

Our Pledge of Performance

We are dedicated to our customers and committed to treating our customers as a person, not a policy. This commitment means we shall:

- Work with you to identify the insurance and financial services that are right for you, your family or your business and use our access to multiple companies to deliver those products.
- Guide you through the claims process for a prompt and fair resolution of your claim.
- Help you solve problems related to your coverage or account.
- Explain the coverage and options available to you through our agency, at your request.
- Return your phone calls and emails promptly and respond to your requests in a timely manner.
- Provide 24/7 services for our customers, offering all of the following: emergency phone numbers, internet account access, emails and call center services.
- Use our experience and multiple company relationships to customize your coverage as needed.
- Commit our staff to continuing education so they may be more knowledgeable in serving you.
- Treat you with respect and courtesy.
- Conduct our business in an ethical manner.

We pledge this to you, our clients, and ask that you let us know if we ever fail to meet our commitment.



BayRisk
Insurance Brokers, Inc.

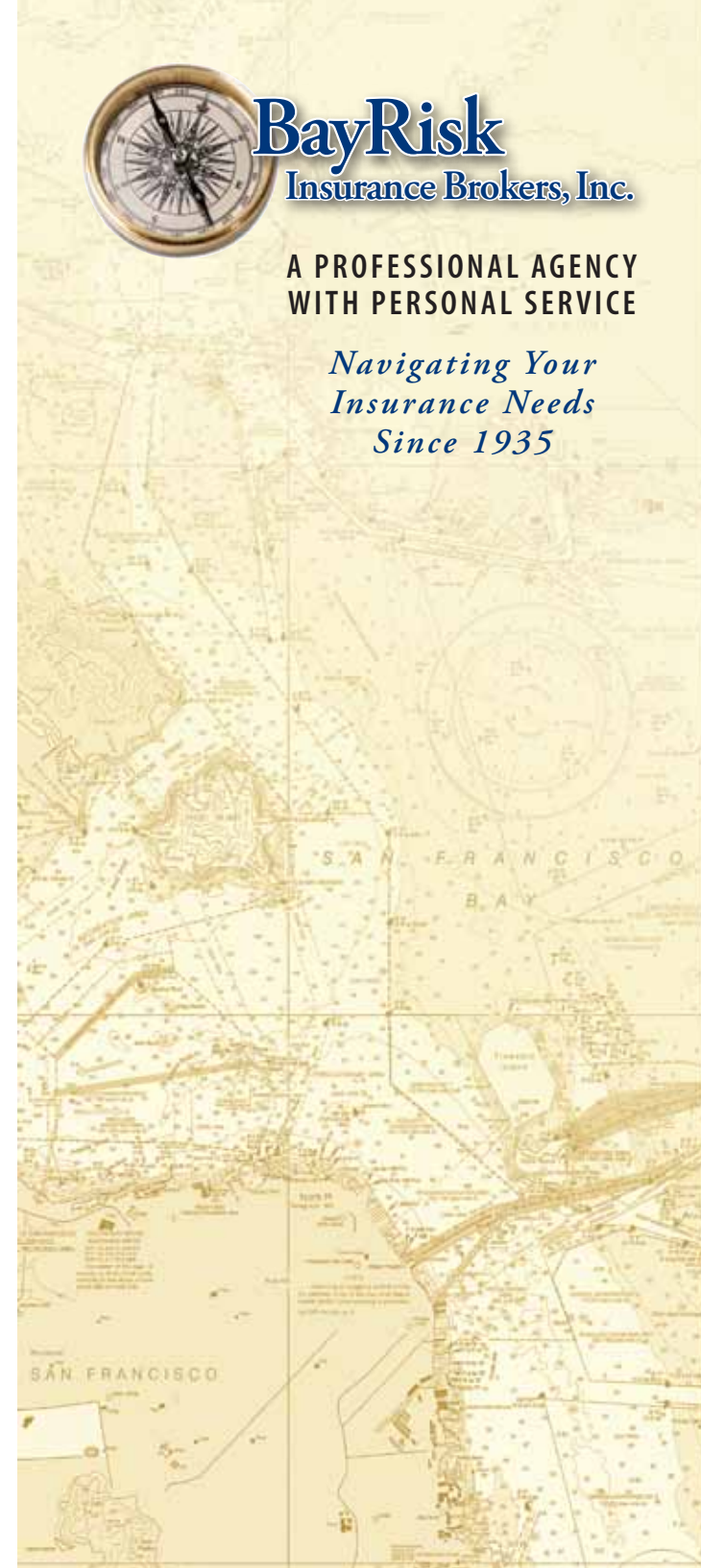
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Alameda, CA 94501



BayRisk
Insurance Brokers, Inc.

**A PROFESSIONAL AGENCY
WITH PERSONAL SERVICE**

*Navigating Your
Insurance Needs
Since 1935*



Navigating Your Insurance Needs Since 1935

Originally founded in 1935, Alameda based BayRisk Insurance Brokers has always been independently owned and operated. BayRisk has been providing insurance and risk management services to businesses, organizations, and families in Northern California and the Greater Bay Area for decades.

Our expertise, experience, and extensive insurance knowledge provide our insureds with expert insurance solutions. Our staff takes great pride in providing these services with an emphasis on the personal and human contact.

Please consider BayRisk as one of your valued, trusted, and most reliable business partners.

BayRisk Insurance Mission and Philosophy

Our primary concern is to consistently provide continuous and comprehensive risk analysis, answers, and insurance solutions for businesses, organizations and families.

BayRisk will continue to be professional insurance people assisting, educating, and guiding our clients with knowledge, tact, and humility.

We have served people and organizations as trusted advisors and partners since 1935, always focusing on mitigating or eliminating the financial impact of risk and loss. We will continue to uphold and grow our traditions.



Goals and Targets For Our Customers

- Establish long term and harmonious relationships with our clients
- Earn the trust and respect of our customers through diligence, competitiveness, and fair dealing
- Anticipate risk and loss problems and act to reduce the overall costs of your loss
- Earn the honor to be one of your few trusted advisors/partners that can be consistently relied upon for expert answers/solutions
- To always ask the next question

Our Programs

Bay Risk Insurance offers complete insurance programs including...

Business Coverage

- Package Policies
- Business Automobile
- Worker's Compensation
- Liability, Fire, Crime, and Marine
- Directors and Officers
- Ocean/Inland Marine
- Professional Liability

Personal Coverage

- Boats
- Yachts
- Automobile
- Homeowners
- Umbrella Policies
- Valuable Property

Our Partnerships

A partial list of the companies we represent.

- Travelers
- Firemans Fund
- Hartford
- SAFECO
- Golden Eagle
- One Beacon
- Republic Indemnity
- Unigard
- Allied
- Zenith
- First Comp

Services We Provide

- Analysis of your current risk exposures
- Work with management to understand, identify, quantify, potential loss areas
- Design insurance programs to reduce the financial impact of losses
- Review insurance, loss control, problem concerns as often as desired
- Monitor and react to claims, inspections, and audits as they occur
- Bring new process and thought to your insurance needs

BayRisk Insurance Brokers will provide you with an insurance program at a premium obtained in the open and competitive insurance marketplace. We have multiple insurance companies and carriers, and we will secure competitive quotes from many or all of our carriers.

BayRisk has never compromised our responsibility and duty to represent businesses and families with quality and financially strong insurance carriers.

We will represent your interests first and foremost as your insurance advisors.



BayRisk
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www.bayrisk.com

California Insurance License #OB29324