



Update

TRADITIONS OF THE PAST | OPPORTUNITIES FOR THE FUTURE

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A Message from Our Chairman



Dear Policyowners,

I would like to express my gratitude for your continued support of Ag Workers as we celebrate 78 years in business. Your trust is the foundation of our success, and I appreciate the opportunity to share more about the history and evolution of the company that serves you.

Ag Workers was founded in 1948 by William C. Young, an ag teacher, with a mission to offer quality auto insurance to the hardworking individuals in the Texas agricultural community. Mr. Young was not only the founder of our company but also my personal mentor. He taught me the intricacies of this business and instilled in me the core values that continue to guide us today.

Over the years, Ag Workers has evolved to better meet the changing needs of our policyowners. As we listened to your feedback, we saw the need for specialized financing options. This led to the establishment of Ag Finance, in 1986.

In 2009, we expanded further by launching our insurance agency, Insureberry (formerly Ag-Pro Services). As an independent agency, Insureberry represents multiple insurance carriers, allowing us to offer a wide range of insurance products from homes and ranches to farm equipment and more. Why not do business with a company that supports you?

Our goal is to provide solutions that protect your agricultural lifestyle, and this commitment remains at the heart of our board and management as we continue to seek new ways to grow and enhance our services. Learn more about our history and the full scope of services offered by the Ag Workers Group of Companies by visiting our website at agworkers.com/history/.

We are here to support you. If you have any questions, concerns, or feedback, please reach out to me directly at mhill@agworkers.com.

Best regards,

Marcus Hill, CLU
Chairman of the Board

Three Spring Driving Safety Tips

As winter comes to an end and warmer days arrive, spring brings new driving challenges. Before you head out on your next road trip or daily commute, we have compiled three quick tips for you to review.

1 Give Your Tires Some TLC

Texas roads can be unforgiving, so ensure your tires have proper pressure and adequate tread. Good maintenance significantly improves traction, which you'll need for sudden spring showers.

Pro Tip: If your tires are six years old, or if the tread depth is down to 4/32nds of an inch, consider shopping for replacements now. Don't wait until they hit the dangerous 2/32nd-inch mark!

2 Be Wary of Wet Pavement

We all know Texas weather can change in a heartbeat. Spring brings the famous April showers, but it also brings slick roads. Rain and melting runoff can create hazardous conditions instantly.

Slow Down: Reduce your speed to maintain control.

Don't Panic: If you do find yourself hydroplaning, resist the urge to slam on the brakes! Instead, ease off the accelerator and gently steer in the direction you want to go until your tires regain their grip.

3 Keep Your Eyes Peeled

With beautiful weather comes more activity. Pedestrians, cyclists, and wildlife (especially deer) are much more active in the spring, so keep a constant watch on the road shoulders.

Additionally, winter often leaves us with a parting gift: potholes. We know they already plague many Texas roads, but the changing season often makes them worse. Stay alert and scan the road ahead to avoid damaging your suspension or blowing a tire.

Stay safe and enjoy the spring weather! If you need to review your auto policy for the new season, give our policy service team a call at **800-772-7424 ext. 2**.

What to Know About Umbrella Insurance



What is Umbrella Insurance?

Umbrella insurance provides an extra layer of protection by kicking in when the liability limits on your auto, home, or other insurance policies are reached. It's designed to help safeguard you and your assets in the event of a major accident, injury, or lawsuit.

Do I Need Umbrella Insurance?

Whether or not you need umbrella insurance depends on your assets and your level of risk. If your assets exceed your current policy's liability limits, umbrella insurance can offer valuable peace of mind. According to the Texas Department of Insurance, umbrella policies typically start at \$300,000 in coverage and can extend up to \$1 million or more.

Here are a few common reasons to consider umbrella insurance:

- Drivers:** If you have a teen driver, own luxury or multiple vehicles, or carpool with other families.
- Homeowners:** If you frequently entertain guests, have a trampoline, a pool, or own a dog.
- Other:** If you own recreational vehicles (like boats or golf carts) or coach or referee youth sports.

What Does Umbrella Insurance Cover?

Umbrella insurance may help cover:

- Property damage caused by you
- Legal defense costs
- Medical expenses for others if you're found liable
- Personal injury lawsuits, including libel, slander, or defamation

It is important to note that coverage applies to liability claims only and does not cover your own injuries, property, or intentional acts.

How to Get Umbrella Insurance

If you're interested in adding an extra layer of protection, getting an umbrella insurance policy is easy. Contact an agent to request a quote and discuss your needs.

Our subsidiary, Insureberry, can help shop your coverage. Simply call **877-962-4776** today to get started!

LEADERSHIP HIGHLIGHTS



Looking Ahead: Annual Policyowners Meeting

The 78th Annual Policyholders Meeting is quickly approaching and will take place on April 17, 2026.

During the meeting, the board of directors will gather at our home office to engage with management and discuss the future of the company. On the agenda, they will be reviewing financial results from 2025, exploring new opportunities and plans for 2026, and governance and leadership considerations.

This meeting is a pivotal moment to align on our goals and strategies for continued growth and success. Stay tuned for updates!



Celebrating Our Customer Service Milestone

We are proud to recognize a significant milestone achieved by our subsidiary, Insureberry. Thanks to the dedication and hard work of their incredible team, Insureberry has reached an impressive 700 Google reviews, all while maintaining a 5.0-star rating!

This accomplishment reflects the team's unwavering commitment to delivering outstanding customer service. We also want to extend our thanks to our policyholders who took the time to share their experiences and leave a review. Your support and feedback mean the world to us!

Congratulations to Insureberry on this well-deserved success. Here's to many more milestones ahead!

Officer Spotlight: Bryan Hencke



Bryan Hencke
Director of IT

Bryan Hencke is the Director of Information Technology at Ag Workers Insurance, where he has dedicated nearly two decades of his career. Starting as an IT technician in 2006, Bryan's expertise and dedication led to his promotion to Director of IT in 2017. His contributions were recognized in 2022 when he was honored as Employee of the Year.

A proud graduate of Aledo High School, Bryan pursued higher education at Weatherford Junior College, earning his associate's degree, before completing a bachelor's in Computer Information Systems at Tarleton State University in 2005. Along the way, he earned several IT certifications, including A+ and Network+, further solidifying his technical expertise.

Outside of work, Bryan is a devoted sports fan, cheering on the Cowboys, Mavericks, Stars, and Rangers. He and his wife, Lisa, have been happily married for seven years and enjoy spending their free time fishing at the lake or catching the latest movies.

Explore Career Opportunities With Ag Workers

Looking to join the Ag Workers team? Visit our careers page at agworkers.com/careers/ to see if we have any open positions. Check back periodically for updates. We'd love for you to consider us for your next career move!

Your Vote Matters... and could win you a prize

Our Board of Directors deeply values our policyowners participation and support. This year, as a token of their appreciation, each board member will be selecting a winner from their stack of proxy votes to receive a special prize—a Carhartt Duffle Bag!

To enter, simply designate your proxy for a board member and ensure it's received (either online or in person) by 8:00 a.m. on Wednesday, April 15, 2026. Each director will personally select a winner from the votes they receive.

We encourage you to take part and cast your vote. Your involvement makes a difference and helps shape the future of our organization. Thank you for your support of Ag Workers and for being an essential part of our community!

Disclaimer: To qualify for the prize, you must be an Ag Workers policyholder with a 12-month policy and have submitted your completed proxy by the deadline.

Save on Your Auto Insurance With a Defensive Driving Course



Looking for ways to save on your auto insurance? Here's a great opportunity! By completing an approved defensive driving course, you can qualify for a discount on your policy that lasts for three years!

It's simple: once you've completed the course, email a copy of your certificate to our policy service department at info@agworkers.com. Be sure to include your name and policy number for quick processing.

To find an approved course, visit the Texas Department of Licensing and Regulation's website at: <https://search.tdlraproved.com/#/>

Disclaimer: Discounts are subject to eligibility and approval. Terms and conditions apply. Please contact our Policy Service Department for more information.

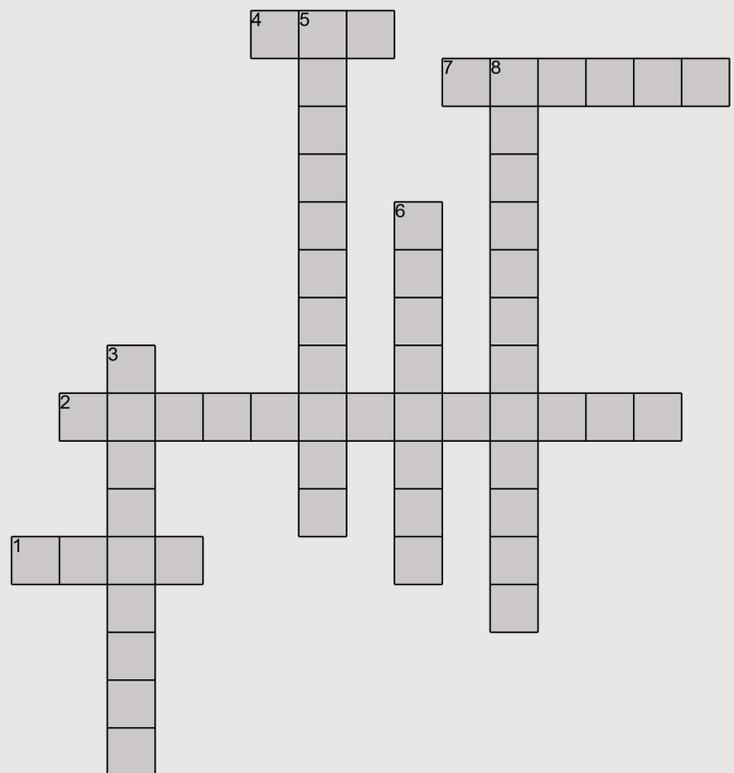
Test Your Insurance Knowledge

ACROSS

1. Weather-related hazard that can cause significant vehicle damage
2. Coverage that protects against non-collision losses like theft
4. Acronym for parts made by a vehicle's original manufacturer
7. Type of insurance company owned by its policyholders

DOWN

3. Coverage that pays for damage when your vehicle hits another object
5. Written change that modifies coverage on an existing policy
6. Extra liability coverage that extends beyond standard policy limits
8. Describes a driver whose coverage limits are insufficient



ACROSS: 1. Hail 2. Comprehensive 4. OEM 7. Mutual 8. Underinsured
DOWN: 3. Collision 5. Endorsement 6. Umbrella