



**WITHOUT HOPS THERE WOULD BE NO BEER; BUT IN A** fast-growing industry, protecting your investment can seem like a daunting task. From small-scale hops growers to major producers, 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 cold one.

## 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.

The Agribusiness Practice at PayneWest is based in Yakima, Washington—in the heart of hops 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 Hops Commission and USA Hops, just to name a couple of the industry groups we work with and support.

## OUR GUIDANCE

What would you do in the wake of a major disaster?

**Approximately 65%** of the hop growers and processors in Washington choose PayneWest Insurance to protect their investment.

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.

*The Pacific Northwest supplies the vast majority of the country's hops harvest, with Washington State growing over 55,000 acres of hops per year, Oregon growing over 7,800 acres and Idaho growing over 8,000 acres as of 2018.\**

\*Data according to USAHops.org/img/blog\_pdf/112.pdf provided by the Hops Growers of America.



## 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 below.

NFulton@PayneWest.com

**(509) 853-4209**



*Call Nate about your hops insurance needs today.*

*Most hop farms in Washington are multi-generation family operations. Many have diversified into other crops including fruit, mint, grapes and even row crops.\*\**

\*\*According to the Washington Beer Commission. WashingtonBeer.com.

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## OUR CLIENTS

PayneWest Insurance has worked closely with leaders and innovators in the hops industry to ensure we've developed the relevant solutions the hops industry needs to meet both today's and tomorrow's risks.

Want to join our roster of clients? Contact our team today.



[PayneWest.com/Ag](http://PayneWest.com/Ag)



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