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NEWS FROM: Cavnac & Associates

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**CAVIGNAC & ASOCIATES TAPS RAFAEL FERNANDEZ
AS NEW DIRECTOR OF LOSS CONTROL AND CLAIMS**

SAN DIEGO – (March 10, 2011) – Rafael Fernandez has been named director of loss control and claims for Cavnac & Associates, announced Jeffrey W. Cavnac, CPCU, ARM, RPLU, CRIS, president and principal of the San Diego-based risk management and insurance brokerage firm.

In his new post, Fernandez is responsible for evaluating clients' existing risk management, safety and claims management programs and developing new strategies that will help them lower their overall cost of risk. He brings to the firm 20 years of experience in the risk management, safety and construction industries.

Most recently, he served as vice president and senior consultant for Marsh Risk Consulting in San Diego, where for more than three years he provided safety and risk management consulting services to a broad spectrum of national clients. He was the designated risk control construction leader for the company's West Zone operations, and oversaw safety services delivery and program effectiveness.

Prior to that, Fernandez was a senior risk control consultant for Majestic Insurance Company, also in San Diego. He served another five years as director of risk management and benefits for the Grossmont Union High School District in El Cajon, where he developed and implemented various safety and risk management processes that achieved a 40 percent reduction in claim frequency over five years, while reducing the District's incurred workers compensation costs by 50 percent.

Fernandez holds a Master's Degree in public administration from California State University at San Bernardino, and a Bachelor's Degree in psychology from Pitzer College in Claremont, Calif. He is a Certified OSHA Outreach Trainer for general industry and construction, as well as a Certified Safety Professional and an Associate in Risk Management. He is a professional member of the American Society of Safety Engineers.

Born in Cuba and raised in Southern California, Fernandez currently resides in the College area of San Diego with his wife, Judy, and their two children: Matias, age 9; and Micaela, age 7. His recreational interests include offshore fishing, camping, playing ice hockey and spending time with his family.

About Cavnac & Associates:

Founded in 1992, Cavnac & Associates is a leading risk management and commercial insurance brokerage firm providing a broad range of insurance and expertise to design and construction firms, as well as to law firms, real estate-related entities, manufacturing companies and the general business community. Company principals are Jeffrey W. Cavnac, CPCU, ARM, RPLU, CRIS, James P. Schabarum II, CPCU, AFSB, CWCA, Scott A. Bedingfield, CIC, AAI, CWCA, and Patrick Casinelli, RHU. The firm employs a staff of 38 at offices located at 450 B Street, Suite 1800, San Diego, Calif. 92101. More information about the company can be found on the Web at www.cavnac.com.