



**TOOHER-FERRARIS**  
INSURANCE GROUP

Thoughtful Insurance® you can trust.



## BUSINESS INSURANCE

### A TAILORED APPROACH

Every business is unique in its culture and mission. Our collaborative approach will help us to identify your exposure to loss, recommend strategies and implement insurance and risk management programs to safeguard your business. We go beyond the transaction.



## PERSONAL RISK SERVICES

We understand this risk and we have partnered with insurance carriers that have offered tailored insurance and risk management programs for your unique lifestyles. Our concierge level approach provides families peace of mind by offering them optimal risk reduction and insurance protection.

- home
- auto
- umbrella
- collectibles
- life
- long term care
- disability



## COMMUNITY ASSOCIATIONS

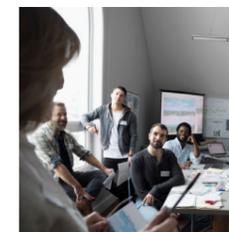
### PROTECTION FOR EACH MEMBER AND THEIR DIRECTORS

Associations face unique exposures that require experienced specialists to procure the right coverage. Tooher-Ferraris Insurance Group has been a leader in providing community association master policy insurance programs since 1980. Our risk advisors are experts in the design of risk management and insurance programs for community associations, their directors and property managers.

## SPECIALTY PROGRAMS

We offer specialty programs that provide comprehensive protection that is competitively priced to meet your unique needs.

- Arborist Insurance
- Equine
- Non-Profits
- Community Associations
- Home Builders/Construction
- Real Estate Portfolios
- Contractors
- Hospitality
- Manufacturing



## EMPLOYEE BENEFITS

We love small businesses and deliver transparency, with understanding to all of our clients.

As the group benefit marketplace continues to evolve and cost of care continues to rise, it is essential to review your group benefit plan in order to maintain quality coverage, control price increases and comply with changing regulations. Maintaining a superior group benefit plan has become critical to attracting and retaining the right people to give your organization a competitive advantage. Our

benefits consultants will identify and make compliance recommendations, design and implement employee benefit plans based on your strategic business objectives.

Our benefit specialists will design and implement employee benefit plans and make compliance recommendations based on your business objectives.



## A FAMILY RUN BUSINESS SINCE 1932

**TOOHER-FERRARIS INSURANCE GROUP IS A FAMILY OWNED AND OPERATED INDEPENDENT INSURANCE AGENCY WITH LOCAL ROOTS AND A NATIONAL REACH SINCE 1932.**

Tooher-Ferraris Insurance Group has tailored insurance and risk management programs to meet the unique needs of each family, business and individual we insure.

Our dynamic team is made up of career insurance professionals dedicated to understanding your exposures and needs in conjunction with the current marketplace. Our collaborative approach utilizes our collective years of experience to better serve our customer.

The insurance companies we represent are among the strongest financial institutions in the world. Equally important is their long history of equitable claims payment delivered with exemplary service.

## MISSION: THOUGHTFUL INSURANCE YOU CAN TRUST.

**DELIVERING ON A PROMISE TO PROTECT YOUR LIFESTYLE AND REBUILD YOUR WORLD.**

Our friendly and knowledgeable team advocates, educates, and delivers high-touch service to our customers with honesty, integrity and dependability.



## RISK SYNERGY® A Personalized and Proprietary Approach

**OUR SIGNATURE ASSESSMENT CALLED RISK SYNERGY CONSISTS OF:**

- Our People
- Our Process
- Integrative Risk Management and Insurance Program Designs

**RISK SYNERGY RESULTS IN:**

- Identification of Gaps in Coverage
- Reduction of Exposure to Loss
- Highlight of Our Recommendations
- Finely Tailored Coverage to Your Business
- More Finely Tuned Pricing
- Transparency in Underwriting

Complete coordination of Underwriting, Loss Control, Audit, Claims, Agency resources and your team. Delivering more than an insurance contract.



## OUR VALUES

Our goal is to develop lasting relationships with our clients. We work as a team with with a focus on our clients financial security.

*Because you need the solution before you have the problem.*

Follow us on:



[www.toofer.com](http://www.toofer.com)



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