



Jeff Heet is a Managing Partner and Outsourced Risk Manager at Insurance Office of America (IOA) the 4th largest privately held insurance agency in the nation. Jeff specializes in outsourced risk management for high risk construction industries such as roofing, solar and underground construction.

Jeff's main focus is uncovering his clients total cost of risk and building a custom insurance and risk management program backed by IOA's exclusive risk management process called Risk Score. He prides himself on making the complex simple and asking the tough questions. Risk Score is the insurance industry equivalent of a credit score. High risk scores lead to insurance premium reductions.

The IOA Risk Score survey covers Pre-Claim/Post-Claim and Pre-Hire/Post-Hire processes. The survey identifies key areas to reduce a business's total cost of risk which leads to substantial insurance premium decreases and rate stability. This process was created to give businesses control of their insurance costs in the traditional and captive insurance markets.

Jeff provides a full team approach to implement the risk score process and reduce your total cost of risk. Managing risk is a long term plan and Jeff's team is there to stay ahead of emerging trends and manage the entire process.

Jeff was the 2019 IOA National Risk Management Partner of the Year and has been featured on construction podcasts. Jeff is also a member of the San Diego Club 33 Rotary, ProVisors San Diego and few other business groups. Jeff serves as the Managing Partner of the IOA San Diego office, west coast representative on the IOA Risk Services committee, and carrier relationship manager of the IOA San Diego office.

Jeff lives in Point Loma with his wife Cheryl, one year old son Hudson and two french bulldogs. He enjoys golfing, weekends at his vacation home in Palm Desert, Zoo and SeaWorld trips with Hudson, baseball games at Petco Park, Hawaii trips, seeing his family in Missouri and helping others succeed.



Jeff Heet, CRIS
Managing Partner & Outsourced Risk Manager
2019 IOA Risk Management Partner of the Year

Address: 4370 La Jolla Village Dr. Suite 600 San Diego, CA 92122
Office: 619-400-1993
Cell: 573-619-0646
Email: Jeff.Heet@ioausa.com

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