



Complete Farm Insurance 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

COMMERCIAL AGRICULTURE

Lexie Friar

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



Jenna Dowling

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



EQUINE & LIVESTOCK

Michelle Ruff

Brokerage Account Executive III
Phone: (515) 724-5180
Email: Michelle.Ruff@agbrokeragesolutions.com



Amy Lester

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



FARM & RANCH

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



COMMERCIAL

Jennifer Brumfield

Brokerage Account Executive II
Phone: (515) 724-5249
Email: Jennifer.Brumfield@agbrokeragesolutions.com



Jennifer Carlson

Brokerage Account Associate
Phone: (515) 724-5246
Email: Jennifer.Carlson@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



COMING IN 2025

HAVING TROUBLE FINDING FARM & RANCH COVERAGE?

ABS's non-admitted Farm & Ranch Program can provide an alternate solution 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.

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

From livestock crucial to the success of an operation right down to the family pet, we understand the unique needs and challenges in finding the right coverage for all the animals on a farm. ABS will tailor comprehensive policies from a wide range of options, backed by the knowledge and expertise that can only come from our specialists who are also livestock owners, equestrians, and pet owners themselves.

Equine

- Mortality
- Commercial Equine Operations
- Boarding, Breeding & Training
- Riding Instruction & Horse Trainers
- Private Horse Owner's Liability
- Clinics
- Horse Shows
- Farriers
- Trail Rides & Horse Drawn Rides

Animal Mortality/Livestock

- Cattle
- Bucking Bulls
- Bison
- Breeding Sheep, Goats & Swine
- Working Dogs
- Alpacas & Llamas
- Exotics

Pet Insurance

- **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)

Special Events

- Agritainment Event (pumpkin patch, corn maze, hayride, etc.)
- Agritainment Facilities - Annual Exposures
- Carriage or Wagon Ride
- Celebration/Festival
- Christmas Tree Lot
- Farmers Market
- Haunted house
- Horse or Tractor Pulls
- Petting Zoo



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



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 | 800-723-6272

HELPING YOU GROW

Contact Us

AgBrokerageSolutions.com

Phone: 800-723-6272

Info: info@agbrokeragesolutions.com

Get a Quote: quote@agbrokeragesolutions.com



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Brian Knoll, Vice President-Property & Casualty

Phone: (515) 724-5232

Email: Brian.Knoll@agbrokeragesolutions.com



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