

CLIFF DUNBAR

CHAIR AND CEO

BUCKMAN-MITCHELL, INC. FINANCIAL AND INSURANCE SERVICES

Tell us about your business.

Buckman-Mitchell, Inc. is a leading Independent Insurance Agency started in Visalia by C.T. "Clem" Buckman and Hyman Mitchell in 1916. We have 96 employees, 84 of them licensed insurance professionals dedicated to partnering with our clients to assist them in reaching their operational and personal goals. There are three divisions of our team — commercial insurance and bonds, personal lines and life insurance, health insurance and financial services. We are now licensed in 44 States with offices in Fresno and in Visalia.

What is your role in the business?

I have my own clients, many of them customers of ours going back over 50 years, and I continually look to develop new ones. In the course of a policy year, there are a number of activities I do, from reporting claims to marketing the renewals. I am in continuous contact with our insurance companies and assist our brokers, as needed, with a variety of issues that might come up.

How did you first get involved in this business and how did you reach your current position?

My first job out of college was with a major insurance company in Fresno. I started as a claims representative, moved to underwriting, and then marketing. Buckman-Mitchell, Inc. hired me as an agent in 1979. In 1985 I was elected to the board of directors, serving in all corporate levels. I have been in my current position since 2004.

What mistakes do individuals and businesses tend to make when shopping for insurance?

Understanding the need to compare the actual coverage and limits of insurance plans when shopping for insurance. Find an insurance agency that you trust to help you and explain to you the differences between quotes.

What are the most important issues facing your industry today?

Health insurance and cyber liability are two of the most important issues facing individuals and businesses today. Increasing costs of health insurance make it difficult for individuals and businesses to afford this important coverage for themselves and/or their employees.

Cyber liability is a coverage that covers a business' liability for data breaches that result in customers' personal information — Social Security and credit card numbers among them — are stolen or exposed. This coverage is just now in its infancy, and it will take time for smaller businesses to understand the importance of this coverage.

You built a new headquarters in 2008 in the east end side of Visalia's downtown, as the city began promoting new construction and gentrification there. How is that going?

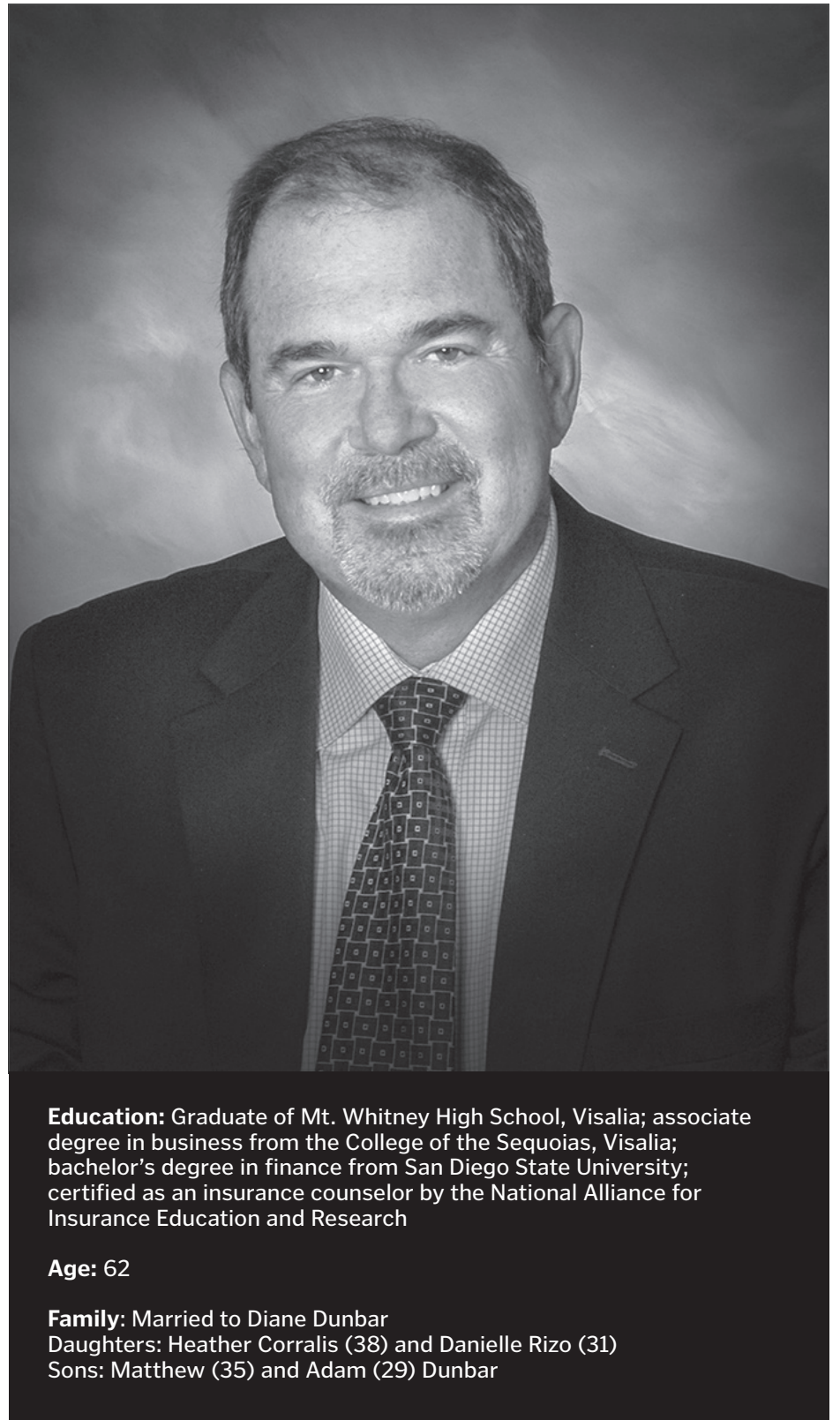
It has been slower than we expected, no thanks to the downturn in the economy as soon as we moved in. Activity has picked up in the last few years with the expansion of Family Health Care Network's medical offices, along with construction of the new ImagineU Interactive Children's Museum and the new Visalia Emergency Communication Center, the latter of which is scheduled to open later this year.

What challenges do businesses face in the South Valley and what should local governments do to support them?

Small businesses and agriculture are critical parts of our local community. Helping to ease regulations and being business friendly is certainly a step in the right direction. If they succeed, our community succeeds with new jobs and increased tax revenue.

What are your roots in the Central Valley?

My family moved to Visalia in 1967. My wife, Diane, is a fifth-generation Visalian. Our four children and four of our six grandchildren were born in Visalia.



Education: Graduate of Mt. Whitney High School, Visalia; associate degree in business from the College of the Sequoias, Visalia; bachelor's degree in finance from San Diego State University; certified as an insurance counselor by the National Alliance for Insurance Education and Research

Age: 62

Family: Married to Diane Dunbar
Daughters: Heather Corralis (38) and Danielle Rizo (31)
Sons: Matthew (35) and Adam (29) Dunbar

What is the best advice you ever received and who did it come from?

The Golden Rule — treating others as I would like to be treated, having compassion and trying to understand the motivations of others. My mother had a strong influence in my life. She didn't sit me down and say, "Make sure you treat others as you want to be treated." She set an example through her faith and her actions. It was a lifelong journey of observance, guidance and love.

Who or what has been the biggest influence on your career?

Our clients' trust and the desire to provide exceptional service, coverage and price. Insurance is a very rewarding career that helps others when they most need it. Our firm is 101 years old with a great reputation in the industry. To continue this distinction motivates us to continue our legacy for the next generation coming up.

What was your first job and what did you learn from it?

A morning paper route. I was 12 years old, and I knew I had to get up at 4:30 a.m. no matter how badly I wanted to stay in bed and sleep. I learned to listen to the customers' requests on where to throw their papers, and I learned that if I "porched" it, I would have a happy customer and receive a tip at collection time. Another lesson was at collection time, as I realized I didn't have a sale until I collected the money, which applies to all businesses.

What qualities do you look for in your insurance agents?

We look for agents who are self-motivated, self-confident, have the ability to multi task, have good moral character, and strong desires to be students of insurance, so they can better help cover our clients' exposure.

What do you like to do in your spare time?

I enjoy time with my family here and traveling to visit them, as well as watching the Dodgers and Rams games, golf, and having a good cigar with friends.