



# Update

TRADITIONS OF THE PAST | OPPORTUNITIES FOR THE FUTURE

## A Message from Our Chairman

Dear Policyowners,

I want to take a moment to thank you sincerely for your continued support of Ag Workers. Your trust means a great deal to all of us.

We know insurance isn't always top of mind. But it plays an important role in your financial stability, absorbing unexpected losses and converting them into manageable monthly premiums. That peace of mind is exactly what we're here to provide. With a number of drivers on the road carrying no auto insurance, having uninsured motorist coverage is a smart and worthwhile investment to protect yourself and your family.

This year, Ag Workers is taking a more active role across the state. We're joining and supporting organizations that matter to the communities we serve. As part of that effort, our team will be attending events this summer, including the conferences listed on the back of this newsletter. I plan to be at some of them alongside our familiar faces, and one new one.

If you're attending any of the events listed, please stop by our booth. Whether you have questions about your coverage or simply want to introduce yourself as a policyowner, we'd love to see you.

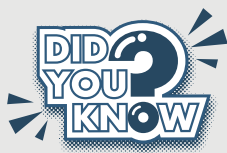
As always, if you have any questions or concerns, don't hesitate to reach out to me directly at [mhill@agworkers.com](mailto:mhill@agworkers.com).

All the best,

Marcus Hill, CLU  
Chairman of the Board



Marcus Hill



According to TexasSure, as of September 2025, an estimated 11.87% of Texas drivers are uninsured!

## Board of Directors

**Marcus Hill**  
Chair of the Board  
Fort Worth, TX

**Fritz Nelius**  
Vice Chair of the Board  
Bellville, TX

**Brandon Hill**  
Corporate Secretary  
Arlington, TX

**Dr. Chris Skaggs**  
Bryan, TX

**Kelli Brown**  
Throckmorton, TX

**Doug Cassidy**  
Colleyville, TX

**Harriet J. McClure**  
College Station, TX

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

**Dr. Steve Frazee**  
Lubbock, TX

**Dr. Dwayne Pavelock**  
Huntsville, TX

**Tony Williams**  
Corpus Christi, TX

**Ross Wilson**  
Canyon, TX

**Dr. Rick Avery**  
Bryan, TX

**Jessica Reeves**  
Kerrville, TX

**Horace Hodge**  
Linden, TX

# LEADERSHIP HIGHLIGHTS

## Director Spotlight: Horace Hodge



**Horace Hodge**

We are pleased to introduce Horace Hodge as the newest addition to the Ag Workers Insurance Board of Directors. Appointed at the Annual Policyholders Meeting in April 2026, Hodge brings more than 50 years of experience with the U.S. Department of Agriculture (USDA) and a deep commitment to Texas agriculture and education.

Hodge retired in March 2025 from his role as USDA Liaison at Prairie View A&M University (PVAMU), where he supported student recruitment and counseling, academic program development, teaching and research, outreach, and technology transfer for small farmers and ranchers. Before becoming a liaison in 1989, he served the USDA as a Soil Conservationist and District Conservationist.

Throughout his career, Hodge has earned numerous honors, including the USDA 2008 Secretary of Agriculture Honor Award, the Honorary FFA Lonestar Award, the PVAMU Partnership Award, and the PVAMU Legacy Award from the Dean of Agriculture. He also served six years on the Texas FFA Association Board of Directors, as well as the Ag Workers Advisory Board and the PVAMU Ag Alumni Advisory Board.

Hodge is a graduate of Prairie View A&M University, earning his bachelor's degree in Agricultural Education in 1978 and his master's degree in Agricultural Education in 1979.

He currently resides in Linden, Texas, and is the proud father of three daughters—Shameka, NaKeatha, and Benita—all PVAMU graduates. Outside of family, Hodge enjoys fishing, hunting, and community service.

## Introducing the New Associate Director of Legacy Marketing

Reagan Ellison joined the Ag Workers team in May 2026 as Associate Director of Legacy Marketing. In this role, Reagan will represent Ag Workers at conventions and events across the state, helping build connections in the ag community.

Reagan earned her bachelor's degree from Texas A&M University, majoring in Agricultural Economics with a minor in Agricultural Communications and a certificate in International Trade and Agriculture. She also earned her master's degree in Agricultural Communications from Texas Tech University in 2023.

She brings several years of sales and marketing experience in the agriculture industry, including outreach strategy, partnership development, program promotion, alumni events, fundraising, recruiting, and staff supervision.



**Reagan Ellison**

We are excited to welcome Reagan to the team and encourage you to say hello if you see her at an upcoming ag event.

## 2026 Proxy Vote Winners

We sincerely thank every policyowner who took the time to mail in their proxy! As a small token of appreciation, one policyowner was randomly selected from the proxy submissions received for each board member and was mailed a Carhartt duffel bag.

Congratulations to this year's winners!

*Marcus Hill* - **Kenneth Ray**

*Fritz Nelius* - **Mark Hebert**

*Brandon Hill* - **Kimber Robinson**

*Dr. Dwayne Pavelock* - **Charles Spencer**

*Kelli Brown* - **Linda Leary**

*Dr. Chris Skaggs* - **William Rooney**

*Jessica Reeves* - **Billy Bearden**

*Dr. Steve Frazee* - **Will Edwards**

*Harriet J. McClure* - **Joe Freeman**

*Dr. Rick Avery* - **Frederica Seaman**

*Ross Wilson* - **Ray Minkley**

*Dr. Hurley Miller* - **Frank Loudat**

*Tony Williams* - **Weldon Laird**

*Doug Cassidy* - **Robert Jones**





Insurance claims are costing more than ever. Repair bills are up, medical costs have climbed, and attorney involvement in routine claims continues to drive settlements higher. The good news: your own habits behind the wheel and after an accident can make a real difference.

### ✔ Drive With Focus, Every Time

Distracted driving is one of the leading causes of accidents today. Put the phone down, avoid eating while driving, and keep your attention on the road. Fewer accidents mean fewer claims, and fewer claims mean more stable premiums over time.

### ✔ Keep Up With Vehicle Maintenance

Worn brakes, bald tires, and faulty lights increase your risk of being involved in an accident. A well-maintained vehicle is your first line of defense. Regular oil changes, tire rotations, and safety checks are small investments that can prevent costly claims.

### ✔ Report Claims Promptly

When an accident does happen, contact our 24/7 claims reporting hotline at (508) 365-2692 quickly. Early reporting helps your insurer investigate while details are fresh, document the facts accurately, and avoid disputes that can escalate costs, especially when attorneys get involved later in the process.

### ✔ Be Responsible After an Incident

Check for injuries, stay calm, and avoid admitting fault at the scene. Accurate, honest information protects you and helps the claim be resolved fairly and efficiently. Inflated claims and exaggerated injuries drive up costs for every policyowner.

Your actions matter! Responsible driving and prompt, honest claims reporting are the most powerful tools you have to help keep your premiums in check.

## E-Bike Safety: What Riders Need to Know

E-bikes are faster and heavier than traditional bicycles, so accidents can be more serious. Many riders (especially newer ones) underestimate the risks that come with increased speed and reduced visibility.

E-bike injuries among riders have been climbing sharply. Penn State Health Children's Hospital reported treating more kids for e-bike and e-scooter injuries in 2025 alone than in the previous three years combined. With warmer weather, now is a good time to brush up on the basics.

- **Wear a helmet:** Protective gear is your first line of defense, so make sure your helmet fits properly and is fastened securely.
- **Yield to pedestrians.** When you approach a pedestrian, slow down, share the space, and stay courteous.
- **Ride defensively:** Don't assume other drivers can see you. Stay alert, keep a safe following distance, and always expect the unexpected.
- **Avoid distractions:** Using your phone while riding is a dangerous habit. Keep your eyes on the road!
- **Skip the headphones:** You need to hear what's happening around you, including other vehicles and nearby pedestrians. If you must listen to something, limit it to one earbud.
- **Know your local laws:** E-bike regulations vary by city and state. A quick check before you ride can keep you in compliance.
- **Consider your coverage:** If you're involved in an accident and found at fault, liability protection can help cover third-party injuries or property damage. Insureberry, an Ag Workers subsidiary, can shop e-bike liability coverage across multiple carriers, with rates starting as low as \$75 annually.

E-bikes are a great way to get around, but they come with real responsibility. By keeping these tips in mind, you can enjoy the ride while protecting yourself and those around you.

*\*Disclaimer: Rates are not guaranteed. Actual premiums vary based on individual factors, including carrier, location, coverage level, and insurer eligibility. Call Insureberry at (877) 962-4776 for more information.*

## Avoid Late Payments With Auto Draft

Tired of tracking due dates? With auto draft, your premium is automatically withdrawn from your bank account on your due date helping you stay on time.



No Missed  
Due Dates



Stress-Free  
& On Time



Secure &  
Convenient



### Ready to Enroll?

Call Policy Services at (800) 772-7424 ext. 2.



P.O. Box 88  
Fort Worth, TX 76101

## Where We're Going

This summer, our team is attending conventions and conferences across the state. If you're there, be sure to stop by the Ag Workers booth and say hello.

We hope to see you there!

### **98th Texas FFA State Convention**

Fort Worth, Texas  
July 6-10, 2026

### **ATAT Professional Development Conference**

Corpus Christi, Texas  
July 19-24, 2026

### **TEAFCS State Conference**

Galveston, Texas  
July 27-30, 2026

### **Beef Cattle Short Course**

Bryan-College Station, Texas  
August 3-5, 2026

## Explore Additional Home Insurance Options

We're excited to share that our subsidiary, Insureberry, now offers policies through two additional insurance carriers: Mercury Insurance and Homeowners of America Insurance Company.

This means you have more options for your home insurance needs. If it has been a while since you checked rates, now may be a good time to take another look.



Scan the QR Code or call Insureberry at (877) 962-4776 to request an insurance quote!