M&G|exposure

M&G AT NATIONAL BROKER SMACKDOWN 2019!

As the reigning Western Regional Champions, M&G was invited to compete at the National level of this year's Council of Insurance Agents and Brokers (CIAB) Broker Smackdown in Colorado Springs, CO.

Five teams, all from the top 30 largest brokers of U.S. business, went head-to-head in a 3-day competition where they were challenged with real-world simulations to think strategically and make decisions that agency owners must make every day.

The competition was tough and our team came away with new knowledge and insights that they can share with the rest of our agency.

Mark Anelli: I enjoyed learning how both carriers and brokers truly depend on each other and how other agencies operate when we all have the same industry challenges.

Chad Vicory: Taking part in the computer simulation provided an inside look at how Brokerages and Carriers can work together to create synergy and better serve their clients.

Martine Domingues: Aside from gaining a better understanding of the carrier perspective, it was great to work closely with my colleagues to learn more about how to interact with one another effectively.

Daniel Gilman: We learned so much more about customer service, agent relationships and market disruptions. I also learned that the octopus served at The Summit restaurant is delicious!

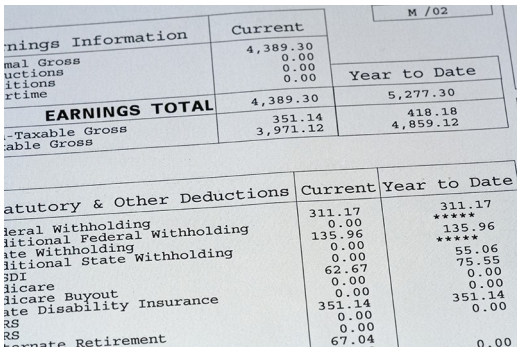
INSIDE THIS ISSUE

SPECIAL POINTS OF INTEREST

- Itemized Wage Statements: Accurate Information Avoids Confusion
- Upcoming Seminars
- Federal Overtime Final Rule: Effective January 2020
- Exchange Notice Subsidies Can Lead to Employer Penalties
- Get Ready for No-Shave November!

ITEMIZED WAGE STATEMENTS: ACCURATE INFORMATION AVOIDS CONFUSION

October 10, 2019 | From HRCalifornia Extra
by Michelle Galbraith, J.D.; HR Adviser, CalChamber



rnings Information	Current	Year to Date
mal Gross	4,389.30	
uctions	0.00	
itions	0.00	
rtime	0.00	
EARNINGS TOTAL	4,389.30	5,277.30
-Taxable Gross	351.14	418.18
able Gross	3,971.12	4,859.12

atutory & Other Deductions	Current	Year to Date
deral Withholding	311.17	311.17
ditional Federal Withholding	0.00	*****
ate Withholding	135.96	135.96
ditional State Withholding	0.00	*****
SDI	62.67	55.06
dicare	0.00	75.55
dicare Buyout	0.00	0.00
ate Disability Insurance	351.14	0.00
RS	0.00	351.14
RS	0.00	0.00
rmate Retirement	67.04	0.00

Employers can breathe a sigh of relief — as long as you're including the specific items per Labor Code section 226 on an employee's itemized wage statement, you're in good shape.

A California employee who tested the level of specificity required of employers in a recent lawsuit, arguing that an employer's name and mailing address must *exactly* match the information registered with the Secretary of State, learned this the hard way. In a victory for his employer, the trial and appellate courts disagreed and dismissed his case (*Savea v. YRC Inc.,* 34 Cal.App.5th 173 (Cal. Ct. App. 2019)).

Mistaken Identity?

Vaiula Savea began working for YRC Inc. ("YRC") in 1998. In 2017, Savea filed a complaint against YRC alleging that YRC's itemized wage statements failed to accurately show his employer's legal name and full address. Specifically, the wage statements listed his employer's name as "YRC Freight" while the company was registered with the California Secretary of State as "YRC Inc." Additionally, he complained that the wage statement provided only YRC's mailing address, but omitted its alleged "complete address," which included a mail stop code and a "ZIP+4."

YRC countered that "YRC Freight" is the registered fictitious business name that YRC Inc. uses to transact all business in California, and that the provided mailing address was correct. It also noted that the format used on its wage statements complied with the address templates provided by the California Division of Labor Standards Enforcement (DLSE).

The trial court ordered judgment in favor of YRC, holding that no law required the use of mail stop codes or ZIP+4 codes on wage statements, and that nothing about YRC's wage statements could create any confusion about the company's name or address.

Savea appealed the trial court's ruling.

Wage Statement Requirements

California Labor Code 226 requires that employers include specific information on wage statements:

- Gross wages earned in the pay period;
- Total hours worked by nonexempt employees in the pay period;
- All deductions;
- Net wages earned in the pay period;
- The start and end of the pay period;
- Employee's name and identifying information;
- The name and address of the legal entity that is the employer;
- All applicable hourly rates in effect during the pay period and the corresponding number of hours the employee worked at each hourly rate
- Information related to piece rates, if applicable; and
- Rates and hours related to temporary service workers, if applicable.

At the time of wage payment, California employers must also give employees a written statement of their available amount of paid sick leave (or paid time off in lieu of sick leave).

Savea alleged that YRC's use of its fictitious business name constituted a violation of section 226's requirement that employers provide the name of the "legal entity that is the employer." The appellate court disagreed, noting that he provided no authority for this argument.

Continued on Page 3

ITEMIZED WAGE STATEMENTS: ACCURATE INFORMATION AVOIDS CONFUSION (CONT'D)

October 10, 2019 | From HRCalifornia Extra
by Michelle Galbraith, J.D.; HR Adviser, CalChamber

The court pointed out that section 226 does not require the use of a "registered" name, and that in any event, a fictitious business name does not create a separate legal entity from the underlying corporation. In fact, businesses may sue and be sued in either their registered or fictitious names. Therefore, since YRC Inc. and YRC Freight are the same legal business entity, use of a fictitious name on the wage statement did not violate section 226.

Interestingly, this is not the first time appellate courts have addressed minor differences in employer names on wage statements: The use of "Starbucks Coffee Company" in place of the legal name "Starbucks Corporation," as well as the registered "Farmland Mutual Insurance Company" using "Farmland Mutual Insurance Co" as an abbreviation led to appellate court opinions. In each of those cases, the employer's use of a fictitious name was found to be valid.

Mailing Address Approved

The court also held that YRC's published address met section 226 requirements. Savea didn't provide any authority for his claim that the statute required the mail stop and ZIP+4, and he conceded that the DLSE template required neither the mail stop or ZIP+4. Without further analysis, the court found that YRC's mailing address was sufficient.

Lessons for Employers

The purpose of a detailed wage statement is to permit employees to confirm that they have been accurately compensated for all hours worked. To comply with Labor Code section 226 and avoid confusion and potential legal challenges related to very small discrepancies:

- Make sure your wage statements include all required information in a clear and conspicuous manner.
- Ensure that your company's legal name appears on wage statements. Although including fictitious business names and abbreviations has been proven legally acceptable, companies have still spent significant time and money fighting legal challenges on something that's easy to alter.

This article courtesy of HRCalifornia and the California Chamber of Commerce; https://hrcalifornia.calchamber.com/cases-news/hrce-articles/itemized-wage-statements-accurate-information-avoids-confusion

UPCOMING SEMINARS

Contributed by: Louise Matheny, Human Resources Consultant

Labor Law Update – Best HR Practices for 2020
Presented by: Your People Professionals

Thursday, November 14th
7:15 am – 11:00 am
Santa Maria Country Club
505 W. Waller Lane, Santa Maria, CA 93455

Speaker: Jeff Dinkin, Stradling Law Firm

Fees: $50 (includes breakfast)

Registration: Click Here to Register

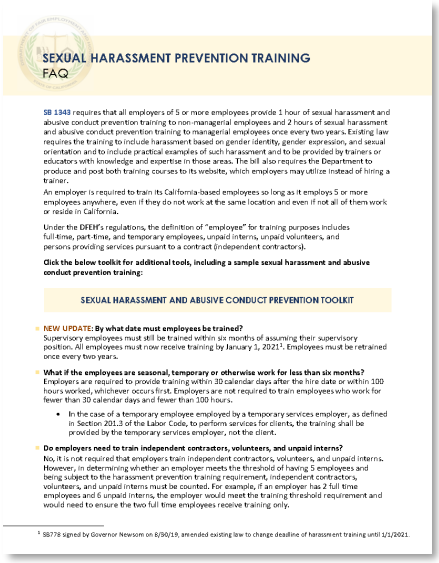
This event will help you stay on top of legislative and legal developments to best protect your company against employment related liability. Jeff Dinkin of the Stradling Law Firm will be presenting with content that is eligible for SHRM and HRCI credits. Team up during breakfast for our popular Jeopardy! contest, to test your HR knowledge!

DEADLINE EXTENTEND FOR SEXUAL HARASSMENT PREVENTION TRAINING

Contributed by: Louise Matheny, Human Resources Consultant

We recently notified our clients about Governor Newsom signing SB 778 that extended the training deadline for sexual harassment prevention training. **The new deadline is January 1, 2021.**

The DFEH, Department of Fair Employment and Housing, recently updated their FAQ's. Included in the FAQ's is clarification about prior training and if employers must require employees to retake the training. Supervisors do not need to retake the training. But their new, alternate, or joint employer must give them the employer's anti-harassment policy, require them to read it, and require them to acknowledge receipt of it. This must happen within six months of the supervisor assuming their new supervisory position (or within six months of the creation of a new business or the expansion of a business that was previously not required to provide training). However, the current employer is responsible for ensuring that all supervisors have fulfilled the training requirement contained in 12950.1, which may require verifying compliance from the prior, alternate, or joint employer.



SEXUAL HARASSMENT PREVENTION TRAINING
FAQ

SB 1343 requires that all employers of 5 or more employees provide 1 hour of sexual harassment and abusive conduct prevention training to non-managerial employees and 2 hours of sexual harassment and abusive conduct prevention training to managerial employees once every two years. Existing law requires the training to include harassment based on gender identity, gender expression, and sexual orientation and to include practical examples of such harassment and to be provided by trainers or educators with knowledge and expertise in those areas. The bill also requires the Department to produce and post both training courses to its website, which employers may utilize instead of hiring a trainer.

An employer is required to train its California-based employees so long as it employs 5 or more employees anywhere, even if they do not work at the same location and even if not all of them work or reside in California.

Under the DFEH's regulations, the definition of "employee" for training purposes includes full-time, part-time, and temporary employees, unpaid interns, unpaid volunteers, and persons providing services pursuant to a contract (independent contractors).

Click the below toolkit for additional tools, including a sample sexual harassment and abusive conduct prevention training:

SEXUAL HARASSMENT AND ABUSIVE CONDUCT PREVENTION TOOLKIT

- NEW UPDATE: **By what date must employees be trained?**
  Supervisory employees must still be trained within six months of assuming their supervisory position. All employees must now receive training by January 1, 2021[1]. Employees must be retrained once every two years.
- **What if the employees are seasonal, temporary or otherwise work for less than six months?**
  Employers are required to provide training within 30 calendar days after the hire date or within 100 hours worked, whichever occurs first. Employers are not required to train employees who work for fewer than 30 calendar days and fewer than 100 hours.
  - In the case of a temporary employee employed by a temporary services employer, as defined in Section 201.3 of the Labor Code, to perform services for clients, the training shall be provided by the temporary services employer, not the client.
- **Do employers need to train independent contractors, volunteers, and unpaid interns?**
  No, it is not required that employers train independent contractors, volunteers, and unpaid interns. However, in determining whether an employer meets the threshold of having 5 employees and being subject to the harassment prevention training requirement, independent contractors, volunteers, and unpaid interns must be counted. For example, if an employer has 2 full time employees and 6 unpaid interns, the employer would meet the training threshold requirement and would need to ensure the two full time employees receive training only.

[1] SB778 signed by Governor Newsom on 8/30/19, amended existing law to change deadline of harassment training until 1/1/2021.

Click on FAQ to learn more.

FEDERAL OVERTIME FINAL RULE: EFFECTIVE JANUARY 2020

Contributed by: Louise Matheny, Human Resources Consultant

Earlier this year, an update to the federal overtime rules was proposed by the U.S. Department of Labor (DOL) that would increase the salary threshold for employees that are exempt under the white-collar executive, administrative, and professional exemptions. Recently, the DOL announced the final rule, which will go into effect on January 1, 2020.

Image Freepik.com

The salary threshold for white-collar exemption will increase from $455 per week to $684 per week (the equivalent of $35,568 per year). The annual compensation threshold for those exempt as a "highly compensated employee" will be raised from $100,000 to $107,432.

Additionally, the final rule will allow employers to meet the salary threshold by using nondiscretionary bonuses and incentive payments (including commissions) that are paid at least annually to satisfy up to 10 percent of the standard salary level.

While this means more employees will become eligible for overtime under the Fair Labor Standards Act (FLSA), it is important to note that **this new federal rule does not impact California workers** due to the fact that California's annual salary threshold for white-collar exemptions still exceeds the new federal threshold. However, if you are a California employer with employees in other states, it is important that you remain in compliance with federal rules and should therefore evaluate your compensation practices and adjust accordingly.

EXCHANGE SUBSIDY NOTICES CAN LEAD TO EMPLOYER PENALTIES

Contributed by: Keith Dunlop, Director of Compliance and HR

Employers across California are currently receiving notices from the Health Insurance Exchange when any of their employees are deemed eligible for health insurance subsidies through an Exchange (e.g. Covered California). This required notice will serve to notify employers that they may be liable for penalties when their employees claim they were not offered coverage and request government premium assistance for Exchange coverage.

Under the Affordable Care Act's (ACA) employer mandate, an Applicable Large Employer (ALE) may be subject to a substantial penalty if they do not offer affordable, minimum value health coverage to their full-time employees. The penalty is triggered if any full-time employee receives a premium subsidy from an Exchange, and the penalty is subsequently imposed by the IRS.

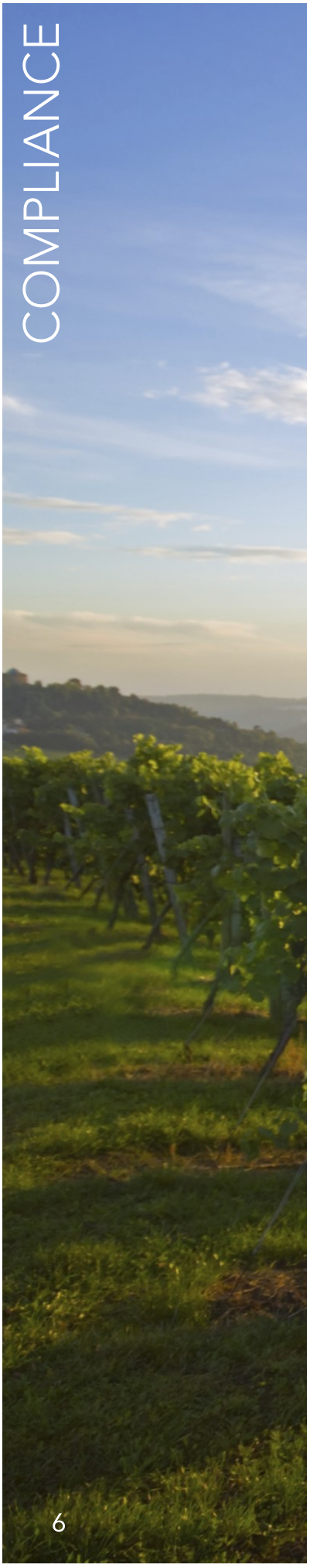
- **In 2019, the employer penalty for failing to offer coverage is $2,500 multiplied by the sum total of ALL full-time persons employed, minus the first 30.**
- **In 2019, the employer penalty for failing to offer affordable coverage is $3,750 for each employee that receives a premium tax credit for Exchange coverage (PTC).**

An Applicable Large Employer (ALE) is one that had an average of 50 or more full-time and full-time equivalent employees in the full preceding calendar year.

APPEALS

Employers that receive these notices will have 90 days to file an appeal if they feel the PTC eligibility determination was made in error. An appeal allows an employer to correct any inaccurate information the Exchange may have received about the health coverage offered to an employee who was deemed eligible for a subsidy. Appealing inaccurate information is important since the notice may provide a basis for the IRS to assess a penalty against the employer. Department of Health and Human Services (HHS) regulations require appeals to be accepted by fax, by mail, and in person – as of this writing electronic submission is not yet available.

Continued on Page 6



EXCHANGE SUBSIDY NOTICES CAN LEAD TO EMPLOYER PENALTIES (CONT'D)

An offer of employer-based health coverage is affordable to an employee when it costs no more than 9.5% (indexed annually) of the employee's monthly income (using one of three available safe harbors) for employee-only coverage.

SHOULD YOU APPEAL THE NOTICE?

If you are an ALE employer and the employee who received a subsidy for Exchange coverage was an active full-time employee in the year of coverage, an appeal of the notice is recommended. Be aware that there are ONLY three (3) available reasons to appeal the notice:

1. The employee listed on the Covered CA notice was enrolled in employer-sponsored coverage;
2. The employee was offered affordable, minimum value employer-sponsored coverage; or
3. The employee was eligible for an offer of minimal value affordable coverage after the end of a waiting period and was offered coverage at the end of the waiting period.

There is no basis for filing an appeal to the notice when any of the following conditions are present: the employer was not an ALE in the Exchange coverage year, employee was not full-time benefit eligible, or the employee was not employed during the Exchange coverage year. Employers can ignore the notice if any of these conditions are met.

HOW TO APPEAL

The government provides an easy-to-use online form called a "Marketplace Eligibility Appeal Request Form – Employer" found here https://www.healthcare.gov/marketplace-appeals/employer-appeals/. The form includes a section for the employer to explain why the employee should not have been eligible to receive subsidized coverage from the Exchange. All supporting documents should be specific to the employee listed on the letter and be clearly informative as to date employer-based coverage was offered, proof that the coverage met ACA standards for minimal essential coverage and minimal value, and proof of affordability (employee earning information and cost of coverage will be required).

Appeals of the Exchange notice that only provide general information about the employer-based plan without offering details specific to the employee will be denied.

PREVENTATIVE ACTION STEPS

All Applicable Large Employers should be prepared to appeal any incorrect Exchange subsidy eligibility determinations by doing the following:

- Become familiar with the appeal process and deadline;
- Maintain complete and accurate records regarding the health insurance offered to specific full-time employees;
- Be prepared to prove that health insurance was offered and met both ACA affordability (again, specific to individual employees) and minimal value requirements.

Educate employees about the details of your employer-based health plan and their eligibility to receive Exchange coverage with premium assistance.

Contact Morris & Garritano Director of Compliance Keith Dunlop for further information regarding these or any other ACA-related issue.

FEATURED VIDEO: ARE YOU AN HMO OR A PPO PERSON?

Contributed by: Luzette Graves, Medical Case Manager

When it comes to choosing the right type of medical plan for you and your family's needs, acronyms like HMO and PPO can make it seem obscure and complicated.

Our short and to the point decision making video will clear up any confusion you may have and help you quickly identify which type of plan is best for you and your family.

This video is also available in Spanish, ¿Es major para usted un HMO o un PPO?

For more educational videos on employee benefits and healthcare, check out our full Benefits Video Library, in both English and Spanish.

We are proud to be included in Pacific Coast Business Times'

FASTEST-GROWING COMPANIES

2019

WHAT A PAIN IN THE BACK!

Contributed by: Michael Schedler, Loss Control Analyst

Whether your job requires you to sit at a desk or to move heavy items, your back and lumbar are what supports you throughout your workday. With all the stress we put it through, it's no wonder that low back pain is the leading cause of disability worldwide, according to the World Heath Organization. From an employment perspective, the Bureau of Labor Statistics reports that the industries with the highest rates of days missed by employees because of back pain include heath care, transportation, cargo handling, construction, firefighting and maintenance/repair.

Why the Lower Back?

The lumbar region (or lower back) carries most of your upper body weight, putting stress on the bones, ligaments, and muscles. If a person is overweight, that puts additional stress on the region as well. Other factors that contribute to lower back pain are poor posture, repetitive stress, or remaining in one position for too long.

"What most people don't realize about back pain is it's not whatever you lifted that caused the pain," said William Marras, executive director of the Spine Research Institute at Ohio State University. "That's just the straw that broke the camel's back. We really believe that this is a really long (deterioration) process that happens over months or years, or even decades."

So, When Should You See a Doctor?

While most back pain will generally resolve itself within two to three months, it is best to see your primary care physician within a week of the initial onset. However, these "red flag" symptoms warrant immediate help:

- Bowel or bladder dysfunction
- Fever or chills
- Leg pain, numbness, or weakness
- Severe back pain that doesn't get better with medication or rest

Treatment for back pain will vary by the individual, but could include physical therapy, anti-inflammatory medication, injections, or surgery.

What Can Be Done to Prevent Back Pain?

Attention to general, overall health is a great place to start. This includes getting enough sleep, eating well, and exercising regularly.

Within the workplace, employers can establish ergonomic programs and make use of engineering controls, such as lift tables. Educating employees on proper form at a desk or for lifting items is one of the most important ways employers can help prevent back injuries.

The National Safety Council's tips for avoiding injuries while picking up and carrying objects:

- Ensure you have solid footing and keep your back straight with no slouching or curving.
- Center your body over your feet, make sure you have a good grip and pull the object as close to you as possible.
- Pull your stomach in firmly and lift with your legs, not your back.
- If you need to turn, move your feet, don't twist your back.
- Get help if a load is too large or too bulky for one person.
- If an object requires two or more people to lift it, have one person supervise and direct the other workers' actions. Lift, walk, and lower objects together as a team.
- Use a step stool or sturdy ladder to reach loads above your shoulders. Get as close to the load as you can and slide it toward you.
- For loads under cabinets or racks, pull the load toward you, try to support it on one knee before you lift and then use your legs to power your lift.

OSHA'S "TOP 10" MOST FREQUENTLY CITED VIOLATIONS

Contributed by: Michael Schedler, Loss Control Analyst

Lorraine M. Martine, National Safety Council President and CEO, states "The OSHA Top 10 list is a helpful guide for understanding just how adept America's businesses are in complying with the basic rules of workplace safety. This list should serve as a challenge for us to do better as a nation and expect more from employers. It should also serve as a catalyst for individual employees to recommit to safety."

1. Fall Protection – General Requirements (1926.501): 6,010 violations
2. Hazard Communication (1910.1200): 3,671
3. Scaffolding (1926.451): 2,813
4. Lockout/Tagout (1910.147): 2,606
5. Respiratory Protection (1910.134): 2,450
6. Ladders (1926.1053): 2,345
7. Powered Industrial Trucks (1910.178): 2,093
8. Fall Protection – Training Requirements (1926.503): 1,773
9. Machine Guarding (1910.212): 1,743
10. Personal Protective and Lifesaving Equipment – Eye and Face Protection (1926.102): 1,411

Source: https://www.safetyandhealthmagazine.com/articles/18859-fall-protection-again-tops-oshas-top-10-list-of-most-frequently-cited-violations

NATIONAL CYBERSECURITY AWARENESS MONTH

Contributed by: Gary Dee, Commercial Risk Advisor

Held every October, National Cybersecurity Awareness Month (NCSAM) is a collaborative effort between government and industry to raise awareness about the importance of cybersecurity and to ensure that all Americans have the resources they need to be safer and more secure online, according to the National Initiative for Cybersecurity Careers and Studies (NICCA™)

We want to take this opportunity to make you aware that not only are cyber attacks real, they are very expensive to mitigate and a real burden on your business operations. Did you know, 44% of small businesses reported being the victim of a cyber attack, with an average cost of approximately $9,000 per attack.[1]

NICCA™ identified the most common types of Cyber Attacks as:

Phishing – a type of social engineering that often manipulates human impulses, such as greed, fear or the desire to help others.

Malware – This stands for "malicious software," and refers to large variety of software-based attacks.

Spoofing – This kind of attack can come in many forms (email, GPS, caller ID), but is most commonly known with regards to fake and malicious wireless networks. Before logging onto a public network, be sure it is the correct one.

Shoulder surfing – It is important to remember that not all cyber attacks require direct manipulation of technology. Attackers can often obtain important information by simply observing people, asking questions, or piecing together dissociated facts to learn or guess something private.

Ransomware – This type of attack has grown more common in recent years, especially against institutions that need to recover their data as soon as possible, such as medical facilities.

With this being "National Cybersecurity Awareness Month" it's our opportunity to stress the importance of making Cyber Liability part of your risk management/insurance program. Your Risk Advisor can help you with this.

[1] 2013 Small Business Technology Survey, National Small Business Association.

GETTING A HANDLE ON COVERAGE FOR EMPLOYEE TOOLS

Contributed by: Heather Ross, Claims Advocate

Do your employees regularly bring their personally-owned hand tools to work? Do you count on them having their tools to get the job done? If so, you may want to consider providing insurance for employee tools.

While your employee may have a homeowner's or renter's policy in place to cover their personal property, those kinds of policies don't usually provide coverage for tools that are away from the home, or tools that are being used for business purposes.

As a businessowner, your policy is intended to indemnify you for the loss of your property. Some policies also extend coverage to cover the property of others for which you are legally responsible, due to that property being in your care, custody, or control. However, coverage for property of others is typically limited to property that is located either in or within 100 feet of your business premises. In other words, if your employees' tools are stolen while they're out at a job site, your employees may be out of luck – that is, unless you've purchased coverage for employee tools.

Image Freepik.com

Coverage for employee tools is relatively inexpensive, especially when purchased together with the property coverage for your business. Several thousand dollars in coverage typically only costs a few hundred dollars, and you can choose from a range of limits and deductibles. Best of all, buying this coverage helps preserve your relationship with your employees, should a loss occur.

If you're not sure whether your policy includes coverage for employee tools, please reach out to your Account Manager.

AUTO ACCIDENTS WHILE ON THE CLOCK

Contributed by: Mary Jean Collins, Workers' Compensation Claims Analyst

Question

My employee was in an auto accident while working. Why would I file a WC claim if it was the other party's fault?

Answer

The rule of thumb - **ANY** time an employee is injured while working and they require medical treatment, you are required to file a claim with your Workers' Compensation carrier. It doesn't matter if the injury occurred while the employee was driving their own vehicle OR if they were using a company vehicle. As long as they are on the clock, you need to file a WC claim.

The damage to the vehicle should be filed against the appropriate auto policy and the employee injury will be filed through the WC carrier. Additionally, be sure to let your claims examiner know if a police report was filed. If the other party is found at fault, the WC carrier will subrogate back for reimbursement on the claim.

If you qualify for an experience modification and the subrogation credit has been received by the WC carrier, we will make certain the claim is corrected to reflect the reimbursement.

If you have any questions, please do not hesitate to contact our office.

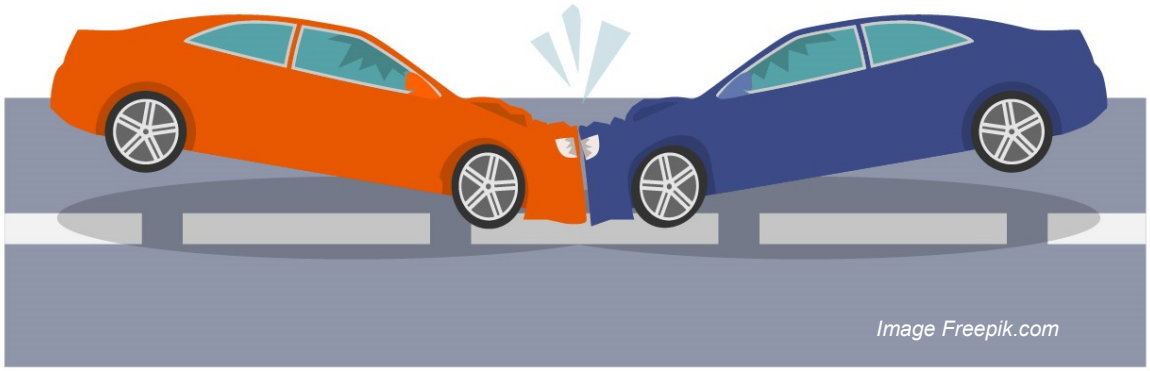


Image Freepik.com

GET READY FOR NO-SHAVE NOVEMBER!

For the 3rd year in a row, the men of M&G are on a mission to grow cancer awareness and raise funds for the Hearst Cancer Resource Center. No Shave November is a month-long journey in which participants forgo shaving to raise cancer awareness by embracing their hair, which many cancer patients lose.

We need your help to make the month a success!

This year, all donations will be going to the Angel of Hope Fund, which provides immediate financial assistance for basic medical needs of cancer patients in treatment and their families. Financial assistance enables Hearst Cancer Resource Center clients to continue cancer treatments uninterrupted by helping them with day-to-day expenses such as medical supplies, transportation, medical insurance, co-payments and childcare.

We will document the beard-growing progress throughout the month and provide updates along the way through our Facebook, Instagram, and LinkedIn pages.

Stay tuned for more information and visit https://www.supportfrenchhospital.org/donate-now-angel-of-hope to make a donation!

Be sure to list the event name "Morris & Garritano No-Shave November" in the comments box. All donations are tax-deductible.

Thank you for your support!

MORRIS & GARRITANO INSURANCE

With a tradition of excellence in insurance services since 1885, we offer all lines of business and personal coverage with a staff of over 120 professionals.

Our monthly newsletter is where you can find informative articles relating to the Commercial Lines and Employee Benefits industries.

For day-to-day updates and more information about our community and our company, follow us on Facebook, Twitter, Instagram, or LinkedIn. Visit our website or check us out on Yelp!

Please contact us for more information or questions on anything mentioned in this newsletter.

San Luis Obispo
1122 Laurel Lane
San Luis Obispo, CA 93401

Phone: 805-543-6887
Fax: 805-543-3064

Santa Maria
2721 Santa Maria Way
Santa Maria, CA 93455

Phone: 805-361-1750
Fax: 805-361-1728

E-mail:
info@morrisgarritano.com