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NEWS FROM: Cavnac & Associates

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CAVIGNAC & ASSOCIATES EMPLOYEES DONATE A COMBINED \$12,600 TO LOCAL SAN DIEGO CHARITIES

SAN DIEGO – (December 16, 2010) – Once again this year, employees of Cavnac & Associates found it in their hearts and wallets to pool their funds and donate a record-setting \$12,600 to 12 carefully selected San Diego non-profit organizations as part of the company's "Charity Fund" employee gift-giving program.

A San Diego-based risk management firm and insurance provider, Cavnac & Associates employs 38 people at its downtown offices. This is the tenth year in a row the company's employees have collaborated on the donations. Last year, they pooled a total of \$10,650.

This year, as in previous years, monies were divided and directed toward Toussaint Academy, the San Diego Junior Theater's scholarship program, Voices for Children, the Monarch School, Polinsky Center, Jane's Room, Habitat for Humanity, and San Diego Senior Community Centers. Cavnac & Associates' employees also once again "adopted" four separate families through the Say San Diego program, wrapping and delivering a carload of gifts – including clothing, toys and grocery gift cards -- for each family.

This year, Cavnac & Associates expanded its employee community outreach program to also benefit the Alpha Project, collecting clothing, blankets, plush toys and jackets for San Diego's homeless living in shelters. Funds were also given to the Fisher House, an organization whose mission is to provide a "*home away from home*" for military families to be close to their loved ones during hospitalization for an illness, disease or injury. Earlier this year, monies from the company's Charity Fund were also directed toward providing care kits for U.S. Marines in Iraq and Afghanistan as part of the Operation Caregiver Nice Guys Fund.

In addition to giving monetary contributions, six or seven of Cavnac & Associates' employees volunteered their time each month during the year to help serve lunches at the San Diego Senior Community Center in downtown San Diego. Employees also helped to bag toiletries and other basic supplies, which were packed into soldiers' care kits as part of Operation Caregiver.

In January of this year, a team of 15 employees from Cavnignac & Associates, with the assistance of a few of their family members, also volunteered their time to help build two of three new homes for San Diego Habitat for Humanity as part of the company's Charity Fund employee gift-giving program.

The Cavnignac & Associates Charity Fund employee gift-giving program first began in 2000 when employees agreed they wanted to give back to the community in a meaningful, tangible way. They established a charitable fund that would allow them to direct specific amounts from their paychecks each pay period throughout the year. As in previous years, nearly all of the company's 38 employees contributed to the fund this year, designating a combined total of approximately \$525 per pay period.

"I'm very proud of our employees for their generous contributions of money and time, and their sincere efforts to contribute to the betterment of San Diego," said Cavnignac & Associates President and Principal Jeffrey Cavnignac. "With so many worthy non-profit organizations in need of support these days, they were faced with some difficult decisions. I know they put careful thought and planning into how they could cover an entire spectrum of charitable needs, and ultimately make the largest positive impact on our community."

For the sixth year in a row, Angela Duron chaired the committee that selected recipient charities and determined the donation amounts for each. Other committee members included Sue Marberry, Susan McFarland, Celia Mondfrans, Jolinda Kramer, Jennifer Wise, and Barbara Carter. The committee also wrapped gifts for the adopted families and made arrangements for volunteers to deliver them. It also coordinated the volunteers who served dinners at the Senior Community Center.

About Cavnignac & Associates:

Founded in 1992, Cavnignac & Associates is a leading risk management and commercial insurance brokerage firm providing a broad range of insurance and expertise to design and construction firms, as well as to law firms, real estate-related entities, manufacturing companies and the general business community. Company principals are Jeffrey W. Cavnignac, CPCU, ARM, RPLU, CRIS, James P. Schabarum II, CPCU, AFSB, CWCA, Scott A. Bedingfield, CIC, AAI, CWCA, and Patrick Casinelli, RHU. The firm employs a staff of 40 at its office headquarters located at 450 B Street, Suite 1800, San Diego, Calif. 92101. More information about the company can be found on the Web at www.cavnignac.com.

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