



# Complete Farm Insurance Solutions™



**ABS**<sup>TM</sup>  
AG BROKERAGE SOLUTIONS

## ABOUT **ABS**

Ag Brokerage Solutions (ABS) is a wholesale brokerage and managing general agency that provides access to a wide variety of coverage options. We offer a comprehensive outlet for all things agriculture and beyond to help our agent partners grow their businesses and our customers continue their legacies.

With ABS, agents can provide Complete Farm Insurance Solutions™ backed by strong relationships and outstanding service.

## OUR **MISSION**

To provide peace of mind to America's farmers by protecting their livelihoods and legacies through complete farm insurance solutions, enabling them to clothe, feed, and fuel the world.

## OUR **VISION**

To be a leading provider of financial security for America's farmers through innovative insurance solutions.

## OUR **CORE VALUES**

Integrity • Service • Accountability • Teamwork • Excellence

## AN FMH COMPANY

ABS evolved as FMH recognized a need to provide additional products to its customers, agent partners, and reinsurance clients, increasing our mutual value. FMH has served America's farmers since 1893 with a combination of financial strength, world-class service, and Midwestern values. As a proud U.S.-based company, headquartered in America's heartland, FMH has the stability, strength, and depth of experience to protect the livelihoods and insure the legacies of its customers.





### **WE GIVE BACK.**

At ABS, our social mission is an integral part of our identity. We've partnered with Meals From the Heartland in West Des Moines, IA, to support those facing hunger in our local communities and around the world.



### **RELATIONSHIPS MATTER.**

Independent agents choose us to find solutions for their policyholders because of our experienced, knowledgeable staff; our favorable turn-around times; our friendly service; and our effective, timely communication. We go above and beyond to build meaningful relationships that deliver mutually successful results.



### **WE'RE AGRICULTURE FOCUSED.**

With our extensive experience in the ag market, we're uniquely positioned to understand your customers and their needs. This allows us to connect you with the appropriate carrier markets and coverage options.

**Our purpose is clear: to create a best-in-class experience that supports the agriculture industry with insurance solutions to help you grow and win. We understand the foundation for this starts with the team you interact with and develop a relationship with. Lucky for us, we have the best of the best, ready to assist.**

- Brent Walker, Executive Vice President & Chief Brokerage Officer



# MEET THE TEAM

## MIDWEST TERRITORY

### Lexie Schafer

Brokerage Manager  
Phone: (515) 724-5179  
Email: Lexie.Schafer@agbrokeragesolutions.com



### Jenna Dowling

Brokerage Account Associate  
Phone: (515) 724-5252  
Email: Jenna.Dowling@agbrokeragesolutions.com



### Amy Lester

Brokerage Account Associate  
Phone: (515) 724-5235  
Email: Amy.Lester@agbrokeragesolutions.com



## WEST TERRITORY

### Sara Hoff

Brokerage Account Consultant  
Phone: (515) 724-5253  
Email: Sara.Hoff@agbrokeragesolutions.com



### Jennifer Chitty

Brokerage Account Associate  
Phone: (515) 724-5250  
Email: Jenny.Chitty@agbrokeragesolutions.com



## EAST TERRITORY

### Shane Kunkleman

Brokerage Account Consultant  
Phone: (515) 724-5200  
Email: Shane.Kunkleman@agbrokeragesolutions.com



### Joe Symonds

Brokerage Account Associate II  
Phone: (515) 473-2463  
Email: Joe.Symonds@agbrokeragesolutions.com



**To get appointed as an ABS agent, contact:**  
Brian Knoll, Vice President - Property & Casualty  
Phone: (515) 724-5232  
Email: Brian.Knoll@agbrokeragesolutions.com





## FARM & RANCH

Farms and ranches present unique exposures that aren't always protected by a personal lines policy. ABS partners with a variety of top carriers to provide tailored Farm & Ranch protection for the wide variety of risks each family farm faces – from the heritage farm to the new machinery that is crucial to its success.

- Row Crop
- Grain Farms
- Ranches
- Farm Equipment
- Hobby Farms
- Livestock Farms

### Auto Insurance

We build policies with rural drivers in mind. Each policy can be tailored to fit the needs of any individual, family, or farm for the most comprehensive financial protection available.

- Personal Auto
- Farm Trucks
- Miscellaneous Vehicles (ATVs, motorcycles, golf carts, etc.)

### Liability Insurance

Farmers often need comprehensive liability packages that can cover everything from property damage to bodily injury and medical payments – and so much more. Let our team of experts tailor liability policies for the specific needs of any farming operation.

- Farm Liability
- Personal & Premises Liability

### Farm Property Insurance

Every farm is different, and we can help insure everything from new grain bins to a century barn. Because farm property is part of both the farmer's life *and* their livelihood, we ensure each policy meets the specific needs of the property – not just general coverage.

- Dwelling & Personal Property
- Specialty Property
- Farm Personal Property
- Farm Building Property
- Confinements
- Dairies



# EXCESS CASUALTY

ABS provides monoline Excess Casualty coverage for individuals, farms, ranches, and businesses, including over **100 farm-specific coverages exclusive only to ABS** agency partners!

## Agriculture Insurance Businesses - Available Exclusively Through ABS

- Dairies
  - Poultry/Egg Production
  - Field Crop/Grain Farm
  - Livestock/Hogs (Limit \$2m)
  - Livestock Auctions
  - Citrus Farms
  - Tree Nut Operations
  - Equine: Boarding/Training/Personal Use
  - Fruit And Vegetable Growers
- Kennels/Pet Breeding/Grooming/Training
  - Campgrounds
  - Dairy Products – Retail Operations And Distributors
  - Frozen Food Distributors
  - Seed Merchants
  - Beverage Bottler/Distributor
  - Cotton Gins

## Coverage Examples



## ANIMAL MORTALITY/LIVESTOCK

Animals are a valuable part of your operation. Let us help you protect your assets and investment. An Animal Mortality policy provides you with coverage for all risks of full mortality to working dogs, alpacas, sheep, cattle, and bucking bulls, among others. We can also insure exotic animals.

- Alpacas & Llamas
- Bison
- Breeding Sheep, Goats, and Swine
- Bucking Bulls
- Confinement, Feedlot, and Pasture
- Exotics
- Frozen Semen or Embryos in Storage or Transit
- Horses
- Show Animals (Cattle, Pigs, Goats, etc.)
- Working Dogs
- And More

## EQUINE

Horse farms need specialized insurance coverage to meet their unique risks. Whether you run a boarding or training operation, teach lessons at clients' farms, or keep horses at your home, ABS can customize a policy to fit your operation. We can offer insurance specifically designed to protect your barns and arenas, home, and even liability options for your equine business or personal horses.

- Boarding and Breeding Facilities
- Clinics
- Commercial Equine Operations
- Farriers
- Horse Mortality
- Horse Clubs and Associations
- Horse Shows
- Independent Riding Instructors, Trainers, Clinicians
- Private Horse Owners
- Racehorse Training Facilities
- Training Operations
- Exotics

## PET

As we know, pets are part of our families, and their care is a priority. At ABS, we believe you shouldn't have to make difficult decisions regarding your pet's medical care because of financial considerations. Ease your mind with our pet insurance solutions, which may help reimburse for certain veterinary costs, like those associated with wellness visits, vaccinations, accidents, and illness.

- **Base Policy Options:**
  - Accident and Illness Coverage
  - Accident Coverage Only
- **Additional Options:**
  - Wellness
  - Exam & Office Visits
  - Inherited & Congenital
  - Memorial



# AGRIBUSINESS

Running an agricultural operation has always carried inherent risks. From big livestock operations to small agritainment opportunities, ABS will help secure the right coverage to meet any agribusiness need.

## Agribusiness

- Dairies
- Poultry Farms
- Hog Confinements
- Livestock (including feed lots)
- Row Crop & Grain Handling
- Monoline Equipment (including irrigation and blanket inventories)
- Grower-Packer-Shippers

## Commercial Ag

- Custom Harvesting Operations
- Seed Merchants
- Chemical and Fertilizer Distributors
- Feed Mills (can include some grain storage)
- Large Ag Property Risks (Monoline)
- Monoline Property for Cotton Gin Operations
- Crop Consultants
- Monoline Pollution Offerings (both on and off-site)
- Agronomy
- Farm Supply Stores
- Stock Coverage - in storage and in transit

## Ag Contractors

- Ag Equipment Install
- Ag Equipment Servicing and Repair
- Ag Building Construction
- Tile and Fence Installation
- Curtain and Cleaner Installers
- Manure Pumping

## Specialty Ag

- Orchards
- Tree Nuts
- Wholesale Nurseries
- Distilleries
- Vineyards/Wineries
- Preserving & Canning Foods
- Tree Trimming
- Landscapers
- Guided Hunts/Outfitters (including lodging and restaurant exposures)





## WORKERS' COMPENSATION

Workers' compensation helps farmers manage work-related injuries for employees so they can recover and come back to work more quickly. These policies can help cover medical care and lost income for employees, as well as provide liability for covered claims.

- Workers' Compensation
- Cotton Gin
- Grain Elevators
- Grain Mills
- Landscape & Gardening
- Poultry & Egg Farms
- Row Crops
- Tree Pruning
- Trucking
- Large Equine Operations
- Livestock
- Livestock Hauling

## TRANSPORTATION

From livestock motor truck cargo to long-haul trucking, transportation plays a vital role in the agriculture industry. It also faces unique risk exposures that need comprehensive coverage. Transportation coverage helps farmers manage and mitigate specific risk factors, which means improved safety and more peace of mind for everyone.

- Small Fleets
- Large Fleets
- Long-Haul Trucking
- Short-Haul Trucking
- Motor Truck Cargo
- Livestock Motor Truck Cargo
- Non-Ag Transportation





## COMMERCIAL

When it comes to protecting your non-ag business, commercial coverage options through ABS give you the range and choices to customize to your specific needs. From small to large businesses, and niche to common industries, we'll do all we can to make sure your business is protected, so you can move forward after unexpected events.

- Agency E&O (along with Property & General Liability coverages)
- Crop Consultants
- Motor Truck Cargo
- Accounting & Bookkeeping Services
- Construction & Special Trade
- Fried Chicken or Burger & Fries Franchises
- Physician's Offices
- Beauty Supply Stores
- Manufacturing
- Fabricated Metals
- Food & Beverage
- Industrial Equipment
- Plastics/Rubber
- Condos
- Homeowners Associations
- Self-Storage Risks
- Landscaping & Maintenance Companies
- Storage Units
- Warehousing

## PERSONAL LINES

ABS offers personal coverages to protect from unforeseen losses on valuables - from collectibles and classic cars to motorcycles and watercraft, and more. High Value Personal Lines are designed to protect the assets of high-net worth individuals, with coverage catered to their distinct needs.

- Motorcycle
- Watercraft
- Affluent & High Net Worth
- Manufactured Homes
- Secondary Homes
- Rental Properties
- Inland Marine
- Collectibles
- Classic Car
- Event Policies
- Weddings
- And More



## SPECIALITY & EVENTS

When it comes to hosting your special event or recreational club, we offer a variety of coverage options to protect your time investment - from food trucks to farmers markets and paintball operations to personal training. Our specialty coverages also provide options for commercial services like alarm installation, pest control, or tree trimming.

### Sports & Recreation

- Archery Club & Ranges
- Climbing Wall
- Hunting or Fishing Club
- Hunting & Fishing Guides
- Hunting Preserve
- Shooting Range

### Special Events

- Agritainment Event (Pumpkin Patch, Corn Maze, Hayride, etc.)
- Agritainment Facilities (Pumpkin Patch, Corn Maze, Hayride, etc.) - Annual Exposures
- Carriage or Wagon Ride
- Celebration/Festival
- Christmas Tree Lot
- Farmers Market
- Haunted house
- Horse or Tractor Pulls
- Petting Zoo

### Optional Special Event Insurance Coverages

- Liquor Liability Coverage
  - Protects you from issues on- and off-site of the event
- Special Event Auto Coverage
  - Protects hired/non-owned autos for individuals running errands for the event
- Special Event Awards
  - EX: hole-in-one contests
- Exhibition Floater
  - Provides protection for Business Personal Property and trailers used for an event

# FOOD PROCESSING

Whether you're a commercial food manufacturing plant or an agribusiness operation, ABS offers comprehensive coverage options to protect your business.

## Commercial Food Manufacturing

- Food products (dry, not dry, frozen)
- Beer, ale, wine, or malt liquor
- Beverage bottling/manufacturing
  - Soft drinks, juice, seltzer water, etc.
- Bakery/bakery plant
  - Bread, cookies, cakes, pies, etc.
- Candy or confectionery products
  - Caramel, fruit candy, taffy, chocolate making, etc.
- Meat, fish, poultry, or seafood processing
  - Beef jerky making, sausage making, etc.



## Agribusiness Food Manufacturing

- Apiary/honey processing
- Dairy products
  - Butter, cream, cheese, milk, ice cream, etc.
- Fruit and vegetable processing (fresh/frozen)
- Milling (for human consumption)
- Canned products
- Produce grower-packer-shippers
- Nut and peanut processing
- Spice/extract manufacturing





## CROP SPRAYING

Crop spraying requires skill, knowledge, and a focus on safety. With advancements in spraying technology, it also means insuring equipment as well as potential mistakes. ABS can provide coverage built for crop spraying and all of its unique risks.

### Ground Spraying

- Available for ground crops nationwide
- Can write standalone to supplement an existing general or farm liability policy
- Pollution/overspray are written as a sub-limit, and not shared with the General Occurrence Limit
- Inland Marine for the sprayer may be included
- Able to consider new ventures through a non-admitted option

### Drone Spraying

- Can write monoline general liability for drone and spraying operations
- May include coverage for the drone
- Insured must have their own part 137 certificate and 44807 exemption
- General liability includes non-chemical and chemical liability

## WE COVER MORE!

If you can think it, we can insure it. Check out our website to view more coverage options to fit the unique and complex needs of farmers.

Not seeing what you need? Give us a call and our specialists will help you find a solution.

**[www.AgBrokerageSolutions.com](http://www.AgBrokerageSolutions.com) | 800-723-6272**



# Introducing our *new*

## NON-ADMITTED FARM & RANCH

**For hard-to-place agriculture coverages, ABS has the solution.**

ABS's Non-Admitted Farm and Ranch can provide an alternative for hard-to-place accounts. We have partnered with an AM Best A- Excellent rated carrier to offer customized policy solutions beyond what standard markets may be able to provide. Our farm insurance experts can help find coverage for even the most unique risks through our exclusive program option.

### ACCEPTABLE FARM CLASSES INCLUDE BUT ARE NOT LIMITED TO:

- Row Crops
- Livestock
- Dairy
- Equine
- Grain
- Hobby Farms

### PROPERTY COVERAGES ARE AVAILABLE FOR:

- Dwellings
- Scheduled Equipment
- Farm Structures
- Grain in Storage
- Cattle
- Disruption of Farming Ops

**We can obtain excess liability coverages utilizing our other markets.  
Contact us for access to our exclusive and unique capacity for this unique new program!**

## NON-ADMITTED AGRIBUSINESS

### Coverages

- \$1,000,000 - General Liability (Occurrence)
- Herbicide and Pesticide Coverage
- Limited Pollution Cleanup
- Overspray or Drift
- Care, Custody, or Control
- Scheduled Machinery

### Classes

We're authorized to underwrite, bind, and issue comprehensive programs tailored to the wide range of services supporting the farm and agriculture industry.

- Feed, Grain, or Hay Dealers
- Fertilizer Dealers and Distributors
- Dairy Products Manufacturing
- Crop Spraying - By Contractors
- Farm Machinery Operations - By Contractor
- Feed Manufacturing NOC
- Grain Elevator Operations



# NON-ADMITTED FARM, RANCH & EQUINE

A unique program combining E&S capabilities with P&C coverages and Farm Liability and Equine under one policy for the harder-to-place Farm, Ranch & Equine accounts. Available in 48 states through “A” rated and above carriers.

## Farm

- Acreage Farm Liability (large or small farms)
- Incidental Agritainment
- Animal and Livestock
- Beef Cattle Feedlots
- Cash Grains
- Chemical Drift
- Confinement Operations
- Custom Farming
- Custom Spraying
- Dairy Farms
- Equine
- Farm Products NOC
- Feedlots
- Fruit + Nut Orchards
- Grain + Field Beans
- Hogs
- Horses
- Hunting and Fishing Endorsement
- Landlord Liability
- Limited Farm Pollution
- Livestock Feed Yard
- Orchards + Vineyards
- Pesticide or Herbicide Applicator
- Poultry Operations
- Row Crops
- Seasonal (Pumpkin / Christmas / Corn Maze)
- Seed Dealers
- Turkeys
- U-Pick / Cut
- Vegetables + Melons

## Coverages

- Farm Liability
  - \$1,000,000/\$2,000,000

## Property

- Farm Barns, Outbuildings
- Farm Equipment
- Farm Dwellings



## Additional Optional Coverages

- All-Terrain Vehicles
- Borrowed Farm Equipment
- Chemical Drift
- Custom Farming
- Equine Liability
- Farm Extra Expense
- Feedlots
- Hunting and Fishing Endorsement
- Limited Farm Pollution
- Pesticide or Herbicide Applicator
- Premises Liability
- Private Power
- Transportation of Farm Chemical or Fertilizer



# HELPING YOU GROW

## Contact Us

AgBrokerageSolutions.com

Phone: 800-723-6272

Info: [info@agbrokeragesolutions.com](mailto:info@agbrokeragesolutions.com)

Get a Quote: [quote@agbrokeragesolutions.com](mailto:quote@agbrokeragesolutions.com)



## To get appointed as an ABS agent, contact:

Brian Knoll, Vice President-Property & Casualty

Phone: (515) 724-5232

Email: [Brian.Knoll@agbrokeragesolutions.com](mailto:Brian.Knoll@agbrokeragesolutions.com)



For informational purposes only. Coverages, appetite, and policy details are at the discretion of carrier partners. Product availability varies by state. Ag Brokerage Solutions and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities. ©2024 Ag Brokerage Solutions. All rights reserved.