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NEWS FROM: Cavnac & Associates

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JEFF CAVIGNAC HONORED AS IBA OF SAN DIEGO "AGENT OF THE YEAR"

SAN DIEGO – (May 14, 2009) – Jeffrey W. Cavnac, CPCU, RPLU, CRIS, ARM, president and principal of leading San Diego-based risk management and insurance brokerage firm Cavnac & Associates, was recognized recently as "Agent of the Year" by the Insurance Brokers & Agents (IBA) of San Diego.

Cavnac was bestowed the organization's top honor during a lunch reception held May 12 at the Town & County Hotel Convention Center. The event was attended by 610 IBA members, associates and guests. Cavnac's parents, wife, children and nearly all of his 40 loyal employees were there to applaud his achievement.

First presented in 1995, the "Agent of the Year" award is given to agent members of IBA of San Diego for their years of service, dedication and commitment to the Association, the insurance industry, and their fellow insurance brokers and agents in San Diego.

"Jeff embodies the spirit, courage and tenacity of the quintessential insurance entrepreneur," stated James Schabarum II, CPCU, AFSB, a principal of Cavnac & Associates. "He is an excellent role model for all of us."

A 28-year veteran of the insurance brokerage industry, Cavnac founded Cavnac & Associates in 1992 and since then has led it to become one of San Diego's leading risk management and insurance brokerage firms, with gross annual revenues of around \$8 million. Most of its 40 employees have extensive tenure with the firm.

In his role as president and principal, Cavnac acts in the capacity of managing principal, sales manager and insurance broker. He is joined in the company's executive management by Schabarum, Scott Bedingfield, CIC, AAI, and Patrick Casinelli, REBC, RHU, who are also principals and shareholders in the firm.

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ADD 1 -- JEFF CAVIGNAC HONORED AS IBA OF SAN DIEGO "AGENT OF THE YEAR"

Cavignac graduated in 1980 from the University of California at Los Angeles with a Bachelor of Science degree in economics. He subsequently participated in a training program at Lloyds of London. Shortly thereafter, he began his insurance career at Industrial Indemnity Company in San Diego as a casualty underwriter, where he obtained his Chartered Property and Casualty Underwriter (CPCU) designation. In the years following, he achieved his Registered Professional Liability Underwriters (RPLU) designation, Associate in Risk Management (ARM) designation and his Construction Risk and Insurance Specialist (CRIS) designation. He frequently authors expert commentaries for publication in various real estate, design and construction trade journals.

Cavignac & Associates supports many of San Diego's most integral charities and non-profit organizations. Each year, the company donates between \$40,000 to \$50,000, representing five percent of its profits.

In February of this year, Cavignac himself spent a week in Nicaragua building homes on behalf of Bridges to Community, a non-profit organization dedicated to creating a world where basic needs are treated as human rights. The organization brings groups of volunteers to live in materially poor communities where they work on ongoing community development projects.

In 2007, Cavignac completed the Qualcomm Million Dollar Challenge bike ride from San Francisco to San Diego to raise money for the Challenged Athletes Foundation.

Cavignac is most proud of the Cavignac & Associates Charitable Fund, which he set up six years ago to allow employees to voluntarily contribute to various community causes by using an automatic payroll deduction. In 2008, employees donated close to \$11,000 to a number of carefully selected non-profit organizations, including Toussaint Academy, the San Diego Junior Theater's scholarship program, Voices for Children, the Monarch School, Polinsky Center, Say San Diego, Jane's Room, Healthy Start Military Family Cluster, and San Diego Senior Community Centers.

Cavignac is a board member of the Downtown YMCA, Downtown San Diego Partnership, San Diego Architectural Foundation, and the Professional Liability Agents Network (PLAN). He is also active with both the American Institute of Architects and the Civil Engineers & Land Surveyors of California (CELSOC).

In his acceptance speech, Cavignac paid tribute to his admiring staff members. "Here is the real success of the company, sitting here at the front tables," he said. "I owe a debt of gratitude to them for their patience in dealing with my 'Type A' personality, and for truly supporting our values of being a highly client service oriented company."

IBA of San Diego is a group of local insurance professionals dedicated to upholding the ideals of the American Agency System. The association is founded on mutual respect and support of its members. Through the association, members can access information necessary to further their business. The continuing work of the association benefits its members, the insurance industry and the community at large.

ADD 2 -- JEFF CAVIGNAC HONORED AS IBA OF SAN DIEGO "AGENT OF THE YEAR"

Founded in 1992, Cavignac & 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. Cavignac, 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.cavignac.com.

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