

Joining Farm Bureau group benefits you—and agriculture, too

By Brian Watson

SCIF Farm Bureau Group Manager

It's not common knowledge among farmers and ranchers, but when they obtain their workers' compensation insurance coverage through the State Compensation Insurance Fund, they are not only helping themselves, they are helping support all of agriculture through contributions that State Fund makes to county Farm Bureaus.

Members of the SCIF Farm Bureau Group enjoy the benefit of an automatic 6 percent group discount, which is in addition to any other discounts or credits for which they may qualify. Unlike the plans of other workers' compensation insurers, the SCIF-Farm Bureau group discount applies to most farm operations and classifications in every county of the state.

The savings can be significant. For example, if a farm's premium were \$10,000, the group discount would result in a \$600 premium reduction to \$9,400. For a \$25,000 premium, the savings by being a member of the Farm Bureau group would be \$1,500. And the 6 percent discount applies even for small farm employers because the group's minimum premium starts at just \$100.

If you are already a member of the Farm Bureau group, we encourage you to renew your policy for the double benefit of your own operation and your county Farm Bureau. If you aren't a member of the Farm Bureau group, we would like you to ask your broker to obtain a SCIF quote. We're confident that you will find a real benefit in doing so.

Here's something else to keep in mind. Every operation is underwritten differently based on a number of factors, such as size of the operation, how the operation is run, whether health care is offered and the operation's safety record. So everyone's quote is going to be different, and the quotes will also be different from one year to the next. So even though you may have received a quote in the past that may not have been competitive, that may not be the case this time.

If you are a farmer or rancher, there's another good reason to be a member of the Farm Bureau group. SCIF has a dedicated agricultural group that specializes in addressing your needs and concerns. Participants in the group have an advocate for any insurance problems that come up. It's nice to know that there is someone there who you can call on who is experienced in agricultural operations.

SCIF has a lot to offer and it may be worth an investment of your time to check us out. For more information, ask your insurance broker, or give us a call at (800) 773-7667.