

## Risk & Culture

### Edition 1.

**A lot has changed in our country over the past 12 months. A lot has also changed at Cavignac.**

This past year, we underwent and completed a significant rebrand project. This included a name change, new logo, website, document designs and marketing materials along with making enhancements to our company's Purpose, Vision, Mission and Values. We also welcomed two new Principals and many new co-workers. In addition, we started our Diversity, Equity and Inclusion Committee, created ways to safely continue our charitable efforts in the community, were recognized as being the 2nd Best Place to Work in Insurance and celebrated our 29th year of being in business.

Now we're excited to announce the newest initiative at Cavignac! It's called Risk & Culture. A quarterly newsletter that focuses on three areas:

**1. Content** – We will highlight blogs and articles we published that are relevant to your business. They'll also provide valuable insights and strategies that will educate, protect and support the growth of your company.

**2. Culture** – We will showcase team members' efforts and introduce new team members, so you can see what we're doing to constantly improve in order to best serve you and your company. We'll also provide you with ideas and strategies we're implementing to enhance employee growth and company culture.

**3. Community** – We will detail the efforts we're making as a team to support and strengthen non-profits within in our community. We'll also be featuring non-profits who continue to make a meaningful impact on those they serve.

Our hope is that Risk & Culture will provide you with insights, resources and ideas that will protect and advance your company's growth efforts in the future. In the meantime, **we'd just like to thank you for your continued support over the years.**

It's because of you that we have become one of the region's largest independently owned insurance brokers, which affords us many great opportunities to continue to serve the community.

# Insights

Below you'll find recent blogs and articles from the Cavnac team. They'll provide insights and strategies that will educate, protect and support the growth of your company.



## Vacancy Clause and COVID

Insurance policies can be hundreds of pages defining how losses are covered. Often, one paragraph can restrict or even void coverage. The Vacancy Clause is one of those paragraphs. While it is important to understand the clause under normal circumstances, the concern is heightened in the era of COVID-19.

By **Natalie Sherod**

[READ BLOG](#)



## Educate & Protect: AB 685

In our 3rd Educate and Protect Video Podcast, Diana Dix and Meghan Dickerson, provide an overview of the AB 685 Bill along with highlighting the specifics required in the notice, who must be informed, and the time frame. You will also learn when to report to the local health agency and Cal/OSHA enforcement.

By **Diana Dix & Meghan Dickerson**

[READ BLOG](#)



## Why Can't I Get Home Insurance for my California Home?

The California home insurance market has evolved into the hardest market on record. Carolyn Konecki, explains why while providing strategies for coverage.

By **Carolyn Konecki**

[READ BLOG](#)



## The Basics, Part 1: Property Insurance

"The Basics" is a new blog series written by Preston Cavnac. In his first post, he covers Property Insurance and addresses a few questions every insured should be aware of.

By **Preston Cavnac**

[READ BLOG](#)

## Pet Adoption Benefit & Audible Benefit

Earlier this year we introduced two new benefits. The first involves Pet Adoption. For any team member who would like to adopt a pet, the company covers the cost of adoption fees at any non-profit organization or local animal shelter. The second benefit we made available was the Cavnac Audible Program. This gives team members access to a free Audible Premium Plus Membership where they can access thousands of audiobooks and podcasts to advance their professional development efforts.

[PET ADOPTION BENEFIT](#)

[AUDIBLE BENEFIT](#)



## Business Insurance - 2nd Best Culture

This past December, we were recognized as being one of the top places to work in the country. This is a testament to all of our team members who look out for each other, protect our clients and serve the community.



## Union Tribune

Diana Dix details the contributing factors to employee burnout when working from home and the strategies to prevent it.



## Rough Notes

How will the construction industry address an uncertain economy and changing technology? Preston Cavnac shares his insights with The Rough Notes Company, Inc.

# Cavignac Champions

At Cavignac our Values consist of being Leaders, Learners, Team Players, Professionals and Givers. Throughout the quarter we like to recognize team members who have gone above and beyond in living these Values.



LEADER

## Doneca Delmundo

We strive to lead through our actions and embrace our responsibilities. Since Doneca joined the team, she has displayed these standards. Whether it be training team members, delivering quality work, leading committees or supporting the team, she continues to model the way. In doing so, she displays our Value of being a Leader.



TEAM PLAYER

## Joyce Rivera

We've always admired those who put the team first and look for ways to make the company better. Joyce is one of these individuals. Aside from excelling in her role as the Accountant, she's always willing and eager to support the company in whatever ways she can. This is just one of the ways she displays our Value of being a Team Player. Her selflessness combined with her strong work ethic continues to make a positive impact on the company.



GIVER

## Natalie Sherod

Contributing time and money to the betterment of the community is one of our most important initiatives as a company. One of the many team members who has played an instrumental role in advancing these efforts over the past year is the leader of our Charity Committee, Natalie. Seeing her and the team develop our philanthropic initiatives during these challenging times reinforces our Value of being Givers.



PROFESSIONAL



LEARNER

## Risk Control Team

When COVID-19 hit, it created adversity and uncertainty. Our Risk Control Team (Diana, Chris, Dan, Danielle and Meghan) saw this challenge as an opportunity to go above and beyond for our clients while continuing to execute the company's purpose: Educate and Protect. In doing so, they continue to display our Value of being Professionals; always delivering an exceptional level of service to those we have the privilege of working with.

## Marisa Dunfee & Varita Sureephong

Continuous education has always been a priority at the company. One way we support this is through our Educate & Learn Program. Its purpose is to provide growth opportunities for team members. Since Marisa and Varita created this initiative, they continuously look for ways to improve it. This behavior reinforces our Value of being Learners. And it's because of their efforts that our team members have the opportunity to build their industry knowledge and skills each month.

# 29

## th Anniversary

On February 11, 2021, the company celebrated its 29th Founder's Day. While we were only able to celebrate it virtually, it was a special day as it reminded us of how lucky we are to be one of the few remaining independent and local commercial insurance agencies in San Diego. It was also exciting to see where we'll be heading in the future!

# Cavignac Champions

COVID-19 may have put limitations on social activities; however, we were still able to have fun. This included team hikes at Torrey Pines, Cabrillo, Mission Trails, Mount Soledad and Lake Miramar. In addition, we hosted a number of virtual events like our Annual Christmas Party, Beach Clean Ups, Guess Who (Cavignac Edition), Bingo, Charades and many Happy Hour get togethers.



## New Team Members



**Jacqueline Jennings**

Human Resources Assistant



**Jennifer Bowman**

Personal Lines Client Manager



**Stephanie Jarboe**

Accounting Assistant



**Oliver Craig**

Surety Risk Advisor

# Philanthropy

One of our favorite activities at Cavnac is creating ways to contribute. Here we highlight the efforts we're making as a team to support and strengthen non-profits within the community.



## Annual Charitable Contribution

Each year the team contributes a portion of our salaries towards the Cavnac Charitable Fund. All of which is then distributed to various non-profits throughout San Diego. Much gratitude and thanks to all those serving the community for their selfless and admirable efforts.



## Walk a Mile in Their Shoes

We have always been big supporters of YWCA of San Diego County and the good they do throughout the community. One of the events they put on is "Walk a Mile in Their Shoes". Its purpose is to raise funds and generate awareness to break the cycle of domestic violence. Thanks to Shannen Sigman and the team, we were able to raise a few thousand dollars for this cause along with doing a short walk with friends and family.



## Make More Happen Award

A shining spot in 2020 was earning the "Make More Happen Award" for our volunteering work with Monarch School of San Diego. The award, sponsored by Liberty Mutual Insurance Company and Safeco Insurance, included a \$10,000 donation to Monarch School based on our work within the community and our involvement with the organization. Monarch School has served the needs of homeless youth in San Diego for over three decades. We have been involved with the organization for over eight years and team members donate time and money to help benefit the students of the school. COVID-19 added additional challenges this year and the funds were utilized to ensure students had supplies and technology needed to thrive during these unique conditions.

## Non-Profit Spotlight: Serving Seniors



Serving Seniors is a non-profit organization that serves adults aged 60 and above. Their mission is "helping seniors in poverty live healthy and fulfilling lives". As the largest provider of meals to seniors in San Diego County, they seek to provide a "whole-person" approach to care, including meals, housing, health, social services and education.

Before COVID-19, our Cavnac team volunteered monthly at one of their daily lunches. It was a privilege and joy to connect with the seniors in this way. Additionally, we have participated in donation drives collecting gift cards, blankets, and toiletries, and they remain on of our partner charities with our employee driven annual charity fund.

Lastly, we'd like to recognize them for their recent efforts. One year ago on March 12, 2020, they had to shut down their core service. Yet despite this challenge, the following year they increased the number of meals served by 145% through their new meal delivery service. Their actions provided a valuable reminder: we never know what we're capable of achieving until we face adversity.