



NOT JUST DATA. DIRECTION.

THE PROBLEM

A startup cannabis distribution client had multiple locations across the same state, with each location holding separate workers' compensation policies through their state sponsored assigned risk pool.

THE SOLUTION

We were successful in combining those policies and placing it directly with one of Kapnick's carrier partner. Not only did that consolidate their program, but also provided access to lower rates than they were receiving through the pool.

CANNABIS WORKERS' COMPENSATION CONSOLIDATION AND ACCESS

A CASE STUDY

THE IMPACT

Investing in employee safety is essential, and there are some significant risks workers in the cannabis industry face including:

- | Heat-stress injuries from working in a greenhouse
- | Cuts when plants are harvested
- | Exposure to toxins and other pollutants from fertilizers and pesticides
- | Mold exposure if there's improper ventilation
- | Excessive UV exposure from growing lamps
- | Carbon dioxide inhalation
- | Burns or electrical shocks from malfunctioning equipment

While risk management solutions are important for lowering the necessary costs associated with workers' compensation policies, ensuring you have access to the right program for your needs is even more important. Kapnick can help.

As experts in workplace safety, workers' compensation, and the cannabis industry, we can provide the insight you need to keep your employees safe and your company growing.

