



ASA was created over 30 years ago by farmers for farmers. ASA is underwritten by a national carrier; rated A+ by A.M. Best Businesses Workable solutions, meeting your business needs. Administers the underwriting process, policy processing and billing for Agrisurance, Inc. Direct control and management of claims, reducing claim costs, expenses, ultimately reducing premiums of which are passed onto members' premiums 24/7 contact through our Customer Service Center

## **AGRI-SERVICES SAFETY GROUP (ASSG)**

The Agri-Service Farm Program is a homogeneous Workers' Compensation Captive formed by Agri-Services Agency in 1996. This program is comprised of dairy farmers and related agricultural classes as identified in the Risk Eligibility section

- This is an Association Captive Program
- Program Policy Terms: 1/1- 1/1 & 4/1-4/1
- Domiciled in Vermont
- Similar to traditional insurance
- Coverage available in all states except: OH, ND, WY, WA
- Discover Reinsurance is the fronting carrier and reinsurance company
- Average policy premium written in 2010 was \$8,500

## **ASA's Underwriting Philosophy:**

The objective is to select accounts that exhibit a proactive concern for workplace safety through an ability to control losses and hazards, as highlighted below:

- Knowledgeable underwriting staff
- Competitive rates
- Flexible payment plans
- Assistance with Regulatory Compliance issues
- Lower premiums, as there is no need for general and administration expenses of a home office
- Expertise in managing Workers' Compensation costs, which again means premium savings for our members

## **Workers' Compensation Eligibility Requirements:**

The prospect must be in business a minimum of 3 years unless management has a minimum of 3 years of experience in the same or substantially similar business.

- 3-Year Loss Ratio of 50% or less
- Eligible Class of Business (refer to page 3 eligible class codes)

## **Binding and Payment Options:**

25% down payment with a signed ACORD Application – Preferably prior to the effective date of coverage

Payment options vary according to the premium size and whether the insured wishes to pay by milk check or an Electronic Fund Transfer (EFT)

ACORD Workers' Compensation Application & General Supplemental Application – Both need to be completed in its entirety to provide us with the best understanding of your account, which may include:

- Supplemental Application(s), specific to your governing classification
- Underwriting exceptions, depending on the account
- 5-Year Premium & Loss History
- Description of the Safety / Loss Control Program
- A company Loss Control Evaluation, at the discretion of Underwriting

## **ASA's Loss Control Services**

- Specialized in farming safety and health issues affecting your family and business
- Risk assessment services to evaluate your Ag Safety Plan
- Training and educational programs available for your employees
- Development of Return to Work Programs
- Access to safety and information resources through the ASA website: [www.agri-servicesagency.com](http://www.agri-servicesagency.com)
- Available 24/7

## **ASA's WC Claims Management**

- Agricultural experienced Claims Adjuster with knowledge in working with specialized farming injuries
- On-site management of claims, ensuring quality results, resulting in lower claim costs
- 24/7 claim reporting services through the phone, fax or the internet – See Third Party Administrator
- Bi-lingual claim reporting services: 1-888-476-2669
- Daily review of injuries to ensure your employee is receiving the best care at a reasonable cost

## **Managed Care Programs**

- Medical Bill Review
- Nurse Case Managers

## **Expense Management**

- Independent Medical Evaluations
- Preferred Provider Organizations
  - Rx Program
  - Defense Attorneys
  - Vocational Rehab

## **Third Party Administrators**

*Depending on which state a claim is reported, we use the following TPAs*

PMA Management Corp. – All claims are reported through PMA first

Gallagher-Bassett – PMA will forward to Gallagher-Bassett if it's a state they do not handle

Claims are reported to PMA / GB via internet, fax, telephonically and mail:

[www.pmamc.com](http://www.pmamc.com)

Fax #888-329-2721

Telephone #888-476-2669 – Option 5 for Spanish Speaking Claims Representative

Mail: PO Box 25250, Lehigh Valley, PA 18002

Claims are assigned to state specific supervisor and claims handler for further management  
Based on the jurisdiction, the claim is reviewed, paid, adjudicated and resolved to closure

# Risk Eligibility

Accounts must have a governing classification falling under any one of the following in order to be eligible for the Agri-Service Farm Program.

**If the class code is not listed below and the majority of the business predominantly supports the farming and agricultural industries, please contact us to discuss so that we can further evaluate eligibility:**

| <u>Classification</u>  | <u>Code</u> |
|--|-------------|
| Animal raising (fur bearing) & drivers                             | 0170        |
| Cattle or livestock raising NOC & drivers                          | 0083        |
| Custom Farm Operations   | 0050        |
| Dairy farm operation & drivers                                     | 0036        |
| Farm machinery & implement dealers                                 | 8116        |
| Farm – NOC & drivers   | 0037        |
| Farm stores (retail or wholesale/non-machinery)                    | 8010        |
| Feed, hay or grain dealer & local managers, drivers                | 8215        |
| Feed mill/manufacturing  | 2014        |
| Feed stores  | 8010        |
| Field crops & drivers  | 0037        |
| Fish hatchery & drivers  | 0113        |
| Florist & drivers  | 0035        |
| Fruit & vegetable processing/packaging/preserving (Canneries-2111) | 2112        |
| Fruit juice mfg/fruit packaging (incidental)                       | 2105        |
| Gardening – market or truck & drivers                              | 0008        |
| Hardware store (retail/wholesale)                                  | 8010        |
| Hogs/Apiaries(no poultry)  | 0034        |
| Horse stable (boarding stables only – see Note 1 below)            | 9279        |
| Hospital – veterinary & drivers                                    | 8831        |
| Livery or boarding stable – not sales stable & drivers             | 8279        |
| Livestock dealer or commission merchant & salesperson, drivers     | 8288        |
| Livestock or cattle raising NOC & drivers                          | 0083        |
| Livestock sales co. & salesperson drivers                          | 8288        |
| Maple sugaring   | 2021        |
| Milk depot or milk dealer & route supervisors, driver              | 2070        |
| Nursery employees & drivers  | 0005        |
| Orchard & drivers  | 0016        |
| Product – grain & drivers  | 0037        |
| Product – hay & drivers  | 0037        |
| Product – flowers, field grown and drivers                         | 0035        |
| Seafood dealer – wholesale (ME)                                    | 8024        |
| Trucking (of milk and Ag products - see Note 2 below)              | 7229        |
| Vegetable – fresh vegetable & fruit products mfg/canneries         | 2111        |
| Vegetable growing  | 0008        |
| Vegetable packing & drivers  | 8209        |
| Vineyard & drivers   | 0079        |
| Winery (incidental)  | 2143        |

**Note: 1.** *Horse boarding only- no training, riding, or racing. Typical employee feeds/grooms horses, cleans stalls/barn, grounds maintenance*

**Note: 2.** *Limited to milk and agricultural products hauling. Prospect must have a formal safety/hiring programs with good driver controls and experienced drivers. Review of all driver's MVR is necessary to determine their ages and experience. Larger operations preferred as they tend to have tighter controls with formal safety programs, more modern equipment that monitors driver's performance and experienced drivers.*

**ASA Contact Information**  
Phone Number: 866-826-0207  
Fax Number: 315-431-1310

| <b>ASA Team</b>                    | <b>Extension</b> |
|------------------------------------|------------------|
| Jan Klodowski, Vice President      | 5605             |
| Sarah Cronin, Underwriter          | 5673             |
| Theresa Kasouf, UW Support Manager | 5631             |
| Chris Collins, CSR                 | 5679             |
| Kathy Graham, CSR                  | 5522             |
| Jennifer Haught, CSR               | 5671             |
| Trina Hall, Claims Manager         | 5606             |
| Georgianne Centore, Claims Analyst | 5607             |
| Lee Hipp, Loss Control Specialist  | 5644             |
| Mary Stewart, Account Executive    | 5635             |