

Montana State Hail Board
Tuesday March 25, 2025
Gypsum Room, Yogo Inn, Lewistown MT

The meeting was called to order at 9:05 am by Chairman Bing VonBergen

Introductions – Those in attendance were:

Bing VonBergen – Board Chair, Moccasin

Vince Mattson – Board member, Chester

Jim Schillinger – Board member, Circle

Andy Fjeseth – Proxy for Jillien Streit, Director of Montana Department of Agriculture

Ashley Perez – Proxy for James Brown, Commissioner of Securities & Insurance

Walt Anseth – Montana Department of Agriculture

Dani Jones – Montana Department of Agriculture

Members of the Public:

RJ Waggoner, Baldy View Crop Insurance

Aaron Jones, NAU

Eddy Joyce, NAU

Public Comment:

Chair Bing VonBergen called for public comment and there was none.

Minutes:

Minutes were presented from the December 3, 2024, meeting. Jim Schillinger motioned to accept the minutes as with the changes requested, Andy Fjeseth 2nd the motion, motion passed.

New Business:

Financials - Presented by Walt Anseth- He shared that the use of ARPA funds have been all moved for “backfill” on loss payments went through hearings during the past legislature. The 8% that is used for indirect covers accounting, director, legal position, IT staff, and building rent. Hail program covers Dani, and the adjusters pay and travel. Program operation is in a good position. The program is in good financial position, much better than two years ago. 2020-2024 losses were backfilled with the APRA funding. Looking into a long-term investment with the new CFO, around 60%. Looking to keep around five million for operating, and the rest in the bank to cover losses, any investment would come back to the hail account. Hail program covers Dani, and the adjusters pay and travel.

Premium Rate Review: Spreadsheets by county and by crop were handed out to the board members. The changes from the past years have stabilized the current rates. Ashley Perez made the motion to keep the current county rates the same. Jim Schillinger 2nd the motion. All were in favor, motion carried.

Reinsurance –Walt suggested to stay with a 50/50 split, he will check into a 60/40. Walt shared the need for reinsurance, having the goal to go for a less need. Reinsurance 40% and we would take 60%, however the department would pay out the loss. Chairman Bing Von Bergen suggested a 60/40 split and a refund to policy holders, Vince Mattson agreed. Walt said finically the program can do it and still have the program. Vince Mattson made the motion to hold the 60/40 reinsurance, Jim Schillinger 2nd the motion. All in favor, motion carried.

Premium Refund – Premium refunds were discussed at the December 2024 meeting and discussed that it was important. It was suggested to do a 10% refund across the board based on premium for the policy holders Jim Schillinger made the motion to do a 10% refund on the 2024 policy holders, for the premium paid. Vince Mattson 2nd the motion. All in favor, motion carried. Dani Jones will work with the producers of the MyCrop program to get that moving forward. The goal is to have the refunds processed and sent out within the next month, before the 2025 Hail Season kicks off.

Other Business:

Adjusters – Dani Jones gave an update of the adjusters for the 2025 year. Clayton Gernaat in Conrad, Cary Jones in Joliet, Michael Metcalfe in Moccasin, Jamie Beasley in Roundup, and Roger Merritt in Miles City. Gabby Haughian in Kinsey MT. Dani will continue to do outreach for new adjusters. There are some adjusters interested in attending the Crop School in Moccasin MT.

Appointments- Vince Mattson and Bing Von Bergen will have their terms confirmed by the Senate on Thursday March 27, 2025. They are able to join online.

Public Comment:

Chair Bing VonBergen called for public comment.

Eddy Joyce from NAU shared that a 10% refund across the board might be concerning, based on the amounts. In the south triangle, there is a potential for more Lentil acres. 2024 NCIS clarified some language for lentils, early season loss. It has been updated on their website, the pods need to be clearly visible, not in the vegetative state. No more public comment.

Adjourn:

Vince Mattson moved to adjourn the meeting at 10:12 am.

Dani Jones, Hail Insurance Technician

Date

Walt Anseth, Section Supervisor

Date