



## **Paul Palkovic, CPCU, ARM**

Risk Management Services  
Commercial Insurance Broker

### **Bolton & Company**

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In the  
beginning  
there's price;  
in the end  
there's cost.



My goal is to  
have a  
positive  
financial  
impact for my  
clients by  
helping them  
understand  
and manage  
their total cost  
of risk.



### **Uniquely qualified to help:**

- Companies that are being under-served by their current insurance broker.
- Manufacturing & distribution firms paying over \$100,000 for insurance.
- Companies with Experience Modification Factors in excess of 1.00%
- Owners of commercial property portfolios in excess of 500K Sq. Ft.
- Liability coverage for new medical products pre and post clinical trial.
- Audit and place Directors & Officers coverage for public and private firms.

### **Going beyond simply placing your insurance coverage:**

Many insurance buyers fool themselves into believing that their cost of corporate risk begins and ends with their insurance premium. But there are significant costs that lie outside premium. Paul is passionate about helping his clients improve their bottom line and protect their corporate assets by taking a more sophisticated approach to managing their total cost of corporate risk.

### **Paul has the knowledge, resources and capabilities to:**

- Develop policies and procedures that lower Worker's Compensation costs.
- Identify and address critical gaps and deficiencies in insurance portfolios.
- Design a custom plan to control insurance costs and protect corporate assets.
- Build a team of experts to execute that plan and assess the results.
- Help you understand and address insurance issues that impact profitability.

### **To better serve his clients:**

- Through his affiliation with Professional Networking Group (PNG), Paul has a relationship with over 800 highly qualified professional service providers to support him in serving the needs of his clients.

### **Bolton & Company:**

- These associations have chosen Bolton as their endorsed insurance partner:  
Employers Group (California's largest non-profit employers association)  
The California Manufacturer's & Technology Association (CMTA)  
Building Owners and Managers Association of Los Angeles (BOMA)
- We sponsor the So-Cal Bio-Medical Council (SCBC)
- Employee owned - Bolton employees have a personal stake in retaining our clients by providing extraordinary service.
- Writing over \$200,000,000 in annual premiums with 150 employees in Pasadena & Oxnard, California - We provide market clout and hands on service.
- Founded in 1931- Over 70 years of developing relationships with our many carriers.
- Licensed in 50 states with international capabilities via Assurex International.