

THE **BizAssure**TM CONSULTANT

Volume III Issue IV

Featuring:

**ELKINS JONES
INSURANCE AGENCY**

Plus:

**PROPOSED CHANGES:
MEAL & REST PERIODS**

*by Gary W. Bethel
Little-Mendelson*

**SB 899 UPDATE:
WORKERS' COMP
REFORM**

by David A. Torres



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Elkins Jones Insurance Agency, Inc.

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Spotlight on Excellence

Elkins Jones Insurance Agency, Inc.

Going the extra step to provide professional, innovative service

Elkins Jones Insurance Agency, Inc., which has operated under its current ownership structure since 1996, was established in 1922 as the George Elkins Company. Even after 80+ years of successful insurance operations, however, the firm is not resting on its laurels! In fact, the agency has expanded its commercial insurance operations significantly over the last 20 years, and is uniquely poised to experience continued growth.

Elkins Jones has grown into one of the most successful and innovative independent insurance agencies in Southern California. The firm is headquartered in Los Angeles, and also has sales offices in Ventura and Orange counties. Current commercial insurance writings exceed \$40,000,000 in premium. The Elkins Jones agency represents prestigious insurance carriers such as: Fireman's Fund®, Hartford, CNA, St. Paul Travelers, Golden Eagle, California Capital Insurance Company, Zurich, and Allied to name just a few. Elkins Jones employs 30 dedicated, insurance professionals.

A driving philosophy of the agency is to provide services and value to its customers that simply cannot be matched elsewhere. As Janet C. Jones, President of Elkins Jones states: *"The insurance industry is undergoing one of the most fundamental changes in history. As the number of independent agencies rapidly decrease, and 'mega agencies' are formed out of what were formerly deemed 'alphabet houses,' a secure niche is being formed for the agency that is service-oriented. Elkins Jones epitomizes that niche. I saw this trend as a prime opportunity for Elkins Jones to offer customers a superior product—Superior meaning outstanding service, the resources to provide you with the most competitive prices and a reputation built on honesty. The personnel at Elkins Jones are trained and motivated to 'go the extra step' in procuring needed coverages and being there for our clients. I firmly believe we can make a difference."*

Unlike many agencies, Elkins Jones does not specialize in insuring only certain industries. The agency writes accounts ranging from large, publicly traded companies all the way down to smaller "Main Street" type businesses. Over the years, Elkins Jones has developed particular expertise in insuring large and complex commercial property owners, as well as a broad range of manufacturing, wholesaling, and retail operations.



Front cover photo, left to right:
Jenny Jones
Jeff Shibata

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Elkins Jones Insurance Agency...

What really sets Elkins Jones apart from typical agencies is that they have invested heavily to create an outstanding package of unique, value added services. Jeffrey Shibata, Executive Vice President, says: *"Our in-house expertise, staff, and services are superior. Our clients are superior. We believe that in today's challenging business environment, 'insurance as usual' is not good enough, and we are continually seeking to develop valuable and innovative services for our clients. To that end we have committed significant resources to bring services such as BizAssure Consulting to our clients."*

Janet C. Jones elaborates: *"The risks facing businesses today go far beyond merely traditional insurable exposures. Today, employers are facing a myriad of what we like to call 'knowledge' risks. Employers have to contend with rapidly changing employment legal issues, an increasingly litigious environment, the threat of lawsuits from within, and sometimes onerous legislation. All this makes running a business more complicated. We're able to address these issues, bridge the knowledge risk gap, and enable our clients to get on with the business of expanding their business!"*

Some of the areas that Elkins Jones can help address through BizAssure include:

- Human Resource consultation;
- Labor Legal consultation & questions;
- Employee Handbook review;
- Workers' Compensation claims review and negotiation;
- Organizational & Strategic planning;
- General Business Legal, contract review, etc.;

Elkins Jones Insurance Agency, Inc. has made a true commitment to bring unparalleled professionalism and value-added services to its clientele. That's why they're a valued part of the BizAssure team, and we're proud to spotlight them in this edition of The BizAssure Consultant.

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INSURANCE AGENCY INC.