



Our plan is designed to help you grow your book of business while rewarding your insureds for controlling their losses.

PROGRAM HIGHLIGHTS

- Applies to new and renewal business
- 5% to 12% dividend payouts
- Calculations begin 22 months after policy inception
- Dividend payments made in renewal month or sooner
- Offered for 14 major Ag California class codes
- Instant Quote business not eligible
- 45% or better loss ratio is required to be eligible
- Not valid for multi-state business

“Our agent understands our business and was right to help us choose ICW Group.”

*Brian Talley
Talley Vineyards*

SPECIALIZED RISK MANAGEMENT

Your clients receive expertise provided by a bilingual team who understand the unique characteristics of the agricultural industry. Agriculture services include the identification and quantification of risk associated with:

- Equipment use
- Pesticide safety
- Machine guarding
- Farm vehicles, including tractor safety
- Farm labor activities
- Hazard assessments
- Harvesting and processing safety
- Facilities, buildings and grounds safety
- Roadway safety
- Heat prevention

AG-FOCUSED CLAIM MANAGEMENT

Local to the California agricultural community, our claims examiners understand the complexities of this unique business. Your clients will enjoy:

- Dedicated teams with a deep understanding of the dynamics of agriculture business.
- Extensive experience with seasonal employment and agriculture specific laws.
- Expertise in the calculation of seasonal wages.
- Anti-fraud ‘red flags’ specific to agriculture business.
- A triage team focused on analyzing and providing benefits with a strong track record of investigative expertise.

CLASS CODES	DESCRIPTION
0005	Nurseries
0016	Orchards - citrus & deciduous fruits
0034	Poultry raising, egg production & hatcheries
0035	Florists
0040	Vineyards
0041	Potato crops
0044	Cotton farms
0045	Orchards - nut crops
0050	Farm machinery operation by contractors - including yard employees
0079-1	Strawberry crops
0079-2	Bushberry crops
0096	Nut hulling, shelling, or processing
0171	Field crops
0172	Truck farms