



# Farm newsletter

**In this issue:** Quick eCLIQ® tips and upcoming training opportunities, preferred farm classes, new marketing resources and more!

## Five quick eCLIQ tips

**1. Renewed policy converted to eCLIQ? Easily locate the new policy number.**

On the Agents' Portal homepage in the Customer Account Lookup, enter the client's name. Policies listed on the results page with an exclamation (!) have been converted from a legacy system and include the new policy number.

**2. Facilitate quick underwriting decisions by sending photos.**

Including photos with a submission when needed, helps underwriters make quick and accurate decisions and ask fewer follow-up questions. Attach photos in eCLIQ or send them by email.

**3. Follow replacement cost value and actual cash value (ACV) guidance to ensure clients get the right coverage.**

eCLIQ offers guidance for determining proper replacement cost value and ACV. Consult this guidance to ensure proper coverage.

**4. Review Farm Buildings Classifications Type rules to classify buildings accurately.**

eCLIQ provides state-specific rules to help you determine whether a farm building is type 1, 2 or 3. The default setting for the **Farm Buildings Classification Type** is 2. Make sure this is accurate as the value you select will affect pricing.

**5. Remember to click Yes to confirm submissions.**

Sending a submission in eCLIQ requires two clicks. After you click **Submit**, you need to click **Yes** to confirm the submission. The system will send you a confirmation email.

## Upcoming eCLIQ training opportunities

See how easy it is to quote farm in eCLIQ. [Sign up for an eCLIQ farm training webinar.](#)

**Dates:** June 18 and Aug. 20

**Time:** 2 p.m. ET



[Review our registration instructions.](#)



**Questions? Contact the Agency Interface Support Group (AISG) at 1-888-451-8414.**

# Preferred farm classes – the low-hanging fruit



## Farm/ranches

Alpacas  
Beef/cattle  
Dairy farms  
Goats  
Hobby  
Livestock grazing  
Llamas  
Sheep



## Crops

Corn/soybeans  
Cotton  
Fruits (excluding melons)  
Grains/Field crops  
Hay/alfalfa  
Rice  
Vegetables (excluding spinach/lettuce)



## Nurseries/other

Berries  
Christmas tree (no customer cutting)  
Leased farmland  
Nurseries – plant (wholesale)  
Orchards (no u-pick)  
Tree nuts  
Vineyards/wineries

[Read more about our farm appetite.](#)

## Hobby farms – the cream of the crop

We love to write hobby farms and rural homes with farm exposures. Sometimes rural homeowners have too much exposure to qualify for personal lines policies. If you have clients with acreage, a few farm animals, a barn, an outbuilding or other similar exposure, our farm owner's policy might be a good fit.

[Find out more about this preferred class and start prospecting clients.](#)

SMALL COMMERCIAL – FOR AGENTS AND BROKERS

### Hobby farms and rural homes with farm exposures



**Size of market opportunity**

- \$4.2 billion** total U.S. farm owners and hobby farm opportunities
- 2.1 million farms in the U.S.:**
  - 97% are family owned operations
  - 88% are small family farms
  - 86% of principal operators on family farms started within the last 10 years

**Important coverages to consider**

- Property
  - Dwelling and household personal property
  - Owner-occupied and rental dwellings
  - Additional living expense
  - Credit card forgery and identity fraud
  - Increased auto limits for specified property such as furs, jewelry, silverware, firearms
  - Sewer and drain backup
- Liability
  - Farm personal liability
  - Watercraft, all-terrain vehicles (ATV) and snowmobiles
- Auto
  - Personal-use autos and pickup trucks
- Barns and outbuildings
- Machinery and equipment, including tractors, irrigation equipment, radio/ satellite antennas
- Watercraft, all-terrain vehicles (ATV) and snowmobiles
- Livestock and animal collision
- Hay
- Medical payments
- Umbrella and excess
- Farm vehicles and trailers

**Acceptable incidental exposures**

- Personal use or draft horses
- Incidental hunting with acceptable controls
- Swimming pools

**Common causes of loss**

- Rural wild fires
- Weather-related losses
- Farm equipment fires
- Animal collision on roadways

**Risk control resources available on Liberty Mutual SafetyNet™**

- Farm Safety - Working with Livestock
- Ag & Farm Hazard Checklist
- Farm Fire Safety Checklist
- Play Management
- Safe Operation of All-Terrain Vehicles

**Notable market facts**

- 97 percent of the 2.1 million U.S. farms are family owned.
- 88 percent of all farms are small family farms with less than \$350,000 in gross cash farm income.
- Small family farms operate 48 percent of all farmland.

Source: [2016 Census of Agriculture](#), [2016 Census of Agriculture](#), [2016 Census of Agriculture](#), [2016 Census of Agriculture](#)

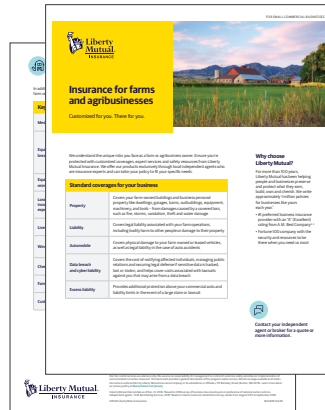
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# New marketing resources

The [Farm page on the Agents' Portal](#) offers a wealth of valuable resources to help you understand our farm product and how to write it in eCLIQ. We're also excited to introduce new marketing materials you can co-brand with your agency information and logo, then use to prospect farm business, including:

## Brochure

Use to discuss the broad range of coverage Liberty Mutual offers for farms and essential services like claims handling and risk control.



## Postcard

Upload a list and we'll mail it for you!



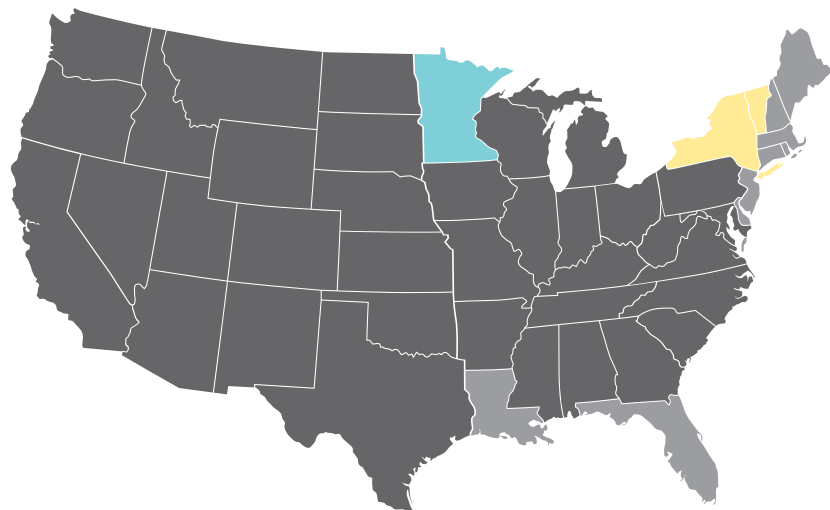
## Stuffer

Insert into your prospecting mailings - fits into a #10 envelope!



# Farm is now available in eCLIQ in 35 states

eCLIQ available
Q3 - 2020
TBD
Out of scope



For more information about our wide range of farm products and services, contact your territory manager or farm underwriter today.



COVID-19  
Update & resources

Liberty Mutual is here for you  
[Learn more about how we're responding to COVID-19.](#)

\*Farm is available in eCLIQ for the following states: AL, AR, AZ, CA, CO, GA, ID, IA, IL, IN, KS, KY, MD, MI, MO, MS, MT, NC, NM, NE, ND, NV, OH, OK, OR, PA, SC, SD, TN, UT, VA, WA, WI, and WY

Availability of coverage may vary by state. Please contact your farm underwriter for details.

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