

CA Agriculture Variable Dividend Program

Designed for your “Ag” clients

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



Brian Talley, Talley Vineyards
Policyholder since 2013

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

CLASS CODE	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

To learn more, please visit: [icwgroup.com/AG](https://www.icwgroup.com/AG)