

BODEGA

INSURANCE PROGRAM



Tangram is excited to introduce our broker network to our member owned group captive, the *Bodega Insurance Program*.

The Bodega captive consists of best in class middle market businesses looking for an alternative to the unpredictable, cyclical insurance market. Do you have a well performing client that would like to save money, earn investment income and predictably fund for their insurance over the long term? Then it's time to explore Bodega.

Why YOU should be interested?

- Receive income with no annual marketing or stress
- Accounts at low risk of being targeted & taken by competing brokers
- Use this as a powerful prospecting tool
(many brokers aren't talking to their clients about this!)
- Annual member meeting in Grand Cayman where you'll spend quality time with your client

Why YOUR CLIENT should be interested?

- Ultimate control and ownership in their insurance process
- Clients precisely fund for losses
- Underwriting profits return to client
- Market cycles become irrelevant
- Camaraderie of other "best in class" business owners
- A+ XIV front and reinsurance company

Who's the right prospect?

- Private company businesses
- Entrepreneurial & financially well run
- Culture of safety
- Generates work comp premium of \$250K+
- 5 year loss ratio under 60%
- No healthcare, PEO/staffing, trucking

CONTACT US TODAY FOR INFORMATION or simply send a submission including Acord, supplemental and loss runs to **Rekha Schipper** at **Rekha@tangramins.com**. If you would like to discuss further, Rekha can be reached at **707.775.2662**.