

## **(Old LinkedIn Profile for Rick Callaway:)**

**Headline:** Insurance for Business, 30 years of protecting businesses!

### **About**

Commercial insurance broker for multi-family dwellings and office buildings, with a passion and business acumen for protecting employers, employees, and business properties for 30 years. As a prior business owner with board level experience, I make sure the companies are not overpaying premiums and not under-insured. I look at what risk transfer measures will improve your bottom line, with a comprehensive insurance program.

Here are the list of people whom I can help:

- Owners of an apartment buildings of with 10 or more units
- Owners of office buildings
- Commercial real estate agents/brokers
- Commercial real estate attorneys
- Bankers for commercial real estate financing
- Property Managers
- Anyone who helps commercial real estate portfolios

We are here to save you money and provide the right fit for your insurance needs. Please call us for any insurance issues such as rising costs, claims, or needing a second opinion. My phone #: (925) 788-5558, my email: rcallaway@pdins.com, or visit my website: [www.hosprop.com](http://www.hosprop.com)

Protect Businesses, Extra Miles.

### **Current Experience:**

#### ***Executive Broker***

Company Name Pacific Diversified Insurance

Dates Employed Nov 1991 – Present

Employment Duration 28 yrs 10 mos

Location Pleasant Hill

Create Solutions for business of all sizes by looking at the commercial insurance puzzle and moving the pieces to where they fit best

I specialize in working with organizations that are dealing with insurance problems. Issues such as rising costs, claims problems or just plain not comfortable with the coverage in place

**(NEW LinkedIn summary and current experience for Rick Callaway)**

**Headline:**

Commercial insurance broker, 30 years of helping owners of apartment buildings and office buildings, commercial real estate agents and brokers, commercial and residential property managers. We're the Extra Milers!

**About**

Almost 30 years of commercial insurance brokerage. No under coverage. No over pricing. We are the extra-milers in protecting your assets, business, employers and employees. As a prior business owner with board level experience, I transfer business risks to improve your bottom line, with a comprehensive insurance program and customized approach.

We help owners of apartment buildings and office buildings, commercial real estate agents and brokers and property managers.

Specifically, we insuring Independent, hands-on landlords of these types of properties:

Commercial Property

Restaurants

Offices

Warehouses

Multi-Use buildings

Industrial properties

Multi-Family and apartment

Duplex, triplex, townhouses

Multi unit apartments

Senior Care Facilities

Residential-turned nursing homes

Skilled nursing, convalescent facilities

Senior living communities

Property Owner Associations

Commercial Properties Association (Office Buildings Associations)

Residential Homeowners Associations ( HOA's)

Apartment Buildings Associations

The following are the insurance policies for your protection:

#### Property Coverage

Equipment breakdown, loss of income protection, fire, burglary, theft, flood, earthquake, sewer backup, pipe bursting, weather damages - rain, hail, snow, etc.

#### General Liability

Bodily injury, personal injury, derogatory comments (slander, defamation), trips and falls, negligence, lawsuits, property damages incurred by a third party, product liability.

#### Workers Compensation

Claims management, experience modification (ex-mod), loss control, classification.

#### Cyber Liability

Cyber security breach incident management, employee and internal risks, malware, ransomware, hacking, phishing, IT breach.

Management Liability – E&O, D&O, EPLI (errors and omissions, directors and officers, employment practices liability)

Property owner association managers - commercial and residential, property management firms, startups of all kinds, lawyers, accountants or CPAs, doctors or physicians, dentists, business consultants and other professionals.

I collaborate with these partners:

- Commercial real estate attorneys, employment attorneys
- Bankers for commercial real estate financing
- Commercial mortgage brokers, loan officers
- Commercial property appraisers
- Commercial real estate portfolio managers (REIT, private equity)
- Business, corporate, and commercial litigation lawyers
- CPAs, accountants
- IT firms and professionals
- Business consultants, advisors, coaches and other B2B professionals.

(925) 788-5558

[rcallaway@pdins.com](mailto:rcallaway@pdins.com)

[www.hosprop.com](http://www.hosprop.com)

Twitter: @postivercal

## **Current Experience:**

### **The extra-miler in protecting business assets, employers and employees with commercial insurance**

Company Name Pacific Diversified Insurance  
Dates Employed Nov 1991 – Present  
Employment Duration 28 yrs 10 mos  
Location Pleasant Hill

Do you have any insurance issues such as rising costs, claims, or needing a second opinion?

Or if you are just plain not comfortable with the coverage in place, I and a team of professionals have been giving business owners peace of mind by taking care of ALL insurance needs, with the most fitting coverage at the best price. For 30 years, I have been creating solutions for businesses of all sizes by moving the pieces of the commercial insurance puzzle to where they fit best.

As a business owner myself, I know how much time and attention it takes to keep a business going. Insurance is usually the last thing you wish to handle. I don't blame you!

We are dedicated to our customers. As your broker, we have access to a variety of insurance companies in order to get you the best value. We are not a "captive agent" serving only one insurance company. We serve YOU. We present your business in the best possible light. We customize your insurance coverage. We don't just give you a quote, we give you *decades of* insight, wisdom, and business experience.

My team and I fine-tune each policy to address your business' specific needs, to protect yourself against all relevant liabilities, and we do try our best to save you money wherever possible, with property insurance coverage, general, management and cyber liability protections and worker's compensation.

These are the initial simple steps to show how we protect you:

(1) Do you need insurance?

With/without insurance: How much it will cost you, and how much it will save you?

(2) Get you the best deal:

No under-coverage, no overpricing. We leave no stones unturned, to match the best value from the most fitting policy, to protect your business.

(3) Claim Processing:

With expertise and efficiency, we minimize your claims' cost.

[New Business Page:]

**Rick Callaway Commercial Insurance Team**  
*We Are Your Extra Milers.*

[Headline:] **Protect commercial property owners, managers, brokers. No under-coverage. No overpricing. We are your Extra Milers!**

[Content:]

The Rick Callaway Commercial Insurance Team has three uniques:

- 1) Board level business acumen.
- 2) Quick turnaround guaranteed.
- 3) No overpricing, no undercoverage.

With almost 200 years of combined experience, including our team leader Rick Callaway's 30 years of protecting businesses, assets, employers and employees, we are the Extra Milers in going above and beyond mere quotes or cookie-cutter answers. We customize every business' unique needs with just the right amount of insurance coverage. Like Goldilocks' porridge, neither too much nor too little. And we go the extra mile to save your premium payments. Now this is where our profound understanding of business operation, with hands-on, board level experiences all come into play: **We know how to provide "just the right" amount of insurance, without exposing you to the risk of underinsurance.**

Rather than relying on another broker's policy's declaration page to determine a property's worth, we do independent market research to determine a building's proper replacement cost. We even negotiate on your behalf with your banks to lower the coverage requested to match what is really needed to protect you.

We pride ourselves with 24-48 hours of quick turnaround, which again is based on our understanding of ins and outs of your business operations, and years of deep relationships with insurance carriers.

Experience, relationships, and business acumen differentiate us as the Extra Milers from all the rest.

We give peace of mind to **commercial property owners, managers, and real estate agents or brokers** by taking care of all risks, existing and potential.

Specifically, we insuring **Independent, hands-on landlords of these types of properties:**

Commercial Property  
Restaurants  
Offices  
Warehouses  
Multi-Use buildings  
Industrial properties

Multi-Family and apartment  
Duplex, triplex, townhouses  
Multi unit apartments

Senior Care Facilities  
Residential-turned nursing homes  
Skilled nursing, convalescent facilities  
Senior living communities

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[Specialties:]

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