

TANGRAM PROGRAM GUIDE

AN AT-A-GLANCE LOOK AT OUR PROGRAMS



Crisis Perils

	Non-Profits, Individuals/Personal Coverage, High Net Worth Individuals, Technology, Banking, Public Entities, Hospitals and Journalists
Coverages:	Kidnap & Ransom, Active Assailant, Workplace Violence, Cyber, Foreign Package, Defense Base Act
Geography:	Worldwide
Notable:	24/7 Crisis Management (Prevention, Preparation and Response), Financial and Personal protection, Cyber security

Target Businesses: Manufacturing, Schools/Educational Institutions, Churches/Missionaries,



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



Janitors & Carpet Cleaners

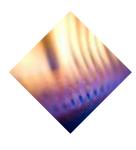
Target Businesses:	Janitors, Painters, Carpet Cleaners, Floor Installation Contractors, Handymen (residential and commercial exposures)
Coverages:	Workers Compensation
Geography:	National
Notable:	Exclusively Available through Tangram, Risk Management, Nurse Triage, Online Claims, Flexible Billing





Portable Sanitation & Septic

Target Businesses:	All Portable Sanitation and Septic Companies
Coverages:	Package (Property, General Liability, Crime & Inland Marine), Auto, Excess, Workers' Compensation
Geography:	National
Notable:	Equipment Coverage includes Replacement Cost with 0% co-insurance Exclusively Available Through Tangram Insurance Services, Excess Solution for Limits up to \$10M, Nurse Triage



Fuel & Propane Dealers & Distributors

Target Businesses: All Fuel & Propane Dealers & Distributors and Gas Stations and C Stores

Coverages:	Package (Property, General Liability, Crime & Inland Marine), Auto, Excess, Workers' Compensation
Geography:	National
Notable:	Exclusively Available through Tangram, Risk Management Services, Flexible Billing, Competitive Commissions, Excess Solution for Limits up to \$10M



Security Guards

Target Businesses:	Armed & Unarmed Security Guards, Private Patrol, Industrial/Business Parks, Office Buildings, Construction Sites, Private Security, Retail, Executive Protection and more.
Coverages:	Workers Compensation
Geography:	National
Notable:	Exclusively Available through Tangram, Risk Management, Nurse Triage, Online Claims, Flexible Billing



Social Services

Target Businesses:	Adoptions & Foster Care, Advocacy & Outreach, Clubs, Clinics, Shelters, Group Homes, Day Care (Adult & Child), Food Banks, Community Action, Developmentally Disabled, Rehabilitation, Schools (Private & Charter), etc.
Coverages:	Workers' Compensation
Geography:	National
Notable:	Exclusively Available through Tangram, Non-Profit and For Profit, Risk Management Services, On-line Claims, Flexible Billing, Nurse Triage, Competitive Commissions