

## outdoors recreation insurance

Experience insuring a wide range of organizations

- Hiking & Outdoor Clubs
- Trail Associations & Trail Clubs
- Greenway Organizations
- Trail Building & Trail Maintenance
- Social Service Organizations
- Environmental Advocacy Organizations
- Nature Education Centers & Programs
- Environmental Conservation Organizations
- Environmental Research Organizations
- Land Trusts and Consortiums
- Biological field Research Stations
- Vision Quests & Other Unique Activities
- Climbing Gyms & Challenge Courses
- Ropes-Based Search & Rescue Training
- Commercial Guides & Outfitters
- Manufacturers, dealers and retailers
- Standards & Certification Organizations



### CONSULTING SERVICES

Pachner Insurance consulting relieves you of everyday tasks involved in risk management, insurance administration and insurance renewal negotiations

Companies that do not wish to budget for a risk manager on staff will find themselves free to concentrate on business while we provide their risk management services.



Pachner & Associates offers traditional retail insurance brokerage services and insurance consulting services for a wide range of business and personal insurance needs with a specialty in the Non-motorized Outdoor Recreation Industry & Not-for-profit Outdoors, Nature Education & Conservation Organizations. Our experience covers the entire business spectrum and scale.

President Donald C. Pachner brings 25 years' experience handling a wide array of insurance clients at a large international brokerage firm. He has expertise in insurance industry automation and leverages that experience into more effective service for our clients. Sales manager Mike Kobout is an authority on guide & outfitter insurance and has appeared regularly as a speaker on the subject for many years.

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Personal Attention - Professional Results

Insurance Brokers & Consultants

# Pachner & Associates

*In California we are Pachner & Associates, LLC  
DBA Kobout Insurance Agency LLC License #0E97588*



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## commercial insurance

EXPERTISE AND EXPERIENCE FOR ALL INSURANCE CHALLENGES

Pachner & Associates provides deep understanding of the insurance marketplace and works with you to ensure the continued operation of your business and its income stream in the event of a loss or threat of litigation.

We have the professional insurance industry experience to custom design a program for your business and we are equipped to handle all your business insurance needs in a single place:

- Property & Casualty
- Marine & Inland Marine
- Bonds
- Workers' Compensation /Group Benefits
- Directors & Officers Liability
- Errors & Omissions Liability
- Cyberrisk Insurance (Internet Liability)
- International Exposures

We discuss your operations and requirements, then analyze your insurance needs before recommending a course of action and a competitive insurance program.

You can rest assured that your insurance will meet the requirements of your business partners and keep your business operating through all business climates. We believe in solving insurance problems with simple solutions.



## history

PERSONAL ATTENTION: PROFESSIONAL RESULTS

In 2003 Don Pachner decided to turn his hobby into a business and started the insurance brokerage firm Pachner & Associates with an emphasis on helping outdoors and conservation organizations of all sizes find appropriate, reasonably-priced insurance.

*"I realize how hard you worked for me on this, and I want you to know I really appreciate it! I've always taken a pretty cynical attitude about all those ads on TV about bankers and insurance companies taking their clients' concerns personally, but you make me believe that some of what they say might actually be true... in a few rare examples like you!"*  
- Trebbe Johnson of Vision Arrow & award winning author

Don is active as a volunteer hike and snowshoe leader for not-for-profit outdoors organizations, leads an annual nature hike and a trail maintenance crew at state park, has been involved in running the NY State outings program of a national conservation organization, and volunteers in numerous conservation activities with an emphasis on wetlands protection, open space and trail corridor protection, regulatory & legislative issues, and watershed protection.

You will be pleasantly surprised by how accessible Don is for insurance advice at any time of the day or week. Our staff understands what is important to your organization and responds quickly as if you are our only customer. We have a passion for helping outdoors people with their insurance issues!



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## group benefits insurance



Don Pachner, President

SECURITY FOR YOUR FAMILY AND BUSINESS

Employee benefit programs tailored to the business needs of guides, outfitters and not-for-profit outdoors or conservation organizations are a specialty.

We have developed group life and disability insurance programs for outdoor industry associations at affordable rates. to insure members and member organizations.

Whether benefits programs to protect you and your business against the impact of a sickness or accident, or specialized life insurance programs, we can provide you with a competitive and carefully crafted program designed to meet your future needs and obligations.

Our employee benefits consulting will design a custom program for your business at market-competitive rates. We also craft business continuity and strategic programs designed to maximize benefits for key executives. Contact us to arrange an appointment to discuss your group benefits needs.

