



Update

TRADITIONS OF THE PAST | OPPORTUNITIES FOR THE FUTURE

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A Message from Our Chairman



I have been working in insurance for over five decades, and I have seen the industry cycle through many ups and downs. The past several years have been particularly turbulent, with the lingering effects of the pandemic creating challenges for everyone. However, I am pleased to report that the forecast is looking brighter as things continue to improve.

Our in-house insurance agency, Insureberry, has witnessed this shift firsthand. Many home insurance carriers are relaxing restrictions and opening up their markets again. More open markets mean more available options and better potential savings for your property.

If you have shopped with Insureberry in the past but weren't satisfied with the options available at the time, I invite you to let us take another shot! Through Insureberry, we have access to 40+ insurance carriers. This allows the agents to shop the market on your behalf to find home insurance that best suits your needs.

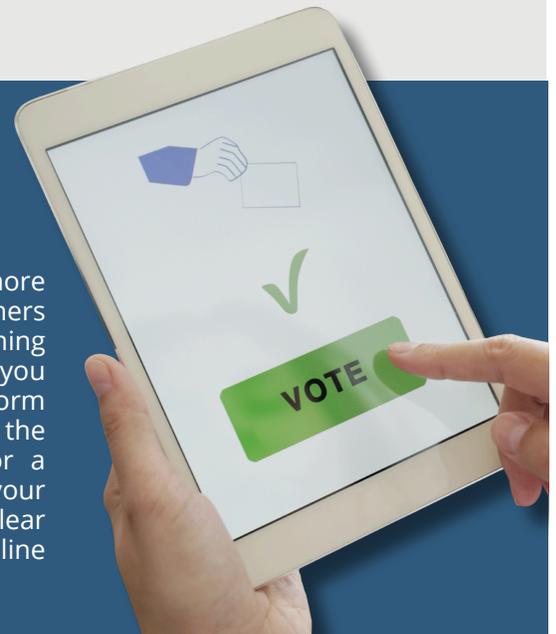
If you have any questions or feedback on how we can serve you better, please contact me directly at mhill@agworkers.com.

Warm regards,

Marcus Hill, CLU
Chairman of the Board

New Digital Option for Proxy Voting

We're excited to introduce a simpler, more convenient way for 12-month policyowners to cast their proxy vote for the upcoming annual policyholders meeting. While you can still mail in your completed proxy form as in previous years, you now have the option to submit your vote online for a faster and easier experience. When your proxy arrives in the mail, it will include clear instructions to guide you through the online voting process.



LEADERSHIP HIGHLIGHTS



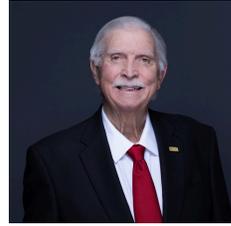
Announcing the Newest Edition to Our Officer Team

We are pleased to announce that Julie Leveque has been promoted to Assistant Vice President (AVP) of Claims Resolution and named an Officer of the company as of November 2025. This important role is given to leaders who show outstanding dedication and a strong commitment to our organization's values and our members.

Julie brings with her a wealth of experience, having begun her career in claims in 1987. Since joining Ag Workers in 2020 as a Major Claims Resolution Specialist, she has played a key role in strengthening our Resolutions department and enhancing the service we provide.

Julie is dedicated to delivering efficient, attentive claims handling and holds several professional certifications, including Associate in Insurance Designation (AINS), Associate in Insurance Services Designation (AIS), and Certified Master Intercompany Arbitrator Designation (CMIA).

This promotion recognizes Julie's commitment to our values and to improving your experience with us. Please join us in congratulating Julie on this well-deserved achievement.



Honoring the Life & Legacy of Travis "Gene" Gernigan

It is with deep respect that we honor the life of Travis E. "Gene" Jernigan, a distinguished member of the Ag Workers Mutual Auto Insurance Board of Directors and Executive Committee, who passed away in September 2025. Since joining our board in 2012, Gene's wisdom and leadership have been invaluable to our organization.

Gene's passion for agriculture began in his youth as an FFA member and continued at Sam Houston State University, where he earned degrees in agricultural education. His professional life started as a vocational agriculture teacher before embarking on an impressive 50-year career with the Texas Electric Service Company (TESCOE). There, he served as Vice President of Government Relations for the newly named Energy Future Holdings Company, representing the company before the Texas Legislature for 31 years.

Beyond his career, Gene and his wife, Margaret, operated C3 Cattle Enterprise in Godley and Indian Gap, Texas, reflecting his enduring love for the land. A pillar of his community and a devoted family man, Gene leaves behind a legacy of integrity and service that will forever inspire us. We are profoundly grateful for his dedication to Ag Workers and Texas agriculture.

Reflecting on the Season of Giving

Each year, our team at Ag Workers is proud to partner with our subsidiary, Insureberry, and local organizations to support our Texas neighbors. This holiday season, we continued our partnership with the Christmas Wish Project (CWP), marking our fourth year to participate in their mission.

CWP is a volunteer 501c3 nonprofit dedicated to bringing joy to foster children in North Texas Region 3 West, which includes Tarrant, Johnson, Hood, Palo Pinto, and several other neighboring counties.

This year our team provided 45 foster children their "Christmas Wish" gift and hope to continue the partnership in years to come.

To learn more about our community involvement efforts, we invite you to visit us online at:

www.agworkers.com/community-involvement/





Time to Update Your Home Inventory

Start the year off right by updating your home inventory! The holiday season often brings new items into your home—whether it's a new TV, your dream necklace, or upgraded appliances. Now is the perfect time to make sure your inventory is up to date.

> Why is this important?

A detailed home inventory can be a lifesaver if disaster strikes—like a burst pipe flooding your home or a burglar stealing your valuable possessions. Having an updated list with photos and details makes filing a home insurance claim much easier and helps ensure you're properly covered.

> How do you create a home inventory?

Creating your home inventory is simple. Use a document or app to go room by room, photograph or video your major belongings, including furniture, electronics, collectibles, and more. Be sure to note key details, such as item descriptions (brand, model, serial numbers), item value, purchase details, and conditions.

Don't wait—protect your home and your peace of mind by updating your home inventory today!

A Home Inventory Hack for Insureberry Customers

If you're a policyholder of Insureberry, our subsidiary, you can download its agency app to create and update your home inventory.

Simply search for the "Insurance Agent" app in the App Store or Google Play, and sign up with the email address on your policy.



Updates to Our Phone System: What's New & How It Benefits You



We are always looking for ways to improve our service to you, our valued policyowners. In November, we upgraded our phone system to make contacting us quicker and more convenient.

While our automated phone menu has served us well for years, our new 8x8 system introduces enhanced features to improve your experience.

What This Means for Policyowners: Two Key Improvements

We understand that your time is valuable. That's why we've introduced a new callback option. If you call during a high-volume period, you can now choose to have us call you back instead of waiting on hold, saving your spot in line.

You can also now bypass the main phone menu and connect directly with the department you need. By dialing a direct number, you will reach the right team without delay. This feature, known as Direct Inward Dialing (DID), helps you get the answers you need faster.

Direct Numbers For Your Convenience

Ag Workers Insurance

- New Business: (817) 852-4207
- Policy Services: (817) 852-4203
- Claims Resolution: (833) 831-9905

Insureberry

- New Business: (817) 852-4205
- Customer Service: (817) 852-4208
- Commercial Lines: (817) 852-4206

These updates are part of our ongoing commitment to providing you with reliable and efficient service. We appreciate your membership and look forward to serving you with this improved technology.



P.O. Box 88
Fort Worth, TX 76101

Explore Your Home & Renters Insurance Options

As part of the Ag Workers family, we invite you to explore Insureberry, our in-house insurance agency. For home or renters insurance, their team offers personalized options with the same trusted care you expect from us.



Call **877-962-4776** or scan the QR code for a no-obligation insurance quote!



Is Your Rental Coverage Enough



While many of our policyowners have the standard \$35 per day rental reimbursement coverage, your rental car expenses after an accident will likely surpass this amount.

To better protect you from out-of-pocket costs, we've added additional rental coverage options of \$40, \$50, and \$75 per day.

We encourage you to review your current policy to ensure you have the right amount of coverage. Contact our policy services team at 800-772-7424 ext. 2 to review your options.