

epb&b insurance Insurance News



The future of EPB&B insurance. Brennan, Marc, and Dylan June, 2024.

Elliott, Powell, Baden, and Baker President Marc Baker's childhood was steeped in the rich history of EPB&B Insurance. He recalls the joy of running through the halls of the company's original location at 6th and Alder and the cherished family outings with his parents, Sally and Neil Baker, one of the original founders of EPB&B Insurance. These visits often included a stop at Meier and Frank and a delicious meal at the Hickory Stick.

Founded in 1950 by Warren Elliott, Elliott Insurance was a small local independent insurance agency. With the addition of Gordon Powell several years later, Elliott Insurance transformed into Elliott and Associates. In 1969, William Baden from USF&G and Neil Baker from the Mathiesen-Baker Agency joined, forming the partnership of Elliott, Powell, Baden, & Baker.



Three generations. Founder and past President Neil Baker with his son, current owner and President Marc Baker, and grandkids Brennan and Dylan. (2015)

The Future Looks Bright As the Third Generation Joins EPB&B Insurance

Following his training at Safeco Insurance, Marc joined EPB&B as a producer in 1993. After years of learning the business from his father, Marc became a partner in 1997 and sole Owner/CEO in 2018, as he was raising two young boys, Dylan and Brennan, with his wife, Sherri. For over a decade, the boys often accompanied their dad to the office on Salmon Street, playing "office" while their dad worked, giving Marc the hope that the boys would someday be the third generation to join the family business.



An EPB&B Producer in the making? Dylan working the phones in his dad's office. (2004)

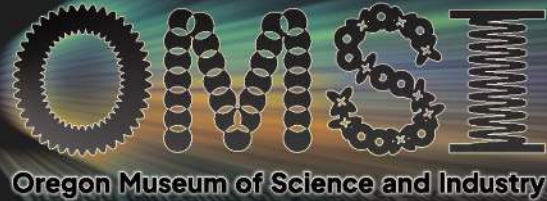
Well, that someday has arrived.

In October of 2023, following graduation from the University of Oregon and completing an internship at SAIF Corporation, Dylan joined EPB&B as a Producer. I wanted to join the agency to continue the legacy my grandfather started," says Dylan. "It means a great deal to provide value to other local and family-run businesses in the Northwest."

This past June, Brennan began his insurance journey as an EPB&B summer intern while he continues his studies at Lane Community College.

"I never envisioned myself in the insurance industry growing up, and I never expected to be a partner in an insurance agency. I certainly never expected to be the sole owner," says Marc. "I never expected to have two sons who want to join the business, and I am so grateful that the opportunity is there for them to grab the baton in a few years and run EPB&B as 3rd generation owners." •

EPB&B Annual Open House Gets A New Look for 2024



Change is good, so the EPB&B team has decided to revamp our annual Industry Open House Fundraising event.

The Industry Open House has traditionally been a way for the team at EPB&B to kick off the holiday season and thank our professional partners for their partnership over the years. It includes delicious food, Spanish Coffee from Huber's, fun games, and most importantly, a silent auction that benefits local nonprofits in the Portland area. This event started in 2009 as a small gathering in the EPB&B office in southwest Portland, raising several hundred dollars for local charities. Over the years, the event has been a fantastic success. It has taken place at the Tiffany Center and West End Theater in Portland, raising over \$40,000 for two local charities, Loving One Another and Howard's Heart, in 2023. And now, as we move through 2024, it is time for a fresh look.

EPB&B is thrilled to announce our new partnership with OMSI for our September 2024 Open House Fundraising event. This exciting collaboration will see our event hosted in OMSI's stunning outdoor arboretum, adding a fresh and unique element to our annual gathering. "OMSI is a Portland landmark," says EPB&B Vice President of Operations Jill Perucca, "and we are so excited to be able to host our event at the recently awarded top science museum in the United States."

Our guests will still find their favorite games, fun cuisine, and Huber's Spanish coffee, along with a silent auction filled with an array of items from vacation getaways to autographed sports memorabilia and creative gift baskets, all in efforts to raise money for this year's selected recipients: Angels in the Outfield, an organization providing hope to children suffering from abuse and neglect, and Michelle's Love, a nonprofit helping single parents undergoing cancer treatment.

"Each year, our Industry Open House continues to grow," says EPB&B President Marc Baker, "and moving the event to September as well as relocating to OMSI in an outdoor setting should continue to add to the giving growth while keeping it fresh."

We are extremely grateful for the continued opportunity to network with our industry partners and vendors while raising much-needed money for our local nonprofits. •



The EPB&B team celebrating a successful 2023 at the Annual Open House at the Tiffany Center, raising over \$40,000 for local nonprofits, Loving One Another and Howard's Heart.

Five Ways Homeowners Insurance Can Protect You This Wildfire Season

Summer fun is here in Oregon, and so is wildfire season. Ensure you have the right Homeowner's insurance to safeguard your home and belongings in a fire. Homeowners Insurance typically covers damage caused by wildfires; however, the seasoned team of Personal Lines professionals at EPB&B will collaborate with you to help you comprehend the extent of coverage and any limitations to your current homeowners policy, providing you with the assurance you need.

Here are some common aspects of homeowners insurance coverage to be aware of regarding wildfire damage.

- 1. Dwelling Coverage:** This crucial part of your policy is designed to assist in repairing or rebuilding your home if it's damaged or destroyed by a natural disaster, which often includes wildfires. It typically covers the structure of your home and attached structures like a garage or deck, ensuring comprehensive protection for your property.
- 2. Personal Property Coverage:** This part of your policy helps cover the cost of replacing personal belongings damaged or destroyed by covered events, including wildfire. This can include items like furniture, clothing, electronics, and appliances.

- 3. Additional Living Expenses (ALE) Coverage:** If your home becomes uninhabitable due to wildfire damage, ALE coverage can help pay for temporary living expenses such as hotel bills, meals, and other costs incurred while your home is being repaired or rebuilt.
- 4. Other Structures Coverage:** This part of your policy typically covers structures on your property that are separate from your principal dwelling, such as sheds, fences, or detached garages, if a covered wildfire damages them.
- 5. Liability Coverage:** This part of your policy helps protect you financially if you're found legally responsible for injuries to other people or damage to their property. For example, if someone is injured on your property during a wildfire and you're found liable, your homeowners insurance may help cover their medical or legal expenses.

It's essential to meticulously review your policy and understand the specific coverage limits, exclusions, and deductibles that apply to your homeowners insurance. In addition, some areas prone to wildfires may necessitate additional coverage or may have specific regulations regarding insurance coverage for wildfire damage. By taking this proactive step, you can ensure you have the right insurance coverage to protect you. •

How EPB&B Gives Back To The Portland Community



Portland is where we work, play, and live; therefore, it is part of our ongoing mission to give back to our community. Here is what we have been up to in the past six months:

- ◆ EPB&B was pleased to offer support to one of our long-standing nonprofit partners, Blanchet House, as a \$5,000 sponsor for their Lend A Helping Hand Brunch that was held March 3, 2024, at the Portland Art Museum. Blanchet House is on a mission to alleviate suffering and offer hope for a better life by serving essential aid with dignity. They are on the front lines, working to provide pathways out of homelessness and addiction by offering aid and tools for self-sufficiency.
- ◆ EPB&B Insurance was thrilled to have been awarded \$10,000 for one of our favorite Portland area nonprofits, Feed the Hungry. This award was made possible through the Liberty Mutual, Safeco Insurance

Make More Happen Award. Feed the Hungry is a nondenominational organization that brings together volunteers from diverse civic groups, churches, and schools to cook and enjoy a hearty sit-down meal for those in need while offering community connection.

- ◆ In celebration of Stone Soup's fifth anniversary, EPB&B donated \$5,000 in support of the aid organization's mission. Stone Soup empowers individuals to feed communities. Stone Soup provides workforce development and hands-on culinary expertise for people who might otherwise be homeless.

We are grateful to these nonprofits for the crucial work they do in the Portland community and are happy to have the opportunity to support them in their mission of help and hope. •



Our referral winner, Harry Chaivoe with Personal Lines Account Manager Breanna Horton and President Marc Baker. Thank you Henry.

We Appreciate Your Referrals

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 enter them into a drawing for a set of Beats headphones. This month, our referral winner is Harry Chaivoe, who referred Judi Peterson to EPB&B for auto insurance.

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

Introducing the first two recipients of the Josh Brown Youth Memorial Soccer Scholarship



The soccer fields in the Portland Metro have become quieter since December 25, 2023, when beloved youth soccer coach Josh Brown lost his life suddenly in an auto accident. Josh was the nephew of EPB&B President Marc Baker and his family. Those who knew Josh knew he had two great passions: playing soccer and coaching kids in the sport he loved. His family, through the Baker Family Foundation, created the Josh Brown Memorial Youth Scholarship fund in his honor. 100% of the money donated to the fund is used to cover the cost of playing club soccer for two or more selected players annually who have a demonstrated passion for the game and who, without financial assistance, would be unable to play their sport at the club level.

The Baker Family is honored to Introduce the first two recipients of the Josh Brown Youth Memorial Soccer Scholarship: Zaid Nehiri and Lily Huynh. May your love of soccer continue to grow, and we wish you all the best both on and off the field.



Ziad and Lily with Oregon Surf, FC Executive Director Linus Rhode



It is the vision of the Baker Family to expand the Josh Brown Youth Memorial Soccer Scholarship from the Portland Metro area to reach more youth statewide. We appreciate your support.

ZAID

Playing soccer for ten years.

Club: Oregon Surf, FC

Position: Left wing and right-wing

Favorite professional soccer team: Moroccan National Team

Favorite professional player: Thierry Henry
Other hobbies/sports: Basketball and video games

“My favorite things about the sport are winning, scoring, and having fun.”

LILY

She has been playing Soccer since she was four years old.

Club: Oregon Surf, FC

Position: Center back and defensive midfielder

Favorite professional soccer team: Barcelona's Women's Team

Favorite professional soccer player: Sergio Ramos

Other hobbies/sports: Soccer is life.

“My favorite thing about the sport is the friendships I've made and how much it has taught me and helped me grow.”



It was an honor for the Baker Family to present the first JBYMSS to Lily and Zaid and their very supportive families and coaches.

bff BAKER FAMILY FOUNDATION



The Baker Family from Left: Dylan Baker, Board Member; Sherri Sacconaghi, Vice President; Marc Baker, President; Brennan Baker, Board Member



BFF and EPB&B with a matching gift donation to Stone Soup as part of the Willamette Week Holiday Gift Guide.



BFF in conjunction with the Elliott, Powell, Baden and Baker raised over \$20,000 each for Howard's Heart and Loving One Another during the 2023 Holiday Open House

In the Baker family we have many different opinions, but the one thing our family has always agreed upon is the importance of giving back to our community.

Whether working with at-risk youth, coaching Special Olympics, feeding people in need, supporting organizations that provide housing, providing for animals, or financially advocating for the arts, Marc and Sherri have spent their adult lives giving back to the Portland Metro community. Through the years they have instilled in their now adult sons Dylan (23yrs) and Brennan (21yrs) the importance of community involvement and paying forward what we can in effort to offer help and hope to those in need.



The Baker Family serving a Sunday meal for Feed The Hungry (2015)



Marc reading to a child in the shelter program at Path Home (2010)

It is in this spirit of giving back that the Baker Family Foundation was created. BFF works in conjunction with Elliott, Powell, Baden and Baker Insurance, in which Marc Baker is a second generation owner and President. Due to the vision and leadership of Marc, and his father before him, founder, Neil Baker, EPB&B has become a leader in the Oregon Insurance industry. This success has allowed EPB&B to provide tens of thousands of dollars in support of local Portland area non-profit organizations. The Baker Family Foundation makes it easier for those to generously donate toward the nonprofits EPB&B is dedicated to supporting.

Here are some of the organizations that the Baker Family Foundation generously supports.

