



**W**INE IS THE ELIXIR OF LIFE, BUT WOULD YOUR vineyard be prepared to deal with a disaster tomorrow? In a complex and high-value industry, protecting your investment can seem like a daunting task. For large and small vineyards, wineries and custom crush operations, managing risk in commercial agribusiness has become more complex than ever. You need an experienced risk manager and insurance partner at your side every step of the way. Let's talk. We can even do it over a glass of red or white.

## OUR EXPERIENCE

With over 40 years of experience in handling all types of agribusiness, our team works together to deliver the benefit of our collective knowledge. Our goal is to prevent losses before they occur. And when it does? Well, we've got a team for that too, and their only goal is to ensure a fair and prompt resolution for our client.

The Agribusiness Practice at PayneWest is based in Yakima, Washington, with an additional office in Richland—in the heart of Washington's wine country. Our staff consists of a knowledgeable and dedicated team of professionals focused on serving the complex insurance and risk management needs of agribusiness companies in the Northwest. We study the industry intensely. We're long-time members of the Washington Wine Growers Association as well.

## OUR TEAM

**NATE FULTON**, agribusiness practice director, has spent his career in the business of agriculture, working in business development, accounting and finance. Nate has seen the industry evolve with the times, and he and his team are ready to assist you, before or after disaster strikes.

See a full directory of PayneWest agribusiness specialists on the reverse side.

NFulton@PayneWest.com  
**(509) 853-4209**



*Call Nate about your vineyard insurance needs today.*

*The number of wineries in Washington state grew from 650 to **940** between the years 2009 and 2017.\**

**229,000** TONS OF RED AND WHITE GRAPES WERE CRUSHED IN 2017, GROWING FROM 156,000 TONS IN 2009.\*

\*According to the 2017 Grape Crush Report <https://www.washingtonwine.org/trade/documents/details/2017-harvest---grape-crush-report-and-Infographic>, <https://www.washingtonwine.org/trade/documents/details/2017-crush-report-infographic>.



 **OUR GUIDANCE**

What would you do in the wake of a major disaster? Those businesses with proper insurance coverage and a solid plan will be in the 10% who recover. Out of the business owners we surveyed, 77% felt having more money on hand is the solution to recovery from a major disaster. While adequate cash reserves certainly help, **MAINTAINING RISK CONTROL** measures is by far the most effective way to protect from major losses and potential shut down of your organization.

*Several of Washington state's prominent wine industry companies choose PayneWest Insurance to protect investments and property.*

**CONTACT A TEAM MEMBER NEAR YOU TODAY**

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