From The Publisher

According to the Insurance Information Institute, between 15-40 percent of businesses fail after a large scale natural or human-caused disaster and nearly all small business owners have recognized that they are vulnerable.

Being prepared for a local, regional, or national emergency involves not only a commitment from governmental agencies, but also from individual companies and organizations, from the smallest shops to mega-manufacturing facilities.

Our region has experienced its share of challenges from devastating wildfires to widespread power outages. Our business leaders are all being tasked with including contingency emergency plans along with their day-to-day operations. Training, collaboration and coordination all become key components in these strategies. The need to continue operations, protect infrastructure and provide for employees and their families are all critical elements in these plans.

Locally, a number of community organizations have developed programs that are geared to address the necessary protocols for any size company. Resources abound including online tools and real time training. In the following pages are helpful instructions, guidance and information to aid you in creating your company’s emergency plan of action. We are grateful to the local American Red Cross, ReadySanDiego, SDG&E, and Tri-City Medical Center for their support of this program. We also wish to thank Fifth District County Supervisor Bill Horn for his support.

By Supervisor Bill Horn

Bill Horn represents the Fifth District on the San Diego County Board of Supervisors

Disaster Preparation Makes Good Business Sense

Living here in beautiful Southern California I know that wildfires and earthquakes are a fact of life and that they can be catastrophic. I also know the best way to survive is to have a plan. Every San Diego household should have a family disaster plan, and the same holds true for local businesses.

Business owners invest a great deal of time, money and resources to build successful companies but many fail to prepare for disasters. According to the Institute for Business and Home Safety, about one in four businesses never reopen after a major disaster. You can protect your business by knowing your risks and creating a plan of action. By practicing and keeping those plans updated, your business has a greater chance of survival.

So where do you start? The County of San Diego’s Office of Emergency Services’ Ready San Diego website is a fantastic resource http://www.readysandiego.org. The site offers great information on the latest disaster news as well as instructions on how to create your own disaster plan. You can check the level of fire risk in your neighborhood on the Wildfire Hazard Map and sign up for AlertSanDiego to receive emergency alerts and reverse 911 calls.

There is also a business tab at the top of the ReadySanDiego home page. There you will find helpful links and you can register to be part of the Business Alliance; a coalition of over 300 local businesses that can contribute resources and expertise in times of crisis or emergencies. When local businesses work together to pool knowledge and resources, our communities have a greater chance of quick recovery.

As many of you know, I am a combat veteran. During my time as a commanding officer in Vietnam I was responsible for the lives of my men. Each time they returned from battle, their first responsibility was to clean and reload their weapons. No matter how exhausted, hungry or filthy they were, I insisted they take this important precaution so that no matter what happened, they were always prepared. It was a matter of survival. The same idea applies to disasters.

Every family needs a plan. Every business needs a plan. Get ready now.
Business resiliency and continuity is a challenge for organizations of all sizes. And for small businesses, the test is even more rigorous, with statistics showing 40 to 60 percent never recover after a disaster strikes. If a catastrophic event hit the San Diego region, could your business withstand a closure of hours, days or even weeks? Would your employees focus on the task at hand or would their attention shift to getting home to loved ones? Businesses that integrate emergency preparedness into their overall processes and procedures are much better positioned to respond to disasters. Advanced planning can help ease the concerns of your employees, minimize your losses and increase the speed with which you are able to recover in the days and weeks following the event. When the private sector works in tandem with public agencies, the entire community is better situated to withstand the impacts of a catastrophic event.

The ReadySanDiego Business Alliance is a public/private partnership designed to help industry and governmental agencies work together to plan for, respond to and recover from disasters. It is a coalition of small, mid-size and large businesses, working in partnership with the County of San Diego’s Office of Emergency Services (OES) to share resources and expertise before, during and after a time of crisis in the San Diego region. Whether your business has an emergency preparedness coordinator on staff or disaster planning is but one of a million other things on your to-do list, ReadySanDiego can connect you with the resources you need to strengthen your resiliency efforts.

In times of non-emergency, ReadySanDiego seeks to identify and share best practices, coordinate disaster response systems and processes, and raise awareness of the need to prepare the region’s employees and residents. ReadySanDiego offers a network of free resources and expertise you can tap into to enhance your organization’s disaster preparedness. And when a disaster does hit, ReadySanDiego members can work together to carry out response and recovery activities, including the coordination and/or donation of needed resources.

In addition, when the County’s Emergency Operations Center (EOC) is fully activated, ReadySanDiego provides the business community a human link to regional response activities. In 2014, OES created the Business Liaison position inside the EOC, which is staffed by a member of the regional business community. This important role serves as a conduit of information between the EOC and the local private sector, ensuring that someone inside the EOC is looking at the event from a business perspective and can assist the private sector in its response and recovery activities. Likewise, the position also will reach out to the business community during a disaster to gather information and resources from the members to assist in the regional response and recovery efforts.

ReadySanDiego members are notified when the EOC activates at Level 3, via the Business Emergency Activation Notification (BEAN). Member organizations receive word via phone call, email and text, and are directed to the ReadySanDiego Partner Connection website. The Partner Connection serves as a status board, with the latest press releases and event-related information from the EOC. Members can also use the Partner Connection during an emergency to communicate with each other to share information and resources.

Membership in the ReadySanDiego Business Alliance is free and voluntary. To join, or to learn more, visit us at http://readysandiego.org/business.
Disasters such as fires or earthquakes can disrupt your business with no warning. In fact, an estimated 25 percent of businesses never reopen after a major disaster, according to the Insurance Information Institute. Your best bet for recovery is to be prepared.

Preparation is key to getting your business back on track after a disaster. Whether the disruption is due to natural causes or other hazards, an emergency response plan can help your business recover faster and limit losses.

Start with an overview of the basics in our four-minute video, “Emergency Preparedness for Businesses,” at sdge.com/business/emergency. For example, you should develop a written plan, train staff, practice emergency procedures, stock emergency supplies, maintain defensible space, back up and store information securely off site, and periodically test equipment such as electric generators and smoke detectors.

Get Generator Tips Before You Switch
With a portable electric generator or small permanent standby generator, you can keep your essential equipment running during a power outage. Before operating a generator for the first time, however, state law requires you to notify us. Get tips on choosing and using a generator safely at sdge.com/chooseagenerator.

See Short Video on Regional Fire Safety
With California’s year-round fire season, fire safety is vital for everyone. To learn about our Community Fire Safety Program, and what we do to advance regional fire safety, watch our short video, “Keeping the San Diego Region Safe,” at sdge.com/CFSP-video.

Four Easy Ways to Get Outage Updates for Your Business

Here are four online options that make it easy for you to get information on planned and unplanned outages.

1. Mobile app: Download our free app at sdge.com/mobileapp so you can check our outage map on your mobile device.
2. Outage map: View our outage map at sdge.com/outages. It shows affected areas and estimated restoration times.
3. Look-up tool: Enter your service address in the look-up tool at sdge.com/outagesstatus to check the status of state-ordered rotating outages called during regional power emergencies.
4. Twitter and Facebook: You can tweet us or follow us on Twitter @SDGE or twitter.com/sdge for news and alerts. You can also like our page on Facebook at Facebook.com/SanDiegoGasAndElectric to receive news and alerts.

SDG&E’s Focus on Fire Safety in the Field

Being prepared for wildfires is vital for regional safety as well as energy reliability. Here are some of the efforts that take place in the field as part of our Community Fire Safety Program to protect people, property and power lines.

- Six fire coordinators train firefighters, police and other first responders in energy safety. They also train SDG&E field crews in fire prevention and response, and participate in local, state and border fire safety groups.
- Close collaboration with incident commanders and first responders during a disaster results in a better coordinated response.
- Wood-to-steel power pole conversions – 2,300 transmission and 5,100 distribution poles to date in fire-prone areas – build the electric grid’s resistance to wind and fire.
- America’s largest utility-owned weather network with 173 weather stations, captures data for analysis by three SDG&E meteorologists. Their microclimate forecasts are factored into operational decisions.
- Our weather team helped develop new fire behavior modeling software, and the Santa Ana Wildfire Threat Index, a web-based tool, previously. We also post a Wildfire Threat Index and current weather conditions for public viewing year-round at sdgweather.com.
- We keep a helitanker on call to drop water on wildfires, and up to eight fire engines and crews on standby for rapid response during fire season.
- Maintaining clearances for 462,000 trees growing near power lines helps prevent power outages and fires.

David L. Geier is vice president of electric transmission and engineering for San Diego Gas & Electric (SDG&E). As vice president of electric transmission and engineering, Geier is responsible for all aspects of electric transmission and substation operations, enterprise engineering and major capital projects.

Prior to his current position, Geier was vice president of electric operations overseeing the planning, design and engineering of SDG&E’s distribution, transmission and substation facilities. He also was responsible for operating the transmission and distribution grid. Previously, Geier held several management positions at SDG&E, including director of electric grid and distribution services, manager of direct access implementation, and supervisor of several SDG&E operations and facilities. Before joining SDG&E in 1980, Geier worked for Wisconsin Electric Power Co. in Milwaukee.

Geier currently serves on the board and is chairman of the American Red Cross of San Diego/Imperial Counties. He is on the Dean’s advisory board at San Diego state University and the University of San Diego and Jacobs School of Engineering Corporate Affiliates Program Executive Board and is a member of Institute of Electrical & Electronic Engineers (IEEE) and a past chairman of the IEEE power engineering society of San Diego.

Geier holds a bachelor’s degree in electrical engineering and power engineering curriculum from the University of Illinois, Urbana, and a master’s degree in electrical engineering and computer engineering curriculum from San Diego State University. He is also a registered professional engineer in California.
If an emergency happens, will you be ready?

California is in the fifth year of a drought. Unfortunately, it’s an ideal climate for emergency power outages or fires. So it’s important to take steps like having an emergency plan for you and your employees, and backing up and storing information securely off site. Make sure to register your cell phone at readysandiego.org for up-to-date information during an emergency. Safe is smart.


Want breaking emergency info? Follow us at twitter.com/SDGE.
Cost management is always a top concern for any organization. This is true even for important functions like emergency preparedness. While essential, comprehensive business continuity planning can seem like a complicated and resource-intensive process: conduct a business impact analysis, develop a plan, test the plan, train staff, etc. However, that does not have to be your business continuity reality.

For a business on a budget, business continuity needs to be pragmatic and grounded in practical considerations. 

Step 1:
Start with practicing and exercising. This step often comes at the end of traditional approaches to business continuity planning. However, beginning with exercising helps you develop a plan while you create experiential knowledge among your staff. Go about this by leveraging headlines in the news to select an incident (earthquake, storm, fire, etc.) Focus the team by dealing with a scenario that is likely to happen. Then initiate a simple 30-minute discussion focused on a situational assessment of the impact on your business, actions that you and the team would take, and communications to key stakeholders. Remember to include succession planning in your discussion. Conclude with actions that can be taken to improve your readiness. Be sure to document the conversation and repeat this process, addressing various types of incidents, on a quarterly basis.

Step 2:
Develop or enhance your business continuity plan using the notes from the exercise. Your plan will need to set forth the following: type of incident, anticipated impacts, key stakeholders, actions to be taken, and communications to be sent. As your team gets more scenario-based experience your plan gets refined. Repeat this step on a quarterly basis or after any actual event your business responds to.

If you already maintain a directory, consider adding alternate ways of reaching individuals in an emergency situation.

Step 3:
Keep an up-to-date communications list. The list should include key stakeholders that you need to communicate with in the event of an emergency or plan activation: employees, emergency contacts, and external stakeholders (suppliers, customers, partner organizations, etc.) If you already maintain a directory, consider adding alternate ways of reaching individuals in an emergency situation. Normal contact methods may not be available. Make sure the emergency communications list is accessible to key members of your team. It is also good practice to maintain a hard copy in case of technology failure.

In addition to the steps above, take advantage of the resources at ReadyRating.org and the Red Cross Newsletter. They are a great, cost-effective way to educate yourself and your staff on emergency preparedness. Most importantly, the free materials available in the Resource Center will help you get the most out of your investment in business continuity planning.
BEING PREPARED MEANS STAYING IN BUSINESS

▶ More than 40% of businesses will never reopen following a disaster.*

▶ Of the remaining businesses, 25% will close within two years following the disaster.

The Red Cross Business Leadership Council fosters regional economic resilience before, during and after disasters. Key civic, corporate and community leaders are invited to join the council now to protect San Diego’s economy and our employees and their families.

Together, we can help Prepare San Diego.

For information, contact Wendy McKinney
858-309-1217 | wendy.mckinney@redcross.org

PrepareSanDiego.org | ReadyRating.org | redcross.org/SanDiego

*Insurance Information Institute
Preparedness Research Findings

Is Your Business Prepared?

15 to 40% of businesses fail following a natural or manmade disaster.¹

51% of small business owners believe a disaster could seriously disrupt their business within the next two years.²

Are Your Employees Ready?

Only 2 in 10 Americans feel prepared for a catastrophic event.⁴

54% of Americans don’t prepare because they believe a disaster will not affect them.⁵

Close to 60% of Americans are wholly unprepared for a disaster of any kind.⁵

82% of Americans agree: “If someone could make it easy for me to be prepared, I’d do it.”⁶

The Red Cross Ready Rating program is designed to help your business or organization get better prepared for emergencies. Learn more about how it works.


Emergencies Are Inevitable.
Training Your Staff for the Unexpected

As the owner, manager, or a representative of your organization, you have taken some steps to prepare your business for an emergency. You may have even created an Emergency Action Plan. But is the rest of your organization ready? Training staff for the unexpected can be critical to making sure your business is truly prepared.

Building awareness among your employees can get you started. Hang a poster that contains critical information such as an evacuation plan in the workspace or break room. Share your Emergency Action Plan during staff meetings and make sure critical staff members have access to it.

Take 10 to 15 minutes to ask your staff the right questions (Do you know where the Emergency Action Plan and contact list are? What would you do if...?) Staff need to understand if a certain time of year is critical to your business or community; end-of-year, holiday season or tax time, seasonal weather risks like wildfires or flooding. Most importantly, make sure that each staff member knows his/her role in a crisis.

Beyond building awareness, the best training is experiential so practice what you can. Rehearse evacuation or shelter-in-place plans. If your Emergency Action Plan anticipates employees working from home, have them do so occasionally to see how it works.

Beyond building awareness, the best training is experiential so practice what you can. Rehearse evacuation or shelter-in-place plans.

A great way to engage employees is to have them participate in a scenario discussion. Select a particular event like a wildfire or earthquake. Talk about the resulting impacts to your business, actions that you and your team will take, and who you need to communicate with. The fact sheets in the Resource Center on ReadyRating.org can help get you started.

If you want to do more, test your Emergency Action Plan. Testing your plan is the best way to make sure your business is prepared. A test involves talking through or executing your plan during a simulated event. It trains your staff on what to do in a crisis by actually doing it. A test also provides an opportunity to evaluate the effectiveness of the plan and identify any gaps.

Whether building awareness or testing preparedness with your staff, encourage them also to have a plan for their home and families.

Red Cross has New Online Tools To Help Businesses and Schools Prepare for Emergencies

Power outages, water main breaks and medical emergencies can disrupt a business’s daily operations. Disasters have the potential to cause workplaces to fold and schools to close. The American Red Cross developed the free, web-based Ready Rating™ Program to help businesses, schools and other organizations prepare for emergencies.

Ready Rating Program members complete a confidential assessment of their current readiness level for emergencies and receive immediate, customized feedback with tips and resources for them to improve their readiness scores.

New program components make it even easier to get started or to enhance current emergency response plans:
- **An Emergency Response Plan Tool**, which enables program members to build a customized plan to help their employees know their roles in the first 24 to 72 hours of an emergency;
- **A Next Steps report** that recommends specific actions members should take and the level of effort required to execute them;
- **A Resource Center** that includes preparedness tools including activities and exercises, so businesses, employees and students can better develop and practice preparedness plans;
- **A Ready Rating Store** with emergency supplies at the click of a button.

Companies and schools realize that contingency planning is a key element to running a successful operation. St. Louis-based Express Scripts, which provides medications to patients across the country, was ready for last year’s tornadoes, thanks to its robust preparedness planning which takes advantage of the Ready Rating program.

“We had conducted shelter-in-place drills, and everyone followed the playbook seamlessly,” said Gene Weber, the company’s director of business continuity. “While the tornadoes did not damage the company or interrupt its operations, employees and customers could feel confident that Express Scripts had a plan in place.”

The Ready Rating program is consistent with Private Sector or PS-Prep Standards developed by the Department of Homeland Security. Anheuser-Busch Cos. is the program’s national founding sponsor and Sam’s Club is a national sponsor.

More information about this valuable program and the new components can be found at readyrating.org.
Help Keep your Employees And Their Families Safe

The Emergency App is a single ‘go-to’ source for everything from home fires to hurricanes.

The Emergency App is a single ‘go-to’ source for everything from home fires to hurricanes. It includes content from a group of award-winning Red Cross apps with additional information about what to do in case of 14 types of emergencies and disasters. Users can customize more than 35 emergency alerts based on their location and where loved ones live.

The app includes a new feature called “Family Safe” that allows the app user to notify loved ones who are in an area affected by an emergency or disaster. The recipient can instantly see the alert details as well as specific “what to do now” steps, and then respond with either “I’m safe” or “I’m not safe.” This feature works even if the recipient has not downloaded the Emergency App. In addition to smartphones and tablets, this feature will be available on the new Apple Watch.

Other important features include:

- Emergency first aid information for situations such as heart attacks, heat-related emergencies as well as water safety information;
- Preloaded content so users can access guidance from Red Cross experts even without mobile connectivity;
- A single map with open Red Cross shelter locations and weather information;
- A home fire section with detailed prevention and safety tips as well as Red Cross “After the Fire” information;
- Make a Plan” feature to help families plan what to do and where to go if a disaster strikes; and
- The ability to easily toggle between English and Spanish.

Red Cross apps have been downloaded more than 7 million times and nearly 400 million alerts have been sent since the launch of the first app in 2012. The app is available in app stores by searching for the American Red Cross or by going to redcross.org/apps.

Preparing for a Supply Chain Disruption

Every organization is dependent on business partners for some products and services such as gas, electric, water, etc., or materials. Use the checklist below to prepare for a potential interruption of these materials, products, and services.

- Does our business partner/supplier have a documented Emergency Action Plan?
- Do they make a version of this plan available for review by partners?
- Do we have evidence that the partner’s plan would effectively address our needs in the event of an emergency?
- Does the partner’s plan address security and safety concerns that might arise during a crisis?
- Do we have evidence that the partner’s management supports the plan and would make resources available to implement it in an emergency?
- Does the partner periodically test and update its plan?
- Does the plan comply with established standards?
- Has the partner disclosed how its plan rates against accepted standards (e.g., as rated by Ready Rating).
How To Respond
WHEN AN ACTIVE SHOOTER IS IN YOUR VICINITY

Quickly determine the most reasonable way to protect your own life. Customers and clients are likely to follow the lead of employees and managers during an active shooter situation.

1. RUN
   • Have an escape route and plan in mind
   • Leave your belongings behind
   • Keep your hands visible

2. HIDE
   • Hide in an area out of the active shooter’s view
   • Block entry to your hiding place and lock the doors

3. FIGHT
   • As a last resort and only when your life is in imminent danger
   • Attempt to incapacitate the active shooter
   • Act with physical aggression and throw items at the active shooter

CALL 911
WHEN IT’S SAFE TO DO SO

HOW TO RESPOND WHEN LAW ENFORCEMENT ARRIVES ON THE SCENE

1. How you should react when law enforcement arrives:
   • Remain calm, and follow officers’ instructions
   • Immediately raise hands and spread fingers
   • Keep hands visible at all times
   • Avoid making quick movements toward officers such as attempting to hold on to them for safety

2. Information you should provide to law enforcement or 911 operator:
   • Location of the victim and the active shooter
   • Number of shooters, if more than one
   • Physical description of shooter/s
   • Number and type of weapons held by the shooters
   • Number of potential victims at the location

RECOGNIZING SIGNS OF POTENTIAL WORKPLACE VIOLENCE

An active shooter may be a current or former employee. Alert your Human Resources department if you believe an employee exhibits potentially violent behavior. Indicators of potentially violent behavior may include one or more of the following:

- Increased use of alcohol and/or illegal drugs
- Unexplained increase in absenteeism, and/or vague physical complaints
- Depression/disillusionment
- Increasingly talk of problems at home
- Increased severe mood swings, and suddenly unstable or emotional responses
- Increase in unprovoked comments about violence, firearms, and/or dangerous weapons and violent crimes

- A basic level of emergency awareness is no longer sufficient. Businesses need to be prepared to take fundamental response and recovery actions if their business is impacted.”

DAVID HARRISON
EMERGENCY PREPAREDNESS MANAGER
CITY OF CARLSBAD

PREPARE YOUR BUSINESS FOR AN EMERGENCY

WITH CALIFORNIA STATE UNIVERSITY SAN MARCOS
IN BUSINESS EMERGENCY PREPAREDNESS PLANNING CERTIFICATE PROGRAM

- PROGRAM RECEIVED HONORARY MENTION FROM FEMA AND IS SUPPORTED BY INFRAGARD AND ASSOCIATION OF CONTESTENCY PLANNERS
- CERTIFICATE PROGRAM IS DESIGNED FOR WORKING PROFESSIONALS WITH ONE HALF-DAY SESSION PER WEEK
- GUEST SPEAKERS HAVE REPRESENTED FBI, AMERICAN RED CROSS, HOMELAND SECURITY, CITY OF SAN DIEGO EMERGENCY MANAGEMENT, AND MANY OTHERS
PROPERTY/CASUALTY INSURANCE AGENCIES, BROKERAGES

Ranked by number of local full-time employees as of Jan. 1, 2016

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company Name and Address</th>
<th>Telephone</th>
<th>Fax</th>
<th>Local full-time employees: •2016 +% change (loss)</th>
<th>Local 2016 (millions) premium volume</th>
<th>Percentage of premium volume: •Personal lines •Workers' compensation •Commercial/multiplier</th>
<th>Specialty services</th>
<th>Parent company/ •Headquarters</th>
<th>Local executive(s) •Title</th>
<th>Year established locally</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Barnum &amp; Barnum, a Marsh &amp; McLennan Insurance Agency LLC Co. 3917 Town Centre Drive, Suite 500, San Diego 92121 <a href="http://www.barnumandbarnum.com">www.barnumandbarnum.com</a></td>
<td>858-321-4896 858-909-9729</td>
<td></td>
<td>186 0 0</td>
<td>$464 3 49 38</td>
<td>Property/casualty, workers' compensation, employee benefits consulting, retirement services, compensation consulting, private client services</td>
<td>Marsh &amp; McLennan Agency LLC San Diego</td>
<td>Paul Hesting CEO</td>
<td>1909</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Aflac Insurance Services Inc. 701 B St., Sixth Floor, San Diego 92101 <a href="http://www.aflac.com">www.aflac.com</a></td>
<td>619-238-1228 619-238-1229</td>
<td></td>
<td>156 13 0</td>
<td>$519 0 32 68 0</td>
<td>Public entity, energy and marine, health care, hospitality, tribal nations, law firms, construction, real estate, biotech</td>
<td>Aflac Insurance Services Inc.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Atlas General Insurance Services LLC 4865 Executive Drive, Suite 400, San Diego 92121 <a href="http://www.atlasca.com">www.atlasca.com</a></td>
<td>858-529-6700 619-814-8814</td>
<td></td>
<td>90 80 2</td>
<td>$250 0 91 4 0</td>
<td>Full-service general insurance agency</td>
<td>Atlas General Insurance Services LLC San Diego</td>
<td>Bill Trans president, CEO</td>
<td>2009</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>HRB International Insurance Services Inc. 3404 Morehouse Drive, Suite 340, San Diego 92121 <a href="http://www.hrbinternational.com">www.hrbinternational.com</a></td>
<td>619-759-7300 619-758-7358</td>
<td></td>
<td>83 58 43</td>
<td>w/d w/d w/d</td>
<td>Full-service brokerage firm: commercial lines, personal lines, health &amp; safety, employee benefits, compensation consulting and retirement services</td>
<td>HARB San Diego</td>
<td>Travis McPherson executive vice president</td>
<td>1975</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Wateridge Insurance Services 10277 Sorrento Valley Road, San Diego 92121 <a href="http://www.wateridge.com">www.wateridge.com</a></td>
<td>619-452-3600 619-452-3604</td>
<td></td>
<td>76 70 0</td>
<td>26 30 42 12</td>
<td>Full-service insurance agency licensed in 50 states, trade association programs, sophisticated group benefits, high-net worth personal lines</td>
<td>Wateridge Insurance Services</td>
<td>Jeffrey Byrads John Clanton president, managing director</td>
<td>1984</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Lockton 4275 Executive Square, Suite 600, La Jolla 92037 <a href="http://www.lockton.com">www.lockton.com</a></td>
<td>858-587-3100 858-589-3100</td>
<td></td>
<td>52 46 13</td>
<td>w/d 2 22 76 0</td>
<td>Commercial insurance, risk-management and control, claims management, specialty and strategic employee benefits consulting</td>
<td>Lockton Cos. Kansas City, Mo.</td>
<td>Jim Sleen president</td>
<td>2002</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Teague Insurance Agency Inc. 4100 Spring St., Fourth Floor, La Mesa 91942 <a href="http://www.teagueins.com">www.teagueins.com</a></td>
<td>619-464-9851 619-468-4715</td>
<td></td>
<td>46 0 0</td>
<td>w/d 20 40</td>
<td>Full-service, independent insurance agency</td>
<td>Teague Insurance Agency Inc. La Mesa</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>BB&amp;T - John Burnham Insurance Services 700 B St., Suite 2400, San Diego 92101 <a href="http://www.insurance.bbt.com">www.insurance.bbt.com</a></td>
<td>858-231-1010 858-236-9134</td>
<td></td>
<td>43 42 2</td>
<td>w/d w/d w/d</td>
<td>Property, casualty, workers’ compensation, surety, professional, management liability, life, employee benefits, wellness, retirement, personal</td>
<td>BB&amp;T (Branch Banking and Trust Co.) Winston-Salem, N.C.</td>
<td>Jim Rayo area president</td>
<td>1891</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Ahern Insurance Brokerage 9855 Grande Ridge Drive, Suite 500, San Diego 92123 <a href="http://www.aherninsurance.com">www.aherninsurance.com</a></td>
<td>858-571-9930 858-571-9107</td>
<td></td>
<td>36 36 0</td>
<td>$61 0 7 5 88</td>
<td>Insurance needs of law firms</td>
<td>Ahern Insurance Brokerage</td>
<td>Bill Trzos president, CEO</td>
<td>1997</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>npr (2) 6165 Greenwich Drive, Suite 200, San Diego 92122 <a href="http://www.npr.com">www.npr.com</a></td>
<td>858-869-3300 858-869-3301</td>
<td></td>
<td>21 22 (5)</td>
<td>w/d w/d w/d</td>
<td>Property &amp; casualty-commercial and personal lines, benefits, retirement &amp; executive benefits</td>
<td>NPE Property &amp; Casualty San Diego</td>
<td>Douglas Godfrey managing director</td>
<td>1947</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>La Jolla Professional Insurance Associates Inc. 4275 Executive Square, Suite 200, La Jolla 92037 <a href="http://www.ljpi.com">www.ljpi.com</a></td>
<td>858-454-4400</td>
<td></td>
<td>2 2 0 w/d 50 10 38 2</td>
<td>Mercury auto and home insurance</td>
<td>La Jolla Professional Insurance Associates Inc. La Jolla</td>
<td>William Ritzen president</td>
<td>2002</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In case of ties, companies are ranked by local full-time employees in 2015.

(1) Marsh & McLennan Insurance Agency Inc. acquired Vanorsdale Insurance Services as of December 2015.

(2) Arthur J. Gallagher & Co. now has two branches in San Diego County.

(3) It is not the intent of this list to endorse the participants nor to imply a company’s size or numerical rank indicates its quality.

(4) Some companies have declined to participate or did not return a survey by press time.

It is not the intent of this list to endorse the participants nor to imply a company’s size or numerical rank indicates its quality.

Company names and addresses are in the list of companies the editors have used in various editions of the San Diego Business Journal. The list may not be reprinted in whole or in part without prior written permission from the author. Some companies have declined to participate or did not return a survey by press time.

Endnotes:
Source: The companies.
To the best of our knowledge, this information is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, discrepancies and typographical errors sometimes occur. Please send instructions or additions to the San Diego Business Journal. 858-436-4635.

(1) Arthur J. Gallagher & Co. now has two branches in San Diego County.

(2) NPE acquired Vanorsdale Insurance Services as of December 2015.

Researched by Courtney Shammell
Social Engineering Fraud is up 91% over last year.*

Every day employees are being misled to send money and confidential information directly to criminals.

**IS YOUR BUSINESS PREPARED FOR A DATA BREACH EMERGENCY?**

Find out how you can protect and prepare your business:

[barneyandbarney.com/cyber-liability](http://barneyandbarney.com/cyber-liability)

* Symantec 2014 Internet Security Threat Report
Business Emergency Preparedness was explored by local experts in a special event hosted by the San Diego Business Journal on Tuesday, September 27, at the Hyatt Regency La Jolla at Aventine. With opening remarks by County Supervisor Bill Horn and Chief of Police Shelley Zimmerman, the panel of thought leaders included Holly Crawford from the County of San Diego Office of Emergency Services, David Geier from SDG&E, David Harrison with the City of Carlsbad, and Dave Maloney from the American Red Cross of San Diego/Imperial Counties. The state of today’s public and private disaster plans along with established and newly developed tools and resources were explored.

“I can’t emphasize enough the fact that you need to drill.”
“We are better prepared today to face these events.”

“Plan for recovery. Like every other hazard that we face our response is a very narrow window of time. It’s the recovery part that takes the longest.”

Guest Speaker Bill Horn, County of San Diego, Supervisor District 5

Panelist Holly Crawford, Director, County of San Diego Office of Emergency Services

Jonas Litonjua, WW Grainger and Amy Wimer, Associate Publisher, San Diego Business Journal

Amanda Scott, Solution Harbor; Ed Sternagle, Creative Professional Services; Vira Joya, Vistage International

Brandi Howe, Alamom Consulting and Jon Sowell, Alamom Consulting

Bryan Geisbauer, Kidder Mathews and Paul Palmer, Palmer Communications

Business Emergency Preparedness Panel
“We like to think that being prepared is being smart.”“Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist Dave Maloney, Disaster Program Manager, Sponsor American Red Cross of San Diego/Imperial Counties

“Preparedness has got to be a living program. It can’t be something that you just pull out once a year.”

Panelist David Harrison, Emergency Preparedness Manager, City of Carlsbad

“...have a plan, but having a plan is not enough, you must practice that plan to make sure that everybody knows and is on the same page because the person that has all that information... what if they are not there that day.”

Guest Speaker Shelley Zimmerman, Chief of Police, San Diego Police Department

“We like to think that being prepared is being smart.” “Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist David Geier, Vice President, Electric Transmission and Engineering, Sponsor San Diego Gas & Electric

“Prepare your employees, focus your efforts on resiliency and contingency of operations planning, please stay informed and continue to become involved....”

Panelist David Harrison, Emergency Preparedness Manager, City of Carlsbad

“...have a plan, but having a plan is not enough, you must practice that plan to make sure that everybody knows and is on the same page because the person that has all that information... what if they are not there that day.”

Guest Speaker Shelley Zimmerman, Chief of Police, San Diego Police Department

“We like to think that being prepared is being smart.” “Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist David Geier, Vice President, Electric Transmission and Engineering, Sponsor San Diego Gas & Electric

“Prepare your employees, focus your efforts on resiliency and contingency of operations planning, please stay informed and continue to become involved....”

Panelist David Harrison, Emergency Preparedness Manager, City of Carlsbad

“...have a plan, but having a plan is not enough, you must practice that plan to make sure that everybody knows and is on the same page because the person that has all that information... what if they are not there that day.”

Guest Speaker Shelley Zimmerman, Chief of Police, San Diego Police Department

“We like to think that being prepared is being smart.” “Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist David Geier, Vice President, Electric Transmission and Engineering, Sponsor San Diego Gas & Electric

“Prepare your employees, focus your efforts on resiliency and contingency of operations planning, please stay informed and continue to become involved....”

Panelist David Harrison, Emergency Preparedness Manager, City of Carlsbad

“...have a plan, but having a plan is not enough, you must practice that plan to make sure that everybody knows and is on the same page because the person that has all that information... what if they are not there that day.”

Guest Speaker Shelley Zimmerman, Chief of Police, San Diego Police Department

“We like to think that being prepared is being smart.” “Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist David Geier, Vice President, Electric Transmission and Engineering, Sponsor San Diego Gas & Electric

“Prepare your employees, focus your efforts on resiliency and contingency of operations planning, please stay informed and continue to become involved....”

Panelist Dave Maloney, Disaster Program Manager, Sponsor American Red Cross of San Diego/Imperial Counties

“...have a plan, but having a plan is not enough, you must practice that plan to make sure that everybody knows and is on the same page because the person that has all that information... what if they are not there that day.”

Guest Speaker Shelley Zimmerman, Chief of Police, San Diego Police Department

“We like to think that being prepared is being smart.” “Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist David Geier, Vice President, Electric Transmission and Engineering, Sponsor San Diego Gas & Electric

“Prepare your employees, focus your efforts on resiliency and contingency of operations planning, please stay informed and continue to become involved....”

Panelist David Harrison, Emergency Preparedness Manager, City of Carlsbad

“...have a plan, but having a plan is not enough, you must practice that plan to make sure that everybody knows and is on the same page because the person that has all that information... what if they are not there that day.”

Guest Speaker Shelley Zimmerman, Chief of Police, San Diego Police Department

“We like to think that being prepared is being smart.” “Social media has helped us a lot; actually, we know much quicker what’s going on. You have to manage that, but it’s a great, great tool.”

Panelist David Geier, Vice President, Electric Transmission and Engineering, Sponsor San Diego Gas & Electric

“Prepare your employees, focus your efforts on resiliency and contingency of operations planning, please stay informed and continue to become involved....”

Photo by Bob Thompson, Fotowerks. Additional photos from the event are at the following link: http://fotowerkssd.smugmug.com.
An earthquake can hit at any time. Stock up now on emergency supplies that can be used after an earthquake. Supplies should include a first aid kit, survival kits for the home, automobile, and workplace, and emergency water and food. Store enough supplies to last at least 3 days.

**FIRST AID KIT**

Store your first aid supplies in a tool box or fishing tackle box so they will be easy to carry and protected from water. Inspect your kit regularly and keep it freshly stocked. NOTE: Important medical information and most prescriptions can be stored in the refrigerator, which also provides excellent protection from fires.

**Drugs/Medications**
- Hydrogen peroxide to wash and disinfect wounds
- Antibiotic ointment
- Individually wrapped alcohol swabs
- Aspirin and non-aspirin tablets
- Prescriptions and any long-term medications (keep these current)
- Diarrhea medicine
- Eye drops

**Dressings**
- Bandage strips
- Ace bandages
- Rolled gauze
- Cotton-tipped swabs
- Adhesive tape roll

**Other First Aid Supplies**
- First aid book
- Scissors
- Tweezers
- Thermometer
- Bar soap
- Tissues
- Sunscreen
- Paper cups
- Pocket knife
- Small plastic bags
- Safety pins
- Needle and thread
- Instant cold packs for sprains
- Sanitary napkins
- Splinting materials

---

**Tri-City Medical Center**

ADVANCED HEALTH CARE FOR YOU

www.cdc.gov