



## The PennMillers Promise:

At Penn Millers, stellar customer service is a top priority and we guarantee that we will take every step possible to ensure that we provide

- Superior coverage
- Competitive pricing
- Flexible payment plans
- Enhanced endorsements
- Outstanding Customer Service
- Responsive Claims Service
- Customized Loss Control Programs
- and Fast/Accurate Policy Delivery

consistent with our values for excellent service and providing first-rate insurance. Because your trust in us is the foundation of our business.

PENN MILLERS INSURANCE COMPANY is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers writes competitive commercial and agribusiness products through quality, professional independent insurance agents in 33 states and continues to grow and expand its market share throughout the continental United States.



PENN MILLERS INSURANCE COMPANY  
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Tel 570 822 8111 | Fax 570 829 2060 | 800 233 8347

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IMPORTANT: The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.



*Insuring Your Independence*

# Agribusiness



## Insurance

Designed  
for your  
Business



800.233.8347  
[www.pennmillers.com](http://www.pennmillers.com)



At Penn Millers

## Agribusiness is our Heritage

### WHO WE ARE

Over a century ago, 57 millers who had difficulty obtaining insurance organized our company. We've been protecting the agribusiness industry ever since. Today, Penn Millers partners with our customers to protect their business interests and achieve operational goals.

**Our coverages include: Property – for Buildings, Personal Property, Computers, Mobile Equipment, Stock and Business Income.**

Our property form also includes many optional coverages such as:

Pollutant Cleanup .....	\$ 10,000
Newly Acquired Buildings .....	\$ 250,000
Newly Acquired Mobile Equipment .....	\$ 100,000
Newly Acquired Computers .....	\$ 50,000
Accounts Receivable .....	\$ 5,000
Ordinance or Law-Increased Costs .....	\$ 10,000
Property in Transit .....	\$ 10,000

### General Liability

*– for Premises/Operations and Products Liability*

### Commercial Auto

### Workers Compensation

### Commercial Umbrella

### Employment Practices Liability (EPL) Coverage

*- may not be available in all states.*

### Value-Added Services

Penn Millers' continued commitment to providing our partners quality value-added services truly distinguishes us from our competitors.

### WHO WE INSURE

Penn Millers serves all types of

## Commercial Agribusinesses

including the following:

- Catfish Processors and Farms
- Cheese Manufacturing
- Citrus Caretakers
- Cold Storage Fruit and Vegetable
- Cotton Gins
- Dairy Operations
- Farm Supply Stores
- Feed, Hay and Grain Dealers
- Feed Manufacturing
- Feed Yards
- Fertilizer Dealers and Blenders including Application
- Fish or Seafood Processing
- Flour Milling
- Food Processing
- Fruit/Vegetable Packing, Storage and Distributors
- Grain Elevators and Grain Handling Facilities
- Grain Milling
- Mushroom Growing and Processing
- Peanut Storage and Processing
- Potato Chip Manufacturing
- Potato and Vegetable Operations
- Produce Packing
- Seed Dealers
- Turf Farms

### WHERE TO FIND US

Penn Millers writes competitive Agribusiness products in 36 STATES, has offices nationwide and continues to grow and expand its market share throughout the continental United States.



To find a representative near you visit us online at [www.pennmillers.com](http://www.pennmillers.com) or call 800.233.8347

# Agribusiness Insurance

### LOSS CONTROL

Working closely with our underwriters, our experienced loss control specialists partner with your client to improve safety and increase profitability. Beginning with a thorough understanding of their environment, a customized loss control program may include:

- Inspections
- Safety Presentations
- Loss Trend Analysis
- Pre-Construction advice
- Loss Prevention Programs
- Training Video Library

At Penn Millers' training and education is emphasized so we can continue to meet our customers' specialized needs and stay a step ahead.

### WORKERS COMPENSATION

Penn Millers' workers compensation program will provide your clients with the tools necessary to help them reduce costs while providing high-quality care and guidance in getting their valued employees back to work after an injury. This cutting-edge program will offer your agency features and benefits that will improve client satisfaction and foster loyalty.

### CLAIMS

Penn Millers' claims staff average 17 years of industry experience, with varied backgrounds spanning all lines of business and possessing specific expertise in the niche markets we service. Caseloads are closely monitored to ensure prompt attention and premier service is always afforded to meet the pressing needs of our policyholders, agents and brokers.

We will work together with you to ensure that our clients':

- Covered property is restored or replaced promptly after a loss
- Business resumes operations with minimal delay and loss of income
- Injured employees receive the care and attention necessary for an expedient return to work
- Third party claims are aggressively defended and fairly resolved, providing the protection needed against unforeseen liabilities
- Have access to industry experts to help meet your business and information needs.