

Meet EPB&B Newest Team Members

Elliott, Powell, Baden and Baker is always evolving and it is important to us that you, our customers, are familiar with the team of people who are working on your behalf regarding your insurance needs. Our reputation as being a top insurance agency in Oregon allows us to employ the best in the business. Whether new to the industry, or an insurance veteran we can attest that ensuring a positive customer experience is at the forefront for every member of our team. Please meet the newest additions to EPB&B:



Israel Ferrer, Commercial Lines Account Manager.

Israel comes to EPB&B with five years of insurance experience. "Insurance is not just a product, it is a service," explains Israel, "it provides protection, security and peace of mind."



Max Meyers, Intern.

Insurance can be a fantastic career path for young folks which is why we created a student intern program. In his time with EPB&B Max explains, "I enjoy the human side of it, working alongside great people and seeing their hard work reflected in company and client relations."



Jarrett Eggenberger, IT Assistant.

As our IT department grows we welcomed Jarrett to EPB&B in July. "Helping people is something I feel passionately about, and I find joy in problem solving," Jarrett says.



Dylan Baker, Producer.

Dylan has been an official team member since October, but he has grown up, literally, at EPB&B as a third generation Baker. Dylan says, "Insurance can be complicated, and working in the industry allows me to help the folks who keep our local economy afloat."



Dawn Williams, Commercial Lines Account Manager.

With twenty-five years experience, Dawn brings a wealth of knowledge to EPB&B. She explains, "I can never know it all, and I am constantly learning new things."



Bobby Lee, Commercial Lines Assistant.

New to the industry Bobby shares why he is interested in the insurance field, "I believe insurance allows people to engage more with what is presently happening in life without worrying about the 'what-ifs.'"



Jane Reed, Vice President of First Impressions.

As the receptionist Jane is the first voice you hear when you call EPB&B. Although new to the insurance industry Jane says, "My grandfather retired after thirty-five years so insurance is in my gene pool."



James Curtis, Commercial Lines Assistant.

The newest member to join our team, James enjoys meeting with his customers in person explaining, "when insureds can put a name to a face, it makes it more personal that just sending and email."

Referral Business – The Sincerest Compliment



EPB&B would like to thank everyone who referred business to us over the past few months. When you refer your friends, family, and colleagues to EPB&B, it speaks volumes about the trust you have in our services, and we truly appreciate the vote of confidence.

When a current customer refers a new customer-and, we write the new customer's business-we send a \$25 gift card to the customer who made the referral and also enter them into a drawing for a free gift basket of Oregon made treats including: A bottle of wine from Abacela Winery, cheese from the award winning Rogue Creamery and hand crafted candy from Lillie belle Chocolates. We are proud to call these local businesses our valued insureds as well.

This Month our referral winner is Kayla Cosio of Winsome Homes, LLC who referred Kerry Cadambi who was in need of a Builders Risk policy for her business. EPB&B Commercial lines Account Manager Tina Dehut took care of the rest. Thank you Kayla and welcome Kerry.

Thank you for entrusting your friends, family and colleagues to EPB&B.

From Left, Marc Baker, President EPB&B; Desirae Holman EPB&B, Commercial Lines Account Manager; Emily Rue, Winsome Homes, Interior Designer; Kayla Cosio, Winsome Homes, Project Administrator; Tina DeHut, EPB&B Commercial Lines Account Manager.

We are fortunate to welcome these knowledgeable, compassionate, solution-focused members to our team.

Giving Back to the Community: Highlights from Our Rewarding Winter Philanthropy

A dedication to our customers, building solid relationships, and striving to provide an exceptional customer experience has made EPB&B one of the premier insurance agencies in Oregon. That dedication continues in our passion for giving back to the Portland community. Our philanthropic efforts set EPB&B apart from other businesses in the community. So much so, EPB&B has been recognized with a Portland Business Journal's Top Corporate Philanthropy award annually for over a decade, coming in at number two on the list in 2023.

The most significant annual fundraising event for 2023 was our **Annual Holiday Open House and Fundraiser**. We exceeded our goal, raising over \$44,000 for Howard's Heart, a non-profit organization dedicated to providing support for teens, 13-21, in the foster care system, and Loving One Another, an organization meeting immediate emotional and physical needs of the houseless community. Here are some of the other organizations EPB&B and the Baker Family Foundation proudly supported in 2023.



A record breaking 2023 Annual Holiday Open House allowed EPB&B to donate over \$22,000 each to Howard's Heart And Loving One Another

Blanchet House. EPB&B donated over \$10,000 to support their mission of providing for people in need through food, clothing, and supportive housing programs.

Feed The Hungry. Throughout the year, the EPB&B team grabbed aprons and join in serving nutritious homemade sit down meals to people in need along with donating \$5,000 to support FTH.

Path Home. EPB&B was proud to be a \$5,000 Silver Sponsor for Path Home's largest annual fundraiser. Path Home empowers homeless families with children to get back into housing—and stay there.

Children's Healing Arts Project (CHAP). In 2023-4 EPB&B is the sole \$5,000 sponsor of "Chap in a Box", an art program available to any child in Oregon with a medical or mental health issue.

Oregon Music Hall of Fame. This is the sixteenth consecutive year EPB&B was the title sponsor of the Oregon Music Hall of Fame Induction ceremony, once again donating \$10,000 toward the event. This sponsorship allows OMHOF to offer scholarships to select Oregon high school seniors who, have exhibited exceptional accomplishments in their academics and musicianship.

Stone Soup. Holiday magic happened in December when EPB&B offered a donor match of up to \$5,000 to support Stone Soup's continued mission of providing food service, workforce development, and hands-on culinary expertise to people at risk of homelessness.

"We are steadfast in our mission of paying our success forward," says EPB&B President Marc Baker, "and grateful to be a part of the support network for these well-deserving non-profits."

To learn more about our charitable giving program, visit:
www.epbb.com/community

Resolve to Spread Kindness in 2024



Acts of kindness, no matter how small, can have a significant positive impact on someone's day. It not only can have a positive impact on the receiver, but studies show that performing random acts of kindness can relieve stress, boost morale and decrease blood pressure for the giver too. Here are some ideas to practice all year long.

Leave on a Positive Note: Write an uplifting note and leave it in a public place where someone might find it—on a community board, in a library book, or even on a colleague's desk.

Pay for the Person Behind You: If you're in a drive-thru, coffee shop, or any place with a line, consider paying for the order of the person behind you. It's a simple gesture that can create a chain of kindness.

Compliment Someone Everyday: Offer a genuine compliment to a friend, family member, or stranger. Positive words can brighten someone's day and boost their confidence.

Help with a Task: Offer to assist someone with a task they find challenging or time-consuming. It could be helping a neighbor with groceries, assisting a colleague with a project, or aiding someone with household chores.

Hold the Door Open: Practice courtesy by holding the door open for someone, whether it's at a store, office building, or any public place.

Send a Positive Text: Send an unexpected text to a friend or family member, expressing your appreciation for them or sharing a positive thought. It's a quick way to spread positivity.

Plant a Seed of Kindness: Literally. Plant flowers or small plants in a public space or someone's garden. It not only beautifies the area but also symbolizes growth and positivity.

Leave a Generous Tip: If you're at a restaurant, cafe, or any service-oriented place, consider leaving a more generous tip.

Together we can make our community a kinder place in 2024.



Resolve to Review Your Insurance in 2024

Like many Americans, cleaning up your diet or finding your dream job might be at the top of your resolutions list in 2024, but when setting goals, don't forget about your insurance. Many life events can change in a year and it's easy to go on autopilot when it comes time to renew your insurance. But a simple policy review can protect you and your family should the new year bring big changes or an unexpected occurrence.

Be Ready For the Road. One of the biggest mistakes someone can make regarding auto insurance is being underinsured. All states require a minimum limit for liability insurance, in Oregon it is \$25,000 of coverage per person/\$50,000 per accident, many accidents cost far more. While price is important, so is making sure you are covered properly. Take a look at your policy and make sure your coverages are high enough to protect you in case of an accident.

Homeowner's Makeover. Did you remodel your kitchen this past year? Maybe you finally finished that long-awaited additional bathroom for overnight guests. Upgrades and additions can increase the value of your home so if you gave your home a makeover, chances are your homeowner's insurance needs one as well.

Don't Forget An Umbrella. Let's say your protective pup bites the delivery person, or an exuberant child tumbles off your trampoline during a playdate. Unexpected things can happen and oftentimes those accidents will exceed your current insurance coverage limits. Consider adding umbrella policy if you:

1. Drive a car/own a home
2. Own a dog
3. Have a swimming pool or trampoline
4. Volunteer
5. Travel

Think of an Umbrella policy as a safety net protecting you and the things you cherish.

Navigating insurance coverages can be tricky, but the experienced [team](#) at EPB&B can help review your home and auto coverages and find the right fit for you, making this resolution an easy one to keep in 2024.

Minimum auto insurance requirements in Oregon include:

Bodily injury and property damage minimum limits in Oregon

- \$25,000 per person for bodily injury;
- \$50,000 per crash for bodily injury to others; and
- \$20,000 per crash for damage to others' property.

Personal injury protection

- \$15,000 per person.

Uninsured motorist (minimum coverage)

- \$25,000 per person; and
- \$50,000 per crash for bodily injury.