PROGRAMS

Cannabis, Hemp, and Marijuana



Underserved market. Outsized opportunity.

Did you know that the cannabis industry employs over half a million people in the United States? Even though cannabis businesses are legal in the majority of states, finding quality, affordable, guaranteed-cost workers' comp insurance can still be challenging. Method has been serving this industry – saving many accounts from the pool – since 2019. We offer specialized underwriting for cannabis operations across the full lifecycle: from cultivation to manufacturing to retail.

Highlights

- Monoline, workers' compensation program
- Available in all non-monopolistic states, including multi-state exposures
- A rated carrier, multiple papers available
- Minimum premium: $2,500*
- Flexible payment options available, including pay-as-you-go
- New ventures eligible
- No mod limits
- Guaranteed cost or deductible options available

Services

- Streamlined submissions process
- Auto-Renewal Services
- Professional Audits and Claims Handling
- Loss Prevention and Nurse Triage Available on Accounts with $75K Premium and Higher

Submission Requirements

- Acord 130
- Currently valued loss runs (3 years if available)
- Experience Mod worksheet
- Cannabis Supplemental
- Copy of Cannabis license or application

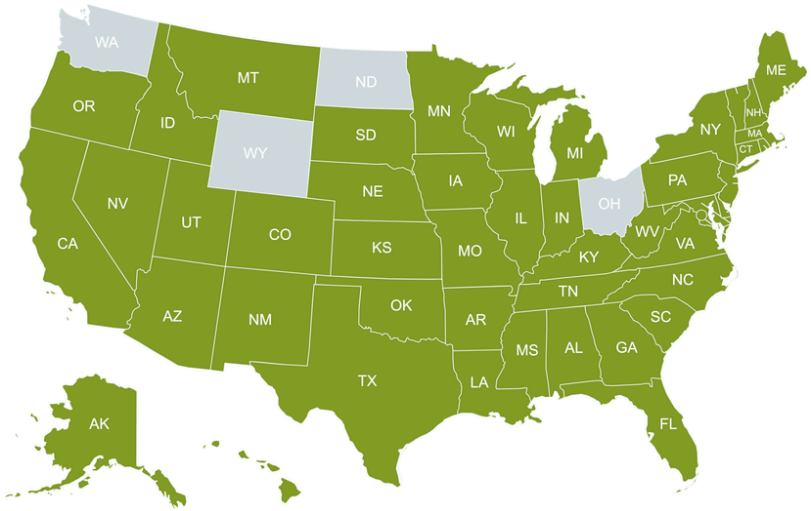
Send submissions to cannabis@methodinsurance.com

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PROGRAMS

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Availability

METHOD'S CANNABIS, HEMP, AND MARIJUANA PROGRAM IS AVAILABLE IN ALL NON-MONOPOLISTIC STATES.



PREFERRED INDUSTRIES

CULTIVATION & FARMING
- GENERAL FARMING (HEMP AS A STANDARD CROP)
- GREENHOUSE FARMS
- GROW OPERATIONS / CULTIVATING OR GARDENING
- OUTDOOR GROWING / FIELD HARVESTING

RETAIL AND DISTRIBUTION
- CONSUMPTION LOUNGES
- DISPENSARIES
- MEDICAL CANNABIS
- PRODUCT DELIVERY (B2B)**
- RETAIL DRUG STORES
- RETAIL CHAINS
- THC/CBD BEVERAGE VENDORS
- WHOLESALERS

RESEARCH AND MANUFACTURING
- BEVERAGES
- CBD ADDITIVE FOOD PROCESSING
- CBD BOTTLING
- CBD LOTIONS AND COSMETICS
- COMPLIANCE / SAFETY LABS
- EDIBLES (BAKED AND NON-BAKED)
- EXTRACTION (CONCENTRATES, DISTILLATE, OIL)
- GREENHOUSE BUILDERS
- HEMP PRODUCTS
- PHARMACEUTICALS / INGREDIENTS
- PRE-ROLL MANUFACTURING
- R&D FACILITIES
- TESTING (POTENCY/PURITY) / LABS
- TINCTURES / TOPICALS
- VAPES

ACCEPTED EXPOSURES

- CASH TRANSPORT (LESS THAN $300K COMBINED CASH/PRODUCT)
- HEMP DISTRIBUTION MAY CROSS STATE LINES (MARIJUANA DISTRIBUTION RESTRICTED TO STATE OF DOMICILE)
- INCIDENTAL B2C PRODUCT DELIVERY***
- RISKS MUST BE ≥90% CANNABIS-RELATED OPERATIONS
- RISKS WITH MAJORITY OR ALL PART-TIME EMPLOYEES
- SEASONAL CULTIVATION RISKS (ANNUAL OR RIGHTSUM PAY-AS-YOU-GO PAYMENT PLAN REQUIRED)
- W2 SECURITY STAFF OR SUBCONTRACTED WITH COI

EXCLUDED EXPOSURES

- 1099 EMPLOYEE EXPOSURE (EXCEPT SECURITY GUARDS AND DELIVERY WITH COI)
- B2C DELIVERY ONLY OPERATIONS
- FARM LABOR CONTRACTORS
- INDIVIDUALLY-NAMED INSUREDS (I.E. MUST BE AN ENTITY)
- MESSENGER BIKE DELIVERY
- PEOS, STAFFING COMPANIES, AND LABOR LEASING FIRMS
- STANDALONE CANNABIS SECURITY GUARD OPERATIONS

Class codes vary by state, so when in doubt, contact us.
**$4,000 minimum if on monthly payment plan, $5,000 minimum premium in California*
***B2B delivery: Cash/product combination must be no greater than $300,000.*
****B2C delivery radius should be under 50 miles with favorable driver MVRs and no drivers under 21 years of age.*

Your Work Comp Expert

Whether you specialize in Cannabis, Hemp, and Marijuana or only see these risks occasionally, our experts deliver unmatched speed, ease, and competitive workers' comp pricing. Send your submission to **cannabis@methodinsurance.com**

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