

Quality vs Price

Quality coverage for logging operations: not all policies are created equal

Of course you're mindful of the price you pay for goods or services. Your insurance coverage should be no exception. When making insurance decisions based solely on price, consider what you're getting and what you're giving up.

Are you sure the MGA/carrier is not just providing an introductory premium which is likely to be substantially raised at renewal?

This is often a tactic used by companies new to the forest products insurance market or by companies trying to meet new business premium goals.

Is the insurance program experienced at handling logging related claims?

If the carrier's claims staff and attorneys are not experienced in handling logging related claims, claims costs may be excessive. This can create unnecessary down time and increase your claims cost on liability losses, which ultimately increases your loss ratio.

Is the insurance carrier stable?

It is important that you are insured by a financially stable company so they are available when they need them.

Are you changing insurance carriers year after year solely in search of the cheapest price?

Not all policies offer the same coverage limits, forms, exclusions and deductibles so you may not be covered in all of the same areas from policy to policy.

Does the carrier offer multiple coverage options?

We offer policies for all your insurance needs including general liability, auto, property, excess liability, and workers' compensation.

No matter what coverage or policies you select, you will have one Victor contact that will work with you to determine the best options for your company.

Work with Victor

Victor's underwriting expertise and stability cannot be matched in the marketplace. Our Forest & Logging program has been around for over 35 years and we have more than 35 years of data allowing us to price coverage appropriately.

With expert knowledge in the industry, we intend on writing coverage for the long run. We take pride in quick policy issuance and excellent service throughout the year.

Located throughout the U.S., claims professionals who specialize in the forest & logging industry, and are some of the most experienced in the business, will handle your claims.

Visit victorinsuranceus.com/ACL for more information or contact Allison Melott at (916) 286-5325 allison.melott@victorinsurance.com.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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