

Farm, Ag, Winery Playbook



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I. Buyer Persona: "Farmer Fiona"

Background:

Fiona, 38 years old, manages a family-owned farm that has been operational for three generations. She holds a degree in Agribusiness.

Demographics:

Middle to upper-middle income, married, with three children. Lives on the farmstead which has both crop fields and livestock.

Identifiers:

Hands-on, early riser, tech-savvy (uses modern farming techniques), community-involved, member of local agriculture associations.



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Goals:

Maintain the legacy of her family farm, ensure its profitability, adopt sustainable farming methods, and ensure the well-being of her livestock.

Challenges:

Weather unpredictability, pests, price volatility in the market, machinery breakdown, and ensuring the health and productivity of her livestock.

What can we do:

Offer a comprehensive farm insurance policy that protects both crop and livestock, covers machinery, and takes into account the modern challenges farmers face.



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Objections:

May be skeptical about the comprehensiveness of coverage and might have concerns about claim processes based on previous experiences.

Marketing Message:

"From field to barn, our farm insurance ensures your hard work, legacy, and investment are protected against unforeseen challenges."

Elevator Pitch:

"We understand the heart and soul you put into your farm. Our tailored insurance solutions ensure that everything, from your crops to your livestock, machinery, and even farm structures, are comprehensively covered. With our policy, you can focus on what you do best - farming."



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II. Initial Meeting Questions:

1. What do you love about your current agent/broker?

2. What do you wish your current agent/broker did better for you?

3. Can you describe the size and scope of your farming operation?

4. What crops do you cultivate, and which livestock do you rear?

5. Do you use any advanced farming techniques or technologies?



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6. Can you describe your current insurance coverage? Are there any specific gaps or concerns?

7. Have you made any insurance claims in the past? How was your experience?

8. Do you operate any agri-tourism or educational programs on your farm?

9. Are there any water bodies or unique geographical features on your property?

10. Do you use or store hazardous chemicals or materials?



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11. How do you handle machinery maintenance and repair?

12. Are there any future expansions or diversifications planned for your farm?

III. Setting Up your Pre-Close:

"Fiona, given the multifaceted nature of farming, it's crucial to ensure every aspect of your farm is adequately protected. If we can present a policy that offers this comprehensive coverage and aligns with your budget, would you be open to working with us?"

Identifying Decision-Maker and Budget:

1. Are you the sole decision-maker regarding insurance matters, or are there other family members involved?
2. What's your expected annual budget for farm insurance?

IV. Delivering the Rules of Engagement:

"Fiona, to ensure we craft the best coverage for you, we'll undertake a thorough assessment, which may involve site visits, machinery evaluations, and understanding your farming techniques. We want to make this process smooth. Would you be our primary contact, or is there someone else on your team we should coordinate with?"



V. Risk Assessment

Farm Profile:

1. Farm Name:	
2. Location and Mailing Address:	
3. Type: Crop, Dairy, Poultry, Livestock, Mixed, etc.	
4. Acreage:	
5. Number of Employees and their roles:	
6. List of Machinery and Equipment:	
7. Average Annual Yield (crops) and Production (livestock):	
8. Farm Equipment List:	
9. Any ancillary businesses (e.g., farm stays, produce sales)?	

Coverage Risk Assessment:

1. Crop and Livestock Insurance:

1. What protective measures are in place against pests and diseases?
2. How do you manage water resources for irrigation?
3. Have there been significant crop losses or livestock illnesses in recent years?



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2. Machinery and Equipment:

1. Age, condition, and maintenance routines for key machinery?
2. Storage facilities for machinery during off-season?

3. Farm Structures and Buildings:

1. Age, material, and condition of barns, silos, sheds, etc.
2. Any recent renovations or constructions?

4. Farm Liability:

1. How are visitors or workers educated on safety protocols?
2. Any past incidents or accidents on the farm?

5. Environmental and Pollution Liability:

1. How do you manage waste, especially chemical or hazardous waste?
2. Any conservation or sustainable farming methods in place?



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6. Umbrella Liability:

1. Given the complexities of farming, are there specific high-liability scenarios you're particularly concerned about?
2. Have you considered the potential legal expenses or settlements that could arise from such scenarios?

7. Business Interruption:

1. In the event of a disaster (e.g., flood, fire), how long can your farm operations halt before it becomes financially crippling?
2. Do you have an emergency plan or backup resources in place?



VI. Farm and Ag FYI

Cash Grain Operations

Category: Agribusiness

SIC CODE: 0111 Wheat 0112 Rice

0115 Corn

0116 Soybeans

0119 Cash Grains, Not Elsewhere Classified

0191 General Farms, Primarily Crop

NAICS CODE: 111110 Soybean Farming

111120 Oilseed (except Soybean) Farming

111130 Dry Pea and Bean Farming

111140 Wheat Farming

111150 Corn Farming

111160 Rice Farming

111191 Oilseed and Grain Combination Farming

111199 All Other Grain Farming

Suggested ISO Farm and Commercial General Liability Code(s): 06518, 06519, 06618, 06619, 06718, 06719, 06818, 06819

Suggested Workers Compensation Code(s): 0037

Description of Operations: Cash grain farms grow a variety of crops for sale, including barley, buckwheat, corn, millet, oats, quinoa, rice, rye, sorghum, soybeans, and wheat. The farm may specialize in one type of crop or several. Crops may be grown on land owned by the farmer or rented from others. While weather conditions are outside the control of farmers, grain farming also depends on an adequate water supply which may require supplemental irrigation, natural substances such as compost and manure, plus several chemical applications such as fertilizers, fungicides, herbicides, and pesticides. Balers, combines, cultivators, disks, drills, hay rakes, mowers, plows, press wheels, seeders, tillers, tractors, and other types of farming machinery are required to support grain production on these farms. Farming operations are subject to market price fluctuations.

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Beef Cattle Farms

Category: Agribusiness

SIC CODE: 0212 Beef Cattle, Except Feedlots

0211 Beef Cattle Feedlots

NAICS CODE: 112111 Beef Cattle Ranching or Farming

112112 Cattle Feedlots

Suggested ISO Farm and Commercial General Liability Code(s): 01518, 01519, 01618,

01619, 01718, 01719, 01818, 01819

Suggested Workers Compensation Code(s): 0083

Description of Operations: Beef farmers raise cattle for their meat. Calves are generally bred on-site using a bull or artificial insemination. Bulls kept on premises for breeding purposes can be quite territorial. Some farmers board feeder calves owned by others. The calves may graze in pastures, but in drought or severe weather conditions may be kept in paddocks. They feed on grass, hay, and other approved feed and supplements until they reach market weight. At that time, the farmer either drives the animals to the processing plant or hires a carrier to transport them. Many operations raise their own grain to turn into feed for their livestock. Cattle farms are subject to regulation by the USDA, FDA, and EPA

Dairy Operations

Category: Agribusiness

SIC CODE: 0241 Dairy Farms

NAICS CODE: 112120 Dairy Cattle and Milk Production

112420 Goat Farming

112990 All Other Animal Production

Suggested ISO Farm and Commercial General Liability Code(s): 02518, 02519, 02618,

02619, 02718, 02719, 02818, 02819



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Suggested Workers Compensation Code(s): 0036

Description of Operations: Dairy farmers produce milk and milk products such as butter, buttermilk, cheese, cream, and yogurt from cows or goats. Milking is done two to three times each day, with some modern dairies performing milking on a 24-hour basis. After sanitizing the animal's udder, a device is attached to pump milk from it into a holding tank. There, the milk is refrigerated until processed by the dairy or transported to an aggregator for combining with other milk before being processed by a creamery. Since milk naturally contains bacteria that will cause it to spoil quickly even if refrigerated, it is put through a heating process called pasteurization. If the dairy sells the milk directly to retailers, homogenization occurs to keep the cream from rising to the top. Additional processes are used to manufacture other milk products. Many operations raise their own grain to turn into feed for their livestock. To keep milk production high, dairy animals must be bred regularly, which also maintains a steady supply of replacements for milking. While most dairies now use artificial insemination, a bull kept on premises for breeding purposes can be quite territorial. Dairies are subject to regulation by the USDA, FDA, and EPA.

Farm Labor Contractors

Category: Agribusiness

SIC CODE: 0761 Farm Labor Contractors and Crew Leaders

NAICS CODE: 115115 Farm Labor Contractors and Crew Leaders

Suggested ISO Commercial General Liability Code: 43840

Suggested Workers Compensation Code(s): 0016

Description of Operations: Farm labor contractors recruit and employ farm workers who harvest crops for others. They may be compensated for their services by the farm with the job opening or by the person seeking employment, on either a commission or flat fee basis. Services include matching a specific type of worker for specialty farming operations or providing farmers with short-term or temporary help. If requested, they may assist farmers by running background checks. The farm labor contractor is responsible for all labor-



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related issues, including payroll accounting, withholding for all applicable state and federal taxes, workers compensation, and compliance with the Migrant and Seasonal Agricultural Worker Protection Act (MSAWP). The contractor normally provides transportation for workers to and from the fields and supervises their work. The contractor may also provide housing, clothing, protective gear, food, and other services to the workers. In some states, far labor contractors are required to be licensed.

Fish Hatcheries and Farms

Category: Agribusiness

SIC CODE: 0273 Animal Aquaculture

0921 Fish Hatcheries and Preserves

NAICS CODE: 112511 Finfish Farming and Fish Hatcheries

112512 Shellfish Farming

Suggested ISO Farm and Commercial General Liability Code(s): 03518, 03519, 03618, 03619, 03718, 03719, 03818, 03819

Suggested Workers Compensation Code(s): 0113

Description of Operations: Fish hatcheries and fish farms raise finfish such as bass, carp, catfish, salmon, or tilapia and shellfish such as oysters, prawns, scallops, and shrimp. Aquaculture facilities may keep fish in enclosed natural ponds, in-ground man-made pits, or above-ground pools. Hatcheries often use selective breeding and artificially-induced spawning to produce larva that are kept in nurseries until they are large enough to be transferred to freshwater or saltwater rearing tanks. The fish are fed with plankton, commercial feed, or insects until they reach market weight. At that time, the farmer either drives the fish to the processing plant or hires a carrier to transport them. Some farms sell directly to restaurants or individuals. Fish farms are regulated by state agencies and the U.S. Food and Drug Administration (FDA). The 2015 FDA approval of a genetically modified salmon for human consumption has generated substantial controversy due to safety concerns.



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Fruit and Vegetable Farms – Not Orchards

Category: Agribusiness

SIC CODE: 0161 Vegetables and Melons

0171 Berry Crops

0172 Grapes

0182 Food Crops Grown under Cover

NAICS CODE: 111130 Dry Pea and Bean Farming

111211 Potato Farming

111219 Other Vegetable (Except Potato) and Melon Farming

111332 Grape Vineyards

111333 Strawberry Farming

111334 Berry (Except Strawberry) Farming

111339 Other Noncitrus Fruit Farming

111419 Other Crops Grown under Cover

Suggested ISO Farm and Commercial General Liability Code(s): 03518, 03519, 03618, 03619, 03718, 03719, 03818, 013819

Suggested Workers Compensation Code(s): 0008, 0016

Description of Operations: Fruit and vegetable farms grow produce in bogs, in the ground, or on bushes, stalks, or vines. This classification does not include fruit grown on trees but includes berries, melons, and table grapes. Vegetables include beans, broccoli, carrots, cauliflower, corn, cucumbers, eggplant, leafy vegetables such as kale or lettuce, onions, potatoes, pumpkins, squashes, tomatoes, and zucchini. The farm may specialize in one type of crop or several. Crops may be grown on land owned by the farmer or rented from others. Some have retail operations where customers can buy products directly from the farmer or pick their own produce from growing plants. Some take their produce to local farmers' markets while others drive their produce to processing plants or hire a transporting carrier. While weather conditions are outside farmers' control, produce farming also depends on an adequate water supply, natural substances such as compost and manure, plus several chemical applications such as fertilizers, fungicides, herbicides, and pesticides. Combines, cultivators, disks, mowers, plows, seeders, tillers, tractors, and other types of farming machinery are required to support production on these farms.

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Horse Farms (Other Than Racehorses)

Category: Agribusiness

SIC CODE: 0272 Horses and Other Equines

NAICS CODE: 112920 Horses and Other Equine Production
115210 Support Activities for Animal Production

Suggested ISO Farm and Commercial General Liability Code(s): 01518, 01519, 01618, 01619, 01718, 01719, 01818, 01819

Suggested Workers Compensation Code(s): 0083

Description of Operations: Horse farms (other than race horses) buy, breed, raise, sell, and train horses. They are kept in open pastures or paddocks during warm weather but in barn stalls at night and during inclement weather. The stalls must be cleaned regularly to remove animal wastes. They are fed grain and hay along with vitamins and supplements to keep them healthy and strong. Artificial insemination is becoming more common for horses that will not be used for racing. Horse farms may board horses belonging to others, rent horses for recreational purposes, and/or offer riding lessons. Some horse farm facilities are used by rehabilitative service organizations to provide riding lessons for physically, emotionally, and/or mentally challenged adults and children. Some grow their own grain and hay to feed the horses.

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Nurseries

Category: Agribusiness

SIC CODE: 0181 Ornamental Floriculture and Nursery Products

5261 Retail Nurseries, Lawn and Garden Supply Stores

NAICS CODE: 111421 Nursery and Tree Production

111422 Floriculture Production

Suggested ISO Farm and Commercial General Liability Code(s): 15699

Suggested Workers Compensation Code(s): 0005, 0035

Description of Operations: Nurseries propagate plants from seeds, cuttings, or grafts and grow them to a size usable by customers. Products grown include flowers, garden fruits and vegetables, groundcovers, herbs, shrubs, and trees. The business is highly seasonal, with most products sold during the spring and summer. The nursery may specialize in one type of plant, such as flowers, or several types. Plants can be grown in the open in either fields or containers. They may also be grown in protected structures such as greenhouses designed to provide light and ventilation while protecting the plants from the elements. Trees and larger shrubs can be sold bare-root or balled in burlap. Products may be sold directly to consumers, or retailers and wholesalers. Some sell by mail. The nursery may install purchased items on customers' premises or offer landscape design services. While weather conditions are outside the control of nurseries, they also depend on an adequate water supply, natural substances such as compost and manure, plus a number of chemical applications such as fertilizers, fungicides, herbicides, and pesticides. Mowers, pickers, tillers, tractors, and other types of farming machinery are required to support production.



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Poultry Farms

Category: Agribusiness

SIC CODE: 0251 Broiler, Fryer and Roaster Chickens

0252 Chicken Eggs

0253 Turkeys and Turkey Eggs

0254 Poultry Hatcheries

0259 Poultry and Eggs, Not Elsewhere Classified

NAICS CODE: 112310 Chicken Egg Production

112320 Broilers and Other Meat Type Chicken Production

112330 Turkey Production

112340 Poultry Hatcheries

112390 Other Poultry Production

Suggested ISO Farm and Commercial General Liability Code(s): 02518, 02519, 02618, 02619, 02718, 02719, 02818, 02819

Suggested Workers Compensation Code(s): 0034

Description of Operations: Poultry farmers raise chickens and turkeys for eggs and meat. Some raise more exotic fowl such as ducks, geese, guinea, ostrich, peacocks, quail, or squab. Birds can be free-range with indoor housing available during inclement weather and at night due to predators. Most poultry is now raised in concentrated animal feeding operations (CAFOs) to maximize production. Beaks may be trimmed to prevent the birds from aggressive behavior such as cannibalism or feather pecking. Feed is provided along with vaccinations to keep the stock healthy. When they reach market weight, the farmer either drives the birds or eggs to the processing plant or hires a carrier to transport them. Many operations raise their own grain to turn into feed. Poultry farms are subject to regulation by the USDA, FDA, and EPA. While the use of antibiotics for poultry has been approved by the FDA since 1951, the practice has generated increased controversy due to concerns about human antibiotic resistance.



Wineries

Category: Agribusiness

SIC CODE: 0172 Grapes

2084 Wines, Brandy and Brandy Spirits

NAICS CODE: 111332 Grape Vineyards

312130 Wineries

Suggested ISO Farm and Commercial General Liability Code(s): 59963, 59964, 03518, 03519, 03618, 03619, 03718, 03719, 03818, 03819

Suggested Workers Compensation Code(s): 0079, 2143

Description of Operations: Wineries grow grapes on vines in vineyards or purchase them from other growers and process them into wine. Some vineyards still use manual labor to harvest grapes, while others use mechanical harvesters. The grapes are fed through a destemmer and crushed or pressed. For white wines, the skins are removed prior to fermentation, but the skins are left on to make red wines. Carbon dioxide, flavorings, preservatives, sugar, or yeast may be added. Fermentation can be done in oak barrels or stainless-steel tanks. Testing is done periodically to check the status of the wine. Once fermentation is completed, the wine is filtrated, bottled, and labeled for sale to restaurants, retailers, or wholesalers. Some wines require storage time from a few months to several years to develop optimum quality. Wineries may have a retail store selling to the public or facilities for on-premises consumption, such as a wine-tasting area or a full-service restaurant. While weather conditions are outside the vineyard's control, grape production depends on an adequate water supply, natural substances such as compost and manure, plus several chemical applications such as fertilizers, fungicides, herbicides, and pesticides. Harvesters, mowers, seeders, sprayers, tillers, tractors, and other types of machinery are required to support production.