



**THE GREENSPAN Co./
ADJUSTERS INTERNATIONAL**
The *right* way to settle claims®

Technology and Innovation in an 8,000-year-old Industry

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Since its ancient origins in the Azerbaijan region in the Caucasus mountains, the wine industry has steadily advanced. The accidental discovery of grape fermentation was the beginning point of continuous evolution in growing and fermenting practices that continues to this day. The twin sciences of viticulture and enology continue to be shaped by technology that enhances the efficiency of the process and the quality of the product. Drones, smart monitoring devices, and autonomous machines are becoming more common in all aspects of vineyard management- from planting to budbreak; pruning to harvest.

Technologies that our forebears could never have fathomed are becoming commonplace—robots that can create 3-D models of vines to assist with pruning; drones that can measure and select which areas of a vineyard are ready for harvest; and autonomous harvesters that protect the integrity of a variety of trellis systems even within the same row. All of these tools help eliminate human error, assist in challenging terrains or weather, and assure that the fruit is harvested and processed at its peak. Walk through a large, commercial vineyard any day of the year and you'll see what the 21st century has brought to this industry. Smaller operations, likewise, benefit from ongoing developments that include more accessible and accurate lab testing, soil sensors, and targeted irrigation systems—to name a few.



A parallel and critically-related evolution has been taking place in another industry: insurance, whose origins date back as far as 1750 BC. Like a trellis constructed and maintained to support the vines in a vineyard, insurance has developed alongside every risk-prone human endeavor for millennia. Similar to the advances in trellis management, insurance has become incredibly specialized and specific. All too often, we see policies that do not appropriately support businesses in the event of a loss.

Agricultural insurance coverages, in particular, are complex and layered. No single coverage or formula fits all. Begin with vineyard properties themselves: some include historical structures, residential buildings, and multi-use facilities. Then add business personal property, which may be spread across buildings of various use type. Finally, consider the variety of technologies that drives these properties, as described earlier. From trellises to tanks and coinsurance penalties to proper coverage for loss of income, each aspect of each business must be carefully considered and addressed.

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Vineyard and winery coverages are a blend of agriculture and commercial policies. Capital assets, such as building and farm equipment are one thing, but ensuring you have the right coverages for the multi-stage—and sometimes multi-location—production process of grapes and wine increases the complexity exponentially.

With this level of intricacy, it's little wonder that we see policies with uneven or inadequate coverage, items such as electric fences or irrigation systems completely omitted from coverage, and outrageous coinsurance requirements.

The development of property insurance from historically broad policies to those that include a seemingly endless array of exclusions and limitations has resulted in a list of options so varied that a deep understanding of the wine industry as a whole—as well as a detailed and nuanced knowledge of each property—is required.

The good news is that our team of public adjusters, forensic accountants, and inventory specialists understand these types of specialized agricultural coverage literally backward and forward. Our company does not sell insurance, but instead works after a loss to negotiate

on the behalf of the insured—not the insurance company. The insurance company has an adjuster, and so should you: as the expert in your corner, we level the playing field during the claims process.

Having prepared and negotiated property insurance claims for 76 years, our company is equipped to anticipate and to resolve the many issues that may arise during an insurance claim. Thousands of glowing reviews from past clients are testament to the expertise of our unique team. Our goal is to work hand-in-hand to create a future of innovation,



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sustainability, and profitability, while maintaining focus on the infrastructure that supports that technology: tailored insurance policies that set the stage for success. As experts and innovators in preparing, presenting, and negotiating insurance claims, our goal is to share our knowledge to make sure you have the right coverage.

The wine industry faces so many challenges: labor shortages, climate change, reduced water allocation—to name a few. Facing down insurance coverage and recovery from a disaster of any size does not need to be one of them. Having a public adjusting team on your side—that's true innovation.



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