

Fresno County Farm Bureau

Friends of the Family Farm Premium Member

Zenith Agribusiness Solutions

“Do The Right Thing The Right Way”

Since 1949, Zenith Insurance Company (Zenith) has grown into a nationally-recognized provider of workers' compensation, as well as property and casualty insurance for the California agriculture industry. Over the course of these decades, customer satisfaction has always been priority number one.

Zenith's story begins with its history. In 1977, the company was acquired by a group of investors who took the company public. In the mid-1980s, Zenith acquired CalFarm Insurance Company, and, as a result, entered into a long-term partnership with the California Farm Bureau Federation. Although CalFarm was sold to Nationwide Insurance in 1999, the relationships Zenith built in the California agricultural community continue to this day.

Zenith Agribusiness Solutions was formed in 2010. This new division specializes in California property and casualty insurance for farms and commercial ag enterprises. The addition of Zenith Agribusiness Solutions enables the company to provide a full insurance solution for agricultural customers. Zenith's Agribusiness Solutions will provide coverage for a customer's home, farm and personal property, personal and farm vehicles and umbrella, in addition to workers' compensation. They focus 100% of their energy on the diversity and unique needs of the California

agriculture industry, allowing them to customize coverages that fit farmers' and ranchers' needs.

Additionally, in 2010, Zenith was acquired by Fairfax Financial Holdings Limited (Fairfax).

Fairfax is a holding company which, through its subsidiaries, is engaged in property and casualty insurance, reinsurance and investment management. Zenith enjoys the financial support of Fairfax while continuing to operate as an independent company.

What Makes Zenith Unique

“As the premier specialist in workers' compensation insurance, our focus is on providing an outstanding service experience for our customers and their injured employees,” shared Zenith Fresno Regional Executive Marcia Shafer. “Zenith is passionate about helping our customers protect their business, support their employees with a safe work environment and when injuries occur, help injured employees get the medical care they need to return to work.”

Zenith has six offices strategically located throughout California, including a large regional office in Fresno with 150 employees. The company writes all of their business through independent agents and brokers, many of whom are large agricultural agencies. “We're licensed in 46 states and have regional offices located throughout the country with 1,500 total employees. California is our largest state with more than half of our business. Agriculture is our largest market segment,” said Shafer.

While California agriculture is Zenith's single largest book of business, they also write workers' compensation for many other types of business, including auto services, restaurants, wholesale



and retail stores, hospitality, and manufacturing. The company specializes in being a full-service company, with almost all work done for customers by their own staff.

Goals for Customers

“We strive to help our customers keep their employees safe. We know that for them, their staff is often like a family. Our focus on workplace safety allows our customers to remain focused on their people and running their business,” Shafer explained. Zenith's safety and health consultants are passionate “difference makers” who operate with a unique blend of technical expertise, insurance knowledge and customer focus.

When injuries do occur, Zenith strives for optimal outcomes. They invest in top-tier, internal resources that make it a priority to help injured employees recover and return to work as quickly as possible. Zenith employs a team of in-house claims specialists, nurses, medical bill review experts and fraud fighters. The company even has doctors who consult with claims specialists and communicate with treating physicians to help optimize care and outcomes. If an injury has legal implications, Zenith's in-house team of claims experts, attorneys and former judges work directly with our claims examiners to get a fair outcome.

“At Zenith, we use many tools to educate employers and train their employees,” Shafer said. “For our Ag customers, we have a complete schedule of statewide Safety Summits with a variety of courses in English and Spanish. On TheZenith.com, our new Zenith Solution CenterSM provides customers with free access to comprehensive risk management and safety resources specifically tailored to agriculture, as well as additional training programs, compliance tools, HR management best practices and more.”

What Farm Bureau Members Should Know About Zenith

Zenith has many employees who are from and understand the ag industry. These individuals are strongly committed to California agriculture through active support of and engagement with a wide variety of ag associations, organizations and educational institutions. The company also believes in giving back to the communities where they do business with through charitable giving programs.

“Our company motto is simple – Do The Right Thing The Right Way. We believe that by living that principle, we'll do well for all our stakeholders over the long term,” shared Shafer. “We're a company in your community, and we hope to get to know you better. We look forward to seeing you at the next Fresno County Farm Bureau event and other local events!”

For more information on Zenith Insurance Company, please visit: www.TheZenith.com.