



## A COMPELLING GROUP CAPTIVE OPTION : BODEGA INSURANCE PROGRAM

*Do you want to retain your top clients for years to come?  
Win new clients with a fresh approach?  
Never have to market your best clients again?  
Then read on...*

In 2015, Tangram launched our member owned group captive, the **BODEGA INSURANCE PROGRAM**. We are currently extending invitations for membership to your best in class clients.

**BODEGA INSURANCE PROGRAM** is a way for your clients to pay their insurance premium annually and participate in the savings (from dollars not utilized to pay for losses). Clients in Bodega have the potential to benefit from underwriting profits, normally ceded to the insurance companies.

### YOU HAVE THE CHANCE TO:

- establish a long term relationship with your client to withstand the volatility of the market
- protect your client against competition from other brokers
- show your client a better way to manage their insurance
- continue to earn commission (& protect your income) without the expense of marketing

### A FEW FACTS:

- Workers compensation must be the lead line of business (can write GL & Auto)
- Minimum annual workers compensation premium of \$200,000
- Ineligible industries include: healthcare, staffing, PEOs, heavy construction

### AN EASY PROCESS:

- Send a submission (Acord, Work Comp Supplemental & 5 years of loss runs)
- Will qualify a complete submission within 72 hours
- Will partner with you to present the compelling financial picture to your client
- Send submissions directly to: [tbernard@tangramins.com](mailto:tbernard@tangramins.com)

Our Tangram team is easy to work with and we value the broker's role in helping your clients make the decision to join a captive program.

I have personally had success in helping brokers retain clients and win new clients by presenting a proposal from our **BODEGA INSURANCE PROGRAM**.

If you aren't presenting a captive option to your best in class clients, another broker will. I strongly encourage you to utilize the Bodega Insurance Program as another tool to serve your clients.

**Thanks and please reach out to myself or a member of the Tangram team with any questions.**



### For information or to send a submission:

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