FALL 2026

AG WORKERS™ INSURANCE Update

TRADITIONS OF THE PAST | OPPORTUNITIES FOR THE FUTURE

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 Fraze
Lubbock, TX

Dr. Dwayne Pavelock
Huntsville, TX

Tony Williams
Corpus Christi, TX

Ross Wilson
Canyon, TX

Dr. Rick Avery
Bryan, TX

Horace Hodge
Linden, TX

A Message from Our Chairman — The Mutual Concept



Marcus Hill

Dear Policyowners,

Ag Workers Mutual Auto Insurance is a mutual company. It's right there in our name. And in a market where mutuals have become increasingly rare, we're proud to be one of the last few pure mutuals still standing.

So, what does being a mutual actually mean for you?

In short, it means you're more than a customer. You're an owner. As a 12-month policyowner, you have a real voice in how this company is run. That includes the right to cast a proxy vote and help elect our board of directors. In other words, the people who guide Ag Workers answer to you.

Our board reflects the communities we serve. Its members come from across the agricultural world, including ag educators, county agents, ranchers, cotton ginners, and many others who know Texas agriculture firsthand.

Over the years, our board has been led by some of the most respected names in the industry. Among them is Dean Stangel, who served for many years as Dean of Agriculture at Texas Tech University, along with T.L. Leach, Ralph Payton, and Clemon Montgomery. Their leadership helped shape the company you trust today.

It has been my privilege to follow in the footsteps of those leaders. For nearly two decades, I've served as Chairman of the Board, personally overseeing the operations of the company and working to keep it strong for the people who depend on it.

One of the most meaningful parts of this role is receiving your proxies each year. When you send them in, you're exercising your rights as a 12-month policyowner and placing your trust in me and the board. That trust is exactly what allows us to keep doing our part: looking out for you and serving you every year.

Your ownership matters, and so does your feedback. I work for you, the policyowners. If you have thoughts, questions, or ideas you'd like to share, please reach out to me directly at mhill@agworkers.com.

Marcus Hill, CLU
Chairman of the Board

LEADERSHIP HIGHLIGHTS

Introducing Our Interim President & COO, Terry Holley



Terry Holley

We're proud to welcome Terry Holley, who brings more than 30 years of insurance experience to Ag Workers Insurance as our new Interim President and Chief Operating Officer, effective August 20, 2026. Over the course of his career, Holley has developed extensive expertise in the insurance and reinsurance industries, building strong relationships and a deep understanding of the insurance industry.

Prior to joining Ag Workers, Holley spent five years at Gallagher Re, where he continued to expand his industry knowledge and experience while managing the reinsurance placement for Ag Workers. He is excited to bring that experience to Ag Workers and looks forward to contributing to the company's continued growth and success.

Away from the office, Holley enjoys an active lifestyle and values time spent with his family. He and his wife, Libby, have been married for 32 years, and together they share a daughter, Railey. In his free time, you'll often find Holley traveling, hunting, and skiing, always looking for the next chance to make lasting memories with the people he loves.

Honoring Dr. Steve Fraze

We'd like to take a moment to recognize Ag Workers board member Dr. Steve Fraze, who was one of 50 inductees into the 2026 Class of the Agriculture Teachers Association of Texas (ATAT) Hall of Fame.

Inductees were honored at the ATAT Professional Development Conference Closing Session in July. This recognition celebrates professionals who have made a lasting impact through their involvement in FFA, their communities, and the classroom, demonstrating a strong commitment to student success.

Congratulations to all of the inductees, and thank you for your hard work and dedication to the next generation!

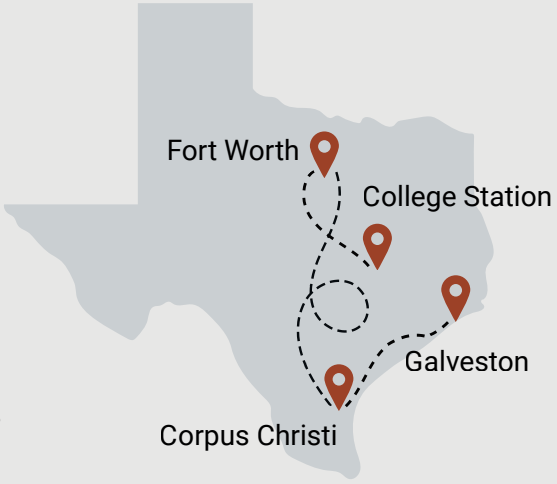


Summer Convention Season Wrap-Up

We had a busy summer convention season and loved catching up with policyowners across the state.

Our team stayed on the move all summer, from Texas 4-H Roundup and Texas FFA State Convention to the ATAT Professional Development Conference and TEAFCS State Conference. Along the way, you may have run into one of our board members or Reagan, the newest member of our team, who joined us in May.

We have more events lined up in the coming months, including the NETBIO Sale in Sulphur Springs and various TSCRA Ranch Gatherings throughout the state. We hope to see you at one of the next ones!



Want to know what we're up to? Follow us on Facebook and Instagram to see where we're headed next.



Hunting season in Texas has already started for some game, and the rest are just around the corner. So before you head out to your deer stand or blind, take a few minutes to brush up on some important safety tips.

Get Certified. If you were born on or after Sept. 2, 1971, complete your hunter education course and carry proof with you, either digital or printed. If kids ages 9 and up are joining, make sure they're certified or properly accompanied.
Know Your Season Dates. Visit the Texas Parks & Wildlife website to confirm the correct 2026-2027 season dates for game animals, upland game birds, migratory game birds, and other animals.
Handle Every Weapon With Care. Never point a bow or firearm at anything you don't plan to shoot, and keep your finger off the trigger until you're ready to fire.
Have an Emergency Plan. Let family and friends know your hunting location in case of an emergency, and always carry a way to signal for help, like a whistle.
Dress for Safety and the Elements. Pack eye and ear protection along with clothing suited to the weather. If you're hunting on public land, follow the Texas Blaze Orange Laws unless you're exempt.
Protect Your Hunting Vehicles. Make sure your ATV, UTV, or boat is properly insured before you head out.

A successful hunting trip starts with preparation from knowing the rules to making sure your hunting vehicles are properly insured.

Have questions about coverage for your hunting vehicles? Our Insureberry team is here to help you stay protected on every trip. Give them a call at (877) 962-4776 or scan the QR code below for a free quote.

8 Auto Coverages You Should Know

Auto insurance can feel confusing, but knowing what your policy covers gives you real peace of mind. According to the Texas Department of Insurance, there are eight basic auto insurance coverages every driver should understand. Here's a simple breakdown:

1. **Liability:** Covers injuries and property damage to others if you are at fault in an accident. The minimum liability coverage in Texas is 30/60/25, but that's often not enough when you factor in today's repair costs and medical bills. At Ag Workers, we suggest at least 50/100/50. It doesn't cost much more than the state minimum, and it gives you a little extra cushion if an accident happens.
2. **Collision:** Helps pay for repairs, or the actual cash value of your car if not repairable, after an accident.
3. **Comprehensive:** Covers damage to your vehicle from non-collision events, such as theft, fire, vandalism, etc.
4. **Medical Payments (MedPay):** Assists with medical expenses for you and your passengers after an accident.
5. **Personal Injury Protection (PIP):** Similar to MedPay, this covers medical expenses, but it also helps cover lost wages, funeral expenses, and other nonmedical costs for you and your passengers after an accident.
6. **Uninsured/Underinsured Motorist:** Pays for repairs or medical expenses if you're hit by someone who has no insurance, or not enough to cover the costs.
7. **Towing & Labor:** An optional add-on that covers towing your disabled car or certain roadside labor, like a jump start or tire change.
8. **Rental Reimbursement:** Helps cover the cost of a rental vehicle while your car is being repaired or if it is stolen.

Have questions about your coverages or policy limits? Contact Policy Services for a quick policy review today at (817) 852-4203.

**Disclaimer: This article is for general informational purposes only. Coverages and limits may vary by policy.*

Did You Know? Your Family Is Eligible!

Immediate and extended family members of an Ag Workers 12-month policyowner (children, grandparents, aunts, uncles, and more) are eligible to apply for their own 12-month auto insurance policy if they live in Texas. They'll get the same flexible options and dedicated support you count on.



Spread the word or refer them at **agworkers.com/refer-a-friend/**.

*All policies subject to underwriting approval.

P.O. Box 88
Fort Worth, TX 76101

Policyowner Spotlight — Wes Utley

Meet Wes Utley, Hockley County Agriculture Extension Agent and longtime Ag Workers policyowner, whose roots in Texas agriculture run generations deep. Fresh off his service as the now Past President of the Texas County Agricultural Agents Association (TCAAA), Utley brings decades of dedicated leadership to his community. Armed with degrees from Tarleton State University, he has spent over 20 years serving Hockley County—and previously Haskell County—while staying very involved in the livestock show world.

Agriculture is a true family tradition. It began with his father, who started teaching ag in 1973 and became an Ag Workers policyowner. That passion for education and stewardship was passed down to him, carried forward through his own children, and now shines brightly in his grandchildren, who are actively showing livestock and stepping into leadership roles, such as his 11-year-old granddaughter serving as a county officer.

For him, the best part of the job is the variety: walking a cotton field in the morning and stepping into a show barn by afternoon. That daily work has turned professional contacts into lifelong friends. Covered by Ag Workers since 1986, he values partnering with fellow Texans who support agricultural youth and offer competitive rates.

When he's off the clock, you'll find Utley working in a show barn or relaxing at Lake Buchanan with his wife. Looking ahead, he is especially excited to watch his 200 local 4-H kids grow and cheer on his grandchildren as they continue their agricultural journeys.



Wes Utley & Four Generations of His Family

His advice to the next generation?

"Don't forget where you came from, stay true to your upbringing, and always come back home at every opportunity."

Have a story you would like to share? Email us at marketing@agworkers.com. We'd love to hear from you!