

# AG WORKERS INSURANCE

## Champions Texas Farmers and Agricultural Community



The 2024 Ag Workers Insurance Board of Directors

**W**hen vocational ag teacher William C. Young started Ag Workers Insurance in 1948, his goal was to serve the people of agriculture and safeguard their hard work. More than 75 years later, the company's mission remains the same, to help people in Texas agriculture recover when something unexpected happens and always have their backs.

"We want to be the company for ag people, with no agents or commissions," says Marcus Hill, chairman of the board of directors for Ag Workers Insurance and former company president. "We have no purpose to exist except to serve the people of agriculture."

### The History of Ag Workers Insurance

Based in Fort Worth, Texas, Ag Workers Insurance has an interesting history. Before founding Ag Workers, Young grew up in Ralls during the Great Depression and later went to Texas Tech University, where he played football and earned a degree in business. Thanks to the Depression,

there were few jobs at the time, so Young utilized the federal government's Smith-Hughes Act and began teaching agriculture.

"Young started selling insurance part time while teaching ag, and he formed a life insurance company called National Farm Life," Hill says. "A year later, many people went into World War II and had the GI Bill, and



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Ag Workers Insurance has exhibited at the FFA Convention for over 77 years.

they came back and said, ‘We have life insurance. We need auto insurance.’ So Young formed Ag Workers Mutual in 1948.”

### Serving the Texas Agricultural Community

Each year, policy owners elect the board of directors, who serve one year at a time.

“If you look at our board of directors, you can see who runs the company,” Hill says. “It’s a really stellar group of people. We call our people policy owners, not holders, because they own the company, and they vote for the directors.”

Hill has worked for Ag Workers Insurance for 54 years and served as company president from 1988 to 2020. A former member of Texas 4-H and FFA (and former Texas FFA state president), Hill is passionate about giving back to youth agriculture programs and other ag-focused organizations.

“Since the company was formed, we’ve given back \$253 million in dividends, or returns of all the money we’ve taken in,” Hill says. “We have exhibited every year for 77 years at FFA Convention. We buy dinner for all the ag teachers and sponsor the entertainment. My wife and I give

scholarships to 4-H, and we sponsor scholarships at Texas A&M. We were the first exhibitors at [The American Association of] Family and Consumer Science Convention. We really believe in giving back.”

### Expanding Insurance Eligibility

Ag Workers Insurance has expanded its eligibility to more people by expanding the definition of who is in agriculture. Eligibility requirements for their 12-month auto policy are listed on the company’s website. For individuals who don’t meet these requirements, Ag Workers offers a six-month policy as an alternative. Additionally, those seeking other kinds of insurance can get the same excellent, personalized service and support through the company’s wholly-owned agency, Insureberry.

### Insureberry’s Insurance Offerings

Insureberry provides coverage for homeowners, renters, auto, farm and ranch, commercial, RV and more, representing more than 40 different carriers. It offers every type of insurance except health and crop insurance and is designed to save people time and money.

“Insureberry is like a clump of grapes, you pick what you want,” Hill explains.

### Five-Star Service

One thing that sets Ag Workers and Insureberry apart in the industry is the level of service they provide to customers.

“We pay claims promptly and treat our people very well,” Hill says. “In the past, we have had up to 90% renewals. People stay with us because we serve their needs.”

The company has many five-star ratings from its policy owners.

“Because our policy holders are our owners, we give great service,” Hill says. “I tell our people when policy holders call, you are talking to your boss.”

### Staying True to Its Roots

Inflation has taken a toll on insurance companies in recent years, and Ag Workers is no exception. Auto insurance companies across the nation are facing increased costs to repair and replace vehicles.

“It’s rough in insurance right now. The cost to us for a hail claim has doubled in the last four years,” Hill says. “And higher speed limits mean there aren’t many fender benders anymore – with auto accidents, there are usually ambulances involved and major damage.”

Nonetheless, the company remains committed to staying true to its roots and mission – to serve and give back to the people of agriculture.

“Our people raise food and fiber and make sure we have a healthy, safe food supply,” Hill says. “If we lost our agriculture, we’d be in trouble. Agriculture is the core of America. Never forget it.”

### Find more online

Learn more about Ag Workers Insurance or eligibility at [agworkers.com](https://agworkers.com) and [insureberry.com](https://insureberry.com).