



# Update

TRADITIONS OF THE PAST | OPPORTUNITIES FOR THE FUTURE



## An Update from Our CEO, Mike Toole

Severe storms often follow cyclical patterns, but the past five years have been anything but typical. From the devastation of 1.3 million acres burned in the West Texas Panhandle to a massive hailstorm in Brazos County that left countless vehicles totaled, the frequency and magnitude of claims have been extraordinary. We encourage our policyowners to prioritize their safety and protect their property, as proactive measures help keep healthcare and casualty insurance costs as low as possible.

Our professional and courteous team is always ready to assist you. Remember, as a mutual company, our primary goal is to serve you, the policyowner.

Genuine regards,

## A Message from Our Chairman

Throughout my 56 years in this business, I've often reminded people that insurance is a conduit—it pools resources to help manage the catastrophic costs of storms and accidents.

Inflation has undoubtedly had a significant impact on the insurance risk management industry. Throughout most of my career, hail claims typically averaged under \$3,000. Today, however, those costs have risen significantly, far surpassing that amount. The rising costs of cars and repairs have also contributed to this trend, with repair inflation ultimately reflected in premiums.

Homeowners in Texas are currently facing significant challenges due to the limited availability of roof coverage, even with higher deductibles set at 3%. Some property and casualty insurance experts suggest, this situation could result in some property owners being responsible for covering roof repairs out of pocket, as there are few viable coverage options available.

Please know that Ag Workers and our subsidiary agency, Insureberry, are committed to supporting our policyowners. We're working to underwrite select risks and keep overhead costs as low as possible.

As always, I'm here to help. Contact me at [mhill@agworkers.com](mailto:mhill@agworkers.com).



**Marcus Hill**  
Chair of the Board

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## How to Protect Your Car During Hail Season

The first half of 2025 brought severe weather, including intense hailstorms, resulting in a record-breaking number of claims filed with Ag Workers in a single day.

Hail damage can be both costly and inconvenient to repair, but there are ways to minimize the risk. As hail season persists, here are some practical tips to protect your vehicle and stay prepared.

- **Seek Shelter:** If you're home, park your car in a garage or carport. When away, look for covered parking, such as garages or gas station canopies, to keep your vehicle safe until the storm passes.
- **Invest in Protection:** Consider purchasing a padded hail protection car cover for an added layer of defense.
- **Stay Weather-Ready:** Download weather apps like The Weather Channel or AccuWeather to stay informed with real-time storm alerts.
- **Improvise:** If no cover is available, use household items like blankets or large towels to create makeshift padding and minimize potential damage.

Focus on prevention, and if you find yourself in a hailstorm, remember that we are here to assist you. Call **(508) 365-2692** to report a new claim.



## Safeguard Your Home This National Homeownership Month

June marks National Homeownership Month—a timely reminder of the importance of safeguarding one of your most valuable investments: your home.

As life evolves, so do your needs. Home renovations, new belongings, or the desire for improved coverage are all reasons to revisit your homeowners insurance. Ensuring your policy aligns with your current circumstances is essential for peace of mind. That's where our subsidiary, Insureberry, comes in.

Insureberry's expert team can review your existing policy and connect you with tailored coverage options from a network of trusted carriers, including Progressive, Allstate, Liberty Mutual, Safeco Insurance, RVOS, and more.

Ready to make sure your home is fully protected?

Contact Insureberry at  
(877) 962-4776 or scan  
the QR code for a free  
rate check.



## Ag Workers Teams Up With Texas Wildlife Association

**By: Justin Dreibelbis, CEO, Texas Wildlife Association**

Texas Wildlife Association is glad to be a part of the Ag Workers family. Our recent partnership forges two organizations committed toward the good of Texas. We are grateful for Ag Workers support and look forward to mutual successes for years to come.

I'd like to share a bit about what Texas Wildlife Association is about. TWA was originally formed in 1985. Our mission is "Serving Texas wildlife and its habitat, while protecting property rights, hunting heritage, and the conservation efforts of those who value and steward wildlife resources."

We are a statewide organization headquartered in New Braunfels and staffed by approximately 25 employees with broad skillsets largely related to natural resource conservation. Our membership base of over 7,700 represents diverse interests and backgrounds, including private landowners, ranchers, farmers, hunters and anglers, bird watchers, master naturalists, wildlife biologists, and many others who have a love for Texas' land, water and wildlife. The

three pillars of our focus are natural resource education (both youth and adult education), advocacy for hunting heritage and public policy.

This year marks the 40th anniversary of Texas Wildlife Association and our important advocacy, conservation education and hunting recruitment work. This is an incredible milestone and one that would not be possible without strong volunteer leadership, generous support from the public and private sector and the dedication of our members.

Our 40th annual TWA Convention will be held July 10-12 at the J.W. Marriott San Antonio Hill Country Resort and Spa. With special guests, informative and educational workshops, entertaining social events and expanded auction opportunities, WildLife 2025 promises to be a special one. We are grateful to have Ag Workers Insurance as a Silver Sponsor for this annual event dubbed "The family-friendliest party in Texas." Registration is open and the hotel block is available now. We expect a record crowd to celebrate this important anniversary for our organization.

To learn more about how Texas Wildlife Association is making a positive impact on Texas and for more information on the WildLife 2025 Convention in San Antonio, I invite you to visit our website at **[www.texas-wildlife.org](http://www.texas-wildlife.org)**.

# LEADERSHIP HIGHLIGHTS

## WELCOMING JESSICA REEVES TO AG WORKERS BOARD OF DIRECTORS

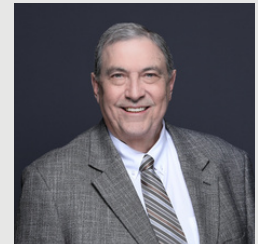


In March 2025, the Ag Workers Board of Directors proudly appointed Jessica Reeves as its newest member during the 77th Annual Policyholders Meeting. A graduate of Texas A&M University-Kingsville, Jessica holds both a B.S. and an M.S. in Agriculture Science. With more than 24 years of experience as an agricultural science teacher, she currently serves at Ingram ISD, bringing a wealth of expertise and dedication to agricultural education. Jessica's appointment marks an exciting opportunity to amplify the voices of ag science educators and policyowners alike. We are excited to welcome her to the board and look forward to the valuable insights and fresh perspectives she will bring to Ag Workers Group of Companies.

## Tribute to Dr. Ed Smith's Leadership

After nearly 20 years of dedicated service on the Ag Workers Board of Directors, Dr. Ed Smith has stepped down from his role. A proud Texas A&M University graduate, Dr. Smith built an extraordinary 38-year career with Texas A&M AgriLife Extension Services, where he tirelessly worked to advance Texas agriculture. Following his retirement, he returned to his hometown of Tahoka, where he continues to be an engaged and valued member of the community.

Dr. Smith's insights, leadership, and humor have left a mark on the Ag Workers board. We are deeply grateful for his two decades of service and will fondly remember his love for Diet Dr. Pepper and his quick wit. Thank you, Dr. Smith, for your incredible contributions!



**Dr. Ed Smith**  
Director Emeritus, Texas A&M  
AgriLife Extension Service

## THANK YOU FOR CASTING YOUR PROXY VOTE...

for the 77th Annual Policyholders Meeting this past March. Your engagement is greatly appreciated, and we are committed to finding new and innovative ways to encourage even greater participation. Stay tuned for updates!

## 2025 Board of Directors

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Corporate Secretary  
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**Dr. Hurley Miller**  
Grand Prairie, TX

**Gene Jernigan**  
Godley | Indian Gap, TX

**Dr. Steve Frazee**  
Lubbock, TX

**Dr. Dwayne Pavelock**  
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**Tony Williams**  
Corpus Christi, TX

**Ross Wilson**  
Canyon, TX

**Dr. Rick Avery**  
Bryan, TX

**Jessica Reeves**  
Kerrville, TX



## Where We're Headed

This summer, our team is hitting the road, attending conventions and conferences across Texas. If you are in attendance, be sure to stop by the Ag Workers Insurance booth and let us know you're a policyowner. We hope to see you there!

### **Texas 4-H Roundup**

June 2-5, 2025

### **97th Texas FFA State Convention**

June 30-July 4, 2025

### **Wildlife 2025 Convention**

July 10-12, 2025

### **FCSTAT Summer Professional Development Conference**

July 14-18, 2025

### **ATAT Professional Development Conference**

July 21-25, 2025

### **Beef Cattle Short Course**

August 4-6, 2025

## Auto Loans Available for Ag Workers Policyholders

### DID YOU KNOW?

As an Ag Workers policyholder, you are eligible to apply for auto loans through our subsidiary, Ag Finance Company!

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Time at the Dealership | More Freedom



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Rates are only available on auto loan applications submitted by you to Ag Finance and not applications submitted through dealerships. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.



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