



Workers' Compensation • General Liability • Commercial Auto

ALTERNATIVE INSURANCE For the Dairy & Food Processing Industries

QCS Insurance Company



What is QCS Insurance Company?

- An insurance company designed specifically for your company and its unique needs and exposures
- Control over insurance pricing predicted to increase over the next few years
- Potential for reduced costs and return of unused premium and investment income
- Minimum and maximum costs known in advance
- Workers' Compensation, General Liability, Auto Liability, and Auto Physical Damage
- Responsive and agile service providers
- Enhanced loss control, risk management and claims services

For the visionary, the greatest rewards come from taking a different perspective. Members of the QCS Insurance Company understand how rewarding a different approach to the typical insurance transaction can be. Choosing to insure with QCS Insurance Company can be an innovative and cost effective solution for your specialized insurance needs.



“From the beginning, our membership in QCS Insurance has been a very positive experience. In partnering with like-minded companies within QCS Purchasing and our industry, we have learned the importance of loss prevention and the related positive impact it has for our employees’ safety as well as the control it gives us in helping to lower the cost of our insurance premiums. Insurance does not have to be a simple expense line item on your financial statements. By working closely with the captive manager, service providers, and especially the other captive members, we continue to be successful at increasing our employees’ awareness about safety, reducing claims and incidents, while also lowering our insurance premiums.”

– **Aaron Atkins**
*Chief Financial Officer
Sunshine Dairy Foods
President, QCS Insurance Company*

“The Schmid Incorporated companies of Wayne Dairy Products and Pacific Valley Dairy have both participated in the Captive for a number of years; however, I have only been participating with the Captive for less than one year. In that time, I have been very impressed by the amount of information available to the Captive members on ways to not only manage the costs of insurance with the Captive, but also develop and maintain programs to prevent losses, keep the costs low and provide a safe environment for our associates. It has been a great experience working with the other Captive members and service providers. I appreciate my predecessor’s foresight to become one of the founding members of the Captive.”

– **Amy Miller**
CFO, Dairy Enterprises Inc. (a Schmid Incorporated Company and owner of the SMITH’S brand)

QCS Insurance is a homogeneous group captive insurance company created and owned by its member insureds. QCS Insurance Company accepts only superior operators with the very highest commitment to risk and loss prevention.

Ideal candidates of the QCS Insurance Company exhibit the following characteristics:

- ◇ Must be a member of QCS Purchasing (Allied Purchasing, Quality Checkd Dairies, SECO)
- ◇ Minimum all lines premium of \$150,000
- ◇ Commitment to safety and excellent historical loss record
- ◇ Desire to take risk with similar “best-in-class” members

“Working with the QCS Insurance Captive and all of the partners associated with this group has been a very rewarding experience for me and for my organization. I have specifically seen significant value in working with the loss control committee. This collaborative group of like-minded individuals has been an Invaluable resource for me in helping create best practices for my organization. This captive is definitely a fit for our Organization and its unique needs and exposures.”

- Jill Romero
Vice President Human Resources
United Dairymen of Arizona

“When I studied the pros and cons of joining in the formation of QCS Insurance the thought that carried the action to join was that we would become more engaged in creating a safer working environment for our employees. We wanted to be in a position to gain from that effort and a Captive is the right vehicle to that end.

Our efforts have been rewarded.”

– Jock Gibson
President
Lochmead Dairy

For More Information on QCS Insurance Company:

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Milky Way
Dairy



Paloma
Dairy

DAIRY ENTERPRISES
INCORPORATED



SMITH'S
Premium dairy products and more



**United Dairymen
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