

Ron Joyce is a farmer, and he makes his living working on family farms. But you won't find Ron in bib overalls and a red-checkered shirt, sporting a John Deere baseball hat and riding on a tractor. In fact, you are more likely to find Ron Joyce winding his way through the twists and turns of a rural road somewhere in the countryside of France or England investigating some old-world heritage breed of livestock.

You see, Ron Joyce is more than just a farmer - he's a man on a mission to bring to the dinner tables of Americans the robust, natural flavors this type of meat, poultry and game provides, compared with what's available from modern, industrial farming methods.

Joyce Farms, located in Winston-Salem, was founded by Ron's father, Alvin, in 1962. Ron took the helm of the company in 1981 and now his two sons, Ryan and Stuart, have joined him in running the operation.

Over the years, Joyce Farms has developed a reputation for using the finest breeds of animals and responsible farming methods to produce meat, poultry and game for the tables of fine-dining restaurants and family kitchen tables alike.

"I have learned firsthand that industrial agriculture and modern farming methods do not produce food of the best possible flavor and nutrition," said Ron.

"What we strive for at Joyce Farms is a focus on making a high quality eating experience possible for everyone. Our specialized product offerings are made possible through natural raising methods, utilizing old-world heritage breeds that thrive in pasture-centered environments. The result is superior culinary qualities – bottom line, it means a better taste and higher nutritional value."

Joyce Farms offers a Heritage line, which started with Poulet Rouge Fermier™ chicken from France and has become renowned among top chefs nationwide. In addition to chicken, the Heritage line now includes Heritage Guinea, Heritage Pheasant, Heritage Bison, Heritage Aberdeen Angus Beef, and most recently, Heritage Gloucestershire Old Spot Pork.

Ron keeps a keen eye on the abiding principal behind what's helped him grow his business over the years: every animal is raised on a small family farm, and nothing is added - no pesticides, animal by-products, hormones, growth stimulators or antihiotics.

And while he is understandably proud of what his family business does to provide unique products that empower chefs and consumers alike to create memorable meals, what it takes operationally to achieve this brings unique challenges regarding the company's commercial insurance needs.

When Ron first stepped into the CEO role at Joyce Farms, he from throughout the company.

worked with a college fraternity brother, Spencer Clendinen, who worked primarily in the construction insurance arena. Spencer sold his book of business, including all Joyce Farms policies, to Morrow Insurance Agency (located in Hendersonville, NC) in 2013, and was actively involved with the firm until his death three years ago.

It was 2013 when Ron first met Brian Reep. Brian is Vice President/Account Executive at Morrow, and has been an insurance agent since the 1990s (with a decade on the carrier side with Key Risk, which is where he was working before joining Morrow in 2006.)

When Brian began working with Joyce Farms, his first step was to visit the company's operation and learn every single thing he could about how they do what they do.

"Any business relies on cultivating strong personal connections with customers, but Brian literally took the time to learn how our company operates," said Ron.

"He went through every aspect of our operation - pastures, slaughterhouse, warehouse space, every nook and cranny, Armed with his first-hand observations, he was able to identify the right carrier with the right coverage options to meet the risks our business faces."

Brian is equally impressed with Ron's commitment and drive.

"He's has stayed ahead of the curve, and made necessary changes in his business plan over the years to meet a growing marketplace's demand for healthier and tastier food," said Brian. "And, Ron's also recognized the need to make related changes to his risk management and insurance programs for his company."

In assessing Joyce Farms' insurance needs, Brian recognized the wide array of potential hazards and risks inherent in an enterprise that involves raising livestock, butchering and processing the meat, and also shipping the packaged products to customers around the world. He found in Ron and the entire management team at Joyce Farms a tremendous commitment to best practices in risk management, from strictly adhering to all safety and food preparation guidelines to providing a safe work environment for every employee.

"Joyce Farms is what I call a proactive employer." said Brian. "For example, they recently went through a workflow and operations evaluation; not because they had to, but rather to try and avoid slips, trips and falls by identifying and implementing improvements in the quality of workspace and achieving greater efficiency for the employees."

In 2014, following two significant workers' compensation claims that came in quick succession, Brian suggested Joyce Farms create a Safety Committee, which includes employees



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Eric Ivey, the Director of Operations, which includes safety and compliance at Joyce Farms, thinks the monthly meetings have been key to reducing workplace injuries.

"We bring folks in from all levels of the operation, feed them lunch, and talk about how to correct any slip and fall hazards the employees have identified, what's needed to maintain best practices in terms of knife and other cutting utilization, and finding ways we can improve efficiency while also enhancing safety for everyone," said Eric.

"And it's not just the monthly meetings now. We have developed a workplace culture around safety, and throughout the workday, employees will offer up suggestions for doing something differently or adjusting a workspace in ways that better prevent accidents from happening."

As much as Ron Joyce appreciates the effort Brian has made to learn how his food service company operates, Ron is especially keen on how engaged Brian remains year in and year out.

"Brian is more like a part of our management team than he is our insurance agent," said Ron. "He makes frequent and regular visits to our facility, asks lots of good questions about any changes we are contemplating that might necessitate revisiting how our coverage is set up, and spends time explaining how the insurance coverage we have works and what we can do to help keep the premiums level."

When asked what about Joyce Farms as a client makes him so committed to providing them with the best coverage options at the best possible rate, Brian says his motivation is very easy to understand.

"I know from personal experience that Joyce Farms' products are delicious," said Brian, with a big smile on his face and his hand rubbing his stomach. "A family that dedicated to doing what it takes to make food this good, and good for you, needs an insurance agent who will work to keep them in business for a long time to come."



## **About Morrow Insurance Agency**

Founded in 1919, the Morrow Insurance Agency is headquartered in Hendersonville, NC, and provides service to clients on personal and commercial lines (including agri-business, employee benefits and a very successful niche of securing coverage for camps all across the southeastern United States).

Dan Mays was added to the team as Director of Risk Management few years back, as is a valuable resource to commercial clients like Joyce Farms looking to make their workplace as safe and accident-free as possible.

Morrow took the innovative step in 1989, under the leadership of Rob Cranford and Dave Shaffer, of initiating an ESOP plan which has made it possible for all agency employees to focus on the needs of customers.