

About Our Agency

Gateway Insurance Agency is an Independent Insurance Agency serving the Bismarck and surrounding communities for over 20 years. 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 Crop Reporting for better Crop & Claim Reporting.

With our combined years of 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 needs.
- 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.

Gateway Insurance Agency *"Your Gateway to a Secure Future"*

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

Website: gateway-insurance.com

Hours 8:30am – 4:30 pm



Heather Mae Hoerner
Manager / Agent



Kalyn Olheiser
Agent

* MaryJane Nipstad, Agency Administration Manager *

"Two locations to serve you better..."

BOWERMAN INSURANCE AGENCY

601 Highway 10 West
Steele, ND 58482

Call or Text: 701-475-2340 / 800-435-0310

Email: insurance.services@bowermaninsurance.com

Website: www.bowermaninsurance.com



Josh Hackman • Bob Bowerman • April Anderson

Robert & LaDonna Bowerman, Agents & Owners

Melissa Binder, Agent & Manager

Rebecca Fischer, Agent

Gateway Insurance

Bismarck, ND

*Your Gateway to a
Secure Future!*



*Protecting your insurance risk
is our business.*

**YOUR INDEPENDENT
INSURANCE AGENCY**



WHO WE ARE

Gateway Insurance Agency is independently owned by Bob & LaDonna Bowerman.

Heather Mae Hoerner and Kalyn Olheiser, currently represent our agency in Bismarck.

Give Heather or Kalyn a call, text, email or stop in our office to find out how they 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.
- Periodic review of your policy to make sure you are covered for the risks you face!
- Ways to save you money.
- Some of the largest technology services available.

WHERE WE ARE LOCATED

**4501 Coleman Street Suite 108
Bismarck, ND 58503**

Go North on HWY 83 (North of 94) Turn West on 43rd Avenue

Turn North on 2nd turn, Coleman Street, Make a turn to the East on 4501 Coleman Street.

Our agency is located in Suite 108, go in the front door and turn to your left.

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 Somp
- Hudson Crop

CROP INSURANCE COVERAGE

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

WE OFFER YOU COMPLETE

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

We invite you to call for a quote today! 701-223-5812