



Date: May 20, 2010

To: All Crop Customers

Re: 2010 Hail Update

We are finally starting to receive some nice weather. With a little luck, maybe this year we will have a better chance of getting our crop seeded. I do know there are still some very wet areas and everyone is trying their best to get their crop in.

With such a variety of crops seeded and the warm weather, it won't take long for those crops to reach the point where hail could cause some serious damage. Winter wheat certainly comes to mind.

As always, we will continue to use crop insurance companies that are leaders in the industry: Farmers Mutual Hail (the largest writer of hail in North Dakota) and NAU Country (the largest writer of MPCl in North Dakota). Both companies offer a wide variety of policies to choose from with coverage effective immediately or with a 2-hour waiting period. So whether you choose no deductible or a 30% deductible, we have the policies and the adjusting staff to handle every situation. A 3% cash discount is also available with both companies if paid in full by July 1st, 2010.

We will be in contact with each of you in the near future. Should you have any questions about hail insurance or your multi-peril crop insurance, please feel free to give us a call. Let us go to work for you!

Sincerely,

Craig C. Johnson

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