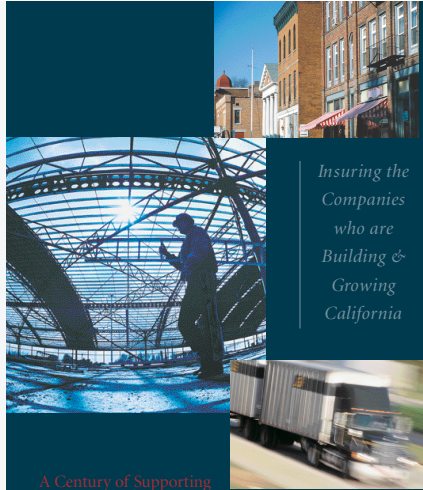


## WHY CHOOSE THE JOHN O. BRONSON CO.?

The answer is not simply our century of success as one of California's largest independent insurance agencies. **It is, in the final analysis, our people.** They bring with them a set of values and ethics that guide every aspect of our practice. It is this singular dedication to providing exemplary service and the right insurance solutions that has enabled our clients to realize their own successes.



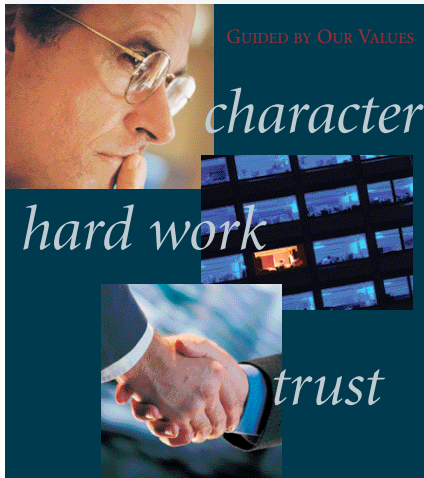
*Insuring the Companies who are Building & Growing California*

### A Century of Supporting Regional Growth

Insurance is not the type of product that is readily apparent in the economy—it is invisible, working behind the scenes, enabling companies to grow and communities to be built. We are proud of the role we have played, albeit mostly unseen, in the growth of Sacramento and California.

Today, a partial list of our clients includes: a major media corporation, a professional sports franchise, residential and commercial real estate developers, supermarket chains, retail and manufacturing companies, major construction companies and leading automobile dealerships.

As our region continues to grow rapidly, we remain a trusted partner of those companies who have the vision to lead California into the new century.



GUIDED BY OUR VALUES

*character*

*hard work*

*trust*

3636 American River Dr. | 916.974.7800 PHONE  
Suite 200 | 916.974.6120 FAX  
Sacramento, CA 95865 | 916.974.6120 TOLL-FREE

WWW.JOHNBRONSON.COM



Licence No. 0425149



JOHN O. BRONSON CO.

INSURANCE AGENTS & BROKERS SINCE 1888

## A Tradition of Quiet Leadership

The John O. Bronson Co. is one of California's largest and oldest independent insurance agencies. Since our founding in 1888 our firm has steadily expanded to meet the growing needs of our clients. Today, with a staff of approximately 100 employees, we offer a comprehensive range of business and personal insurance products and services. Our people constantly strive to provide innovative risk management solutions to our clients, allowing them to concentrate on running their own businesses.

Our firm maintains a deep commitment to conducting business in an ethical manner and to providing an uncommon level of personal service. Over the years, this philosophy has resonated with our clients, many of whom have relationships with us that span decades.

A privately held company, John O. Bronson is led by **President & CEO Paul Bystrowski** and a dynamic management team that is focused on delivering maximum value for our clients. By the power of our example, and as a key member of several industry organizations, the John O. Bronson Co. is regarded as a quiet leader among insurance agencies.

## We Are Guided By Our Values

In today's bottom-line-driven world of business it can be easy to lose one's bearings—cut corners, make questionable decisions. The John O. Bronson Co. believes there is a right way to do business. From the management team down to the office support staff, we have one simple mission :

### 'Do The Right Thing.'

It is an attitude and a state of mind that guides us in all aspects of our practice. By consistently referencing this mission, we insure that our recommendations are met with confidence, and that we deliver on the promises we make to our clients.

## A Comprehensive Approach

### To Insuring Our Clients

We offer a comprehensive set of insurance solutions for our clients, including business, group and personal products. We believe our clients are best served by choosing John O. Bronson for all of their insurance needs—this single-source approach allows us to understand your complete insurance needs, and to identify potential gaps in coverage or overlapping coverages. A partner relationship of this type is efficient, cost-effective and offers you the greatest value over the long term—the benefit of our ongoing expertise as your enterprise evolves and grows.

#### BUSINESS

Property & Casualty  
Workers' Compensation  
Construction  
Bonds  
Captive Programs  
Loss Prevention  
Claims Management  
Self-Insured Groups

#### EMPLOYEE BENEFITS

Group Medical  
Group Dental  
Group Life & Vision  
Short & Long Term  
Disability  
Section 125/Cafeteria Plans  
Cobra Administration  
Partially Self-Funded  
Programs

#### EXECUTIVE BENEFIT

Long Term Care  
Life Insurance  
Disability  
Key Man  
Buy-Sell Agreements  
Estate Planning

#### PERSONAL

Home  
Auto  
Umbrella  
Watercraft  
Aviation  
Flood

*We have the capacity to look beyond the realm of traditional insurance products to provide comprehensive Risk Management and Loss Control programs for our clients. These programs are tailored to each customer's specific operations, and often (when documented) qualify you for better insurance rates.*



## The Difference is in the Caliber of Our People

The quality of an organization begins and ends with its people. Quite simply, our insurance professionals are the absolute best in the business. We hire people who are dedicated, hardworking and highly skilled at what they do. We hire staff members who share our values of respect and ethical practice. We are an employee-centric company that cares for its people, trains them thoroughly and compensates them well. Our turnover rate is far below the industry norm. What this means for our clients is that when you work with a John O. Bronson employee, you can be certain that you are working with a top professional who is conscientious and dedicated to serving you.

### The Right Combination:

## Independence & Expertise



We are an independent agency and brokerage, which means we are not tied to just one company or market. We represent a large number of top rated insurance carriers and can therefore recommend the right policy at the right price to fit your needs. We believe the very best way to ensure you receive the right insurance solutions is to work with an independent agent or broker.

Being one of the largest and oldest firms in the area is not reason enough to select us. Our size and longevity do, however, translate into a very high level of expertise in the field of insurance. Our extensive knowledge of insurance products, markets and the claims handling process means we are able to consistently exceed our clients' expectations. Our experienced representatives make it their business to learn the subtleties of your business in order to address very specific insurance issues you may have. The John O. Bronson Co. consistently ranks among the top insurance agencies in the nation\*.

\* Insurance Journal List of Top 100 Agents/Brokers.  
Insurance Agents & Brokers of America, top 30 Best Practices Agency.