FAQs

Do I have to be a member of NALP to participate?
Yes, this program is offered exclusively to NALP members.

What are the advantages of this program?
- Workers’ comp claims are handled by Berkshire Hathaway Homestate Companies claims professionals
- Special claims team is dedicated to NALP members
- One underwriter reviewing all landscape accounts to better understand the exposures and operations in the industry to ultimately provide accurate pricing
- Two Senior Loss Control Specialists dedicated to the group, providing quarterly safety webinars through the NALP website
- Multiple workers’ compensation options, guaranteed cost, and small to large deductible
- Discounted rates in states that allow for rate deviation
- NEW! Innovative telephonic inquiry triage available to ALL policy holders
- Flexible payment options to cope with seasonal workflow
  - Stipulated payments (equal monthly installments based on estimated premium)
  - Monthly payroll reporting (pay premium based on the amount of payroll reported each month)
  - Pay as you go (zero deposit, electronic funds transfer of submitted payroll)

Can I use my own Insurance Broker to get this insurance?
Yes. All directly appointed Berkshire Hathaway Brokers have the ability to bring you this insurance. If your Broker does not have access to Berkshire Hathaway then Rancho Mesa can help your broker find access.

Who is Rancho Mesa?
Rancho Mesa Insurance Services Inc. is a 12 Time National Best Practices Agency with over 30 years of experience in the Landscape Industry. Rancho Mesa helped bring aboard Berkshire Hathaway to develop this program.

Who is Berkshire Hathaway?
Berkshire Hathaway Homestate Companies is one of the largest specialty workers’ compensation carriers in the country. They have achieved the highest (A++XV) “Superior” rating of Financial Strength.

OK, so what’s my next move?
Contact Rancho Mesa at landscape@ranchomesa.com for more information, with no obligation.

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