

### Asian Americans numbers...

- 11.9 Million U.S. Residents. - 1 out of 10 in California.
- 70% of all Japanese live in New York, California, Hawaii and Texas.
- Median Income (1999) - \$50,046 / Asians = \$59,300 / Japanese = \$70,849
- Property owners - Highest percentage of ownership of high valued homes 37%
- Asians are 65% more likely to own a business than all Americans...



## "Japanese Restaurants"



TSUNEISHI INSURANCE AGENCY, INC.

# FREE REPORT

## 10 secrets every Japanese Restaurant Owner must know about their Insurance Coverage!

- Do all Insurance agents offer the same products and services?**

Not at all. Some write different lines of business either auto or homeowners. Many also write business insurance. It does pay to find an experienced agent who has a background in insuring the unique exposures that your restaurant present.

- What are some of the secrets that agents don't tell their clients?**

Simply, they often don't shop your coverage because they may not have access to the top companies offering the broadest



coverage and rates. Many smaller agencies do not generate enough business to obtain preferred contracts with leading insurance companies. You may be overpaying with inferior coverage unless you review your options more carefully.

- What is the #1 reason for claims in most California restaurants?**

Slip and fall claims are the number one reason for claims in restaurants statewide. Discuss with your managers the importance of quickly mopping up all liquids that spills on the floor to help keep insurance claims down and your rates affordable. Keeping your restaurant clean and well maintained can save you money and from costly claims.

- What are other factors that contribute to higher restaurant insurance rates?**

Inexperience is a big factor. Many companies offer discounts to experienced restaurant owners and managers. If you are in business 3 years or more in the same location, you are often entitled to preferred rates. Your agent needs to check that you are receiving all the discounts that you are eligible to receive.

- Is it true I can often improve my coverage for less money**

Yes... it is true that for many smaller restaurants a "BOP" (Business Owners Package) policy may give you more added coverage without any increase in cost.

Some companies don't offer this type of policy so you need to check with your

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## Fireman's Fund...

We offer the only RESTAURANT PROGRAM specifically designed for your business. This Asian Restaurant program is **NOT AVAILABLE** from most agencies within California

Our program offers unique coverage and benefits to the Japanese restaurant owner. To be eligible for this special program your restaurant must meet the following guidelines;

- ◆ 3 years in business
- ◆ Favorable loss experience
- ◆ No tableside cooking
- ◆ Well maintained and above average house-keeping
- ◆ Liquor receipts less than 25 % of total revenues.
- ◆ No stand alone sushi bars.



Fireman's Fund has a strong reputation for protection businesses for more than 135 years.

Fireman's Fund is part of the Allianz AG Group, one of the largest and strongest financial institutions in the world.

It is rated "A" by A.M. Best. If you would like to see if your restaurant qualifies for this program call us at **(800) 383-7725.**

## "10 secrets every Japanese Restaurant Owner must know" (Cont.)

**"They explained each coverage thoroughly in Japanese! Nobody ever took the time to explain it to me before."**

**K. Nakanishi  
Huntington Beach**

**"I am pleased with their quick response. In addition to their advice of choosing insurance companies really helped me."**

**Y. Taki  
Irvine, CA**

agent if you are eligible for this type of policy.

**What are some of the "Gaps" in coverage with most Restaurant policies?**

Many restaurants in Japan don't have the same legal environment as those in California. Product liability coverage - which protects restaurant owners for customer's claims arising from eating improperly prepared foods - is excluded under some restaurant policies.

Have your agent review this necessary coverage or call one of our insurance professionals to review this important coverage.

**What are other "gaps" I should be aware of?**

Your raw fish stock requires constant electrical power for your refrigerators. "Loss of Refrigeration or spoilage" is an important feature that can protect against power outages that can destroy thousands of dollars of valuable product. Our coverage saved a

Torrance Japanese Restaurant thousands of dollars when a car knocked out the transformer causing the restaurant to lose its supply of sushi grade fish.

**My employee costs have increased in recent years. Can you help me?**



Yes... we can. The recent changes in State law has helped reduce the cost of Workers compensation in California since 2005. Employee Benefits cost however have continued

to rise. Now is the time to have your insurance professional review your current program to see if you are entitled to additional savings on your insurance programs.

**Do I really save money with an agency that specializes in Japanese restaurants?**

Most certainly. There is no substitute for experience when it comes to selecting an agent who has experience in your field and understands the complexities of your busi-

ness. Our firm created the "First Japanese Restaurant Insurance Program" in the United States in 1988!

Tsuneishi Insurance is widely recognized as one of the largest insurer of Asian restaurants in the Western United States. We write more restaurants and have more experience than any Japanese agency in the United States.

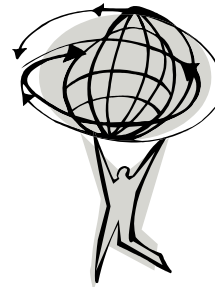
We currently utilize **four** restaurant markets for your business!

**How can I be sure you can do what you say? What protections do I have if I were to select your firm as our insurance agent?**

We guarantee our performance and service in writing. We must earn your business and will work hard to ensure that you have the finest product or services or you simply notify us and we will promptly refund the unused portion of your premium.

We want to make sure we are the last insurance agency you will ever need for all your business and personal needs.

We stand behind everything we say and do!



Call Toll-Free  
**(800) 383-7725**

for a copy of our other

**FREE INSIDER  
REPORTS!**

- #1 - Auto Ins. Secrets
- #2 - Homeowners Tips
- #3 - Restaurants
- #4 - Workers Comp Tips
- #5 - Employee Benefits

**[www.tsu-insurance.com](http://www.tsu-insurance.com)**

**Tsuneishi Insurance Agency, Inc.**

Tsuneishi Insurance is a pioneer in the Asian insurance community since 1948.

They have a longstanding reputation for prompt, ethical service within the community.

They have been instrumental in designing programs specifically for Asian families and businesses throughout the Western United States.

The agency has 21 licensed, insurance professionals who speak over 7 languages.

The firm has more preferred companies and experience offering more selection and lower rates.

Please call us at **(800) 383-7725** if we can assist you with a no-obligation review or your current coverage. Thank you!



**Independent Agents**

**367 Van Ness Way  
Suite 611  
Torrance, CA 90501**

**Toll Free: (800) 383-7725  
(310) 533-8877  
(310) 533-8843 Fax**

**[www.tsu-insurance.com](http://www.tsu-insurance.com)  
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