



# The Generalist Problem in Agricultural Insurance

*Your insurer quietly changed what they cover. Your broker probably missed it.*

One of the largest direct-market insurers for horticultural operations changed its policy form in the past 24 months. Limits dropped, coverage terms narrowed, and most of the businesses on that paper found out at renewal, if they found out at all. Their brokers did not flag it because they do not specialize in this market. Instead, they work a general commercial book that happens to include some ag accounts. When the market moves in a segment they do not live in, they miss it.

Insurers have been quietly rewriting what they will and will not cover in agriculture and cannabis. Most operators do not know until a claim comes back wrong.

## The Failure Mode

Generalist brokerage in agriculture does not fail dramatically; it fails quietly. A policy renews and the limits have not been updated to reflect higher equipment replacement costs. A claim is filed and the adjuster disputes coverage because the business description in the application does not match current operations. A market exits a segment and the broker, who has limited visibility into that segment, does not know where else to place the risk.

These are not edge cases – they are the normal lifecycle of a poorly managed agricultural account.

In practice, it looks different. A nursery operation in Colorado had coverage through a large regional insurer that wrote greenhouse and nursery business as part of a broad commercial lines book. The operation grew, added wind and hail-exposed product, and expanded into wholesale distribution. The policy renewed each year without a substantive review. When a hail event caused significant crop and property loss, the claim came back with wind and hail exclusions the client did not know were there. The insurer had embedded those exclusions when the policy form changed two renewals prior, and the broker had not flagged it.

That client came to Symphony Grow after the loss. The placement took 48 hours. The new program provided coverage the previous insurer was not offering, including the specific exposures the client had carried uninsured for two years. And the premium was 40 percent lower.

The 48-hour bind and the savings are not the point. The point is that none of what was missing was unusual or difficult to address. It required knowing what the standard forms do not cover in greenhouse and nursery operations, which insurer markets are willing to write those exposures, and how to structure the program around how the business actually works. That knowledge is vertical-specific, and a generalist broker does not carry it by default.

The cannabis version of this problem is more acute, because the insurer market for cannabis is smaller, less stable, and more sensitive to operational classification. Cannabis cultivators, dispensaries, processors, and multi-state operators each carry distinct risk profiles. A single script, whether it is a policy form or a broker conversation, cannot address all of them. The failure mode here is not missing a wind and hail exclusion. It is a claim denial tied to how the business was classified in the application,

or coverage that does not account for cash handling exposure, inventory valuation methodology, or the fire risk profile of LED-lit controlled environments.

[Corey Tobin](#), Senior Principal at Symphony Grow, put it plainly: “Cannabis nurseries are more operationally sophisticated than most traditional agricultural facilities because of the security requirements alone. The coverage must be built to match. Most generalist programs are not.”

## The Market Has Moved

Two things have shifted in the past 18 to 24 months that create real risk for businesses that have not re-examined their coverage.

The first is the pullback of direct-market insurers in certain segments. Hortica, one of the larger direct-market insurers for horticultural operations, has changed its policy form and reduced the limits and coverage terms it previously offered. For businesses that had been on Hortica paper for years, this is a material change. It may not have been communicated clearly at renewal. The limits may have dropped. The coverage terms may have narrowed. And because Hortica is a direct-market insurer, the client has no independent broker who would catch it.

The second is the ongoing deterioration of standard crop insurance forms. This is not new, but it has accelerated. The standard federal crop insurance structure was not designed for the range of exposures that modern agricultural operations carry. Parametric crop coverage, which pays based on a measured index such as rainfall, temperature, or yield data rather than on a documented loss, is growing as an alternative. Most small and mid-market agricultural operations have never had a serious conversation about parametric crop, not because it does not apply to them, but because their broker has not brought it to them.

The farm bill revised in early 2026 does not represent the kind of structural shift the 2018 hemp provisions did. But the market conditions around it, particularly for specialty crops, nurseries, greenhouse operations, and cannabis, are in enough flux that a renewal review conducted two years ago is likely producing a program that does not reflect current conditions.

The cannabis market adds another layer. State-by-state regulatory volatility means that coverage terms that worked in one jurisdiction may not translate cleanly to operations expanding into a second state. Multi-state operators in particular carry inconsistent coverage terms across their footprint, higher deductibles in certain states, and insurer restrictions that create gaps. Addressing those gaps requires knowing which insurers are writing in which states under which conditions. That is market knowledge that is maintained through active engagement with the insurer market in the vertical, not through a general commercial lines book.

## The Fine Print Gap

Agricultural operations carry exposures that standard commercial property and liability forms were not written to address. Equipment breakdown in a climate-controlled greenhouse environment. Crop spoilage tied to a power failure. Business interruption loss for a seasonal operation where the revenue model does not fit standard BI calculations. Contamination liability for a cannabis processor where the triggering event is a failed batch test rather than a traditional product recall.

A generalist broker can place a standard form. A specialist broker knows which insurers have developed endorsements or manuscript language for these specific exposures, and how to structure the program so that coverage responds when those events happen.

## Access Isn't Equal

This is a structural advantage that is difficult to replicate. Symphony Grow developed its insurer relationships through cannabis, a market where the pool of willing insurers is small, the underwriting requirements are specific, and the access is earned through volume and demonstrated expertise. Those relationships produce market access that most agriculture-only brokers do not have.

The nursery and greenhouse market is the clearest example. The cannabis insurer relationships that Symphony Grow has developed translate directly to greenhouse and nursery placements because the risk profiles, the insurer appetite, and the coverage structure are closely aligned. An agricultural broker without a cannabis book cannot access those markets in the same way. An agricultural operation that comes to Symphony Grow can benefit from market access its previous broker did not have.

## After the Handshake

This is not about philosophy, it is about how large brokers operate in practice. The team that presents for the business is not the team that handles the account after the bind. The people in the room during the sales process are senior, but the people handling renewals and claims are not.

At Symphony Grow, [T.J. Frost](#) and Corey are both in the room when a prospect meeting happens and on the account when the claim comes in. The exposure workbook review that is part of the initial engagement, a complete consolidation of existing policies with specific guidance on what to adjust before renewal, is done by the same people who placed the coverage. That is not a feature of a large brokerage with a defined account management hierarchy.

## Before Your Next Renewal

If you have been with the same broker for three or more years and have not had a substantive review of your coverage, you may be carrying gaps you do not know about. That is not a knock on your broker, it is a function of how generalist practices work at scale.

The review Symphony Grow offers is an exposure workbook analysis: every policy consolidated into a single view, with specific guidance on what the current coverage does and does not address, and where the program should be adjusted before the next renewal. There is no obligation attached to it.

The question worth asking your current broker is simple: when was the last time you reviewed our coverage in detail, not at renewal, but between renewals, with specific attention to how our operation has changed? If the answer is vague, it is worth a second conversation.

Contact Symphony Grow at [grow@symphonyrisk.com](mailto:grow@symphonyrisk.com) or visit [symphonyrisk.com/solutions/symphony-grow/](https://symphonyrisk.com/solutions/symphony-grow/)

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