



**SWEET AND BAKER INSURANCE BROKERS**  
HAS BEEN SERVING THE GREATER BAY AREA SINCE 1951



Our philosophy of coverage, service, and competitive market pricing has earned us the trust of over 3,000 businesses and individuals.

**Local**

Sweet & Baker is one of the largest privately owned, locally operated insurance brokerages in the Bay Area based on annual written premium. Find us on the San Francisco Business Times list of Top 25 Insurance Brokerages.

**Total Solution**

Improve your company's efficiency by engaging our Turn Key Platform which includes Commercial Property and Casualty, Employee Benefits, Personal Lines, and Business and Estate Planning. This total solution has helped us grow 600% over the past 10 years. See reverse for our suite of products and services.

**Service**

We analyze your exposures, assess your needs and design an insurance program that fits your goals.

**Responsive**

Our team stands by a commitment to timely, friendly service.

**Alliances**

Our strategic partners include specialists in management liability, payroll, human resources, 401(k), corporate wellness, estate planning, and real estate and personal effects valuation.

**Philanthropic**

Sweet & Baker regularly gives back to the community. See below.

**Expertise**

Areas of expertise include: Technology, Financial Services, Schools, Non-Profits, Arts, Resorts, Real Estate, Mortgage Companies and Restaurants.





## Client Services



### PROPERTY & CASUALTY

- General Liability
- Commercial Property
- Workers Compensation
- Directors and Officers Liability (D&O)
- Employment Practices Liability (EPLI)
- Errors and Omissions (E&O) / Professional Liability
- Private Client Services



### HR SERVICES

- Training of HR and Administrative Staff
- Outsourcing HR Resources
- Development of Employment Policies, Employee Handbooks, and Safety Handbooks
- Guidance on Discipline Issues, Prohibited Conduct, and Progressive Discipline Policy
- Termination Procedures
- Handling of Unemployment Claims
- Compliance with Title VII, AD, FMLA, and Other Mandated Policies
- Training and Investigation of Sexual Harassment & Discrimination
- Development of Employee Benefits (Vacation, Sick Leave, Medical and Other Leave Policies)
- Audit of Personnel Policies
- 5500 Preparation



### EMPLOYEE BENEFITS

- Medical, Dental, Vision, Short Term/Long Term Disability, Life, Long Term Care
- High Deductible Health Plans/Health Savings Accounts (HSAs)/Health Reimbursement Arrangements (HRAs)
- Section 125 (Pre-Tax Premium, Health Care & Dependent Care Flexible Spending Accounts)
- Section 132 Commuter/Parking Reimbursement
- COBRA Administration
- Group Life and Accidental Death & Dismemberment
- Long Term Care
- Business Travel - Accident
- Expatriate & Foreign National Coverage
- Key-Person Life Insurance Policies
- 401K & 403B Plans and Other Deferred Compensation Plans
- Exec-u-care



### WELLNESS

- Health Club/Gym Membership
- Healthy Snacks
- American Specialty Health (Chiro Acupuncture)
- Employee Assistance Program
- Carrier Wellness Initiatives