

TANGRAM PROGRAM GUIDE

AN AT-A-GLANCE LOOK AT OUR PROGRAMS



Allied Health

Target Businesses: Home Health Care, Medical Equipment, Pharmacies, Behavioral Health, Urgent Care

Coverages: Medical Professional Liability, General Liability, Property, Auto, Umbrella/Excess

Geography: National

Notable: Dedicated Claims Team, Risk Management Services, Broad Medical Malpractice Coverage, Affirmative Abuse Coverage



Artisan Contractors

Target Businesses: Over 40+ Classes of Artisan Contractors, including Carpenters, Plumbers, Electricians, Painters, HVAC

Coverages: Workers Comp, Cyber

Geography: AZ, CA, NV, OR, TX and UT

Notable: Blanket Waivers Available, No Attached Broker Fees, Monthly Payroll Reporting, No-Hassle Renewals



Cyber

Target Businesses: A Wide Variety of Classes

Coverage Features: Unauthorized Access, Cyber Extortion, Theft, Business Interruption, Destruction of Data, Transmission of Virus or Malicious Code

Geography: National

Notable: Semi-Exclusively Available through Tangram, History in Space, Same-day Quotes, Easy Billing Options, Accessible On-line, Immediate Policy Delivery



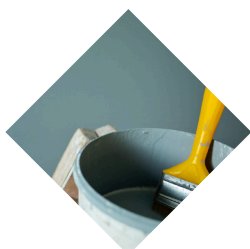
Group Captive Insurance Program

Target Businesses: Best-in-class businesses with favorable loss history, privately owned, financially strong and stable

Coverages: Workers Compensation in excess of \$200,000 premium

Geography: National

Notable: Exclusively Available through Tangram, Quotes in 72 Hours, Clients Increase Savings and Earn Profit



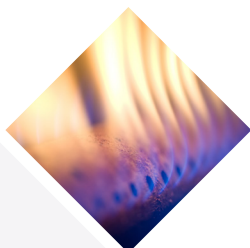
Janitorial & Carpet Cleaning

Target Businesses: Janitors, Painters, Carpet Cleaners, Floor Contractors, Handymen (residential and commercial exposures)

Coverages: Package (Property, GL, Crime & Inland Marine), Auto, Excess

Geography: 28 States

Notable: Exclusively Available through Tangram, Voluntary Property Damage Coverage, Risk Management Services, Flexible Billing, Competitive Commissions



Propane & Fuel Oil Dealers

Target Businesses: Fuel Oil & Propane Retailers & Distributors, Diesel Dealers, Incidental Gas Stations & C Stores

Coverages: Package (Property, GL, Crime & Inland Marine), Auto, Excess, Workers Comp

Geography: 40 States

Notable: Exclusively Available through Tangram, Risk Management Services, Flexible Billing, Competitive Commissions



Social Services

Target Businesses: Clubs, Clinics, Shelters, Group Homes, Day Care, Food Banks, Community Action, Developmentally Disabled, Rehab

Coverages: Management Liability, Workers Comp, Cyber

Geography: National

Notable: Exclusively Available through Tangram, Non-Profit and For Profit, Risk Management Services, On-line Claims, Flexible Billing, Competitive Commissions