

TANGRAM PROGRAM GUIDE

AN AT-A-GLANCE LOOK AT OUR PROGRAMS



Artisan Contractors

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

Coverages: Workers' Compensation, 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

Coverages: 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, Auto, General Liability

Geography: National

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



Janitors & Carpet Cleaners

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

Coverages: Package (Property, General Liability, Crime & Inland Marine), Auto, Excess, Workers Compensation

Geography: 28 States

Notable: Exclusively Available through Tangram, Voluntary Property Damage Coverage, 3rd Party Crime, Lost Key Coverage



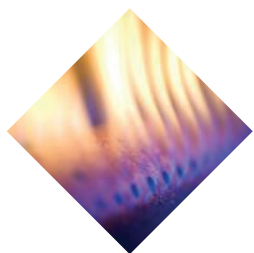
Portable Sanitation

Target Businesses: All Portable Sanitation Companies

Coverages: Commercial Auto, Property, Inland Marine, General Liability and Umbrella, Workers Compensation

Geography: National

Notable: Equipment Coverage includes Replacement Cost with 0% co-insurance
Exclusively Available Through Tangram Insurance Services



Propane & Fuel Oil Dealers

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

Coverages: Package (Property, General Liability, Crime & Inland Marine), Auto, Excess, Workers' Compensation

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' Compensation, Cyber

Geography: National

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