



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