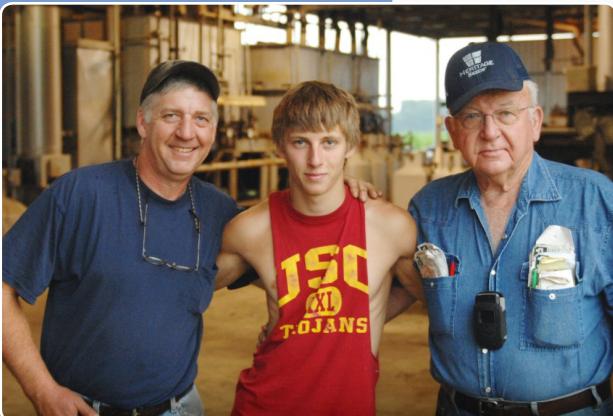


## Robert Hajek

Hamlet, IN

### C U S T O M E R   P R O F I L E



- **Operates 1,500 acre farm with the help of his son and two hired men**
- **Grows corn, soybeans, spearmint, peppermint and potatoes**
- **Sees WeatherBill as a no-brainer, and simple and easy to grasp**
- **Seeks out avenues to reduce risk across his business**
- **Turned to WeatherBill to lower his liability and gain peace of mind**



*"In farming today you deal with a lot of risk. Five years ago it was about one-fourth the cost of what it is today to put a crop in the ground. I can buy the best seeds, I buy the best fertilizer and chemicals, but I cannot control the weather — it's the biggest risk of my operation. You have to factor in an expense to reduce your weather risk. WeatherBill provides me with peace of mind, and keeps me from worrying about the weather."*

Robert Hajek has been a farmer all his life, and today operates a 1,500 acre farm with the help of his son and two hired men. Robert grows corn, soybeans, spearmint, peppermint, and potatoes, in part on land that has been in his family since 1929.

"What I love about farming is going out every day and seeing what your efforts have produced. I love the freedom of doing what I want to do when I want to do it; it's just a great life if you can handle the pressure."

In Robert's experience, the weather on his farm is usually one way or the other — either very dry or very wet. His land is mostly sandy loam soil or muck, and both are subject to the weather. Over the last five years Robert's input costs have gone up four-fold, increasing the leverage and risk in his operations. He has always sought out avenues to reduce risk across his business, including buying the best seeds, fertilizer and chemicals. But the weather is a different story.

"You can do everything right, but you can't control Mother Nature — the weather is the biggest risk of my operation. Last year happened to be a perfect year, but that's not the norm. I have a risky operation, and given the opportunity I am going to do all I can to protect it."

Robert found an opportunity to reduce his weather risk and protect his profits with Total Weather Insurance from WeatherBill. He learned about TWI from his crop insurance agent, and made the decision to sign up to lower his liability and gain peace of mind.

"If you're going to stay in farming today you have to cover yourself. In the case of weather, the way I keep from worrying about it is to buy insurance; it's just another cost of doing everyday business. You have to insure yourself and protect your income against bad weather, because the cost of putting a crop out is just enormous today."