



CURIOUS COVERAGES

Over the years, Clark Lindley has seen some intriguing coverages crop up in his farm insurance business, including:



Semen and embryos from breeding stock



Mushrooms grown in wet soil in buildings with no lights



Christmas tree farms



Digesters, often worth six or seven figures, that use manure from dairy cows and waste food from local restaurants and grocery stores to make methanol gas to power a farm operation

Lindley loves the variety, and the challenge, of finding solutions for these kinds of risks. "I know people who scratch their heads," he says, "but it's something we totally love."

A slice of heaven

The same could be said for Lindley's bison ranch, which he started almost two decades ago as a way to reconnect with his farming roots. He and his wife, Jan, cleared 25 acres of raw land in Warner, N.H., and started cultivating a 'Gold Trophy' herd of 30 or so bison purchased through auctions across the country, raising them both for their meat and as breeding stock.

"We are still doing it to this day," Lindley says proudly. "Our little ranch is a slice of heaven for us."

Much like working in the insurance industry, raising bison is full of challenges and surprises. Lindley recalls one memorable day, shortly after they had acquired their herd, when a territorial bull chased Jan across a corral. "The next thing I know, she's crawling up a tree in a sundress."

As Lindley momentarily distracted the bull by banging on a bucket, Jan made a run for it across the field, jumping over a gate just as the bull smashed into it behind her.

The experience gave Lindley a healthy respect for the nature of the animals he raises.

"In insurance, you want to control the unknown," he says. "In bison ranching, you want to control the known. These animals can kill you. I maintain that they are wild, and I always want them to be wild. I don't believe that man should be trying to get them to the point where they are nothing more than a beef animal. That is not the intent of what we do." 