

TWIW Insurance Services

TWIW Insurance Services has more than 150 years of combined experience in every facet of the insurance industry, from commercial and personal lines to employee benefits and investment services. Formed in January 2005 from the merger of Tolman and Wiker Insurance and InWest Insurance Services, TWIW is the Central Coast's largest independent insurance brokerage, with offices in Bakersfield, Salinas, Santa Maria, and Ventura.

With 19 principals, and 180 employees TWIW is one of the top-50 independent insurance brokers in the nation. TWIW continues to be locally owned and operated.

Joan Kirchhof, born and raised on the Central Coast, began her insurance career in 1980, and became an agency principal in 1999.

TWIW Insurance Services offers sound protection backed by personalized service, and our broad selection of highly rated carriers means access to the best insurance products and prices available.



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