

**Don Pachner, President
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FROM THE GECKO TO THE STAG

Most outdoor organization's purchase insurance based on recommendations of a board member or third party insurance agent or consultant.

Analyze, prioritize and optimize your organization's insurance program from the standpoint of:

- **Statutory coverage: required by law or regulations**
- **Tax law (Affordable Care Act)**
- **Business partners: clients, lessors, landlords, land managers, banks, and accreditation associations**
- **Grants or other funding sources**
- **Risk purchasing group program coverage requirements**
- **Perceived needs of Board of directors and/or Managers**
- **Some Insurance policies require companion coverage**
- **Foreign operations require special consideration**
- **Additional protection desired, but not required**

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