“The important thing is not to stop questioning. Curiosity has its own reason for existing.”

— Albert Einstein
Does your insurance broker ask the right questions?

You buy insurance because you want to feel secure that your financial health is well-protected. The first step: work with an insurance broker who asks questions, gets to know you, and seeks to develop a broader understanding of your personal or business circumstances and the risks associated with them.

At Hoffman Brown Company, we are curious by nature. We know that the answer to one probing question can lead to many more questions, which, in turn, can reveal risks you may not have fully considered.

That curiosity creates empathy with our clients. Only by putting ourselves in your shoes can we begin to truly understand your individual circumstance, which helps us identify and protect the things that matter the most to you.

How curious is your insurance broker?

“Sometimes questions are more important than answers”

– Nancy Willard, American Poet & Writer
“Our customer is the most important element of our business. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so.”

— Author Unknown
A Marathon, Not A Sprint

What would it take to keep you as a client – today and years into the future? Personalized attention and insurance solutions tailored to your unique situation are just the beginning. You need seasoned insurance professionals, proactive client service and the assistance of a responsive claims department. You want a stable and consistent account team that gets to know you and your needs and is committed to an ongoing professional relationship.

Hoffman Brown’s core philosophy revolves around providing a level of service so exceptional that every new client becomes a client for life. As a full-service insurance agency, offering personal, commercial, health and disability insurance products, Hoffman Brown will help you find solutions to manage your risks today and protect you into the future.

Thanks to our high employee retention, you will come to depend on your HBC Account Servicing Team for the long term. And as your needs fluctuate over the years, your HBC team will be here to consult with you regarding your circumstances and to assist you with insurance coverage appropriate for your changing risk exposures.

“Do what you do so well that they will want to see it again and bring their friends.”

— Walt Disney
“Caring is the ultimate competitive advantage.”

— Ron Kendrick, Business Consultant
Your Interests First

When it comes to protecting your financial well-being, your family, your business and your employees, you can trust Hoffman Brown Company to put your best interests first.

Our Account Executives earn salaries, not sales commissions. This allows them to focus exclusively on finding the right solutions for your insurance needs, with no conflicts of interest. Year after year, you can expect knowledgeable, objective insurance recommendations, provided without any pressure to buy.

Plus, you enjoy greater peace of mind knowing that Hoffman Brown only offers the products and services of financially stable carriers as determined by AM Best, a globally-respected independent credit rating agency.

“Quality in a service or product is not what you put into it. It’s what the client gets out of it”

— Peter Drucker, 
Management Consultant
“Teamwork is the ability to work together toward a common vision. It is the fuel that allows common people to attain uncommon results.”

— Andrew Carnegie
A **Team** Approach To **Proactive** Client Service

From leadership to account executives to support staff, the people of Hoffman Brown keep a relentless focus on the satisfaction of our clients both large and small. Thanks to the firm’s long-term view, perhaps it is no surprise that nearly **ninety-five percent** of our clients were referred by existing clients, as well as CPAs, attorneys, business managers and other service professionals who feel confident in the skills and knowledge of the Hoffman Brown team.

For business organizations with loss control needs, Hoffman Brown offers the services of its **Loss Control Department** to help improve workplace safety before the problems occur. After touring your facilities and conducting a thorough evaluation of current operations, our loss control specialist will provide you with specific recommendations that can result in a safer, more productive work environment.

Furthermore, should you ever experience a loss, you will not be on your own. Hoffman Brown’s **Claims Department** supports you by working closely with the insurance carrier responsible for resolving your claim. It is just one more way that we deliver on our commitment to client service beyond the initial sale.

"Individual commitment to a group effort – that’s what makes a team work, a company work, a civilization work.”

— Vince Lombardi

Hoffman Brown Company
“Talent wins games, but Teamwork and Intelligence win championships.”

— Michael Jordan, 6-time NBA Champion
Insurance. Intelligence.™

We are committed to the protection of your financial well-being

No two clients are ever exactly alike. Therefore, it is imperative that your insurance broker have a deep and broad understanding of insurance issues.

At Hoffman Brown, we are dedicated to a never-ending pursuit of knowledge that allows us to find creative solutions to your coverage concerns. Our team members are experienced and receives on-going training to remain up-to-date on new products, services and issues affecting risk management and loss control.

“The only thing more expensive than education is ignorance.”

— Benjamin Franklin
Hoffman Brown Company offers a wide variety of personal, commercial, life, health and disability insurance products that help ensure that your life and your business can move forward in the event of unforeseen adverse circumstances.

**Personal Insurance:** While you cannot control all of life’s emergencies, you can be better prepared for them through a comprehensive personal insurance portfolio. Our Personal Lines Department specializes in the unique needs of discerning individuals and provides solutions to insure your home, auto, fine art and collectibles, as well as protect your personal liability exposures.

**Commercial Insurance:** Whether you are the landlord of commercial properties, the sole proprietor of a start-up company or the CEO of an established industry leader, running your business involves a lot of risk. Some of that risk can be mitigated by tailoring an insurance program focused on covering the liabilities specific to your business. Our Commercial Lines Department will work with you to identify the potential exposures for your business and favorable coverage for you through our diverse portfolio of insurance carriers.

**Health & Benefits:** Navigating the complex worlds of health and life insurance can be a serious challenge for individuals and organizations alike. The experienced life and health professionals at Hoffman Brown Company are prepared to guide you through the process, whether you are seeking individual coverage or comprehensive plans for your organization’s employees. Our staff can also provide a top-tier network of resources to assist you with your HR challenges and compliance issues.

“Uncertainty is the only certainty there is.”

— John Allen Paulos, Mathematician
“The quality of our work depends on the quality of our people. HBC employees are responsible for taking care of our clients. If they’re happy with their jobs, their treatment of our clients will be better. It’s as simple as that.”

— Steve Brown, President, Hoffman Brown Company
A responsive – and responsible – family-owned business since 1961

In 1961, Bernard “Bud” Brown and George Hoffman came together to form Hoffman Brown Company. This partnership established the simple founding principle that still guides our business today: “Do the right thing, every day.”

In 1994, Steve Brown took over as the firm’s President. He and the Hoffman Brown team have worked together to nurture a company that has grown to more than 45 team members, serving both individual clients and a remarkable range of businesses and institutions.

Hoffman Brown’s success in the marketplace is tied to its ability to create a positive, cooperative work environment built around teamwork, professionalism, personal satisfaction, client empathy and service to both clients and community. Staff retention is superior, company profits are shared and community service is woven into the fabric of HBC’s culture.

The firm’s commitment to the community is highlighted by HBC Serves, an internal program that allows HBC team members and their families to identify community needs and opportunities for service. The resulting outreach reflects the wide range of causes important to the HBC team — from distributing food for the hungry to organizing blood drives, from teams that walk to support cures for disease to helping build homes for families who need a safe, secure place to live. In addition to helping many worthy causes, HBC Serves strengthens the spirit of teamwork and family that is an integral part of our organizational ideals.

“We make a living by what we get. We make a life by what we give.”

— Sir Winston Churchill
We appreciate the opportunity to be of service.