



### 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

Joe DeLucchi helps privately held and nonprofit 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.**

Joe 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. Joe'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.**

Like its born and bred president, CAL has deep roots in San Francisco. Joe joined CAL out of Santa Clara University in 1998, working his way up to become president and CEO in January 2016. His clients are his neighbors — no matter where they are in the United States — and he takes great pride in having one of the highest client-retention rates in the Bay Area.

Joe has been involved in many community organizations, including the Bank of San Francisco Advisory Council, BAYCAT, ProVisors, Council of Business Advisors, CNA Insurance PACER Board, Liberty Mutual Agent's Advisory Council, Professional Property Management Association and Leadership San Francisco.

### **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, Joe 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 Joe'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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