



# Agriculture

## Workers' Compensation

### Growing with you.

At CopperPoint, our job is to look out for the people every business is built on, and to be the risk management partner business owners can trust. We know agriculture has its own risks ranging from slips, trips, falls and strains, to chemical exposures, and working in confined spaces with livestock and heavy equipment. That's why we collaborate with our partners to ensure we are providing the answers and options our policyholders and their workforces need to stay safe and feel secure.

### Rooted in expertise.

CopperPoint has been at the heart of this industry since 1928, when agricultural operations first trusted their Workers' Compensation needs to us. This industry expertise and track record enables a fuller appreciation of the unique risks and challenges of nut growers, vineyards, row crops, dairies, processors and more.

### Superior service, rewarding relationships.

Underwriting is just the beginning of the relationship with us. We aim to be the premier risk management partner for business owners, agents, and brokers in every local community we serve – committed to forming lasting bonds and applying deep knowledge of clients' operations to tailor risk management programs that protect and build their business.

### Loss Control: your gain.

A safer worksite means a more secure workforce — and a more stable, successful business. That's why our Loss Control professionals partner with our policyholders to absorb the nuances of their business and design a service plan for their unique needs.

Services for Agriculture include:

- Focus on identifying and mitigating risk exposures
- Program enhancement/development/loss analysis
- Bilingual resources and materials
- Facility assessments
- Hazard analysis and control
- Safety culture development
- Access to Loss Control Toolkit with training courses, certifications,
- OSHA compliance logs and more

### Claims: rigor, respect, resolution.

Our in-house Workers' Compensation claims professionals are responsive, experienced, and dedicated to providing the care and services our policyholders expect and deserve, including:

- Proactive, timely resolution of claims
- Quality, timely communication between adjusters, injured workers, policyholders and our agent/broker partners
- 24/7 injury helpline
- Telehealth service that brings healthcare to the field and remote locations
- Bilingual adjusters
- Local attorneys - We partner with a panel of highly skilled Workers' Compensation attorneys who specialize in the agriculture industry and have long-standing familiarity with the local appeals boards.
- Robust California medical provider network (MPN)

### Workers' Compensation coverage at the heart of key industries

#### Targeted Operations:

- Growers, Packers & Shippers
- Hullers, Shellers & Processors
- Truck Farms
- Packing Houses
- Cold Storage Facilities
- Custom Harvesting
- Cannabis Operations
- Dairies & Creameries

#### Targeted Commodities:

- Stone Fruit/Citrus
- Vineyards
- Tree Nuts
- Row Crops
- Bush Berries
- Potatoes



## CopperPay<sup>SM</sup>

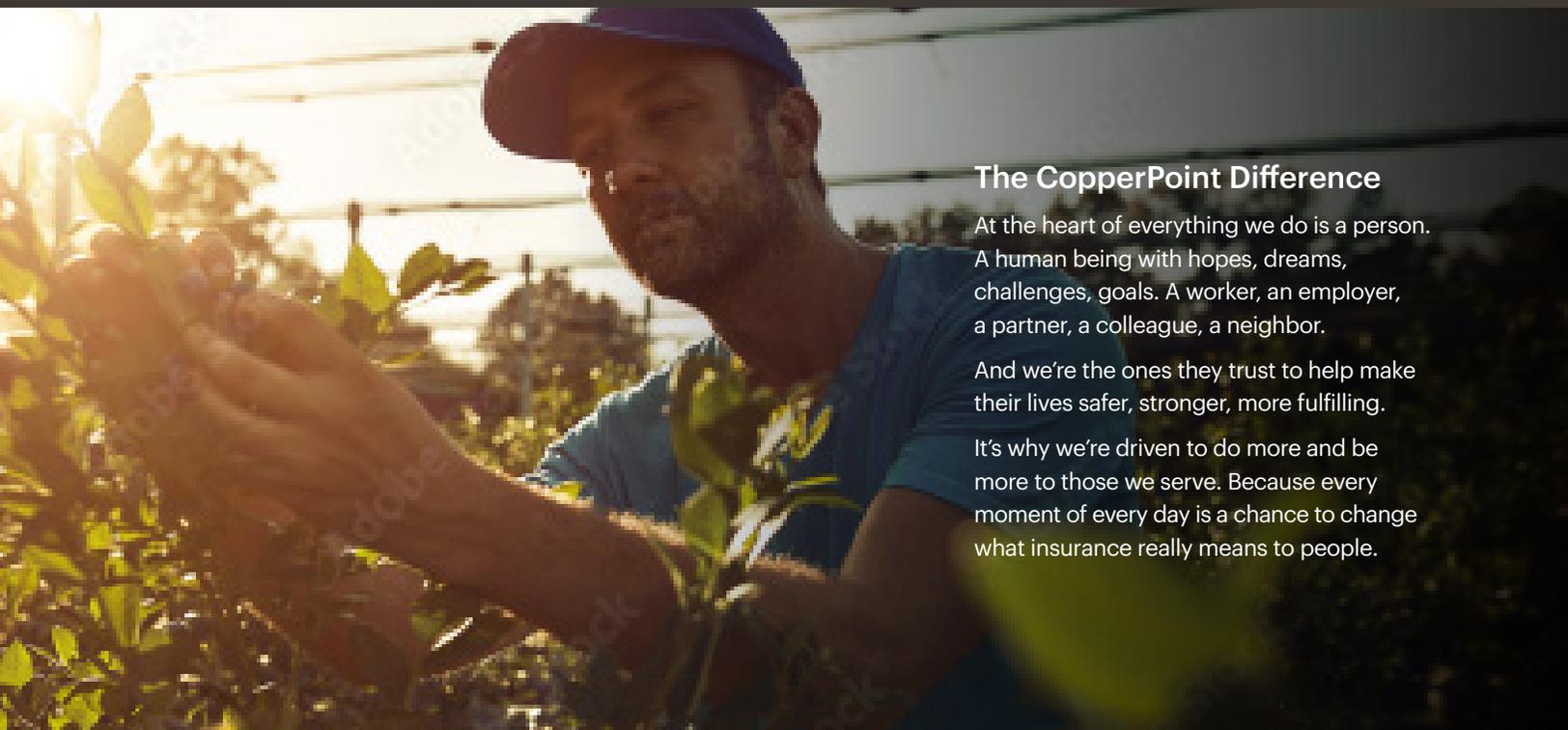
A Pay as You Go workers' compensation billing solution for your business.

- No Down Payment
- Improved cash flow for businesses
- Reduced audit surprises based on real-time premium calculations
- Automatic premium deductions
- Reporting up to date payroll for seasonal businesses

### About CopperPoint:

Founded in 1925, CopperPoint Insurance Companies is a super-regional, leading provider of Workers' Compensation and Commercial Insurance solutions in the western region. CopperPoint is purpose-built and committed to meeting the evolving needs of our partners and policyholders,

through comprehensive insurance solutions and risk management and loss control services, combined with industry expertise and a drive to find the right solutions. A partnership with CopperPoint means a new standard of service excellence at heart.



### The CopperPoint Difference

At the heart of everything we do is a person. A human being with hopes, dreams, challenges, goals. A worker, an employer, a partner, a colleague, a neighbor.

And we're the ones they trust to help make their lives safer, stronger, more fulfilling.

It's why we're driven to do more and be more to those we serve. Because every moment of every day is a chance to change what insurance really means to people.



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All CopperPoint Family of Insurance Companies are rated A (Excellent) by AM Best.

COPPERPOINT | ALASKA NATIONAL | PACIFICCOMP

Available in Alaska, Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Utah

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by one of the CopperPoint Family of Insurance Companies ("CopperPoint") and is offered through licensed agents and brokers. CopperPoint Insurance Company and its subsidiaries carry AM Best ratings of "A" (Excellent). California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.  
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