



George Petersen Insurance Agency Overview

Agency
Overview



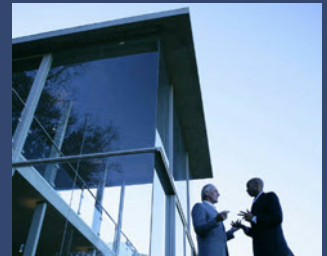
Commercial
Insurance



Specialty
Services



Employee
Benefits



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George Petersen Insurance Agency

Building on 75 Years of Experience

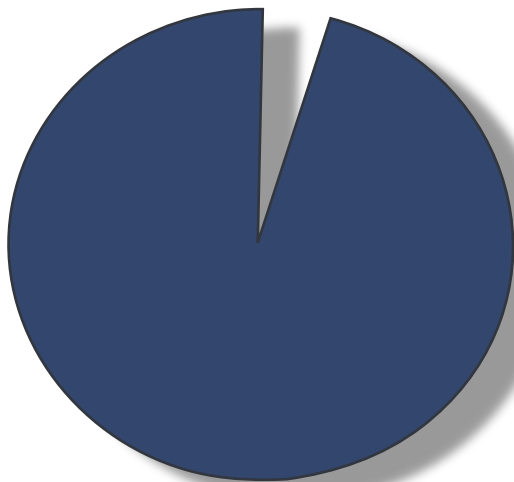
Our Corporate Vision

At George Petersen Insurance Agency, we focus on managing sophisticated and complex risks with exposures that need a consultative approach, including insurance program development, risk transfer, and loss control. Whether your company is local or global in reach, we have the resources, experience and relationships in the marketplace to provide you with the strength and stability necessary to compete in today's business environment.

Our vision is to develop and maintain comprehensive, strategic and innovative insurance portfolios. With over 75 years of experience, and as one of the largest independent agencies in California, our growth and success are rooted in the strong relationships we have with our clients and our carriers.

Client Retention

With a client retention rate at over 95 percent, our success lies in earning the confidence and respect of our customers, allowing us to build long-term relationships as a trusted part of their decision-making team.



95% retention rate



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About Our Agency



George Petersen Insurance Agency has been providing comprehensive insurance coverage since 1935. With a 75-year history of delivering exceptional service at competitive pricing, our focus has always been on serving our clients and protecting their assets.

As one of the largest independently owned agencies in California, we have the size and experience to provide in-house expertise for every kind of insurance coverage. Our programs fall under six main product lines:

- **Commercial Insurance:** All manner of coverage for your business, from sole proprietorships to large corporate entities
- **Workers' Compensation:** Numerous specialized services to improve workplace safety and help control your costs
- **Life, Health and Employee Benefits:** Comprehensive benefits services, including health, dental, vision, retirement and estate planning programs designed to help you retain your employees
- **Agribusiness:** Crop insurance, farms, vineyards and wineries
- **Home and Auto:** Affordable rates on home, auto and umbrella insurance from our wide selection of carriers
- **Bonds:** Coverage for bids, payment and performance, contracts, notary and more

Our Locations

With ten locations across Northern California and Oregon, George Petersen Insurance Agency has the experience, depth and resources of a large firm, and the customer service and attention of a boutique agency.

**Santa Rosa | Napa | Rancho Cordova | Auburn | Ukiah | Gualala
Fort Bragg | Redding | Eureka | Bend, Oregon**



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Commercial Insurance

Protecting Your Business

Commercial insurance comes naturally to us at George Petersen Insurance Agency. With 75 years of experience protecting our business customers, we have learned that every client benefits from a consultative, customized approach that takes into account the unique characteristics of the business, its exposures, and its evolving needs. Our goal is to comprehend all aspects of your business so we can paint the best possible picture of your risk to our carriers, thereby ensuring that you receive the best coverage and pricing.

Our Products

- Property
- General Liability
- Workers' Compensation
- Commercial Auto
- Professional Liability
- Directors and Officers
- Inland Marine
- Employment Practices
- Excess and Umbrellas
- Crime
- Aircraft
- Bonds

Our Services

- Coverage Summary
- Policy Schedule
- Premium Breakdown
- Statement of Values
- Coverage Checklist
- Claim Management
- Unit Statistical Claim Review
- Experience Modification Projection
- Loss Control & Safety
- Account Marketing
- Contract Review
- Certificate Processing



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Hospitality



The world of hospitality provides an array of complex liability exposures for hotel and resort owners alike. George Petersen Insurance Agency has assembled a unique collection of insurance coverages to anticipate the challenges you might face when a guest is on vacation or planning an event at your property. Whether hosting a golf tournament or wedding, or providing accommodations for a corporate trade show event, allow our firm to guide you through the often intricate and confusing world of risk mitigation for the hospitality industry.

Coverage Options

- Reservation Systems
- Guest Personal Property
- Fine Art Collections
- Evacuation Reimbursement Expense
- Contract Penalty Clause Coverage
- Catering and Hospitality Services Errors and Omissions
- Health Spa Professional Liability
- Special Events Coverage
- Communicable Disease Extra Expense
- Event Cancellation Coverage
- Off-Premises Utility Services
- Crisis Event Response
- Trade Show Coverage
- Customer Reimbursement Coverage
- Food Contamination
- Wine Valuation Coverage
- Employment Practices Liability
- Directors and Officers Liability



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Specialty Services

*Workers' Compensation, Human Resources
and Safety and Loss Control*

George Petersen offers an array of specialized services provided by our in-house professionals in the areas of Workers' Compensation, Human Resources and Safety & Loss Control.

Workers' Compensation Services

- Claims Review and Management: Regularly scheduled employer meetings (based on your needs) to review outstanding claims and ensure claims are resolved appropriately and closed in a timely manner
- Review of loss runs and open claims
- Quarterly (or as-needed) follow-up on problem claims with insurance claims adjusters
- Experience Modification Projection: In-depth client meeting, six months prior to policy renewal, to review all data that will be included in the upcoming experience modification factor

Human Resources and Safety and Loss Control Services

- Development of Injury and Illness Prevention Plan (IIPP)
- On-site facility inspections and safety meetings
- Development of safety incentive programs, general safety programs, and employee handbook
- Sexual harassment training for supervisors and managers (required by AB 1825 for employers with over 50 employees)
- Hiring packet samples, job description development, and hiring and termination policies review
- Work injury risk audit
- Federal and Cal OSHA compliance



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Employee Benefits

Competitive & Customized Plan Design



Employee Benefits | Executive Benefits | Retirement Benefits

Medical | Dental | Vision | Long- and Short-Term Disability | Long-Term Care | Voluntary Benefits
Life | Supplemental Life | Non-Qualified Deferred Compensation | Retirement 401(k)
Employee Assistance Programs | Health Savings Accounts

With over 100 years of collective experience, our employee benefits team has the expertise to tailor your benefits program to meet your unique needs. With a focus on market evaluation and financial analysis, including alternative funding methods, we provide comprehensive programs at the most competitive pricing available.

Consulting Services

Our experienced staff uses effective cost-containment strategies to provide clients with the right employee benefit program for their business. With an extensive understanding of health and welfare plan design, and access to all carriers, we consult with clients on their benefits goals to find an attractive and affordable program that fits their needs. We specialize in fully insured as well as self-funded employee benefit plans, and our plan analysis includes a close examination of employer/employee premium contribution formulas and employee benchmarks. Our dedicated staff also assists with plan administration, claims, billing and enrollment, and our appointed ERISA attorney provides additional legal and technical support for welfare plan benefits, cafeteria plans, communications and compliance.

Implementation and Communication

After designing the right employee benefits program, our dedicated team facilitates the implementation of plans and the communication of benefits to employees. In addition to developing custom employee communication materials, we organize employee meetings and conduct on-site enrollment assistance. We also review all contracts and applications before final submission to the insurance carrier.



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Why Choose George Petersen? *Service, Resources, Markets and Value*

Service

George Petersen sets the bar for client service, as demonstrated by one of the highest client retention rates in the industry (over 95%). Our strong customer loyalty lies in our commitment to providing unparalleled service and access, allowing us to build strong, long-term relationships with each of our clients.

Resources

With specialized departments dedicated to Workers' Compensation, Human Resources, and Safety and Loss Control, we offer a unique array of specialty services that allow us to further protect our clients' assets.

Markets

As an industry leader for over 75 years, we have developed direct relationships with national and international insurance carriers, such as Allianz, Hartford and Travelers, to name a few. Our continued growth and success as one of the largest independently owned agencies in California are rooted in these strong carrier relationships – which allow us to offer the best insurance programs at the most competitive pricing available.

Value

In the end, it comes down to value. By working with our clients to identify and address the issues that underwriters are likely to raise, we are able to highlight each client's risk strengths. This allows us to offer the broadest coverage, and the most efficient and cost-effective insurance plans. With unmatched market access and a wealth of value-added services, we have the ability to provide competitive insurance programs that are second to none.



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