

## ABOUT OUR AGENCY

Bowerman Insurance Agency is an Independent Insurance Agency that has been serving the Steele and surrounding communities since 1989. We are here to meet your insurance needs in auto, home, farm, boats, recreational vehicles, commercial auto, trucking, property & liability, crop mpci, crop/hail, LRP (Livestock Risk Protection), PRF (Pasture, Rangeland and Forage Coverage) and Apiculture Rainfall Index Insurance (Beekeepers insurance for lack of rainfall.)

We offer the Precision Farming Tool for better Crop & Claim Reporting.

With almost 50 years of combined crop insurance experience, we are here to service your insurance needs with any concerns or questions you may have.

### OUR GOALS

- Our goal is to bring our years of experience and our agency's commitment to service our customer's insurance policies.
- Our goal is to help our customers choose the coverage needed for the insurance risks they face on a daily basis to secure their financial future.
- Our goal is to stay on top of today's technology and provide our customers with the most up to date technology services available.
- Our goal is to provide the best customer service possible.
- Our goal is to be the main source for the insurance needs of our customers.



### BOWERMAN INSURANCE AGENCY

#### OUR NEW ADDRESS:

601 Highway 10 W | Steele, ND 58482

Call or Text: 701-475-2340

Toll Free: 800-435-0310

Email: [Insurance.services@bowermaninsurance.com](mailto:Insurance.services@bowermaninsurance.com)

Website: [bowermaninsurance.com](http://bowermaninsurance.com)

Hours: 8:30 am to 4:30 pm



Bob Bowerman • April Anderson • Josh Hackman

**Two locations to serve you better...**

### GATEWAY INSURANCE AGENCY

4501 Coleman Street Suite 108

Bismarck, ND 58503

Call or Text: 701-223-5812

Toll Free: 866-286-5812

Email: [insurance.services@gateway-insurance.com](mailto:insurance.services@gateway-insurance.com)

Website: [www.gateway-insurance.com](http://www.gateway-insurance.com)

Heather Mae Hoerner - Manager, Agent

Kalyn Olheiser - Agent



# BOWERMAN INSURANCE AGENCY

Steele, ND



Protecting Your Insurance Risk is Our Business



Your Independent Insurance Agency

## WHO WE ARE

*Bowerman Insurance is independently owned and operated by Bob & LaDonna Bowerman, Agents. Come and meet the rest of our friendly, experienced staff Melissa, Josh, April and Rebecca.*

*Give us a call, email us or stop in our office to find out how we can help you with your insurance needs today!*

## SERVICES YOU CAN EXPECT

- *Several different insurance companies that meet your specific needs and situation.*
- *Competitively priced proposals.*
- *Complete analysis of your insurance needs, including periodic review of your policy to make sure you are covered completely.*
- *Ways to save your money.*
- *Some of the largest technology services.*

*Our agency has several out of state licenses and we have access to companies who can write in those states.*



## APICULTURE INFORMATION

*The Risk Management Agency's (RMA) Apiculture Pilot Insurance Program (API) provides a safety net for beekeepers' primary income sources – honey, pollen collection, wax, and breeding stock. Apiculture systems consist of different types of plants or crops and often contain mixtures of different species, each with different growth habits and seasons, precipitation requirements, and other climate conditions necessary to maintain plant growth over extended periods of time. API was designed to provide maximum flexibility to cover these diverse situations.*

*API is available in the 48 contiguous states with the exception of grids that cross international borders.*

*Coverage is based on your selection of coverage level, index intervals, and productivity factor. The index interval represents a two-month period, and the period you select should be the one when precipitation is most important to your operation.*

*You select a productivity factor to match the amount of protection to the value of the production that best represents your operation and the productive capacity of your colonies. You do not have to insure all your colonies.*

*We can adjust coverage and premiums to fit your budget. Premiums range from \$3 to \$20 per colony depending on coverage level.*

## THE COMPANIES WE REPRESENT

- RCIS (Rural Community Insurance Services)
- Farmers Mutual Hail
- Agri Sompco
- Hudson Crop

## CROP INSURANCE COVERAGE

- Multi-Peril Crop Insurance
- Hail Insurance
- Livestock Risk Protection
- Rainfall-PRF (Pasture, Rangeland, Forage Coverage)
- Apiculture (Bee Insurance Coverage)

## WE OFFER YOU COMPLETE

**PERSONAL COVERAGES**  
**RECREATIONAL COVERAGES**  
**FARM COVERAGE**  
**LIFE & HEALTH COVERAGE**  
**BUSINESS COVERAGES**  
**SPECIALTY COVERAGES**

*We invite you to call for a quote today!*

**701-475-2340**