

Montana State Hail Board
Monday December 1, 2025
Board Room at the Spring Hill Suites
Great Falls Montana

The meeting was called to order at 3:00am by Chairman Bing VonBergen

Introductions – Those in attendance were:

Bing VonBergen – Board Chair, Moccasin
Jim Schillinger – Board member, Circle
Jillien Streit – Director, Montana Department of Agriculture
James Brown – Commissioner of Securities & Insurance
Ashley Perez – Office of Securities and Insurance
Walt Anseth – Montana Department of Agriculture
Anna Kecskes – Chief Legal, Montana Department of Agriculture
Dani Jones – Montana Department of Agriculture
Solomon Frazier- Taylor Walker Consulting Actuaries

Absent - Vince Mattson – Board member, Chester

Members of the Public:

No members of the public are present

Public Comment:

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

Minutes:

Minutes were presented from the March 25, 2025, meeting. Commissioner James Brown motioned to accept the minutes as presented, Jim Schillinger 2nd the motion, motion passed.

New Business:

Financials - Presented by Walt Anseth- Walt shared the power point for the presentation. The balance sheet consisted of total assets at \$8,728,737.00 and total liabilities at zero, as of October 31, 2025. Statement of income showed net premiums (November 1, 2024, to October 31, 2025) at \$1,278,122, total losses \$4,029,513, 10% refund of 2024 premiums \$231,840: net losses \$2,651,778.00. STIP Interest income \$346,746, Hail ARPA Funding \$5,734,548. 2025 policies issued 228, with premiums at \$2,130,201 at 278,840 acres insured. There were 131 losses filed, with \$4,029,513 losses paid for a 189.16% loss ratio.

Delinquencies: Currently there is one delinquent policy from the 2020 Season. Delinquent letters are mailed monthly. The information is in the bad debt system for the state, through accounting. It has been a good change having this on house, payments have been coming in steady, and debts are being paid off.

2025 Year Review: Walt shared with the board that Spring Wheat was the leader in acres with 99,736. Winter Wheat at 98,758 acres, Barley at 10,917 acres, Peas and Lentils at 45,887 acres, and Durum at 10,533 acres. Total crop acres covered by state hail 278,840 acres.

A total of 228 policies were issued in 2025, for a total of \$2,130,204 in premiums. There were 131 loss claims with 34,618 acres damaged and \$4,029,513 paid out for the losses. State Hail has to insure crops as requested, cannot turn a producer down just because of their loss history. There were 5 new producers to sign up for State Hail. State Hail is down a couple policies, about 10% possibly due to crop costs and sales costs, standard across the state with other insurance groups.

Actuarial Report: Solomon Frazier with Taylor Walker Consulting, LLC shared the 2025 actuarial analysis for the Montana State Hail Insurance Program. Copy on file.

Reinsurance – Walt Anseth reported that 2014 was the first year for reinsurance, “Stop Loss”, Ben Tiller got the program into a cost shred. Walt has been working with the reinsurance company for the proposed split. This will be discussed at the spring 2025 meeting.

Premium Rate Review: The changes from the past years have stabilized the current rates. Will review the rates at the Spring 2025 meeting.

Other Business:

Appeals – No appeals for the 2025 year.

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, Roger Merritt in Miles City, and Gabriele Haughian in Kinsey. Dani will continue to do outreach for new adjusters. An adjuster in the Fort Peck to Scobey area would be ideal.

Appointments- Jim Schillinger has been reappointed as of January 14, 2026. His term will expire May 1, 2028.

Next Meeting- March 2026, Dani will reach out for dates.

Public Comment:

Chair Bing VonBergen called for public comment. No public comment.

Adjourn:

Bing Von Bergen motioned to adjourn the meeting at 4:52pm.

Dani Jones, Hail Insurance Technician

Date

Walt Anseth, Section Supervisor

Date