

## ORCHARDS & VINEYARDS

# A growing need for a better workers' compensation solution

Health and safety incidents can be financially devastating to those in the business of growing our fruits, vegetables, and nuts, and particularly for smaller businesses in the highly competitive world of wine-making. These operations expose employees to a wide range of hazards, from ladders to chemical exposures to serious musculoskeletal injuries. Focusing on worker safety, Foresight wraps Safesite — our proprietary app and consulting service — into every workers' compensation policy, so that businesses can focus on what matters: keeping their people safe. In fact, clients using Safesite have seen an average 18% reduction in claims frequency in just one policy year.



**Target accounts:** We write mid-market policies for orchards, vineyards, and wineries

**Minimum premium:** \$25k across all active states

**Carrier:** Transverse A- Excellent from AM Best Class VII. Transverse is on track for a substantial financial strength upgrade as multinational carrier Mitsui Sumitomo (AM Best rating A+ Superior) announced a planned acquisition in 2022.

**Foresight's appetite includes:** Orchards, vegetables or tree nuts; berry, flowers or bulb farms; citrus groves; nursery employees and tree production, and more

**Incidental coverage\* for:** Wineries, wine and spirits wholesale, wine and spirits retail (including tasting rooms), grocery and convenience stores, retail NOC

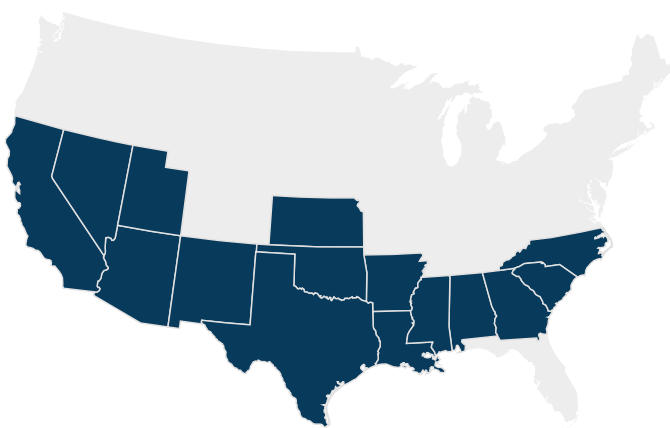


View our complete appetite guide

\*Must represent under 15% of payroll

### Now writing policies in 15 states

CA, AL, AR, AZ, GA, KS, LA, MS, NC, NM, NV, OK, SC, TX, & UT



### Recently Bound

	WCIRB CLASS CODE	NCCI CLASS CODE	PREMIUM
Orchard or grove	0016	0016	\$144k
Orchard or grove	0016	0016	\$60k
Berry or vineyard	0040	0079	\$70k
Berry or vineyard	0040	0079	\$189k
Fruit packing	2107	2105	\$163k

[getforesight.com](https://getforesight.com) | Broker support 800-965-3012, Monday through Friday 8 a.m. – 6 p.m. PST