



"We Make *Insurance* Work...for you"

Property Losses



Liability



Assault and Battery



Liquor Liability



Sexual Harassment



Loss of Income





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Gregg Hamrick, CIC

Specializing in bars and nightclubs, I have access to many standard and surplus lines insurance carriers to best suit your particular establishment. Bars and nightclubs have unique exposures that differ from your average hospitality risk. I will review your policies, lease agreements and other necessary documents to ensure contractual compliance and to make recommendations where necessary to improve your existing policies. I look forward to showing you ways to transfer risk and identify means to help control future insurance costs.

As a Certified Insurance Counselor and an independent insurance agent for 14 years, I have the experience and resources to advise the best means to protect your business before and after a loss.

My agency has been in business for over 80 years. As a member of Keystone Insurers Group we are the 5th largest independent insurance agency in the country. Still locally owned and operated we have access to write business in all 50 states. I look forward to the opportunity to handle your insurance needs, so you concentrate your efforts on other aspects of your business.

Gregg Hamrick, CIC

Principal

Thomas Fenner Woods Agency

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Testimonials

"Gregg Hamrick of the Thomas Fenner Woods Agency has provided almost every type of insurance for my restaurants, bar, and nightclubs for over ten years. His strong knowledge of the business is key, but more importantly his customer service cannot be matched. Gregg always takes my calls, returns emails promptly, fights hard for my claims, and meets me with personally to discuss risk management strategies for businesses. Better yet I have never found anyone that could beat or match his insurance quotes!"

Chris Corso

The Short North Pint House

"I have been representing clients in the bar/restaurant business for many years, even owning several myself. Gregg and the team at TFW consistently go the extra mile to get their clients the best rates and most appropriate coverages in this challenging industry. In fact, I have yet to see a situation where Gregg has not provided better coverage at a better rate. Any bar or restaurant owner owes it to themselves to give Gregg a chance to help them. His team will not disappoint."

Edward W. Hastie, Esq.

Hastie Law Offices, LLC

B&N Facts and Trends

- Bars and Nightclubs combined annual revenue is about \$20 Billion.
- In 2013 the top 100 Nightclub & Bar venues generated \$1.5 billion in total revenue.*
- More than two-thirds (68.2%) of operators surveyed experienced revenue growth in 2012*
- States representing the majority of drinking places were: Wisconsin with 4,489; California with 4,449; Texas with 4,388; New York with 4,283; Illinois with 3,634; Pennsylvania with 3,572; Florida with 3,191; **and Ohio with 3,201.** **
- Taverns were the largest sector within industry, with 19,660 drinking places. Combined, they shared more than 32 percent of the market. Bars and lounges represented 19.8 percent edging out drinking places share of about 19.5 percent of the market. Cocktail lounges held 11.5 percent and night clubs had 8.6 percent.
- 2014 Beer trend predictions call for more alcohol ginger beers, sour beers, smoked beers and wine-beer hybrids.***
- Half of all businesses in Ohio that suffer a shutdown will never recover. Within 6 months of reopening their doors they will close forever. Which half are you in?

* Technomic's BarTAB, ** Dun & Bradstreet, ***Culture the world of cheese.



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Resources

Ohio Division of Liquor Control www.com.ohio.gov/liqr/ 614-644-2360

TIPS Alcohol Training Online www.tipsalcohol.com 1-877-541-3555

ABC Bartending Schools www.abcbartending.com 614-442-9400

Ohio Bureau of Workers Compensation www.bwc.ohio.gov 614-644-6292

Ohio Licensed Beverage Association www.olba.org 800-678-5995

Ohio Restaruant Association www.ohiorestaruant.org 614- 442-3535

Ohio Department of Health www.odh.ohio.gov/ 614-466-3543

OSHA www.osha.gov/ Columbus Office 614-469-5582