

PROGRAMS GUIDE

Tangram is a national program manager bringing expertise and specialized program capabilities to a variety of industries. Take a look at our programs and explore how Tangram can help you.



	SOCIAL SERVICE & NON PROFITS	PROPANE & FUEL DEALERS PROGRAM	JANITORIAL & BUILDING SERVICES	ARTISAN CONTRACTORS	BODEGA PROGRAM
LINE OF COVERAGE	Workers ' Compensation Management Liability Property General Liability Auto Umbrella	Workers ' Compensation Property General Liability Auto Excess	Property General Liability Auto Crime Inland Marine Excess Follow Form	Workers ' Compensation	Member owned group captive for Workers Compensation, General Liability and Auto Liability
CARRIER	A IX, Admitted	A IX, Admitted	A XII, Admitted	AM Best A XI, Admitted	AM Best A+ XIV
APPETITE	Any 501c3 social service nonprofit business including tougher social service classes (full list available), All Sizes	Propane/fuel oil distributors and dealers for heating and energy needs (gas station/ C-store incidental)	Commercial janitorial and building service contractors Painters and carpet cleaners (for CA only)	Designed primarily for small to mid-size Artisan Contractors and GC's. Also will consider Building Operations and Janitorial Risks (full list available)	Businesses that are independent, entrepreneurial, well run and financially stable.
PROGRAM HIGHLIGHTS	<ul style="list-style-type: none"> • Monthly reporting available • Can look at multi-state exposure • All size accounts (\$1500 and up) • Dedicated claims adjusters • A grant program open to any nonprofit organization 	<ul style="list-style-type: none"> • All size accounts • Specialized loss control available • Limited pollution coverage available • Missed delivery coverage • Unloading/loading coverage • Residential/Commercial 	<ul style="list-style-type: none"> • Industry specific, enhanced programs • Voluntary Property Damage (unique) • Up to \$1M for CCC exposures • Many built-ins including crime/EPL • Up to 20% residential operations allowed 	<ul style="list-style-type: none"> • Most competitive on risks less than \$50K in premium • Residential and commercial accounts • Blanket Waivers available 	<ul style="list-style-type: none"> • Precisely fund for losses • Lower your cost of insurance • Earn investment income • Premiums based on loss experience, not market rates • Workers Compensation premium of \$200K+
AVAILABLE IN THESE STATES	National (except AK, AR, FL, HI, ID, KY, LA, ME, MT, ND, NE, NM, NY, OH, OK, RI, SD, WA, WI, WV, WY)	National (except AK, DC, FL, HI, KY, LA, WV)	CA, CO, AZ, IA, IL, KS, MA, MO, NJ, NV, PA, OR, SC, TN, TX, UT, WA	WC: AZ, CA, NV, OR, TX, UT	Nationally

Got Submissions?

Send to: submissions@tangramins.com
Include: Completed Accord & Supplemental, 4 Years of Loss Runs

Need More Info? Visit us at tangramins.com for complete details on all our programs

Please note this document is only intended as a general overview.
Tangram reserves the right to underwrite each account.
For more details, please contact a member of our team.
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