New eCLIQ rules to facilitate more automated approvals

eCLIQ employs a sophisticated rules engine to facilitate automated underwriting for certain types of risks, bypassing underwriting referrals so you can bind new business the moment you receive a quote.

In recent months, we’ve added to the rules eCLIQ uses to automate the underwriting of farm and agribusiness risks. The more we expand these rules, the more risks you can write without a referral.

Here are just a few of the hundreds of farm policies eCLIQ has automatically approved:

- Cattle ranch in Montana, including a dwelling, six farm structures, three tractors and an ATV
- Soybean farm in North Carolina, including a dwelling and acreage
- Hobby farm in Texas, including a dwelling, barn, storage shed and acreage

Start a farm quote in eCLIQ today.

Upcoming training opportunities

Farm Knowledge Bites sessions
20 minutes
Date: September 17
Time: 1 p.m. ET
Date: September 22
Time: 11 a.m. ET
Register

How to quote farm in eCLIQ
90 minutes
Date: October 15
Time: 2 p.m. ET
Register
Finding a lay-up credit in eCLIQ

Farms often own vehicles that serve a particular purpose for a limited time, such as trucks used to transport fruit to a distributor during harvest.

You can confirm for yourself in eCLIQ whether an applicable vehicle has a lay-up credit – and save yourself a call to your underwriter. Simply follow the steps below.

<table>
<thead>
<tr>
<th>For a policy</th>
<th>For a quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Launch eCLIQ.</td>
<td>3. Select the Quotes/Applications tab.</td>
</tr>
<tr>
<td>2. Find the account.</td>
<td>4. Click the quote/application number in the Quote/App # Column.</td>
</tr>
<tr>
<td>3. Select the Policies tab.</td>
<td>5. In the Version No. column, click the appropriate version number.</td>
</tr>
<tr>
<td>4. Click Business Auto.</td>
<td>6. From the drop-down menu, select Read Only.</td>
</tr>
<tr>
<td>5. Select View History from the drop-down menu.</td>
<td>7. Open rating worksheet PDF in Rating Worksheet column.</td>
</tr>
<tr>
<td>6. Click the appropriate transaction number from the Transaction No. column.</td>
<td>8. Scroll down to the vehicle you want and look for the usage credit.</td>
</tr>
<tr>
<td>7. Select Read Only from the drop-down menu.</td>
<td>9. The rating worksheet displays the Farm usage Factor, while the summary page shows the lay-up period dates.</td>
</tr>
<tr>
<td>8. Open rating worksheet PDF in Rating Worksheet column.</td>
<td></td>
</tr>
<tr>
<td>9. Scroll down to the vehicle you want and look for the usage credit.</td>
<td></td>
</tr>
</tbody>
</table>

Safety and risk control resources for farms

Liberty Mutual SafetyNet™ offers complimentary tools, training and resources to help your clients improve workplace safety, protect property and prevent accidents. Many of these resources are specific to agricultural safety.

- Model safety plan: dairy farms
- Farm fire safety checklist
- Farmer’s lung (hypersensitivity pneumonitis)
- Working safely with livestock
- Preventing agricultural equipment crashes
- Food safety in farm operations
- Power take off safety for tractors
- Wildfire safety

Visit Liberty Mutual SafetyNet for more information.
What we are writing

<table>
<thead>
<tr>
<th>Beef cattle, except feedlots</th>
<th>General farms, primarily crops</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canned and cured fish</td>
<td>General farms, primarily livestock and animal specialties</td>
</tr>
<tr>
<td>Corn</td>
<td>Horses and other equine</td>
</tr>
<tr>
<td>Dairy farms</td>
<td>Tree nuts</td>
</tr>
<tr>
<td>Field crops, except cash grains, not elsewhere classified</td>
<td>Wheat</td>
</tr>
</tbody>
</table>

We’ve got a nose for wineries

We want to write wineries throughout the United States, where they’ve grown in number 4-5% annually and spread to most states over the last decade. From small family-owned vineyards to full-scale wine manufacturing operations, we have the expertise to tailor coverage to your winemaking clients’ unique needs.

Learn more about writing wineries

Liberty Mutual is here for you

Learn more about how we’re responding to COVID-19.

Not available in AK, CT, DE, FL, HI, LA, MA, ME, NH, NJ, NY, RI, VT.
Availability of coverage may vary by state. Please contact your farm underwriter for details.

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