

MANAGING RISK

for Wine Grape Growers



Purpose, Passion and Personal Service at Vintage Crop Insurance Agency



If you're a wine grape grower, you understand the importance of crop insurance. For 23 years, Vintage Crop Insurance Agency, Inc., headquartered in Modesto, Cal., has worked alongside wine grape growers throughout California and Oregon.

"Back in 1995 when I started my crop insurance career, I was fortunate enough to begin a relationship with the California Association of Winegrape Growers (CAWG)," says President of Vintage Crop Insurance Agency Robert Avina.

"Since then, I have continued my strong support for CAWG and have also developed lasting relationships with local wine grape associations throughout California. Our reputation has grown as the recognized leader in crop insurance and a household name in the wine grape community," he says.

While Vintage Crop Insurance specializes in wine grapes, the company also insures other crops, such as almonds, olives, citrus, cherries, etc., and is growing into Arizona and Washington.

"Our foundation started and continues to grow with grapes," Avina says. "We love what we do, and we appreciate the relationships we've built through hard work, perseverance and, of course, service."

Risk Management Tools

Vintage Crop works with growers of all sizes. Vice President of Operations Liz Vieira says, "We have growers whose whole farming operation may be five acres. We also have growers or wineries that have thousands of acres."

Growers use federal multi-peril crop insurance, which is a production-based policy, with the ability to insure up to 85 percent of their crop. "Each year we work with growers to determine the percentage needed to protect their crop and their livelihood," Avina says.

"Most of our policyholders also work with lenders who require specific amounts of insurance to guarantee their crop, so their loans are also protected," says Avina.

Grape Cluster Freeze Policy

According to Vieira, the most prevalent causes of loss in California are frost, freeze or rain, and high heat.

That's where the RCIS additional coverage product comes in.

Avina says, "We provide a private grape cluster freeze policy in California from RCIS. The grape cluster freeze policy provides limits up to \$3,500 per acre. The maximum limits are dependent on the county."

"It's an added value protection plan that growers take advantage of because frost damage is highly probable during bud break," he says. "It provides an extra layer of protection that growers appreciate."

Vieira explains how the additional coverage works. "If a grower experiences frost damage, at their request, we open a claim. We'll open a claim on both policies—the grape cluster freeze

as well as the multi-peril," she says.

"The grape cluster freeze pays out immediately, so if the frost is in April, the grower will get a check cut during that time of the year. With the multi-peril coverage, once growers complete harvest in late summer or early fall, they'll go ahead and finalize the multi-peril claim if they have one."

Expertise Adds Value

As with all crop insurance, selecting coverage can be a complex task with many variables. Experienced and knowledgeable crop insurance agents are a valuable resource for growers.

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"We make sure we understand the growers' farming operations and goals, so that we can provide them with a proper risk assessment," says Avina.

Growers select different levels of coverage by grape variety. Within a single operation, there may be a range of 15 different varieties.

"We separate out each varietal—and growers may receive different contract prices for each one," he says. "Each variety differs in value by region. For instance, in the Central Valley, the grape varietal price is typically lower than the varietal price in the Napa or Sonoma Valley."

Building Relationships

Federal crop insurance is available from selected providers and agents. Vintage Crop has succeeded in differentiating themselves by building strong relationships with their clients through exceptional service.

"We always pride ourselves on providing quick, knowledgeable and comprehensive customer service to all our clients, regardless of size," Avina says. "Our clients understand we're not just an insurance agent. We're actually part of the wine grape community, and that's important to them."

"I know it is cliché to say service is the difference," Vieira says, "but it truly is in our industry. We have growers that we have insured since 1995. We have earned the trust of our clients because we always strive to give them the best possible service."

Avina mentions that growers must initiate claims filing, but Vintage Crop is proactive in working with their policyholders.

"If there is a weather event, we'll reach out to our growers via email or make a call and ask them if they were affected," Avina says. "For example, there was a hail storm during harvest. We called our growers in the area affected and said, 'Are you guys okay? Are the grapes okay?' They really appreciate that."

"We always make the effort to see our growers several times a year, because it's important to us," Avina says. "We're about making sure that their livelihood is taken care of and future generations are protected. This is all about family. It's very important to them that we're always proactive and always in front of them."

Working with RCIS

Avina has worked with RCIS since he began his career in crop insurance. "They were the first Approved Insurance Provider (AIP) I worked with," he says. "They saw value in not just my agency but in me personally. That meant a lot to me and is something that I will never forget."

"Also, RCIS is a company that has a like-minded business philosophy," Avina says. "Knowing that I can count on them, especially during critical times, is essential to having a successful relationship."

Vintage Crop depends on RCIS to deliver the kind of responsive, personal service that their clients expect. And when there's a claim, Vintage Crop steps back and trusts RCIS to communicate with their clients.

"Steve Borba, who heads claims, is an exceptional person,"

says Avina. "He understands our communication, our philosophy and that we need to make sure everything is on point."

Vieira points out that RCIS adjusters have worked with Vintage Crop clients for years. They know what growers expect and what Vintage Crop expects, as well.

"As far as the servicing side here in California, Malia Turner and Karen Lozier are awesome, along with Dave Schmitt and others," Avina says. "RCIS assists us through the good times and the bad and that's why it works. We're talking 23 years plus of strong relationships where we can trust them and know they're going to be there when needed."

He believes that the excellent support Vintage Crop receives from RCIS is partly due to the leadership of RCIS Head Mike Day, who sets the tone for the company.

"Honestly, the fact that I can call Mike Day directly is a big deal for me," Avina says. "He understands what we want from RCIS and always makes sure we're getting the services we need. He'll call me from time to time just to see how things are going. That means a lot. He values our agency and the business we bring to the table."

Passion for Agriculture

Both Avina and Vieira grew up in California's Central Valley, and while their families didn't farm, they were part of the larger agricultural community.

Avina's father was a foreman for a fertilizer company. "Some of my fondest memories are going to work with my dad as a little kid and being able to go to the fields and ride on the tractor with him," he says.

In his early 20s, Avina was given an opportunity in crop insurance and for him it turned out to be the best of both worlds. "I couldn't believe I could do insurance and still be out in the fields with growers."

Vieira's experience was similar. "From age 12 and up I grew up in the country. I was involved in Future Farmers of America in high school and showed cattle," she says.

She graduated in 1999 from California Polytechnic State University, San Luis Obispo, with a bachelor of science in agricultural science.

"I fell in love with the people involved in ag and wanted to be a part of that community," she says. "That's why I went into an ag major and got into crop insurance right out of college. And I've been here ever since because I love it so much. Farmers are great people to work with. It's just a great experience."

Avina sums it up. "We both enjoy being able to help family-owned businesses protect their farming interests for their families and future generations to come."

To learn more, visit www.vintagecrop.com or www.rcis.com.

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"It's nice to have adjusters who are familiar with our clients and familiar with our philosophy. They continue to uphold our philosophy and our service like we would,"

Liz Vieira
Vice President of Operations



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