



Relationships *Matter.*

## Insurance and Risk Management for Agribusiness

 **Pan American™**  
A Relation Company

## **Keep Your Business Growing.**

The type of insurance program you have can make all the difference in your bottom line. The right program can help you control costs and optimize operations, create a safer workplace, and foster a more contented workforce. Poorly constructed programs can hurt you financially or, worse, shut you down.

We've been agribusiness specialists—not insurance generalists—for more than 75 years. We work with each link in the agricultural chain of commerce and understand the challenges and risks you face. See how our consultative approach can work for you.

## **Get Peace of Mind, Every Step of the Way.**

We work with you every step in the placement process, making sure you understand your options so you can get the protection you need.

### **Risk Analysis: Stop Wondering if You're Missing Something.**

We'll help you identify and measure your risks, then make individualized recommendations to eliminate, reduce, finance, or transfer them in alignment with your goals and objectives.

### **Insurance Company Selection: You Have A Friend In The Business.**

We've built long-term relationships with insurance companies and vendors that understand the exposures unique to agribusiness. Our premium volume gives us leverage with them, which we use for your benefit.

### **Coverage Negotiation: Firmly In Your Corner.**

We are your advocate and will always push for the broadest coverage and most cost-effective options, in addition to tailored policy and program enhancements specific to your business.





**Renewal: We'll Make It Easy.**

Using as little insurance jargon as possible, we'll prepare and present coverage terms and conditions, reviewing the advantages and disadvantages of each option.

**Placement and Ongoing Monitoring: Looking Out For You.**

Once we've bound the selected programs, we can continue to monitor performance throughout the year to make modification recommendations as necessary.



## It's Not Just Insurance, It's A Relationship.

**We don't wrap up the insurance transaction and disappear until next year's renewal. We're on your team 365 days a year.** We stay on top of your programs to help ensure they run smoothly with a suite of technology tools to reduce your administrative burden and client-service teams that pride themselves on being available and responsive. We work with you to help you avoid claims before they happen with bilingual loss-control consultants who specialize in agriculture and average nearly two decades of industry experience. And if a loss does occur, our claims advocates will guide you through the process, making sure your claim is handled as quickly and cost-effectively as possible.





## From Seed to Table, We've Got You Covered.

### Risk-Advisory and Insurance-Placement Services Specifically for Ag.

Your business is like no other. That's why we provide a broad spectrum of coverage tailored to the Ag industry:

- Commercial property
- Commercial general liability
- Commercial auto & trucking
- Umbrella & excess liability
- Workers' compensation
- Crop insurance
- Stock throughput coverage
- Alternative risk & captive programs
- Employee benefits
  - Medical
  - Dental
  - Vision
  - AD&D
  - Voluntary benefits
- Executive protection
  - Directors' & officers' liability
  - Fiduciary liability
  - Employment practices liability
  - Crime
- Personal lines coverages
- Life insurance
- Cyber-risk coverage
- Retirement programs & services
- Farm labor contractor (FLC) licensing

## Property and Casualty.

We can provide both traditional insurance and alternative-risk transfer captive and self-funded programs, depending on your needs. We also offer the following specialized services for our agribusiness clients:

### Crop Insurance.

It's like no other type of insurance product and certainly no place for part-timers. Our seasoned team of specialists work solely on handling the crop-insurance needs of our clients. We have a deep understanding of the complexities of the marketplace and extensive experience in educating and collaborating with clients to design and place uniquely tailored crop-protection programs. Based on our expertise and longevity, we are endorsed by several leading agribusiness associations to provide crop insurance to their members.





LINE OF INSURANCE	HOW IT CAN HELP	COVERED?
Boiler & Machinery	Protection against electrical or mechanical breakdown.	Yes / No
Business Interruption	Coverage to keep your business' income protected.	Yes / No
Captive Programs / Deductible / Retros	Alternative risk approach to leverage your favorable loss experience and realize underwriting and investment income.	Yes / No
Casualty	Protection from bodily injury or property damage to a 3rd party arising out of your operations or product.	Yes / No
Credit Insurance	Takes the risk out of transactions and receivables.	Yes / No
Crime & Employee Dishonesty	Guards you from crime losses and hard to detect employee embezzlement, fraud, and forgery.	Yes / No
Crop Insurance	Protect your crop against damage and failure due to adverse weather and other natural perils. Federally subsidized Multi-Peril Crop Insurance and private Named Peril policies are available.	Yes / No
Cyber Risk	Shields you from loss, disruption and interruption of your company's sensitive data.	Yes / No
Directors & Officers	Safeguards your business from alleged mismanagement by corporate or individual directors and officers.	Yes / No
Employment Practices Liability	Coverage for claims alleging wrongful termination, demotion, failure to promote or hire and discrimination.	Yes / No
Environmental Liability	Protection from sudden or gradual unintentional release of pollutants into your surrounding environment.	Yes / No
Errors & Omissions	The solution for safeguarding your practice from claims against your professional services.	Yes / No
Fiduciary Liability	Coverage for the decisions you make on employee benefits, pensions, savings, and profit-sharing plans.	Yes / No
Kidnap / Ransom	Your solution for the risk assumed by international travel of your employees or executives and their family members.	Yes / No
Owner-Controlled Insurance Programs	A comprehensive program to maximize the efficiencies of risk management for developers or contractors.	Yes / No
Personal Lines	Insuring your home, car, and other personal belongings.	Yes / No
Product Liability	Coverage against claims of bodily injury or property damage resulting from your product.	Yes / No
Product Recall	Coverage for cost to recall your product.	Yes / No
Property	Protection for your physical assets.	Yes / No
Surety Bonds	A financial guarantee of your contractual performance.	Yes / No
Transit Cargo	Protection for your goods when they are most susceptible to loss—in transit.	Yes / No

## Loss Control and Safety.

The best protection is preventing a claim event before it happens. Our in-house loss control consultants do just that. We study your operations, analyze claims severity and frequency, and then help you design a pre-loss prevention program to meet your specific needs. This can not only reduce your exposures, it can also reduce the cost of your workers' compensation and legal liabilities.

### What About OSHA?

Are you prepared for an unexpected OSHA inspection? Being prepared means avoiding fines and penalties, reduced interruption of operations, and improved public and employee relations. Pan American's loss control department can conduct an OSHA safety audit using the same procedures implemented by California OSHA so you are prepared. And if OSHA has already paid you a visit, our team specializes in reviewing OSHA citations and helping you through the appeals process to reduce your penalties and, more importantly, implement corrective actions to the proposed violations.





SERVICE	PAN AMERICAN	CURRENT BROKER?
Review of Existing Compliance Programs	Yes	
Injury & Illness Prevention Programs (IIPP)	Yes	
Facility Inspections & Cal OSHA Compliance	Yes	
Coordination with Carrier Resources	Yes	
Research Compliance Issues	Yes	
Staff Orientation	Yes	
Consultation with Your Risk Manager	Yes	
Formation & Training of a Safety Committee	Yes	
Foreman / Supervisory Training	Yes	
Train-the-Trainer Workshops	Yes	
Sample Training Materials for Employees	Yes	
Work-Site Inspections	Yes	
Bilingual Loss Control Representatives	Yes	
Lock Out / Tag Out	Yes	
Forklift Safety Including Certification	Yes	
Hazardous Materials Handling	Yes	
CPR / First-Aid Training	Yes	
Respiratory Protection	Yes	
Accident Investigation	Yes	
Back Safety	Yes	
Hazard Communication	Yes	
Preventing Sexual Harassment & Discrimination	Yes	
Confined Space Training	Yes	
Ergonomics & Office Safety	Yes	
Violence in the Workplace	Yes	
Driver Safety Training	Yes	
Equipment & Machinery Training	Yes	
Slip and Fall Prevention	Yes	
Pesticide Handlers Training	Yes	
Food Safety Handling	Yes	
Heat Illness	Yes	

## Claims Management.

Injuries in the workplace demand prompt attention and proper handling to ensure appropriate medical care and timely return to work. That's why we don't just source the right coverage for you and leave. Our dedicated claims management team goes above and beyond to make the claims process easy and help you control the escalating costs of workers' compensation insurance and exposures.

We have many years of experience in the following areas:

SERVICE	PAN AMERICAN	CURRENT BROKER?
Investigation & Evaluation of Claims	Yes	
Aggressive File Management	Yes	
Carrier Claim Management Review	Yes	
Medical Case Management	Yes	
Medical Bill Review	Yes	
Utilization of Legal Support	Yes	
Monthly, Quarterly, Annual Statistical Reports	Yes	
Quarterly Claims Reviews	Yes	
Prior Carrier Claims Management	Yes	
Return-to-Work Programs	Yes	
Transitional Duty Assessment	Yes	
Reserve Adequacy	Yes	
Managed Care & Utilization Review	Yes	
Settlement Strategies	Yes	
Litigation Management	Yes	
Medical Provider Network (MPN) Enrollment	Yes	
Necessary Postings	Yes	
Unit-Stat Filing Reviews	Yes	
Detailed Review of Experience Modification Worksheet	Yes	
Experience Modification Projections	Yes	



## Farm Labor Contractor (FLC) Licensing.

FLCs can't work without a license. Unfortunately, the licensing process can be unfamiliar, confusing, and time-consuming. We have a systematic approach to help you get over each regulatory hurdle—paperwork, required courses, and the exam—and secure your license. We want to be sure you have license in hand when the crops are ready to be harvested.



## Pan American. Changing The Way You Think About Insurance.

Pan American is not your typical insurance broker. We have a history of partnership with commercial growers, food processors, distributors, and retailers going back more than 75 years. We've walked your fields, listened to your challenges, and connected with you to build long-term relationships. We've worked hard to be recognized for our expertise and it's made us the leading agribusiness insurance and benefits provider in California.

Pan American is a Relation company. Founded in 2007, Relation has grown to over 1,200 employees in more than 125 locations nationwide, giving us the resources to react quickly and deploy additional support as needed. Despite our size, however, Relation feels like a family company. Here, a handshake matters and trust is the foundation of every successful relationship. That's why we'll take time to listen, to get to know you, to understand your challenges, and provide practical solutions. We invite you to see why agribusiness has counted us as a trusted partner for more than seven decades.

**Let Us Change the Way You Think About Insurance.**  
**Contact Us Today To Get Started.**  
**(800) 404-4969**

