling the pressure caused by widespread economic uncertainty? You're not alone.**

I've been a Financial Advisor for 22 years, working with people throughout the nation. Last year, I met with more than 1,000 people and noticed that during the pandemic, clients have been more aware of their financial situations.

In the past, when I told clients they needed a six-month cash reserve, they sometimes laughed and told me they'd rather place their money in the stock market. Now, people realize that income can be fleeting. Some people lost their jobs. Some business owners lost their livelihoods. And we all discovered that we weren't as financially or physically invincible as we thought. More people now see the wisdom of maintaining a cash reserve.

Coming into 2022, I encourage everyone to take stock of their financial situation. You've probably made goals for your health or your business. Making goals for your financial wellness is equally important.

Inflation hit 7 percent in 2021, based on the Consumer Price Index from the U.S. Bureau of Labor Statistics. High inflation rates means that your money won't go as far. Some costs have increased at an even faster rate. According to Visual Capitalist, using data from the CPI, the cost of college tuition and fees has increased 1,200 percent since 1980, while the cost of all items counted in the CPI rose 236 percent. As people live longer and health care costs surge, retirement is also getting more expensive.

When you look closely at your situation, you may discover that you're underprepared for key life events such as retirement, buying a house or paying for your children's education. That is especially true for residents of California—where buying a house costs



so much more. In Ohio, buying a house may cost \$250,000. In California, \$250,000 may be what's required for a down payment, meaning there's less money for other financial goals.

No matter how successful you are, it's both acceptable and important to check in periodically and see where you are. We will help you review and understand where you stand on emergency savings, cash flow for retirement and insurance protection strategies.

The American Psychological Association's October 2021 study, *Stress in America*, found that 61 percent of people are very or somewhat stressed about money. If you're part of that majority, you may be tempted to avoid thinking about your finances. But that strategy can make the situation worse. Knowing where you stand and what you need to do next can help you feel in control. This knowledge can also help you take steps to improve your situation and secure your future.

We're not going to judge you if you don't have your six-month emergency reserve saved, but we will put you on the right track to help you improve your situation. Having a financial coach is a little like having a business coach—we offer a second opinion. If you know someone else is paying attention, you're more likely to take the needed actions.

*The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. No strategy assures success or protects against loss.*

*Securities offered through LPL Financial, Member FINRA/SIPC. Investment advisory services offered through Heffernan Financial Services, a registered investment advisor. Heffernan Financial Services and Heffernan Insurance Brokers are separate entities and un-affiliated with LPL Financial.*

# HOW LUCKY WE ARE

In the words of Winnie the Pooh, "How lucky I am to have something that makes saying goodbye so hard." Fortunately, we don't have to say "Goodbye"—but we are saying "See You Soon" to six of our colleagues who retired in 2021 or plan to retire in 2022.

Art, Rick, Susan, Paul, Kim, and Bill are some of the pioneers who helped shape the company Heffernan Insurance Brokers (HIB) has become. We would not be where we are today without their influence and dedication.

Please join me in congratulating these superstars and thanking them for making Heffernan a better place. Art, Susan, Rick, Paul, Kim, and Bill: We are most grateful for your contributions and we wish you each an inspiring and blessed retirement





ART ADAMS

**Q: What circumstances brought you to Heffernan?**

A: I was a partner at MBO Insurance Brokers when we decided to join Heffernan Insurance. That was one of the luckier days in my life. I joined MBO in 1997, and Heffernan acquired us in 2001.

**Q: What are you most proud of?**

A: I have always been proud of everything that Heffernan brings to our clients. We're basically small enough to care for them and large enough to bring the best coverage to them. We are always creating new ways of managing their risks.

**Q: What is your favorite memory?**

A: When we were MBO, I had a client who was getting so large the company was outgrowing us. Heffernan brought me the concept of a large deductible work comp program, and the client committed to that and to us. That was 25 years ago and they are still with us.

**Q: What were the greatest accomplishments in your entire working history?**

A: My greatest success was the "Change of Mind Insurance" program I developed for adoptive parents. Lloyd's underwrote the policy I manuscripted, and at its peak, we were writing 20 policies a month. I have thank you cards from parents who would have been afraid to adopt without the insurance.

**Q: When did you most enjoy your work?**

A: I most enjoyed learning about new or innovative programs that would open the doors for larger prospects.

**Q: What are your plans for retirement?**

I will keep in contact with other Heffernan alumni. We already have our first lunch planned!



SUSAN BOTTARI

**Q: How many years did you work with Heffernan?**

A: Almost 21 years, ending as vice president/commercial lines manager

**Q: What are you most proud of?**

A: To see others grow and prosper in their roles; to encourage people to think beyond their capabilities; and, I hope, to be a role

model for others to follow.

**Q: What is your favorite memory?**

A: When our entire office took a "family" photo for our 30th anniversary at Craneway Pavilion in Point Richmond. No one balked at the idea and everyone showed up in person. And you knew that everyone showed up for one another—not just for the picture. It was heartwarming to see and feel.

**Q: What were the greatest accomplishments in your entire working history?**

A: Maintaining a work-life balance. When I started my career, there was no internet or computers/laptops or cell phones. Being able to manage time commitments for work and children, and to maintain a personal life, was essential to being successful.

**Q: What three words describe what it's like to work at HIB?**

A: The Menlo Park office is respectful, thoughtful, and encouraging.

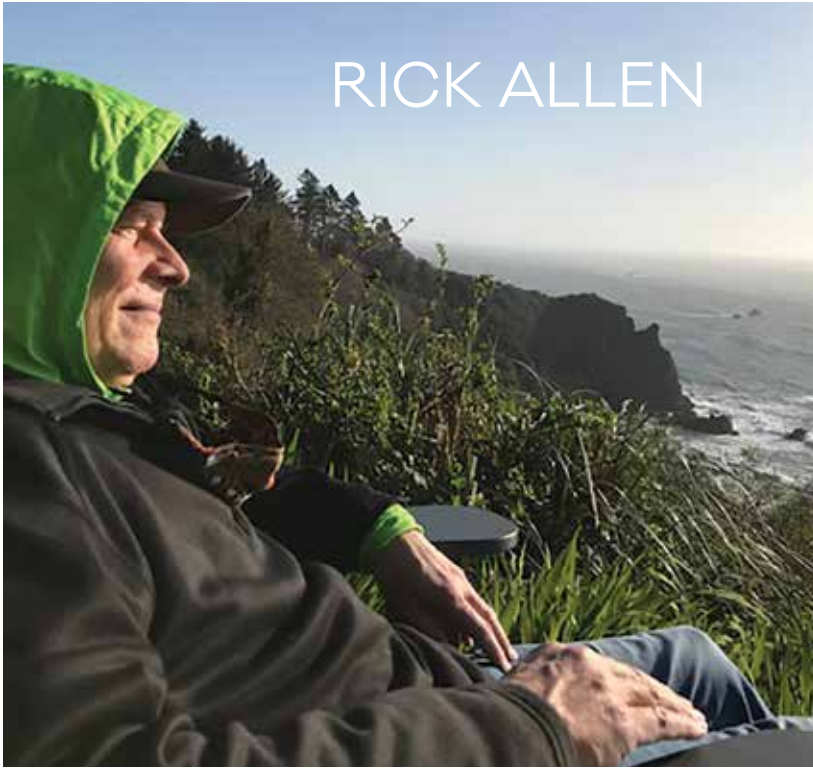
**Q: What are your plans for retirement?**

A: Not checking emails constantly, enhancing my baking/cooking skills, taking woodworking and flower arranging classes, and traveling.

**Q: Any other parting thoughts?**

A: I'm excited to see how HIB grows—there are many talented people in the organization. We need to recognize them and help them flourish. It's been my sincere pleasure to know and work with each of you. You have all inspired me in some way to live my life to its fullest. When I was 40-something, I agonized that I had to work another 20+ years, but those years have quickly flown by, and I couldn't have asked for a better place to end my career than at Heffernan. There is definitely something special about working "In the Park." Thank you for being part of my work family; I will have fond memories of you.

## RICK ALLEN



### Q: What drew you to Heffernan originally?

A: Frank Heffernan, Mike's Dad, encouraged me to pursue the insurance industry. When his son Mike, my Santa Clara University college roommate, bought a small agency and asked me if I would start an office in Oregon, I was lured by the entrepreneurial adventure and friendship with the family.

### Q: How many years did you work with Heffernan?

A: Over 30! I started as a producer, then became a regional vice president (branch manager) and ended as a senior VP.

### Q: What are you most proud of?

A: Being part of the development of our values, the support and recognition of employees, and our giving back to the community. Sales, fun, respect, charity, and work ethic—our culture.

### Q: What is your favorite memory?

A: Many, but one early memory sticks out: In 1993, after I sold the Tacoma/SW Washington Goodwill Industries account out of our tiny office in Lake Oswego, Melanie Conti, who formed and headed our Goodwill program, called me up and said, "You stud muffin!"

### Q: What were the greatest accomplishments in your entire working history?

A: In 1990, the decision to uproot my young family from a comfortable, secure insurance job in Eugene to move to unknown Portland to start building the Oregon office. We had two babies and were building a house in Eugene at the time. On a wing and a prayer, we made the transition. In Heff we trusted. It became a great success over time and many cold calls.

### Q: When did you most enjoy your work?

A: Negotiating commercial P&C deals with underwriters and turning negotiations into wins for clients, HIB, and me.

### Q: What was the work environment like then?

A: In the early years it was spartan, entrepreneurial, and exciting—with some fear thrown in. We felt so far away from the California mothership.

### Q: What three words describe what it's like to work at HIB?

A: For alliteration's sake, I'll say creative, collaborative, and competitive.

### Q: What are your plans for retirement?

A: I prefer the Spanish word *jubilación* (jubilation) to "retirement." We will have extended time to continue family care-giving, plus domestic and overseas awareness missions, then more pleasure travel. I plan to

learn more—perhaps go get another degree, practice golf, tennis, languages, and support the alma mater. I will concentrate on being grateful (and jubilant) for all the gifts; and emphasizing "human being" versus "human doing," as Jesuit author James Martin asserts.

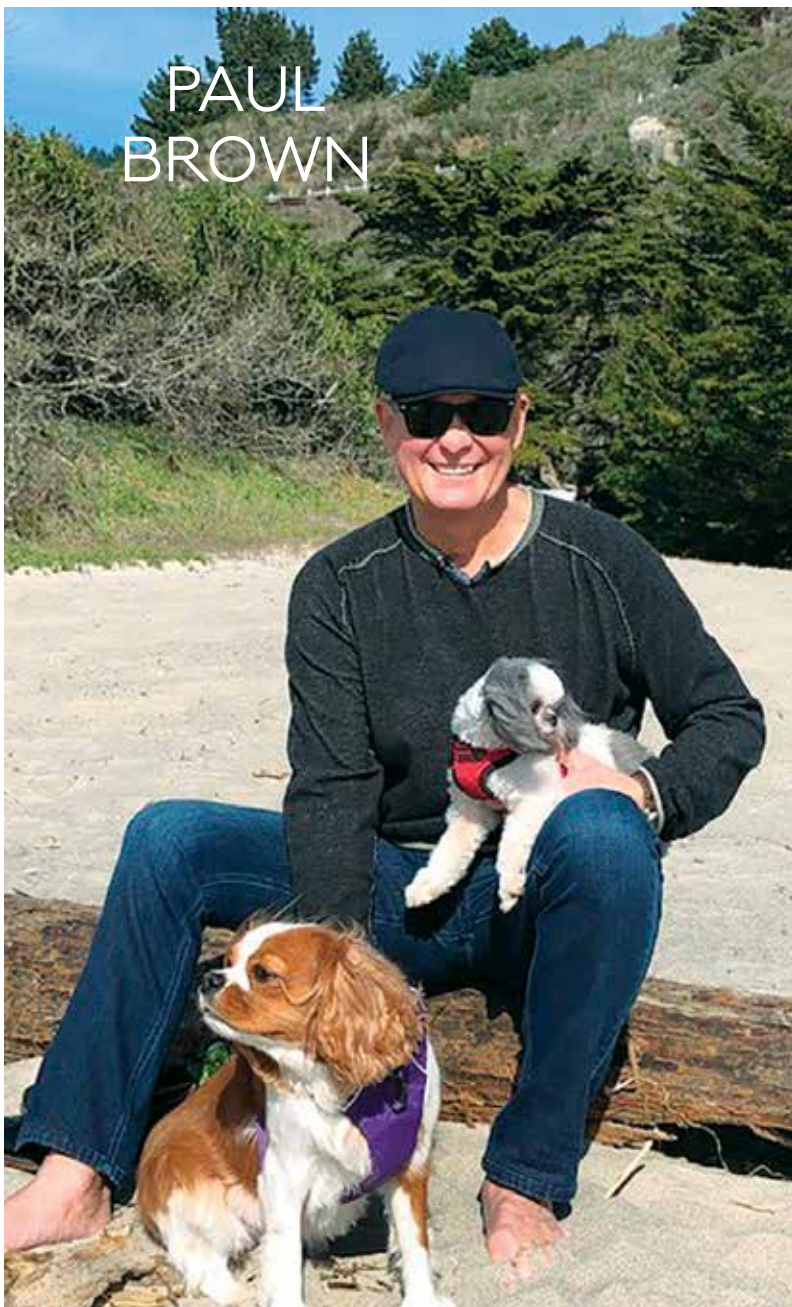
### Q: Any other random facts you'd like to share?

**Fact:** In the early days, after Portland visits, Heff and I would head to the airport and drink a Long Island Iced Tea or two. It was a ritual of sorts—maybe for encouragement and a celebration for the journey we were on.

**Fact:** Dawn St. Clair, and her small agency, which merged with Heffernan Petersen, preceded me by a year and established the beachhead in Lake Oswego, then Portland. For 30 years she was a continuous, dedicated presence during both good and challenging times.

**Fact:** I'm super proud of Mark Herring and Susan Brodahl who became Oregon's first million dollar producers.

# PAUL BROWN



**Q: What drew you to Heffernan originally?**

A: I was referred to Mike Heffernan originally. We had a meeting and about 30 days later, I was with Heffernan.

**Q: How many years did you work with Heffernan?**

A: Over 20 years. I joined Heffernan on June 10, 2001. Originally, I managed the employee benefits department, then transitioned to become a producer.

**Q: What are you most proud of?**

A: Mentoring some producers that made significant contributions to Heffernan, and my contributions as well.

**Q: What is your favorite memory?**

A: The day I hired Nicholette and worked with her for 13 years.

**Q: What were the greatest accomplishments in your entire working history?**

A: I was an avid student of our industry and by doing so, doors to larger clients opened more easily. It was a great learning experience to work with clients like Apple, Hewlett-Packard, National Semiconductor, as well as other clients that grew quickly through acquisitions such as Armanino and Blackhawk Network.

**Q: When did you most enjoy work?**

A: Such a difficult question. The evolution of a career brings so many new experiences on a consistent basis that it is difficult to find a single point in time that was the most fun and inspiring. I have enjoyed a number of fun experiences because they enabled me to grow.

**Q: What was the work environment like then?**

A: Most companies were very stodgy and conservative. It took a few years to adjust to Heffernan, but it was by far the most enjoyable.

**Q: What three words describe what it's like to work at HIB?**

A: Consistent, relaxed, fun.

**Q: What are your plans for retirement?**

A: It is a little early as I have not adjusted yet. I am contemplating writing a book and have begun researching the process and developing a format for the primary approach and concept.

**Q: Any other parting thoughts?**

A: The management team at Heffernan has provided the best working environment I have experienced in my career. The consistency has been enjoyable to work with and the innovative dynamics have come from so many people within the company.





KIM ROMAN

**Q: What drew you to Heffernan originally?**

A: I was moving from Sacramento to the Bay Area. I wanted to work for a large company with great benefits in which I could move up, have autonomy, and travel.

**Q: How many years did you work with Heffernan?**

A: For 27 years. I started out as an Account Manager in the Walnut Creek Office. I then became the San Francisco office manager when we purchased Picetti and Williams. Once HIB hired a branch manager for the San Francisco office, I moved back to Walnut Creek and became the director of operations.

**Q: What are you most proud of?**

A: I am proud that I was able to help people, handle our E&O claims, and twice managed the huge project of moving our P&C insurance software systems. The first was from Sagitta to TAM, and again for HIB, Tangram, and Socius, from three separate systems to one system using Epic.

**Q: What is your favorite memory?**

A: Our M&A Team working on all the acquisitions throughout the many years.

**Q: What were the greatest accomplishments in your entire working history?**

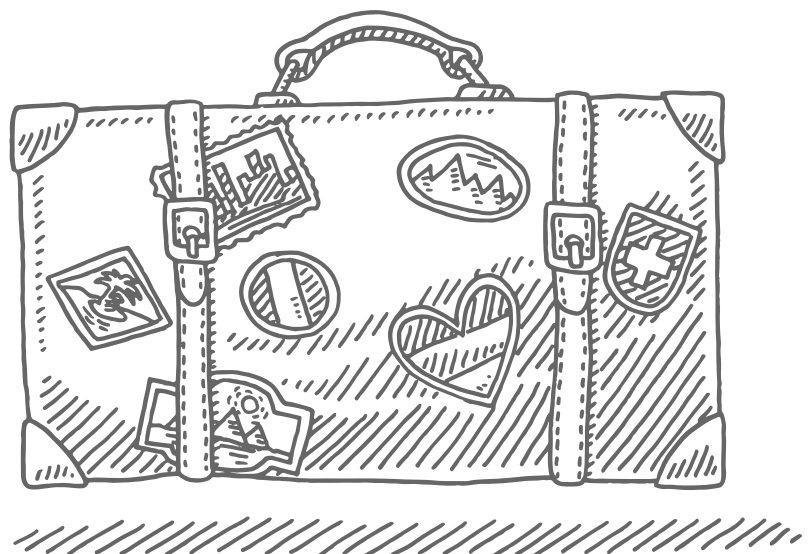
- A:
- Finding better ways to do our day-to-day work
  - Handling our P&C software systems
  - Writing policies, procedures, and workflows
  - Being on the M&A team
  - Working on compliance matters
  - Handling our E&O claims

**Q: When did you most enjoy your work?**

A: My greatest joy is helping others and working with great people—especially Jen Mahoney, John Petersen, and Dan Sebastiani.

**Q: What are your plans for retirement?**

A: Hanging out with all the friends I have met here in Arizona. Staying active. Golfing and traveling.







WILLIAM "BILL" YETTER

**Q: What drew you to Heffernan originally?**

A: Mike Heffernan. He was in the process of buying Peterson Insurance Agency and I was between jobs. Mike asked me if I would like to sell insurance. I wasn't so sure about selling insurance. However, I had just read about trusting my intuition instead of trying to find jobs where I thought I should be. I had been in publishing for 13 years and thought I should be working in the publishing industry. After visiting the newly named Heffernan Peterson Insurance Brokers office in the Atrium building in Walnut Creek, I felt like it was supportive office with people that liked working with each other. My intuition seemed to be saying this could be a good place for me. The only difficulty was that the product was insurance. However, Mike cracked me up when he told me no one gets into the insurance industry because they want to—it just happens. With that, I said OK, let's see what happens. Mike always seemed to have a good knack for making money. And 34 years later, I am very thankful for his ability to sustain and grow HIB and that he asked me to join his new insurance brokerage. Thank you, Mike!

**Q: How many years did you work with Heffernan?**

A: For 33 years. I started in the Walnut Creek office. In the late 1990s, I moved to our Heffernan office in the town of Sonoma, which moved to Petaluma a few years later. I was always a producer but for a period of time, I also did the account management work for my clients, as well as producing new business.

**Q: What are you most proud of?**

A: First, that I started at HIB with next to nothing in my pocket and that 33 years later, I had enough in the bank to retire successfully. Second, I'm proud of whatever I was able to add to the success of HIB, and I'm proud of becoming a shareholder.

**Q: What is your favorite memory?**

A: How supportive the Petaluma account management staff has been. I had a couple of illnesses and was out 5 months and 6 months, respectively. This was during a time when I was doing both the producing and the

account management work. Both times, the account management staff took care of my clients on top of all of their clients. I know this put a lot of stress on our Petaluma office, but I never heard a complaint. I only felt support. I am very thankful.

**Q: What were the greatest accomplishments in your entire working history?**

A: As insurance producers, we all want to find a niche and become an expert. It was through insuring camps that I found the niche that helped sustain my insurance career: World religions! An Eastern religion organization wanted to buy a camp and use it as their retreat center, but they felt very misunderstood in the insurance market. Insurance carriers were also not so sure about Eastern religions. This seemed like a great opening for me and after a few years, I developed Eastern religion clients throughout the United States.

**Q: What three words describe what it's like to work at HIB?**

A: Energetic. Smart. Focused.

**Q: What are your plans for retirement?**

A: During my first year in retirement, I have done a pretty good job of catching up on the sleep I missed over the past 45 years of work. I plan to continue to grow vegetables in my backyard and to do volunteer work. I recently completed six months of volunteering in the Bolinas growing grounds of one of my former clients, Commonweal. I plan to walk all the hiking trails in Marin and travel. I have planned trips but canceled them due to COVID. I will also continue to work on decreasing tension and stress in my life.

**Q: Any other parting thoughts?**

A: HIB and affiliated corporations have an amazing group of energetic, smart, and focused people contributing to the common cause of having a successful, stable company. Mike has been a terrific leader and has chosen an excellent leadership staff to keep the company moving forward. They have prepared the company to meet developing trends head on.

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.

## 2021 Garee Lee Smith Scholarship Recipients

**Ava Slocum**

Columbia University

**Caitlin Chase**

University of California, Berkeley

**Allyse Naworski**

San Diego State University

**Gabby Miller**

Quinnipiac University

**Josh Miller**

University of Vermont

**Vanessa Parnell**

San Diego State University

**Finnegan Hautau**

Knox College

**Madeline Schmidt**

California Polytechnic State University, San Luis Obispo

# COLLEGE TRACK

Shavonne Hines-Foster has been a social justice warrior throughout her high school years and will continue to be an engaged activist at Hampton University in Virginia, where she plans to major in political science before heading to law school. Shavonne attended San Francisco's prestigious Lowell High School and graduated with a GPA of 3.14. For those unfamiliar with Lowell High School, it has a rigorous program and a 3.0 GPA is equivalent to a much higher GPA at any other public school in San Francisco. She combined her school work with multiple leadership roles while also deeply engaged in the San Francisco community.

Shavonne was a student delegate to the San Francisco Unified School District and a student representative to the Board of Education. She was a member of the Student Advisory Council to the School District, where she was instrumental in the introduction of new policies at Lowell High School to promote greater diversity within the student body, such as phasing out test-in requirements. Shavonne also served on a citywide Black Student Union Affinity Group during her senior year. And she co-founded **When YOUth Vote**, a nonprofit that worked to increase youth voting turnout in 2020.

At school, Shavonne was a member of the Mock Trial Team all four years of high school, including three years when the team won the San Francisco championship. She served as the team captain during her senior year. She was vice president of Lowell's Black Student Union during her freshmen year, and served as president the following three years until her graduation in the spring of 2021.



Shavonne Hines-Foster  
Hampton University  
Major: Political Science

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 a \$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** – All Heffernan employees are granted up to four paid days off per year, one day per quarter, to volunteer their time at a local nonprofit. Heffernan also 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 each year. 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 or family with children ages 4-18 and provides wish fulfillment opportunities.

**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.

## Community Investment

### In 2021, Heffernan Group:

- Averaged \$1,907 in donations per employee
- Awarded \$255,000 in education grants/scholarships
- Provided grants and donations totaling \$1,338,733 to nonprofits throughout the US
- Since 2003, Heffernan has been named a **Top Corporate Philanthropist**
- Endowment grew to **\$3,132,895**



HEART OF HEFFERNAN  
Shelter · Food · Education · Environment



## Come Say Hello!

### Northern California

#### Walnut Creek

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

#### San Mateo

1820 Gateway Drive  
Suite 330  
San Mateo, CA 94404  
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

#### Cypress

10805 Holder Street  
Suite 245  
Cypress, CA 90630  
562.496.3760

#### 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

#### 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

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10 Lower Thames Street  
London, EC3R 6EN  
+44 (0) 20 8051 5100

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*