



# Strategically Designed Insurance Solutions to Meet Every Need

Discover what experience and full-service

REALLY MEAN



LOCAL

Pepper, Johnstone & Company was established in 1971 as a privately held insurance brokerage. Unlike national firms whose decision-makers are located elsewhere, we are local, influential and responsive. While we are located in Alabama, our client-base extends throughout the Southeastern United States. Although much has changed in our industry over the past 40+ years, our steadfast commitment to properly protecting and advising our clients remains the same.

At Pepper, Johnstone & Company, we are not only your broker, we're your advocate. We will work hard for you as we negotiate coverage, premium discounts, and fair claim settlements. As your trusted advisors, we analyze your unique insurance needs to provide creative coverage solutions, risk management advice and the confidence in knowing you have the right coverage at highly competitive rates.

Pepper, Johnstone & Company's value system guides everything we do -- from strategic planning to day-to-day decision making, to the manner in which we treat our clients and stakeholders. Represented by the acronym PRIDE, our value system is:

ETHICAL

**P**rofessionalism - We will be recognized as having professional standards. Our employees will possess superior knowledge and skill for the benefit of our clients.

**R**ead Value to Our Clients - We are here to consistently and diligently meet the needs of our clients. By providing the highest quality products, services, advice and sustainable value, we will ensure our clients receive excellent solutions to meet their individual needs.

**I**ntegrity - The highest levels of honesty and fairness characterize all of our dealings. We develop trust by maintaining the highest ethical practices possible.

**D**emonstrated Commitment to Excellence - Our clients depend on us to provide them with sound advice they can trust. We earn this confidence by sustaining an uncompromised commitment to continuous improvement in everything we do. This philosophy enables us to best serve our clients.

**E**mployees - Our employees will determine our future success. In order to attract and retain the best and the brightest, we will continue to invest in the development of our human capital and reward superior performance.

At Pepper, Johnstone & Company we use a consultative approach to understand each client's unique risk characteristics and strategically design customized insurance solutions to meet their needs.



## Property & Casualty

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Property and casualty insurance is the cornerstone of any risk management program. Regardless of the industry your organization is a part of, Pepper, Johnstone & Company has the industry knowledge, insight, negotiating skills and relationships with national and regional insurance carriers that help protect you against loss.

Our professional advisory services are upfront, discrete, personal and comprehensive. We have the capacity to handle each client need with a “complete account approach.” Let our team of professionals tailor a program to meet your unique needs.

## Industries Served

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Some of our clients operate in the following sectors:

- Agriculture
- Automotive
- Artisan Contractor
- Distributor
- Healthcare (Medical, Dental, Pharmacy, Veterinary)
- Metal Fabricator
- Not-for-Profit Organizations
- Professional Services (Accountants, Legal, Consultants)
- Real Estate & Development
- Residential & Commercial Construction
- Religious Institutions
- Restaurants
- Retail
- Technology



## Why Pepper, Johnstone & Company?

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### PROVEN EXPERTISE

Our clients benefit from the strengths provided by professionals with diverse areas of expertise. The result is a comprehensive insurance plan that protects against, and responds to, most forms of risk.

### CUSTOMIZED SOLUTIONS

We understand that no two clients are alike. Our step-by-step approach is a detailed analytical process that enables us to understand your specific needs and craft tailored insurance solutions that meet those needs. As your needs change, we continually re-evaluate your insurance program to ensure it evolves with your company.

### ENTREPRENEURIAL ENVIRONMENT

We are guided by a principal-to-professional approach. This means that our clients are serviced by a team of professionals directed by a principal of the firm. This culture empowers our associates to pursue solutions in the best interest of our clients - without having to consult layers of management.



*Our mission is to be the clear, best choice for providing insurance and risk management solutions to our clients through teamwork, technology, innovation, industry experience and unsurpassable client service, while supporting our community and stakeholders.*

## PRODUCTS & SERVICES

### BUSINESS INSURANCE

- Property
- General Liability
- Commercial Auto
- Worker's Compensation
- Excess Liability (Umbrella)
- Surety Bonding
- Professional Liability
- Director & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Technology

### INDIVIDUAL BENEFITS

- Life Insurance
- Disability
- Long Term Care
- Annuities
- Estate Planning
- Business Succession Planning

### EMPLOYEE BENEFITS

- Group Life
- Group Disability
- Group LTC

### PRIVATE CLIENT INSURANCE

- Home
- Auto
- Watercraft
- Collector Vehicles
- Motorcycles
- Secondary Dwellings
- Condominiums
- Personal Valuables
- Umbrella

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