



Kalamazoo:

Was voted #2 Beer City in America



So, if you want a cold beer or a cool quote, it's right here in **Kalamazoo**

- Yachts and boats..... **New Market!!!** Marinas and marine contractors
- **Med Mal: physicians, surgeons, ER Docs, psychiatrists, medical equipment mfg.**
- Public entities... townships, villages, municipal districts
- **Vacant buildings, remodels, renovations, rentals**
- **Underground Storage Tanks (environmental liability)**
- **Grocery stores, liquor stores**
- Garage risks..... used car dealers, repair
- **Assisted living facilities, home health care, day care, shelters, clinics, labs**
- **Restaurants with liquor liability**
- **Apartments and student housing**
- **Contractors.... General...roofing..... incl auto and inland marine**
- **Professional liability... architects, data technologies, IT nerds**

Our underwriters don't imbibe until the sun is over the yardarm...
Not like Jimmy Buffett: "It's five o'clock somewhere!"

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