

Currado Insurance Agency, Inc. Allstate Financial

Company Portfolio

Currado Insurance Agency, Inc.



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Company Overview...



Top – LtoR Roberta Johnson, Nicole McCracken,
Johnny Currado, Kelly Jadovitz, Barbara Richardson
Bottom – LtoR John Currado, Lani Currado

The Currado Insurance Agency has been a family owned business since 1973 with 4th and 5th generation natives of the Antelope Valley. Our knowledge and understanding of the people in the community help us provide you, our client, with an outstanding level of service.

We look forward to helping companies like yours protect the things that are most important to you & your family, your company, your employees, and your assets. We can also help prepare a strategy to achieve your important financial goals.

With over 100 years of combined experience in the insurance industry, the Currado Insurance Agency always keeps abreast of new state and federal laws. This provides you, our client with the best tools to make the most informed choices to protect your company.

Our Vision ...

As a Personal Financial Representative in Lancaster, I know many local families. My knowledge and understanding of the people in this community help me provide customers with an outstanding level of service. I look forward to helping families like yours protect the things that are important – your family, home, car, and more. I can also help you prepare a strategy to achieve your financial goals.

~ John Currado LUTCF

Community Involvement ...

- Lancaster - West Rotary
- Lancaster/Rosamond Chamber of Commerce
- Antelope Valley Board of Trade
- Children's Center of the Antelope Valley
- Antelope Valley College Foundation
- Women Entrepreneurs of the Antelope Valley
- Antelope Valley Proz
- Operation School Bell
- Models Auxiliary
- Alzheimer's Association
- Oprah's No Phone Zone
- Antelope Valley Association of Health and Financial Advisors



Commercial Services we can offer you...

Commercial Auto

Your business is one-of-a-kind, so you may need flexible business and commercial vehicles insurance plans as unique as your company to help protect everything you've worked so hard to build. Its primary use is to provide protection against losses incurred as a result of traffic accidents and against liability that could be incurred in an accident.



Commercial General Liability



General Liability insurance is designed to protect business owners and operators from a wide variety of liability exposures. Exposures could include liability arising from accidents resulting from the insured's premises or operations, products sold by the insured, operations completed by the insured, and contractual liability.

Commercial Services we can offer you...

Business Property

Business property insurance protects your business, from a minor hiccup to a major financial loss. Whether you own your building, lease your workspace or work at home, we will protect your business' physical assets. When disaster strikes your business



Workers Compensation

Is a form of insurance that provides compensation medical care for employees who are injured in the course of employment.

Commercial Services we can offer you...

Bonding

A bond is similar to insurance: the bonding company provides compensation if certain events covered by the bond occur. In fact, most bonds are written by specialized subsidiaries of the same companies that write business insurance policies. Since a bond fills a different need than an insurance policy, it's important to know when and if a bond is right for you.

The bond is the surety company's guarantee to someone that they will not be harmed by another's failure to do as he had promised.



Workplace Benefits we can offer you ...

Workplace Benefits

An accident/medical condition can wreak havoc on your savings if you're not prepared. Because these policies are supplemental, it works in addition to other insurance you may already have. These pay **CASH** directly to the employees; it's their "paycheck protection plan."

Allstate Workplace Division can provide your employees supplemental insurance products including Accident, Cancer and Disability Insurance.



Retirement Opportunities we can offer you...

SEP



An SEP (Simplified Employee Pension) is a retirement plan established by employers, including self-employed individuals (sole proprietorships or partnerships). The SEP is an IRA-based plan to which employers may make tax-deductible contributions on behalf of eligible employees. The employer is allowed a tax deduction for plan contributions, which are made to each eligible employee's SEP IRA on a discretionary basis.

Annuities

An annuity is a contract between you and an insurance company, under which you make a lump-sum payment or series of payments. In return, the insurer agrees to make either a lump sum or periodic payments to you beginning immediately or at some future date. Annuities typically offer tax-deferred growth of earnings and may include a death benefit that will pay your beneficiary a guaranteed minimum amount, such as your total purchase payments. Income on annuities is not taxed until withdrawn from the contract, making annuities a tool to save for retirement.



Retirement Opportunities we can offer you...

Retirement Plans 401 (k)

In the United States, a 401(k) retirement savings plan allows a worker to save for retirement and have the savings invested while deferring current income taxes on the saved money and earnings until withdrawal.

401(k) plans are mainly employer-sponsored: employees elect to have a portion of their wages paid directly into their individual 401(k) account, which is managed by the employer. Such payments are known as "contributions". As a benefit to the employee, the employer can optionally choose to "match" part or all of the employee's contribution by depositing additional amounts in the employee's 401(k) account or simply offering a profit-sharing contribution to the plan.



Retirement Opportunities we can offer you...

Ira



An IRA is an Individual Retirement Account that allows you to save money for retirement with certain tax advantages. Think of an IRA not as an investment product itself but more like a box holding your chosen investments. Those investments may include mutual funds, stocks, bonds, annuities, Certificates of Deposits (CDs) or other financial products.

Life and Health Services we can offer you...

Life

You want to protect what matters most in your life: your loved ones. With life insurance, you help to ensure that the financial needs of your family are met in the event of your death. This means peace of mind for you now, knowing your family will be secure in the future. You need a life insurance policy if anyone depends on your income or stands to inherit a financial burden in the event of your death.



Health

Offering a complete line of group and individual health and life insurance products. These products and services are designed to provide solutions to your personal and family financial needs, including: Health, Dental, Vision and Disability



Home and Auto Policies we can offer you...

There are a number of different insurance policy options available to help you get the complete auto insurance coverage you need. We offer liability and medical protection including insurance to protect you from those with little or no insurance. Our vehicle protection plans help protect you through collision coverage and comprehensive coverage options. Additional protection can also be extended to you to protect you from a variety of personal injuries such as lost income, child care expenses, and medical expenses.



At your home, you rely on having a safe, comfortable place to live. When you purchase a home insurance policy, it should contain a description of your home's structure and a list of excluded events that may not be included. It's important to ensure you understand what is included in your coverage and any additional options you may want to consider.

Individual Policies we can offer you...

Boats, Motorcycle, RV's



As a motor home owner consider protecting your motor home, yourself and your traveling companions with insurance from Allstate. Select the coverage that's right for you and personalize it with special optional coverages. Also, consider purchasing an RV Road help Plan from Allstate Motor Club (not an insurance product).

At Allstate, our policy offers coverage while your boat is within the United States or Canada or within 100 nautical miles of the U.S. and Canada. Even out of the water, our coverage helps protect your boat, motor and trailer up to policy limits. So, no matter when or where you ride the waves, you can relax knowing that in the case of an accident or emergency, you have excellent boating protection.



You enjoy the peace of mind that comes with a ride on the open road. Whether you ride the latest model or a tried-and-true classic, you need to protect yourself and your riders from any unexpected bumps. With Allstate, you can ride easy knowing you've got quality motorcycle insurance at an affordable price

Other Insurances we can offer you ...

- Condominium Insurance
- Renters Insurance
- Landlord Property Insurance
- Snow Mobiles
- Off-Road Vehicles
- Financial Products
- Allstate Motor Club
- Board of Directors Insurance
- Flood Insurance
- Earthquake Insurance
- *As you know there are a lot of items you can have insured. If there is an item not listed please call our agency and we will see if we can obtain it.*

Insurance Carriers We Partner With...

- ALLSTATE
- AIG
- American Modern
- Anthem Blue Cross
- BTIS
- Chubb
- Employers
- Everest National
- Financial Pacific
- Fireman's Fund
- GMAC
- Hartford Insurance Company
- Hagerty
- Lloyds of London
- Navigators
- Pacific Specialty
- Philadelphia
- Progressive
- State Compensation Fund
- Tower Select
- Travelers
- Universal North America
- Zenith
- Zurich

*** NWC Insurance Services has built strong relationships with high profile insurance companies to suit your commercial insurance needs. We exclusively use companies that are rated by AM Best Co. and have a rating of A or better.**

“Thank you for putting your trust in us. We want you to be completely satisfied. We are here to serve you for many years to come.

~ The Currado’s

Celebrating 37 Years in Business

