



March 2011

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Visit us at:



We are excited to announce that our corporate office in San Francisco is moving to a new location. Effective April 18, 2011, our new address will be:

Woodruff-Sawyer & Co.
50 California Street, Floor 12
San Francisco, CA, 94111

All phone numbers and e-mail addresses will remain the same. We look forward to welcoming you to our new office!

The Japanese Earthquake and Tsunami

The Impact of the Earthquake and Tsunami

After the Tōhoku earthquake and tsunami, what is the long term impact on the commercial insurance and reinsurance markets?

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Corporate & Executive Protection

Dodd-Frank, SEC Enforcement Activity, Whistleblowers and D&O Insurance

Carolyn Polikoff and Priya Cherian Huskins

Is the Dodd-Frank Act ("Dodd-Frank"), signed into law on July 21, 2010, potentially a game-changer when it comes to the exposure of officers and directors of public companies to litigation? Yes. And unfortunately for directors and officers and the companies they serve, the scope of insurance coverage afforded by director and officer ("D&O") liability insurance policies can be problematic.

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Employee Benefits

Employee Benefits Legislation Update: March 2011

Jennifer Lunski

Woodruff-Sawyer offers regular updates on legislative changes that impact employee benefit plans. Employers should review the updates to ensure their plans and policies are revised and in compliance with the new legislation and regulations.

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Claims

Eleven Workers' Compensation Issues Sure to Impact 2011

With the nation's legislative landscape dominated by health care reform and relatively stable workers' compensation rates in 2010, workers' compensation fell off the radar screen. However, a more careful review points to challenging times in the years ahead. Here are 11 issues that bear watching.

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Construction & Real Estate

AB 2774: Employers . . . Beware

Arie Dykhuizen

California's Legislature recently passed AB 2774. Effective January 1, 2011, this bill contains important changes that can have serious consequences for employers whose safety programs are not effectively ensuring workplace conditions that prevent the potential for serious injury to workers.

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Benchmark Survey

9th Annual Health & Welfare Benchmark Report

Woodruff-Sawyer & Co., in partnership with a leading actuarial firm, would like to invite you to participate in our annual benchmarking report.

The annual benchmarking report will provide you with similar data and analytics to that which is available, at a significant cost, through other major vendors. There is no cost to participate in the Woodruff-Sawyer survey and all participants will receive a copy of the report.

[Click to Participate in this Survey](#)

About Us

Woodruff-Sawyer is one of the largest independent insurance brokerage firms in the nation, and is an active partner of Assurex Global and International Benefits Network. For over 90 years, Woodruff-Sawyer has been partnering with clients to implement and manage cost-effective and innovative insurance, employee benefits and risk management solutions, both nationally and abroad. Headquartered in San Francisco, Woodruff-Sawyer has offices throughout California and in Portland, Oregon.

For more information about Woodruff-Sawyer, call 415.391.2141 or visit www.wsandco.com.