Delivering captive solutions for complex agricultural risks.

Why The Hartford?

- Industry-focused, collaborative underwriting approach
- Experience evaluating diverse agricultural operations
- Strong emphasis on risk management and loss prevention
- Dedicated support for complex multi-operation organizations

Specialized solutions for agricultural cooperatives.

Agricultural cooperatives play a critical role in supporting farming communities through a broad range of operations, from agronomy and grain handling to feed, fuel and agricultural product distribution. These organizations often combine multiple business functions into a single enterprise, creating complex risk profiles that may benefit from a coordinated approach to Workers' Compensation, General Liability and Commercial Auto coverage.

We understand the unique challenges agricultural cooperatives face and work collaboratively to develop tailored insurance solutions.

Target Operations

- Agronomy and crop input distribution
- Grain storage and grain elevator operations
- Agricultural retail and farm supply operations
- Seed distribution
- Agricultural transportation and delivery fleets
- Ancillary farm service operations

Characteristics of Preferred Risks

- **Local Service Area:** Organizations that support member farmers within a local rural community.
- **Strong Operational Controls:** Organizations that demonstrate disciplined operating procedures, documented safety programs and proactive risk management practices.
- **Quality Facilities and Equipment:** Well-maintained facilities, modern equipment and investments in operational reliability.
- **Effective Fleet Management:** Documented driver management practices, vehicle maintenance programs and transportation safety controls.
- **Commitment to Safety Culture:** Leadership engagement, employee training, incident prevention and continuous improvement initiatives.
- **Transparent Operations:** A clear understanding of business activities, product exposures, operational processes and risk controls throughout the organization.

The Hartford

What Makes a Strong Submission?

To support an efficient underwriting review, we encourage submissions that include:

- Detailed operational overview
- Revenue breakdown by operation
- Currently valued loss runs
- Fleet information and safety controls
- Facility and location details
- Quality control procedures
- Information on agronomy, grain, feed, fuel and chemical operations
- Existing insurance program structure
- Separately placed Environmental Liability coverage

Learn more.

Contact your local underwriter to discuss potential submissions and determine the best path forward for your client's risk profile.

The Hartford