

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 carrier is not just providing an introductory premium which will be raised at renewal?

This is often a tactic used by companies new to the forest products insurance market or 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, your claims cost 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 around when you need them.

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

Not all policies offer the same coverages so you may not be covered in all the same areas from policy to policy.

Does your broker 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. The Forest & Logging program has been around for over 30 years and we have more than 30 years of data allowing us to price coverage appropriately.

We are not a company that changes the programs we offer from year to year. We have expert knowledge in the logging industry and intend on writing this coverage for the long run. You can expect excellent service and quick turnaround and policy issuance.

Claims professionals who specialize in the logging industry and are some of the most experienced in the business will handle your claims. They are also nearby – with claims offices throughout the U.S.

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

Victor Insurance Managers Inc. (fka Victor O. Schinnerer & Company, Inc.) recently filed in all U.S. jurisdictions to re-brand and change its name. This name change has become effective in almost all states while still pending in several states, which we expect will complete their approval processes shortly.

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