



INSURANCE PRODUCTS

- | Workers' Compensation
- | Property
- | General & Excess Liability
- | Professional Liability (E&O)
- | Directors & Officers (D&O)
including Fiduciary Liability
- | Employment Practice
Liability Insurance (EPLI)
- | Auto Fleets
- | Inland/Ocean Marine

Marc Dorneles helps privately held entities transfer risk through insurance solutions. He specializes in long-term relationships, ensuring every client has the best possible protection at the best possible price.

CAL doesn't sell insurance; they buy it.

Marc sees himself as a broker in the truest sense of the word, purchasing policies and programs from different carriers to best meet clients' needs. CAL buys insurance on your behalf; they don't sell it. Marc's team has deep expertise in a wide range of insurance products and coverages to ensure you have the right advisers, solutions and protection. They are known for asking — and answering — a lot of questions to determine your needs and expectations. Then they exceed them.

Deep experience means better outcomes.

Marc holds the Chartered Property Casualty Underwriter (CPCU) designation. He started his insurance career with Chubb Insurance Group as a specialty lines underwriter, then moved to the brokerage side with boutique firms in New York prior to joining CAL in 2013. He draws on nearly 15 years in the industry to advise his clients, working closely with each one to achieve cost, coverage and service improvements.

Marc holds a BS degree *cum laude* in business administration from Norwich University, the military college of Vermont, and has studied philosophy and theology while exploring a vocation to religious life. He is involved with ProVisors and the Professional Property Management Association.

The best coverage and the best service at the best price.

Whether you need a fresh take on one policy or an overhaul of your entire portfolio, Marc and his team of experts access a full spectrum of services and insurance products to craft creative, yet sensible, solutions. Their longstanding relationships with carriers translate to bottom-line advantages for clients. Your team at CAL vets policy language and negotiates on your behalf to ensure you get the best coverage at the lowest cost.

Your protection, well-being and satisfaction are Marc's priority. Whatever your needs are, he will be happy to discuss how CAL Insurance can help you buy better protection and risk management for your business.

ALWAYS LOOKING OUT FOR YOU

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