

Craft Brewery Insurance Program

Brown & Brown Empire State has worked on a national level with Craft Breweries. Our experience and knowledge shows that Workers' Compensation coverage has been underserved by insurance carriers and not a priority focus for the growing Craft Brewery Industry

That has now changed, our Workers' Compensation product is unmatched by other agencies. Brown & Brown Empire State offer competitive rating tiers, a focus on workplace safety, proactive claims management and a **dividend option**.

This is not a safety group. Pricing and services are based on your individual needs and performance.

Workers' Compensation Benefits include:

- **Rating based on your individual performance**
 - Rating tiers that generate up-front savings
 - Issued by AM Best A++ rated carrier
 - Dividend based on individual experience and not the performance of the group

- **Employee Safety and Loss Control Services**
 - Risk analysis assessments
 - Loss awareness training; program development
 - Regulatory compliance assistance
 - Safety Resources video, newsletters, etc.

- **Superior Claims management oversight**
 - Our claims support team act as an advocate on behalf of our clients to ensure proactive claims management.



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*Brown & Brown Empire State is an Allied Member of the NYSBA and has exclusive access to a unique Workers' Compensation product for Farm and Micro Breweries. Our market offers competitive rating tiers, a focus on employee safety, excellent claims management service and a **dividend option**.*