

Outline for Farm Insurance & Risk Management

- I. **SPEAKER INTRODUCTION**
 - a. Introduce speaker and their expertise in the field of farm insurance and risk management.
- II. **AGRICULTURE RISK MANAGEMENT**
 - a. Define risk management.
 - b. Discuss the critical role risk management plays in farm and ranch exposures.
 - c. Walk through the risk management process.
 - d. Explore agriculture-specific examples utilizing risk management tools to address risk.
- III. **SPEAKER INTRODUCTION**
 - a. Introduce speaker and their expertise in the field of farm insurance and risk management.
- IV. **FARMOWNERS MULTI-PERIL**
 - a. Provide an overview of the standard farm multi-peril policy.
 - b. Discuss homeowners vs. farmowners and which form is appropriate for the risk.
- V. **NAMED AND ADDITIONAL INSUREDS**
 - a. Discuss the structure of named insureds.
 - b. Identify the various entity types for named insureds and applicable forms available.
 - c. Discuss the reasons why additional insureds are used.
- VI. **INSURING MODERN FARM OUTBUILDINGS**
 - a. Determining the appropriate valuation for modern farm outbuildings including the tools available.
 - b. Discuss the importance of recognizing the different occupancy uses of outbuildings and the equipment associated with those occupancies.
 - c. Walk through some specific ag building occupancies and the equipment.
- VII. **CO-INSURANCE**
 - a. Explain a standard co-insurance penalty clause and when it is applicable.
 - b. Run through an example of coinsurance application.
- VIII. **POLLUTION**
 - a. Discuss the main types of pollution and those most relevant to farming operations.
 - b. Define the term pollution.
 - c. Explore how insurance responds.
 - d. Key court findings that set a precedent.
 - e. Discuss how the duty to defend works.

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- IX. FARMOWNERS VS. CGL
 - a. Share the differences between these coverage forms and when to use them.
 - b. Discuss carrier reasons for utilizing one or both coverage forms.
 - c. Explore custom farming exposure implications.
- X. INSURING EQUINE RISKS
 - a. Explore standard policy language responsiveness to equine risks including what is excluding.
 - b. Highlight key equine-related coverages.
 - c. An overview of equine laws and their impact to risk management and insurance.
- XI. PUBLIC EXPOSURE IN AGRICULTURE
 - a. Highlight common business activities associated with farm/ag that bring in the public element.
 - b. Walk through and discuss standard policy language relative to these exposures.
 - c. Provide an overview of risk management considerations for public exposures in the farm/ag space.
- XII. EMPLOYER'S LIABILITY AND WORKERS' COMPENSATION
 - a. Provide an overview of farm employment in the United States.
 - b. Share the impact of fatality risks and injuries in the farm/ag profession.
 - c. Discuss key coverage forms and policy language for employer's liability and workers' compensation.
- XIII. FARM AUTO
 - a. Explore what risks qualify as a "farm auto."
 - b. Discuss trucking exposure and exemptions.
 - c. Highlight key coverages specific to farm/ag exposures.