



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

Scott Hauge helps privately held and nonprofit entities transfer risk through insurance solutions. He works with clients to provide financial security and protect their financial assets, specializing in long-term relationships and ensuring every client has the best possible protection at the best possible price.

CAL doesn't sell insurance; they buy it.

Scott 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. Scott'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 roots mean deep responsibility.

Scott is a leading advocate for small and medium-size businesses. He has introduced government legislation that affects business on local, state and national levels. He was named the 2007 Small Business Advocate of the Year by the National Small Business Association and the 2014 Small Business Advocate of the Year by the California Association for Micro Enterprise Opportunity.

Scott serves on more than 10 boards and commissions. He is the founder and president of Small Business California, a nonprofit, nonpartisan advocacy and education group for small businesses. He is co-founder and vice president of Clinic by the Bay and on the board of advisers at Insure the Uninsured Project.

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, Scott 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 Scott'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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