DiBuduo C DeFendis INSURANCE



ABOUT DIBUDUO & DEFENDIS INSURANCE BROKERS, LLC

Founded in 1960, DiBuduo & DeFendis Insurance Brokers, LLC (D&D) is one of the largest independent insurance agencies in California with 11 offices throughout the state. The firm provides all lines of insurance to a diversified group of clients across the United States.

D&D takes a partnership approach in working with businesses by helping them control their insurance costs and keeping their workers safe and productive, all while protecting their business against loss. DiBuduo & DeFendis Insurance Brokers, LLC is a proud member of the Assurex Global network, the world's largest privately held commercial insurance brokerage group. The firm's local expertise, paired with Assurex's global reach, gives D&D the strength to provide more cost-efficient pricing and best-fit product offerings to their clients.



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THE LEGACY OF DIBUDUO & DEFENDIS INSURANCE BROKERS, LLC

Over time, companies are built on many things: knowledge, experience, resources, and trust. This has never been truer than at D&D. Established over 60 years ago, Anthony J. DiBuduo and Leonard T. DeFendis turned a lifelong friendship into a highly successful and respected business.

Today, Leonard's sons Matt and Mike DeFendis carry on the legacy as the Principals of D&D, overseeing one of the largest independent insurance agencies in California. Our team of professionals at D&D provides all lines of insurance to a diversified group of clients throughout the United States.



"At D&D there has always been one overriding focus for this company: a commitment to family and family values." – Matt DeFendis (*Pictured Left*)

"As the second generation, we've been at the helm for the past several years. We want you to know that the promise to build strong relationships, listen, focus, and respond to your needs is stronger than ever. We are proud of our tradition of commitment that companies and organizations all over California have come to rely upon, and we wouldn't have it any other way." – Mike DeFendis *(Pictured Right)*



LOCAL EXPERTISE, GLOBAL RESOURCES

D&D has been a partner firm in Assurex Global since 1998. The brokerage is part of a select group of agencies in the state of California that have access to this expert alliance with global resources.

What is Assurex Global?

Founded in 1954, Assurex Global is an exclusive partnership of the most prominent independent agents and brokers in the world. With \$28 billion in annual premium volume and more than 600 Partner offices, Assurex Global is the world's largest privately held commercial insurance, risk management, and employee benefits brokerage group.

How Does D&D's Assurex Global Partnership Benefit Its Clients?

D&D's exclusive partnership with Assurex Global gives us access to the top independent brokers worldwide. Assurex Partners have preferred relationships with both international and domestic insurance carriers. The network gives D&D the ability to provide our clients with special product offerings, cost-efficient pricing, and access to unique resources.



COMMERCIAL INSURANCE & WORKERS' COMPENSATION

D&D offers all lines of insurance to many different industries:

- Agriculture
- Construction
- Energy
- Healthcare
- Manufacturing
- Professional Service
- Real Estate
- Retail

- Services Business
- Transportation
- Technology
- Wholesale

The different areas of commercial insurance we offer include:

AutomobileAviation

Crop Insurance

Environmental

Cyber Liability

- •
- Equipment Breakdown
 Foreign Coverage
 - <u>General Liability</u>
 - Inland & Ocean Marine
 - Management Liability
- Professional Liability
- Property
- Umbrella & Excess Liability
- Workers' Compensation

D&D's experienced and highly trained insurance professionals can speak the language of your business as it relates to your insurance program.

D&D works with every major insurance company and wholesale company in the country.

Our knowledge of the insurance marketplace and our overall technical expertise regarding coverages enables us to place our clients with the right carrier at the right price.



WORKERS' COMPENSATION

Within the workers' compensation arena, we provide guaranteed cost, deductible plans, retrospective rating, captives and self-insurance options.



CROP INSURANCE

We were founded in the center of California's farming industry, and uniquely understand the needs and nuances of agri-business coverage. Crop insurance is a key foundation for risk management in the agriculture industry, protecting your farm or ranch in the event of a natural disaster. It is supported and regulated by the federal government, covering almost every crop. D&D has navigated this complex category and offered this protection to our clients since its entrance to the private sector in 1980. We always aim to provide the coverage farmers need to continue farming in the event of a loss, with unparalleled customer service.



FINANCIAL SERVICES

D&D offers a comprehensive approach to Estate and Business Planning, Executive Compensation and Qualified Retirement Plans. Our Financial Services Department provides business life insurance planning, buy-sell agreement planning, long-term care coverage, and disability income coverage.



PERSONAL INSURANCE

D&D is happy to insure you through its many insurance companies for your home, condominium, rental home, automobile, personal umbrella, recreational vehicle, or boat. In addition, D&D has insurance markets for jewelry, furs, fine art, and other collectibles. In the Personal Lines Department, each client is provided with a personal customer service representative with individualized service.



SURETY BOND

D&D provides a complete Bonding Facility representing U.S. Treasury Rated Insurance Carriers. This department provides the marketing and processing of all Contract Surety Performance/Payment Bonds, Fidelity (Honesty) Bonds, License and Permit Bonds, Public Official Bonds, Miscellaneous Bonds, and Court Bonds within the office.

VALUE ADDED SERVICES

At D&D, clients are provided with more than just comprehensive coverage at affordable rates. Our brokers take a partnership approach to your business by offering a number of services and programs to help you control your insurance costs and keep your workers safe and productive, all while protecting your business against loss. Often offered in both English and Spanish, these services are available to you and include loss control and risk assessments, employee training and certification services, seminars, and workshops.

RISK MANAGEMENT AND LOSS CONTROL SERVICES

At D&D, we also have our own Risk Control Department. Safety and risk management services are provided to clients in both English and Spanish to assist them in reducing and controlling their exposures, and ultimately lowering insurance costs. D&D can help you figure out if you are doing everything possible to reduce workers' compensation claims.

Our unique Risk Management department's services include:

- Evaluations of the workplace for potential hazards
- Development and evaluation of injury and illness (Prevention Programs)
- Development and evaluation of OSHA mandated programs
- Assistance with Fleet, Property, and Liability loss control
- Claims trending analysis
- Ergonomic evaluations

FOR OUR WORKERS' COMPENSATION POLICY HOLDERS, D&D OFFERS THESE SERVICES:

- Technical workers' compensation claims management solutions and recommendations to employers and claims examiners
- Training of employers on claims management issues for optimal claims resolution and maximum claims savings
- Assist with development of Return to Work programs in coordination with the workers' compensation carrier
- Develop medical provider panels, by location, for employers to ensure appropriate and cost-effective medical treatment for workers compensation injuries
- Communicate all aspects of First Aid
- Participate in and conduct claims reviews



PROPERTY & CASUALTY CLAIMS SERVICES

Professional service is the fundamental difference between D&D and all other agencies. D&D has a highly trained Claims Department, with insurance adjuster experience, to service your account from the initiation of a claim to final settlement. Should a loss occur, you can count on the quickest response possible. The Claims Department processes auto, property, liability, workers' compensation, and litigation claims. D&D's claims representatives first obtain facts of the incident from the insured, confirm coverages and deductibles, and process first reports of loss. The staff is responsive and proactive, and acts as a liaison between the insured and the insurance company to make certain their clients' claims are properly opened, processed, and closed.

DEVELOPMENT ACADEMY

D&D established the Development Academy in 2013 as a value-added resource for our clients and the communities we serve to have access to trainings, certifications, and seminars to promote safety and loss control in the workplace. Some courses are fee-based, although many are at no cost to D&D clients.

Every class is taught by one of D&D's highly experienced and knowledgeable loss control specialists with certifications as a CHST, LCS, OHST, PQR, STS-C, and STS-G. They provide hands-on training to make your work environment safer for your employees. Sessions range in length, but are typically 1.5 hours, with training materials provided to support you and your business. Space is limited for these value-added courses; early registration is encouraged. Visit **dibu.com** for full class listing.



EMPLOYEE BENEFITS



• At D&D, we understand that employee benefits programs are a tool to attract and retain your company's greatest asset: your team. We also understand that these programs can be costly and complex, while needing to be dynamic with the ever-changing landscape of the benefits field.

• D&D's seasoned team of benefits professionals integrate with your business to act as a sector of your HR department. We stay on top of trends and oncoming changes, making recommendations as needed to keep your company on track while checking in regularly. Our team also provides help in resolving sensitive issues for both you and your employees, offering support and unbiased guidance.

• Our employee benefits packages feature access to a suite of technology, including an online HR Education Center and HR Support Center. These tools are easy to use for both you and your team, providing on-demand information and simplifying the complexities of your plan.

@DIBU.COM / ACCESS TO:







- It's important to work with **experienced insurance professionals** who know the industry and have the national resources to meet any need. The firm has over 150 agents across 11 offices who are specialists at keeping your insurance costs affordable.
- D&D is a proud member of the **Assurex Global** network. We are part of a select group of agencies in California with access to this global resource. The Assurex network gives D&D the ability to provide clients with special product offerings, cost-efficient pricing, and access to unique resources.





- D&D provides clients with innovative technology, which they can use to access an HR Support Center, HR Education Center, and Risk Management Center to manage their employees' benefits.
- D&D takes a **partnership approach** to your business by offering a number of services to help you control your insurance costs and keep your workers safe and productive, all while protecting your business against loss. Refer to **Value-Added Services** and **Workers' Compensation** sections for more information.
- The firm has a whole team of safety experts dedicated to the work of its **Development Academy** another value-added service for clients to ensure their workplace safety is intact to prevent loss and manage risk.
- For years, D&D has been named the **Best Central Valley Business for Property and Casualty Insurance** by The Business Journal.
- In working with D&D, you don't just have one agent to support you and your business. **That agent has a team working with them to ensure you're covered** from the moment you acquire your insurance policy at the best rate to the process of filing a claim.

DiBuduo deFendis INSURANCE BROKERS, LLC





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Sign up for D&D's newsletter to receive timely insurance events, updates and industry news.

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