

Programs with Open Distribution

Traditional Programs

AEU

USL&H and WC for Marine Accounts
www.amequity.com

Contact: Jan Damare
jan.damare@amequity.com
251-690-4291

ASAE

Associations
www.affinitynonprofits.com

Contact: Amy Doherty
amy.doherty@affinitynonprofits.com
202-429-8571

Kapatoes

Natural Food Stores,
Vitamin Stores and Food Co-ops
www.healthfoodinsurance.com

Contact: Dane Meisler
dane@kisllc.com
203-676-0971

PAK

Liquor Stores, Wineries,
Breweries, Cideries, Distilleries
www.pakprograms.com

Contact: Larry Chasin
larryc@winerypak.com
888-386-5701

Telcom

Rural Telecommunications
Companies
www.telcominsgrp.com

Contact: Peter Elliot
pje@telcominsgrp.com
301-220-1086

VGM Insurance

Golf and Country Clubs
www.vgminsurance.com

Contact: Brian Thiemer
brian.thiemer@vgm.com
319-382-9880

Group Captive Programs

A Group Captive is a vehicle through which a group of insureds can reduce their insurance costs by sharing risk within a specific retention. This is a risk sharing alternative for insureds that may not be eligible for a Self-Insured (SIR) or deductible program.

In order to participate in a group captive the individual policyholder will be taking risk and will need to present collateral.

Bodega

Heterogeneous Group Captive
www.tangramins.com

Contact: Tracy Bernard
tbernard@tangramins.com
707-766-0381

Command

Heterogeneous Group Captive
www.artextrisk.com

Contact: Amanda Klimaski
amanda_klimaski@artextrisk.com
630-285-4339

EPIC

Heterogeneous Group Captive
www.innovative-risk.com

Contact: Brian Ricci
bricci@innovative-risk.com
972-573-8956

AltMkts: We're On It!

What we do

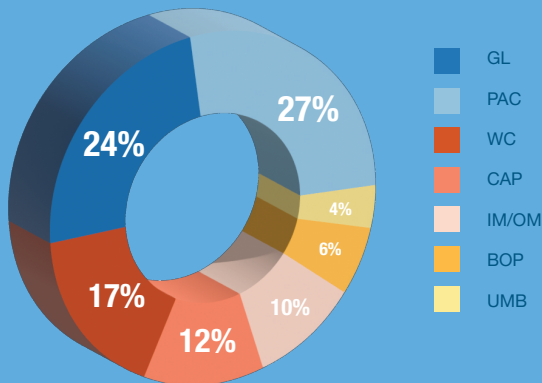


Some of our niches

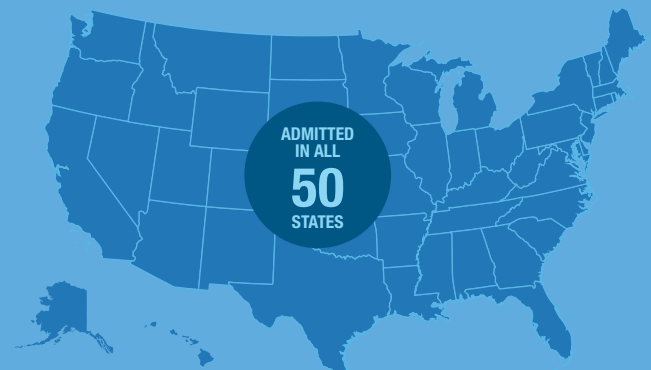


- Hardware Stores
- Maritime WC
- Trade Associations
- Fraternal Orgs.
- Self-Storage
- Winery, Brewery, Liquor Stores
- Telephone Co-ops
- Photographers & Photo EQPT Rental
- Senior Care (PA only)
- Natural Food & Vitamin Stores
- Elevator Contractors
- Shaved Ice Trucks
- Pizza Stores
- Golf Courses
- Musical Instruments

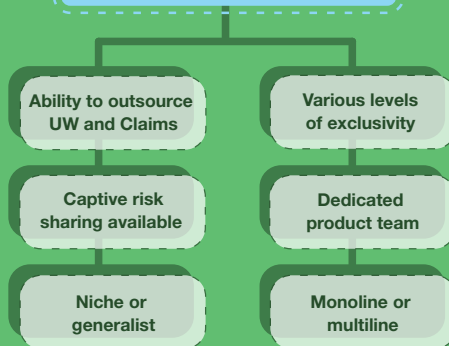
Our product mix



Where we write



We customize



Who we are



Contact Jennifer Guidry at jguidry@gaig.com, Anita Scott at ascott@gaig.com or Fred Snyder at fsnyder@gaig.com to learn more.