

## JOHN M. RYAN

Managing Director, Employee Benefits Advisory



### INSURANCE PRODUCTS

- | Employee Benefits
- | Life & Disability Insurance
- | Workers' Compensation
- | Property
- | General & Excess Liability
- | Professional Liability (E&O)
- | Directors & Officers (D&O)  
including Fiduciary Liability
- | Employment Practice  
Liability Insurance (EPLI)
- | High-Net-Worth  
Personal Lines

John M. Ryan helps companies and executives 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.**

John 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. John's team has expertise in a wide range of insurance products and coverages to ensure you have the right advisors, 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.**

John has spent 25 years in the insurance industry and is an expert in the group benefits insurance marketplace. He founded and was president of Baybenefits, Inc., an employee benefits advisory firm in San Francisco; he sold the firm to NFP (NYSE) in 2013. John has been with CAL insurance since 2017, but a friend of the firm since 1999.

John has designed or restructured employee benefits programs for 1,000+ corporate clients. He offers a unique, valuable perspective, providing ongoing consultation, education, compliance, carrier negotiation and updates on new issues. He uses his wealth of experience to advocate for the best results for his clients, taking pride in having one of the highest client-retention rates in the Bay Area. John's team will make sure your benefits are exceptional.

John is active in the insurance industry, having served as vice president of legislation for the California Association of Health Underwriters, educating members of the U.S. House of Representatives, U.S. Senate and California legislators on health insurance coverage/policy/pending bills. He has been a member of ProVisors, National Association of Health Underwriters and Council of Business Advisors.

Graduate of University of Arizona – Eller College of Business – Finance  
CA Dept of Insurance License # 0B12969 | Series 6 & 63 Licenses.

### **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, John 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 John'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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