



**D E R E N D I N G E R**



## Overview & General Information

Derendinger Insurance has served the public sector, private sector as well as union groups, and associations for over 45 years. Our clients include the municipalities of Silicon Valley, high-tech firms, and public and private sector employee groups. The variety of our client base has allowed us to build a vast experience portfolio applicable to any business, individual or organizational need.

Employee benefits and their related costs are of increasing concern to employers and to employees. Employers understand that the provision of excellent benefits packages are integral to the attraction and retention of exceptional talent.

The goal of Derendinger Insurance is service of integrity for our clients. Our reputation remains unchallenged. Our name is affixed to our business. We take pride in the fact that Derendinger is synonymous with personal service and high quality, and cost-effective benefit plans.

Derendinger Insurance specializes in improving your current benefits' program. Our goal is to make your program work smarter, more efficiently, effectively for your organization. Although basic insurance plans bear many similarities, the services provided by insurance brokers can differ significantly. Your choice of a cost-effective plan is only the beginning of the relationship between Broker and Client. At Derendinger Insurance, we remain your resource for the life of the relationship. We assist with education, legislative updates, plan administration, and problem solving. We are a visible and cooperative partner in your business success.

Our Agency conducts business the old-world way, pleasing one client at a time and depending on our customer's satisfaction to create new business. This old-world concept of professionalism, integrity, and service is never outdated. The philosophy is as attractive in the boom years of high technology as it was in 1959. Exceptional service is a timeless concept that transcends industry changes and technological advancement. Customer Service - an old-world concept applied with new-world efficiency.



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## Management

### **Marc Derendinger - President and CEO**

Marc's experience and education spans over twenty years in the Industry. Dedication to exceptional customer service and expert knowledge contribute to his success as President and CEO. Best known for his "listening" skills, Marc places a high priority on understanding the full range of his client's needs based on their knowledge of their own business. Marc listens attentively. He hears what is said as well as what is meant. With that information he begins the work of serving his customers in the most professional and personalized manner possible. Marc Derendinger remains acutely aware of the constant changes within the insurance industry. He understands that these changes impact his clients. He remains alert to legislative and regulatory shifts on a day-to-day basis. Alert to the trends within the insurance industry, he provides his clients with timely updates, educating them about changes that might impact their business. Marc regularly reviews the accounts of all of his clients. Customers are assured that Marc will respond to their questions and concerns in a timely fashion. He maintains an old-world style of client service, delivering it with new-world efficiency. When dealing with insurance vendors, Marc is your personal advocate: he never accepts an insurance company's initial "no" response to your service request. Rather, Marc seeks to determine if "no" means it truly cannot be done, or is it just a camouflage for something the vendor does not want to do. He takes your business personally. His name is affixed to the Corporation. Your business is personal.

### **Francois Derendinger - Founder and Senior Consultant**

The Agency's founding father, Francois, managed the agency from 1959 until 2001, when he sold the corporation to his son, Marc. Francois continues to serve clients as a consultant to the corporation. His 45 years of experience, his solid ties to the community and his loyalty and dedication to his clients remain a strong motivation for Francois. Expert in all service areas, Francois brings an additional dimension to the Agency's customers through excellent financial planning skills. Francois' presence and extensive knowledge continues to offer clients the benefit of continuity and personal assurance.



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## Services

- Full analysis of current benefits programs.
- Risk Management: analysis of your personal liability and your firm's organizational liability in administering employee benefit plans. As an optional service, a specialist will review your organization's insurance cover for such liability, including employee benefit plan liability, fiduciary liability, fidelity, and bonding etc.
- Plan Design advisement and Broker Services related to Medical, Dental, Vision, Life, Accidental Death and Dismemberment, Long-term care, Short term Disability, Long Term Disability, Specific concerns coverage.
- Full renewal services at time of open enrollment. Optional plan administration services for certain plans.
- Optional ERISA 5500 filing
- Direct liaison between your organization and Insurance carriers.
- Year-round resolution of administrative or policy problems as they arise.
- Open employee communications and problem solving.
- Full administrative training and manuals provided to benefits administrator.
- Provision of necessary claim and processing forms.
- HR assistance and training.
- Employee satisfaction surveys.
- Question and Answer meetings for employees during open enrollment.
- Reliable and regular legislative updates
- Pension advisement and consultation for 401(k).
- Flexible Benefits and Health Savings Accounts
- Employee Assistance Programs
- Estate planning for personal and executive needs.
- Health fairs.
- Wellness programs
- Human Resources Consulting
- COBRA administration and compliance with regulations.
- Business Travel benefits and International coverage.
- Financial planning



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## Public Sector

Municipal Employers have depended on Derendinger Insurance to meet their unique needs for over thirty years. Public servants are not privy to the stock options and perks that are often enjoyed by Private Sector employees. Both the needs and the requirements of Public sector employers and their employees differ significantly from those of the Private Sector workforce and Employer.

Cities such as San José, Santa Clara and Campbell have enjoyed the detailed attention of Derendinger Insurance. The organization's knowledge and experience with such municipalities has worked to minimize the complexities of properly insuring Police, Fire and First response groups. Providing health, life, and accident insurance for municipalities requires extensive knowledge of each group's risk factors and future family needs. Public sector Employers must consider the regulations and requirements of their Union groups as well as their classified employees.

At Derendinger Insurance, long term experience with these many elements has proven invaluable in providing excellent benefits that are smoothly executed. Derendinger's solid relationships with Union Groups, City Management and rank-and-file employees eases differences and mediates compromises that are acceptable solutions to all involved in Public Service and Administration. Trust and a high degree of confidence in the Agency's desire and willingness to serve all groups within the Municipality with excellence has been the cornerstone of this success.

Beyond the Public Service Employers and Employees, Derendinger equates this exceptional level of service to the real core of Public Service - the residents and citizens.

Careful design and monitoring of benefit plans insures that Public Sector employees and Union groups remain satisfied with their coverage. Fire and Police remain on the job, provided a continuity of service that is not interrupted because of changes in working conditions or benefits. The citizens and residents of these Municipalities enjoy, as a result, continued and uninterrupted service to their personal, neighborhood and emergency needs.



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## Private Sector

From small enthusiastic start-up businesses to venerable established firms, Derendinger Insurance has provided outstanding service and benefits plans to Silicon Valley's Private Business sector. Careful and complete analysis of each organization's goals, product or service, employee demographics and financial capabilities leads to a tailored benefits package that protects both company and employee. Individualization of each organization is an important factor in providing plans that offer exceptional benefits and remain cost-effective. As no two companies are alike, no two benefits programs can be exactly alike. Each company must be fully understood by the Broker-of-Record if the relationship is to be successful. Understanding requires time and analysis as well as a cooperative and trusting atmosphere between the broker and his client.

Our clients are never rushed. Our clients are never simply "plugged into" a convenient existing plan that is not specifically tailored to the needs of the organization served.

A preeminent factor in the high service quality offered to our clients is Derendinger Insurance's ability and willingness to do the homework and groundwork necessary to provide plans that meet the personal and fiscal needs of employers and employees. Our agency finds that this front-end analysis results in satisfaction and confidence. Our agency does not provide you with plans that work for "similar" companies. We provide plans that work for your company. We grow with you, adjust during the difficult times and keep you aware of and alert to Industry changes that might result in direct impact on your organization.

When changes occur, questions arise or situations take place, we step in as needed. We don't keep you waiting. Our response is timely and personalized.

Small businesses and large are the life force of the Silicon Valley. They produce the jobs that keep the Valley vital and creative. Our job is to assist that growth, protect your organization and help retain your vital talent by offering the best benefits plans possible.

Derendinger Insurance knows first hand the challenges of small and medium sized business. We understand the problems you face daily and become part of the solution. Dependable service, advanced levels of knowledge, personal integrity and a commitment to your business success combine to create the best services and the most trusting relationship.



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## Unions & Employee Associations Sector

For thirty years Derendinger Insurance has served and met the membership benefit needs of the San José P.O.A. (Police Officers Association). Our Agency has had the additional privilege of working for and with The American Federation of State, County and Municipal Employees (AFSCME Local 101) Our services are not limited to these larger organizations and unions, but extend to a variety of other union and employee organizations throughout the Silicon Valley. Each organization or union is a client with specific regulations, rules and needs that must be considered individually.

Although the diversity within the organizations and unions can be challenging, it is also satisfying to work with these groups in a constructive and friendly manner.

Our Agency's ability to bridge differences, provide compromise and develop creative solutions has saved unnecessary delays and interruptions in service.

We understand the philosophies which motivate union members and respect their goal of providing excellent benefits to their membership. We work with them. We work for them to achieve their goals and provide the most reasonable and best designed plans to meet their needs. For example we will help you seek protection under a unique directors and officers liability plan, designed especially for labor organizations. We are present. We are there when we are needed, often just to check in and see how things are going. We anticipate problems and go to work immediately to intervene. We avert problems and we solve those which are beyond averting.

The trust between our employee associations and Derendinger Insurance functions at the highest level. We do our best to make sure that it does and will always.

Your Union or Employee Association has an advocate, a friend and a professional when it aligns itself with the Derendinger team. We serve during the most difficult and complex times as well as during the most routine events. We are consistent, available and dependable.



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# Client List



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## Testimonials



"Marc of A. Francois Derendinger Insurance Agency, Inc does an excellent job for our union members. He keeps an eye out for the best rates to meet the particular needs of our field and maintenance personnel, helps us make good decisions regarding our needs, informs us of changes before they become implemented, is always available to answer questions and provide information, researches any idea we may think of, uses his extensive contacts when we don't know where to go next, and meets with us at our convenience whenever needed. He is a one-in-a-million broker and it is a pleasure to know and work with him."

**Ann Martin, Business Agent - American Federation of State, County & Municipal Employees**



"The City of Campbell has been doing business with the A. Francois Derendinger Insurance Agency since July of 1978. This is an agency of high caliber professionals who have always provided top-notch customer service and have demonstrated an eagerness to satisfy our business needs. The agency also does an excellent job of negotiating rates for us and researching applicable products to meet our needs."

**Denise LaMont - City of Campbell**



"The greatest compliment I can pay Marc is to say that he's always available. Even though he has a qualified staff, he makes time to speak with me personally if I ask for him. He's quite knowledgeable, anticipates problems (the Lifeguard bankruptcy), and has alternatives or solutions lined up. He's never overbearing, but at the same time doesn't act like he doesn't need our business. I believe he gives us his best quote right from the beginning and doesn't play the "What's he quoting you? I can beat that" game. I know he has some large municipal and county accounts, but he still makes me feel as though Cathedral of Faith is important to him. I have and will continue to recommend his services to anyone looking for employee benefit coverage."

**Susan Machado, Controller - Cathedral of Faith**



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## General Contact Info:

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## Directions

### From San Francisco:

Take I-80 W, becomes US-101 S. Merge onto CA-85 S toward CUPERTINO/ SANTA CRUZ. Merge onto I-280 S toward SAN JOSE. Take the SARATOGA AVE exit toward SARATOGA. Turn RIGHT onto SARATOGA AVE.

### From Oakland:

Take I-880 S toward SAN JOSE. Merge onto I-280 N toward SAN FRANCISCO. Take the SARATOGA AVE SOUTH exit toward SARATOGA. Merge onto SARATOGA AVE.

### From Monterey:

Take CA-1 N. Merge onto CA-17 N toward SAN JOSE/ OAKLAND. Take the CA-85 N exit toward MOUNTAIN VIEW. Merge onto CA-85 N via the exit- on the left- toward MTN VIEW. Take the SARATOGA AVENUE exit. Turn RIGHT onto SARATOGA AVE.



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