Starting July 1, 2019, offer your ICW Group work comp clients a **Variable Dividend Program** for select agricultural business in California. This plan is designed to help you grow your book of business while providing your clients rewards for controlling their losses.

> “Our agent understands our business and was right to help us choose ICW Group.”
> — Brian Talley, Talley Vineyards

**PROGRAM HIGHLIGHTS**

- Applies to new and renewal business.
- 5% to 12% dividend payouts.
- Calculations begin 22 months after policy inception.
- Payments made in renewal month or sooner.
- Offered for 14 major Ag California class codes.
- Pertains to Non-Instant Quote (IQ) business only.
- 45% or better loss ratio is required to be eligible.
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.

QUALIFYING CLASS CODES

To learn more, please visit: icwgroup.com/AG