



# Update

TRADITIONS OF THE PAST | OPPORTUNITIES FOR THE FUTURE

## A Message from Our Chairman



Insurance is a conduit that collects money from clients and distributes it to help cover insurance claims. As an Ag Workers policyholder, your premiums help cover the associated costs when you file a claim due to a covered event. This helps protect you from the financial burden of damages you may cause, as well as damage to your property from events such as extreme weather or actions by others.

Additionally, we incur what are called loss adjustment expenses. These are costs associated with reviewing claims and the legal services we use to defend you. We also incur overhead expenses, which include office maintenance, employee salaries, and other costs associated with running a business, such as answering phones, maintaining technology, and advertising.

Mutual insurance companies strive for efficiency, and Ag Workers is no exception. We maintain a safety net of surplus funds, which is required by the Texas Department of Insurance and other regulatory bodies. This reserve ensures that we can respond to your needs, even in unforeseen circumstances.

If any funds remain after covering these expenses, a dividend may be issued to policyowners. We invest the money we hold to help offset costs, and these investments must be safe, as we have a fiduciary duty to manage our clients' hard-earned money responsibly.

The bottom line is that claims are one of our largest expenses. Therefore, we encourage you as a policyholder to drive defensively and protect your vehicle from the elements to help keep premiums low.

If you have any questions or feedback, please contact me at [mhill@agworkers.com](mailto:mhill@agworkers.com).

Marcus Hill, CLU

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# An Update from Our CEO, Mike Toole



I am pleased to share that Ag Workers Mutual and its affiliated companies are financially strong, with additional capital and policyholder surplus resulting from profitable operations in the second quarter of 2025. Below are some key highlights:

- When comparing second-quarter results from 2020 to 2025, Ag Workers' employee count has decreased from 51 to 39.
- As of July 31, 2025, Ag Workers' in-force policy count is 14,393 for both 12-month and 6-month term auto policies.
- Ag Workers' policyholder surplus reached \$44,896,965 as of June 30, 2025, up from \$43,963,653 at the end of the first quarter of 2025.

The personal auto insurance line has indicated improved results, driven by premium rate increases and disciplined underwriting measures. However, challenges persist, including frequent comprehensive storm losses and rising costs in bodily injury liability. These challenges are largely due to increased settlement costs, as well as the legal defense expenses incurred to protect our policyowners. Without intervention from the Texas Legislature through tort reform or judicial reform, these costs are expected to continue rising.

Ag Workers Mutual is actively evaluating the private passenger automobile rates and hopes to introduce significant premium discounts for loyal policyowners who demonstrate good driving behavior. Our team values your loyalty and thanks you for choosing Ag Workers Mutual as your automobile insurance provider.

Genuinely,

Michael G. Toole

## DID YOU KNOW?

Ag Workers president, Mike Toole, brings a wealth of experience in not only insurance, but agriculture as well! Raised in Troup, Texas, he spent his formative years on a ranch gaining early exposure to business concepts.

Learn more about our officer team at [www.agworkers.com/officers/](http://www.agworkers.com/officers/).



## Expanding Our Direct Repair Partnerships

As part of our ongoing commitment to providing exceptional customer service and convenience to our valued policyowners, Ag Workers has developed Direct Repair Partnerships (DRP) with select shops across Texas.

We are excited to announce a new partnership with Joe Hudson's Collision Centers. This collaboration has more than doubled our DRP shop saturation across Texas!

But that's not all, whether you're stranded on vacation, traveling for work, or have an out-of-state student, Joe Hudson's Collision Centers has other locations throughout the United States—AL, AR, FL, LA, MD, MS, MO, NC, OK, SC, TN, VA, and WA. These locations are now part of the Ag Workers DRP Program, adding over 200 additional shops to our network, ensuring you have access to trusted repair services.

Remember, while DRP shops are preferred for repairs, the final choice of facility is yours.



## Wrapping up the Summer Convention Season

It was a busy yet unforgettable summer for our team, which had the honor of attending various events across the state. Stops included the Wildlife 2025 Convention in San Antonio, FCSTAT Summer Professional Development Conference in Addison, and the Beef Cattle Short Course in College Station.

Other highlights include addressing the crowd at the Texas FFA State Convention Kick-Off Concert, meeting Wyatt Flores, and visiting with ag teachers at ATAT's Family Night.

If you stopped by our booth at any of these events, you likely had the chance to meet members of our team, including Chase Carter, our Director of Sales; Dr. Dwayne Pavelock, one of our valued board members; and Blake Hill, one of our reps. You may have also seen occasional appearances from our board.

Supporting industry events like these is always a privilege, and we're grateful for the opportunity to engage with the ag community in person. Until next year!

# Insurance Bundling: A New Law in Texas & What Comes Next

By Chase Carter, Director of Sales

Have you ever been out to eat and ordered a salad to come out before your meal? How would you react if the wait staff told you that unless you ordered the soup as well, they would not be able to serve you a salad? I think that would be about the time that I got up and left.

This, however, is what we have allowed insurance companies to dictate to us for some time now. They refuse to write your home unless you “bundle” your auto. It would seem to me that if they were able to provide either type of coverage, then they would appreciate your business rather than mediating their risk by insuring both.

Well, that is all about to change.

A new law, Texas Senate Bill 213, took effect September 1, 2025, which states insurance companies can no longer require customers to bundle their residential property and personal automobile insurance policies—but I don't think that will be the end of the issue.

I believe that insurance carriers will increase the premium for stand-alone home or auto insurance to the point it makes sense to take the discounted bundle rate and not think twice about it. I would encourage everyone to try to look past this sleight of hand tactic. *Is it really a discount if the original price is inflated?*

I understand the convenience of having all your insurance coverage with one company, but I want to know that they are providing me the best coverage at the best price.

At Ag Workers, we offer the highest quality auto insurance products to our policyowners! We have been serving our members for over 75 years with honest customer service right here in Texas. We are the exception, not the rule. When you call Ag Workers for anything, you can ask for a specific agent to assist you with any need that may arise from adding a vehicle to servicing a claim! You are not transferred to an overseas call center and assigned a number.

Additionally, we provide our policyowners the opportunity to bundle our first-class auto product with their other insurance needs through our wholly-owned agency, Insureberry.

I understand that home insurance is the most commonly bundled, but Insureberry also offers umbrella coverage, commercial policies, renters insurance, and the list goes on. Located in the Ag Workers home office, Insureberry agents can shop your policy and compare multiple quotes on your behalf, with the help of their 40+ carrier partnerships, to find one that best fits your needs.

Thank you all for choosing Ag Workers and not being fooled by some of the gimmicks that companies try to use to gain additional market share at the cost of customer service. We hope to show you that we can bundle in a manner that maintains what you have come to expect from us!

Call Insureberry today at 877-962-4776 or scan the QR code to see if they can place any of your other insurance needs!

Home | Auto | Umbrella | ATV | RV | & More



## ATV Insurance: Do I Need It?



Whether you use your ATV for ranch work, weekend hunting trips, or family adventures on the trails, it's important to understand your insurance options. And one question that may come to mind is, “Do I need ATV insurance?”

While Texas doesn't require ATV insurance by law, some public parks require it to ride on their trails, and many insurance carriers still strongly recommend having coverage. That's because most homeowners insurance may only provide limited protection for off-road vehicles, if at all.

### > What can ATV insurance cover?

Some of the common coverages you can expect when you get an ATV insurance policy include:

**Liability Coverage:** This may protect you if you accidentally injure someone or damage their property while operating your ATV and are found liable.

**Comprehensive Coverage:** It can help safeguard your ATV against theft, vandalism, fire, and other non-collision incidents that could damage or destroy your ride.

**Collision Coverage:** If you collide with another vehicle, a tree, or a stationary object, this may help cover the repair or replacement costs for your ATV.

**Medical Payments Coverage:** This coverage may help pay for medical expenses for you and your passengers if an accident occurs.

### > How do I get ATV insurance?

To request an ATV insurance quote, have the details of your vehicle readily available to share with your representative, including the year, make, model, and VIN. If you are going through an insurance agency, like Insureberry, your agent will shop your policy with multiple insurance carriers to compare quotes on your behalf. From there, you can review your coverage options, pick the policy that best suits your needs, and purchase your ATV policy.

So yes, while ATV insurance is not legally required in Texas, it is still highly recommended for added protection. Plus, getting a policy can be a quick and seamless process.

*\*Disclaimer: Coverage & claims are subject to underwriting approval, investigation, and the terms and conditions of the insurance policy.*



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## Featured Policyowner



Dale Butler has been a valued part of The Greenwood Mount Olivet Funeral Homes team for 33 years, where he currently serves as an advanced planning consultant, helping families prepare for the future with funeral service contracts. A devoted husband to his late wife, Janice Butler, who passed away six years ago after a courageous battle with cancer, Dale continues to honor her memory with his humor and love for life. At 83 years young, he remains active, spending quality time with his children and grandchildren, and staying fit by playing pickleball, his current sport of choice.

Recently, Dale celebrated an incredible milestone: 60 years as an Ag Workers policyowner. Reflecting on his journey with us, he joked, "Marcus [Hill] told me I paid for this building". It is, in fact, loyal members like Dale who keep our lights on.

We're proud to have earned Dale's trust and to continue providing the service and support he and our policyowners deserve.

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