

Country Times



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Intimate
Relationships



Marketing Meetings
We are ONE TEAM!

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“When I first logged into the NAU Country app, I immediately noticed how user friendly it was. The simplicity of navigating through the app is what stuck out to me. It was so simple to complete, and the printing process took less time than through EASYwriter Pro®. It's all touchscreen, which is more appealing to me than using a mouse to point and click. I highly recommend using NAU Country for everyone going forward.” - Joe Korus, Lindsay Insurance Agency

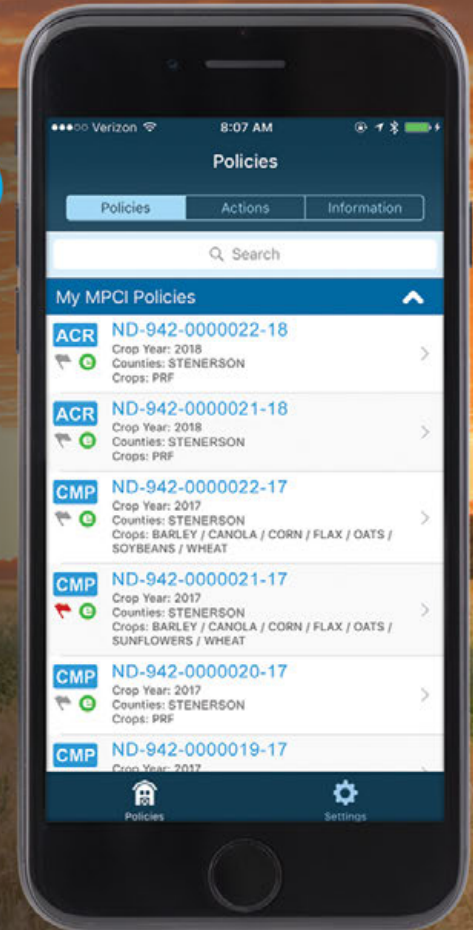
Your Connection to Crop Protection

NAU Country is a true mobile solution for the active agent, featuring a full set of tools to write and manage crop insurance from any location.

- Understand crop health conditions with Field Insights™
- Stay informed of hail events with EASYview Weather
- Quote MPCl, Hail, and Named Peril policies
- Submit applications and policy changes
- View coverage and insurance specifics
- Submit a notice of loss
- Track the status of submitted claims
- Access contact information

We are here to provide the support you need. For more information, contact your NAU Country marketing rep or check us out online at:

<https://www.naucountry.com/processing>



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Update from President **Jim Korin**

There is never a shortage of topics to talk about when I've been asked to speak about our industry over the past few months. As I said in our spring newsletter, the year started with unusual weather - drought in the South, a freeze in the West, followed by a late and snowy start to the planting seasons in the Upper Midwest - but crop conditions improved in many areas until trade wars pushed prices down to the extreme on a lot of crops. And if that wasn't enough, we experienced two awful hurricanes that affected people, property, and agriculture from the Carolinas down into Florida and we are now fighting wet weather in most of the Upper Midwest as we try to get crops out of the field. We are there for our employees, agents, and farmers in those affected areas and are working diligently on claims and assisting our agents and producers in assessing options and damage. If there is something you or any of your fellow employees or customers need, please reach out and we will do what we can to help. This is where we shine as a company and I assure you, as I have RMA, we've got this!



We have had several major wins during the year with the technology we offer our customers:

1. Adding onto our already great package of processing and claims servicing software, we have made major steps forward in our Precision Ag processing software. Many of our agents told us this is a very important part of the future and our programs now allow for flexibility in the way the precision data is processed and downloaded. You can upload the data via the Cloud or through the Agent Portal and we can assist in acreage reporting from there. If you haven't looked at this in the last six months, I encourage you to do so.
2. I have yet to talk to a farmer that hasn't been blown away with the data available through our Field Insights™ software. From helping to assess hail damage on affected fields to looking at field conditions, spray, and harvest windows, it will keep your farmers in touch with the data available to operate a successful farming operation and comply with good farming practices under the insurance program. We had a chance to provide the RMA Administrator, Martin Barbre, a live demo at our offices in Ramsey, Minnesota. A farmer himself, he was very impressed with the investments we have made to assist with farm management and program integrity.

We added a "prospects" option to the program which allows our agents to pull up any land, quickly map it, and help current and prospective customers understand the benefits of the data within our system. Remember, this is all marketed with your specific agency information on the screen, so the farmers see it as added value your agency provides!

3. To provide industry leading support for our agents, we have successfully launched quoting for the new Dairy Revenue Protection (DRP) program within our EASYwriter suite of programs. This was no small task considering the data wasn't even made available to us until 30 days prior to the program's go-live date. Dairy Revenue offers our agents a potential new source of income and is the "potential fix" for the dairy industry that the politicians wanted for America's dairy producers. While it will be a difficult product from the company side (opportunities for Underwriting gains based on historical data look bleak), we wanted to be sure it was available to our agents. We have invested significant money into the programming and product development to make that happen. Some of the other AIPs choose not to invest and have opted out or will utilize the government's website. Hopefully, our agents recognize the efforts we have made on their behalf.

While we don't currently have a Farm Bill, there remains hope to get something done in the Lame Duck session (see Larry's article on the political landscape). In my opinion, it has a 50/50 chance. We hope to come out on the "Farm Bill passes" side of the odds so we don't have a replay of the Congressional debates we had this year! If not, our farmers and the program will likely suffer.

Best wishes during the ongoing harvest season!

Sincerely,

A handwritten signature in black ink that reads "James R. Korin". The signature is written in a cursive, flowing style.

Jim Korin, President
NAU Country Insurance Company



Washington D.C. Farm Bill update

I wish there was a new exciting update as of October 20, 2018, but there is only a status review of where Congress is at on passing a new Farm Bill.

As you know, both the House and Senate passed their versions of the 2018 Farm Bill with not a single harmful provision to the MPCI crop insurance program! This was proof that crop insurance has such widespread bi-partisan support across America that our regular and persistent enemies could not get any of their pet cuts and reductions included in either Houses of Congress. That was great news and a big relief to us all as we expected the premium support to farmers with Adjusted Gross Incomes over \$250 thousand to be reduced and/or capped. We all were prepared for a big fight during the conference process.

The House version passed in May with only Republican support as no Democrats voted in favor due to the SNAP (food stamps) work requirements included by the House Ag Committee, upon insistence from the Speaker of the House and the President.

The Senate version passed in June with an 86 to 11 bi-partisan supermajority support, to the likes of which we have never seen. It was very impressive support for agriculture and the crop insurance program.

Since then, the House and Senate Conference Committee has met several times to work out the differences between their two bills but have not been successful. During the August recess and even now with both houses adjourned until after the November elections, the leaders of the Ag Committees and their staff have held meetings and conference calls to resolve their differences without success.

There are huge differences between what the House Republicans and Senate Democrats think should be the philosophy of Farm Bill spending in the future in addition to the steadfast beliefs on SNAP work requirements. The Senate version did create new spending programs to support “urban farming” and organic farming practices to name just two that, according to the Congressional Budget Office calculations, would result in the 2018 Farm Bill being \$2 billion over budget. Therefore, to pay for that new spending, the money must come from existing programs, and that is the problem in differing philosophies.

There must be some big compromises in conference to get to one identical Farm Bill to move back to the House and Senate for final votes. There are many different views by outsiders as to how this may happen after the elections. For sure there will still be Republican majorities in both houses through December regardless of the election results.

Both Republican Ag Committee Chairmen and the Ranking Democrats continue to say they are committed to passing the 2018 Farm Bill this year and want to avoid an extension of the 2014 Farm Bill. If not passed in the lame duck session this December, the whole process must start over in the new congressional session next January. This would be very disappointing and open us up to the harmful amendments we were so successful in avoiding in the current bills in conference now.

Let's hope our Congressional Ag leadership is still as committed after the election as they say they are today. Make sure you remind your representatives again, before the election, that you support crop insurance and a completed 2018 Farm Bill in December. And of course, become a member of the American Association of Crop Insurers (AACI) and support our efforts to protect the current delivery of the federal crop insurance program.

Sincerely,



Larry Heitman, Senior Vice President
NAU Country Insurance Company



The screenshot shows the AACI website homepage. At the top, there is a navigation bar with the AACI logo and links for 'About AACI', 'What is Crop Insurance?', 'Members', 'Contact', and 'Q Search'. Below the navigation bar is a large banner image of a red barn with an American flag on the roof, set against a blue sky with clouds. The banner text reads: 'The Industry's Only Advocate in Washington for All Crop Insurance Sectors'. Below the banner is a 'Learn More' button. At the bottom of the screenshot, there is a dark blue box with white text that says: 'https://www.aacinsurers.com You can help by supporting the AACI and the AACI Political Action Fund.'

NAU Country Store

We have recently added new fall/winter items to our NAU Country Store! We will also be adding more in November!



Visit <http://nau.cms-4youshop.com> to shop for all your NAU Country branded clothing, office, and tradeshow items!

Update from Claims

Greetings to all our employees and associates on what is another dreary fall day. As I write this on October 2, 2018, I have a few personal insights from my farming perspective. As you may or may not be aware, I farm my family's land in central Iowa along with my responsibilities at NAU Country. It is not a lot of acreage, so I am able to take a few PTO days here and there, and with the help of a few great family members, we get it done.



However, this fall has become a challenge. Our soybeans were ready to harvest (maturity wise) two weeks ago. The problem: it has rained consistently, fields are impassible, crops too wet, and it has become a concern. It shows no signs of stopping, as I just checked Field Insights™, and it shows that we will have continued precipitation and field accessibility will remain poor through at least the next 10 days! We love the Field Insights tool, just some days we don't love what it tells us!



With that being said, we anticipate a busy fall and winter for our claims staff. We have had weather pressures as well as unprecedented wildfires in California. Hurricane Florence set her sights on devastation in the Carolinas. As of October 10, 2018, Hurricane Michael came ashore over the panhandle of Florida as a Category 4 strength storm, lugging heavy rain yet again over the southeast (Note: This was added after the original story write up, but prior to the publication). Excessive rains have plagued pockets of the upper Midwest. Nebraska has experienced what looks to be one of the most frequent hail event seasons in some time. Droughts sprung up in pockets across the plains. Whole Farm Revenue Protection has kept a fair amount of staff busy. What else? Luckily, we are a half glass full organization and we view these challenges as a way to prove our service to the farmers.

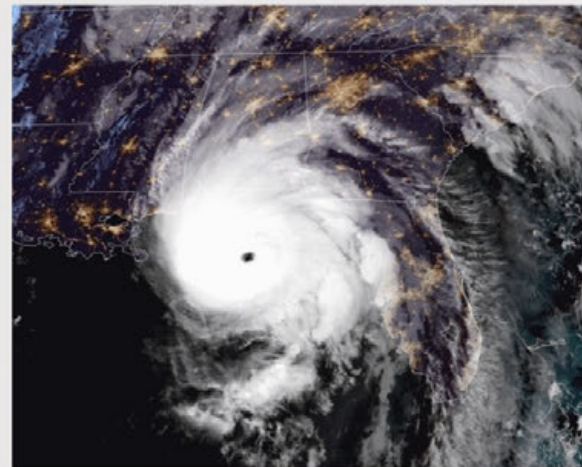


Image Source: NOAA

Rest assured with whatever mother nature throws at you (oh, did I mention price?), our claims professionals are ready to respond. From field loss assessment, claims processing, to claim payment distribution, we have a fantastic team dedicated to the service that our policyholders deserve.

We appreciate you trusting us with your business and look forward to wrapping up 2018 and moving into 2019.

Sincerely,

A handwritten signature in black ink, reading "Mark Mossman". The signature is fluid and cursive.

**Mark Mossman, Senior Vice President, Claims
NAU Country Insurance Company**



Claims on the go with the NAU Country mobile!

Many of you use the NAU Country mobile app for submitting notices of loss, tracking claims, completing acreage reports, utilizing Field Insights™, and many other reasons. However, were you aware that our claims professionals use the same app in assisting them with claims?

Adjusters use our app for turn-by-turn directions from their current location to the policyholder's physical address. What provides even more benefit is they can get the same turn-by-turn directions to a specific field in the policyholder's farming operation. Therefore, if a policyholder is unavailable, with their permission, we can continue to work their claim without them being present to show us where to go.

Also, adjusters can log their customer contacts directly through the app. They can call the policyholder through the app on the phone number provided with the policy. After the call, the adjuster can add detailed notes about their conversation and automatically upload them to EASYWriter Pro® into the adjuster contact fields for you to review at your convenience.

In addition to these functions, adjusters can access hail maps via the app. They can also access a policyholder's map and use a function that assists them in properly staging the crop back to the date hail damage occurred. While on the property, they can take pictures within the app with date/time/location stamps on the photo.

Other enhancements to the NAU Country mobile app are on the horizon. We want to make you aware of the power of the app as well as the multiple functions and efficiencies it provides across the business for policyholders, agents, and company personnel.

If you have any questions, or have ideas for additional enhancements, please reach out to your Marketing Representative.

Tech tools for the innovative agent and farmer!

At NAU Country we know it is important to remain innovative and forward-thinking in agriculture! We believe the same idea applies to crop insurance. NAU Country provides you with the right tools for sales, processing, and business management, giving you a competitive advantage in the field. To be successful in our partnership with you, we will continue to research and develop new technologies to assist you in growing your business.



We want your business to excel and we understand the importance of sales tools. Therefore, we make it a point to provide free product brochures, advertising guidance, product training, and most importantly, a premier crop insurance quoting solution that is easy-to-use and provides strategic risk management tools. We strive to be the first to deliver new products to the field including quoting, sales tools, and processing with Dairy Revenue Protection (DRP), as well as 2019 Whole Farm Revenue Protection (WFRP) quoting updates, and Historical Pasture, Rangeland, and Forage (PRF) data to give you the ability to present a “what if” indemnity scenario based on a historical year. VP of Agent Technology Services Monte Holl states, “We are focused on listening to our agents’ needs. It is not only important for us to be ahead of the competition when it comes to new functionality, but it is equally important to have it done right. Our agents trust in our systems because we put the dedication into making it right the first time.”

Processing efficiencies and business management are key to your business. NAU Country’s main processing system, mobile solution, and mapping functionality help increase productivity and service to your farmers, while providing you with information that is easy-to-use and access. By the end of 2018, we will have completed our EASYwriter Pro® rewrite. What does this mean? This means that every window within the EASYwriter Pro system has been updated to provide user-friendly screens, more intuitive workflows, and faster processing. Some highlights include updates to the Policy Editor, Livestock Processing, the Report Center, the new Perennial Pre-Acceptance Worksheet (PAW), and Companion Policies. In addition, we

continue to grow our crop management and processing features within NAU Country mobile. Fingerprint and facial login recognition, as well as the new mobile Notice of Inspection are just a few of the new improvements. We have many things planned for 2019 that include even more processing efficiencies to the Agent Portal, EASYmapping® systems, and Production Reporting within our mobile apps. You ask, we listen. We produce quality products for you so that you can produce in the field!

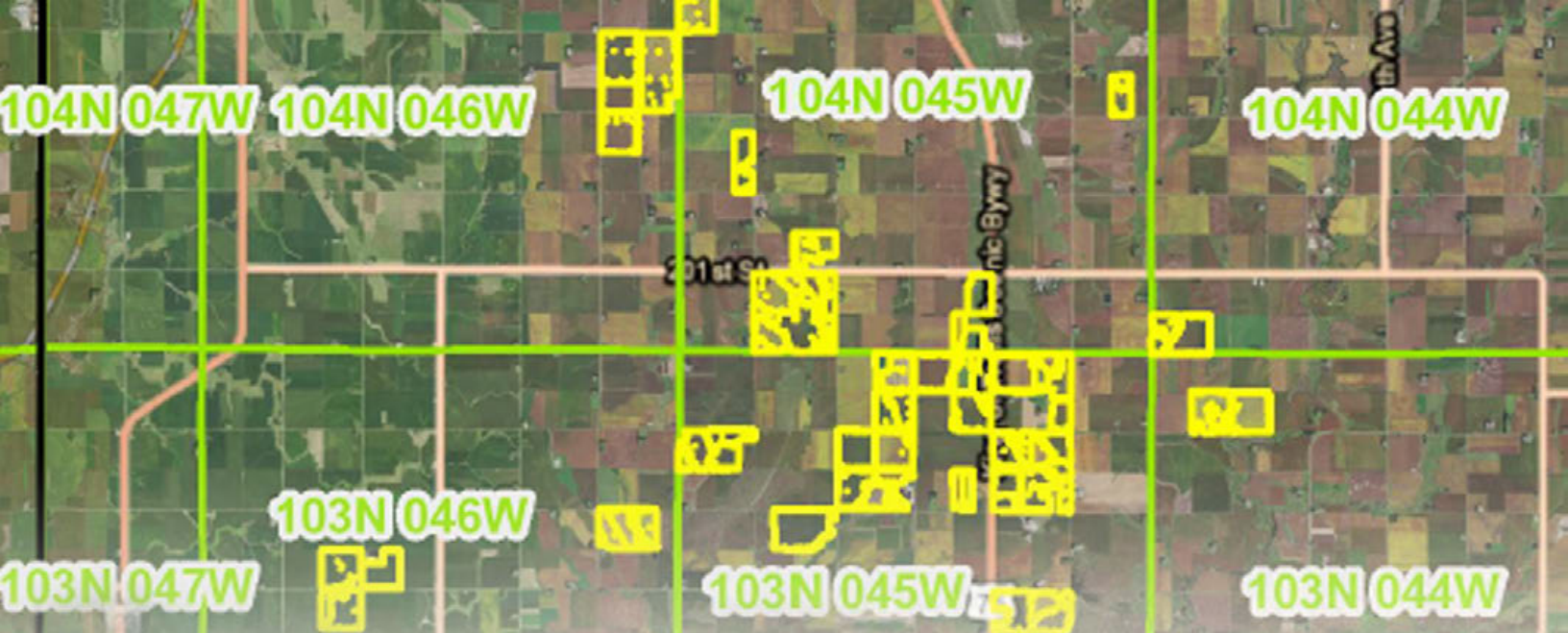
Your success is our success! With NAU Country you can offer your farmers access to weather metrics through EASYview Weather and Field Insights™, policy and loss information, electronic bill pay, direct deposit, and more! The best part is that our farmer focused tools are customized to display your agency name, logo, and contact information, so your farmers feel right at home when using them. You can even demonstrate Field Insights to prospective customers that do not currently have a policy with us. Once you can show your farmers the accuracy of the Harvest Dry Down Advisor or Spray Window Advisor on their own fields, they will be impressed, no question about it. Being out in the field and hearing farmers talk about the accuracy of Field Insights is exciting. We have produced a tool that truly helps the farmer in their fields. What agents love the most, is that it is branded with their agency name. The product and service come from them. There’s more! You can also offer your farmers the ease of doing business with us through our Precision Farming reporting system, farm management through NAU Country mobile, or online bill pay through our Farmer Portal. We know farmers, and many of us are farmers. So, we want you to know that through our partnership, we are here to provide innovative tools, top-notch customer care, and excellent claims service.

We love to hear your feedback on our products. Please reach out to your Marketing Representative with any suggestions or comments. Our greatest ideas come from you! That is why our partnership is so successful.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Deal". The signature is fluid and cursive, written over a background of a field with tall grass.

**Michael Deal, Chief Technology and Marketing Officer
NAU Country Insurance Company**



The real story behind Precision Farming

If you're like us, you've probably heard several reports on how precision farming data can make your life easier. Well, with NAU Country, we're proud to say it can, and we have the proof to back it up!

For us, "making your life easier" meant we needed our precision farming process to focus on:

- Easily getting farmer data to NAU Country
- Quickly generating preliminary reports for you to review
- Expediting claims work

We've spent the last few years making sure we have the easiest farmer data sharing options in the industry. Whether it's a thumb drive, email, or a cloud site, we can take and process data from all of them.

We've also ramped up our technology and our staff to make sure we can quickly turn around both preliminary acreage and production reports. These preliminary reports directly cut down on your time spent keying and processing these policies. By the way, if you're wondering why we call them preliminary, it's because we still want you to review the reports for accuracy and thoroughness before submitting them off to RMA.

The last big win is for the farmer. Once we have the precision farming acreage data, production data, and calibration data, our adjusters can immediately start working the loss.

So where is the proof? It's in the adoption numbers and the positive feedback we receive. We're proud to say that since we started off in 2015 we've doubled acres almost every year and are now doing 10x more acres in 2018 than when we first started.

With your help, we'd like 2019 to double again, so please reach out to your NAU Country Marketing Rep today to give it a try and help us reach our goal together!

"What a huge success. Thanks for all of your help. I feel a little guilty about my "lack" of work in this process."
~ Adele Meyer, Agent

Women in Agribusiness



NAU Country's Southeast Branch office's Rebecca Hudson (Lead Field Marketing Specialist) recently attended the 2018 Women in Agribusiness Summit in Denver, Colorado, this past September. The conference brought together over 700 women from all areas within the agriculture industry. The conference agenda allowed attendees to learn about a wide variety of topics, from Alternative Protein to Big Data in Agriculture. NAU Country had the opportunity to acquire more information on market trends and how they are changing in the future. Most importantly, we had the chance to form networks across the industry and continents throughout the day, and at the reception held at the Botanical Gardens.



"I look forward to having the opportunity to attend this summit in the future."

— Rebecca Hudson, Lead Field Marketing Specialist

Summit

Happy retirement, Linda Smetana!



Best wishes to Linda Smetana, who retired from NAU Country on July 12, 2018, after 17 years with the company. Linda was a tremendous employee for the company and she is greatly missed by agents and coworkers. Her commitment and dedication to this company led her to become one of our senior underwriters. She played an important role in the growth and success of this organization.

A lovely retirement party was hosted at the NAU Country Corporate office in Ramsey, MN, with food, fun, and stories shared by many coworkers and clients alike. We would like to thank everyone that came out to celebrate with Linda, including her family and friends.

Although we miss her, she has more than earned the right to spend more time with her loved ones. Linda is looking forward to camping, gardening, and enjoying family time. We wish her all the best!

Among the phenomenal speakers and panels, one of the most inspiring speakers was Dr. Temple Grandin, Professor of Animal Science at Colorado State University. She has been a pioneer in improving the handling of livestock. Autism could not hold Grandin back from what she was most passionate about. In 2010, Time Magazine named her one of the 100 most influential people.

With the realization that there are more women in agriculture every day, this summit allowed everyone to get to know one another and helped create valuable friendships and mentors in the ag sector. Rebecca Hudson's takeaway was that friendships and networks sparked to the extent that the attendees noted that they didn't want the conference to end! "I look forward to having the opportunity to attend this summit in the future," said Hudson.

Congratulations, Curt Christofferson!



Congratulations to NAU Country's Curt Christofferson for being named the 2018 Company Representative of the Year by the National Association of Professional Insurance Agents (PIA).

Curt works as VP of Regional Marketing for the Northern Regional Branch office in Fargo, ND. He began his career in 1988 as a crop adjuster. In 1997, he helped his father launch a start-up company, AgForce. When Curt's father retired, NAU Country purchased AgForce and promoted Curt to a Marketing Manager. Curt received his undergraduate degree from Valley City State University and his master's degree from Northern State University where he is also in the Athletic Hall of Fame. He and his wife Jolene have two daughters, Emily (19) and Abby (18). Curt has also been named Company Person of the Year by the PIA of North Dakota in 2003, and again in 2017.

PIA National Vice President/Treasurer Dennis Kuhnke presented Curt with his award at a celebration in September in Portland, Maine.

"When the last round of Farm Bill changes was announced, Curt made it his personal goal to learn all the details of the program so he could provide answers to the questions that

"Curt has helped lead his team of marketers to successful heights in North Dakota. As a representative of the company, Curt's dedication to the crop insurance industry helps bolster the relationships NAU Country has with our agents and farmers. Curt has the best interest in mind for the industry and the American farmer."

- William Lorimer, SVP
Northern Branch office, Ramsey, MN

agents were receiving from their farmer-clients," Kuhnke said.

The criteria used to select the PIA National Company Representative of the Year includes professional experience, assistance given to agents, technical knowledge, and demonstrated awareness of industry problems and market conditions. Their contributions to the industry through participation in PIA and other insurance organizations are also considered, as are their contributions to serving the public and their community.

To learn more about the National Association of Professional Insurance Agents (PIA), visit <https://pianet.com>.

SPOTLIGHT on our EMPLOYEES



KYLE ALTHOUSE

Title: Lead Technology Field Services.

Branch Office location: NAU Country Corporate office, Ramsey, MN.

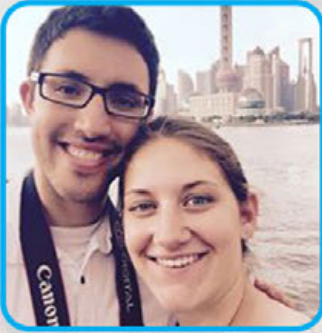
Years of service: 13 years.

Hobbies:

Spending time with family, golfing, and playing or watching any sport with my three boys.

Best part of your job:

Definitely the people I get to work with and the relationships I've formed over the years. I love that we get to help the American Farmer!



EMILY O'DONNELL

Title: Underwriting Analyst.

Branch Office location: Northern Branch office, Ramsey, MN.

Years of service: One month.

Hobbies:

Hiking, reading, watching/playing sports, playing with my cat, traveling, sushi happy hours, and hanging out with friends and family.

Best part of your job:

I like that my job requires me to problem solve. I enjoy knowing I'm helping farmers maintain and grow their businesses. I've already learned a lot from my co-workers. It's been a great start and I'm excited to learn more and make a difference at NAU Country!



MICHELLE ROBINSON

Title: Business Analysis Manager.

Branch Office location: Central Branch office, Council Bluffs, IA.

Years of service: 11 years.

Hobbies:

Camping, going to concerts, playing with the grandkids, and taking relaxing trips.

Best part of your job:

Being in the crop insurance industry for 28 years, I feel like it is a part of me...part of who I am. I enjoy the daily challenges we face and strive to help the business meet their needs with our systems here at NAU Country. One of my favorite sayings: Do what you love, love what you do! I am so happy to work at a company where I can honestly say I am fortunate enough to love what I do.



AUSTIN TUCKER

Title: Lead Field Marketing Specialist.

Branch Office location: Southeast Branch office, Greensboro, NC.

Years of service: Three months.

Hobbies:

Anything outdoors! Auburn football, wine, woodworking, and beekeeping.

Best part of your job:

Every day is different. In this position, no two days are alike. Not being in an office every day presents some challenges, but being on the road working with so many different people is rewarding.



Dairy Revenue Protection is “udderly” exciting!

The new Dairy Revenue Protection (DRP) Program was the talk of the farm this summer! Now that we are ‘moo’ving into the fall season, NAU Country has diligently trained agents and internal staff on the program as well as processing. It’s been udderly exciting (couldn’t help myself) to see the large trainee attendance lists for our numerous webinars, as well as at our in-person courses. We want your feedback, so please don’t hesitate to ask for additional information on possible training opportunities from your marketing representatives and underwriters.

To sell DRP, RMA has mandated all agents must receive three hours of training and pass a competency exam prior to writing any DRP applications. DRP requires both an application and a quarterly coverage endorsement. Applications can be submitted after agents complete the training and competency test.

In late September 2018, NAU Country launched a DRP online learning module that meets the three hour RMA training requirement. To access the DRP module, please email [Luke Anderson](#) or [Krista Drier](#) and request a DRP login. You will then receive an email with a link and a password.

After successful completion of the module you will receive an email directing you to our [Agent Portal](#) where you can print your certificate of completion. Don’t forget - you also need to pass the [DRP competency exam on our Agent Portal](#) before you are certified to sell DRP.

Also, check out these promotional items and additional information on Dairy Revenue Protection:

- Brochures and postcards are available through the [Supply Order System](#) within the Agent Portal.
- Additional information can be found on our website: www.naucountry.com as well as a dedicated [DRP webpage](#).
- Check out our generic print [Advertising options](#).
- Make sure to “Like” and Share our Social Media pieces that we have posted in regard to DRP.
[Facebook](#) | [Twitter](#) | [LinkedIn](#) | [Instagram](#)

Make sure to Like and Follow our pages to help spread the word!

Dairy Revenue Protection (DRP) is an area-based revenue product that is designed to insure against unexpected declines in the quarterly revenue from milk sales relative to a guaranteed coverage level. DRP is approved for sale in all 50 states. Ask your NAU Country Marketing Rep for more information today!

NAU Country partners with all sides of the agricultural spectrum

On Friday, September 14, 2018, NAU Country had the amazing opportunity to meet with Martin Barbre, administrator (Risk Management Agency - Manager, FCIC) and Duane Voy, director, United States Department of Agriculture (Risk Management Agency, St. Paul Regional Office). During the meeting, Jim Korin, president of NAU Country, and his team of executives discussed exciting initiatives NAU Country is taking to continually partner with our agents and the American farmer.

Senior Vice President of Claims Mark Mossman first discussed the preemptive strategies NAU Country deployed in preparation for Hurricane Florence to make sure our adjusting staff would be

fully prepared to work side-by-side with our farmers to provide the protection and coverage they needed to ensure their livelihood wasn't compromised. In addition to the hurricane preparations, Mark Mossman then discussed how NAU Country utilizes drones to assist our adjusters across the country by giving examples of how the data has evolved and become more accurate, noting that we are able to provide this excellent service to our policyholders.

Following the claims discussions, we previewed some of the innovative technology NAU Country has developed specifically to aid the farmer by providing efficient and accurate coverage while assisting in good farming practices. The NAU Country team showcased EASYview Weather first and demonstrated how farmers can utilize this product to review any potential hail losses and then submit them in a timely manner. We then demonstrated Field Insights™ farmer friendly tools such as the Growth Model, Spray Advisor, and Harvest Advisor. Our product demonstrations led to discussions on crop health management and how they play into better risk management.

As the meeting concluded, Barbre expressed that he was impressed with how dedicated NAU Country is with their farmers and how we put the farmer first with our technology, underwriting, and claim services that are provided. Overall, NAU Country continues to partner with all sides of the agricultural spectrum putting our agents and farmers first, always.



QBE North America has a limited distribution model that promotes meaningful relationships and industry expertise.

Intimate Relationships

No two farmers are alike. Whether it's how they work their fields or pay for the land or grow their crops, farming is a uniquely specialized business venture.

"Each farmer has a little bit different structure as far as their debt loads," explains James Korin, president of NAU Country, which offers crop insurance through QBE. "Whether they own it outright, whether they are buying new land or need equipment, everybody needs a little bit different coverage to get their operating loans from the bank.

"It's a complicated program, but that's what makes it successful because there is a choice for everybody. There's not one policy that every farmer must fit into. There's more than 100 different crops and literally hundreds of different options on coverage they can take."

The ability to effectively serve such a diverse group requires deep expertise in the industry itself, and as the third largest crop insurer in the country, QBE takes this quite seriously.

"In our crop business the team lives and breathes the American farmer,

and, in most cases, our people are farmers themselves or grew up on a farm," says Russell Johnston, CEO of QBE North America.

Korin echoes the sentiment. "We've got close to 800 employees working in our crop unit. They're either part-time farmers, farmers themselves or people who grew up on a farm and are looking to stay in agriculture," he says. "The crop program is unique. It requires knowledge of crops when you're going out to talk to the farmers. That even includes our programmers, where we design and develop all our computer systems. We get a lot of those folks out of either ag colleges or right off the farm, and they come in and do the programming. They understand the crops and the cycle. That's important because, if you're trying to build a system that works for the American farmer, you have to know what you're building."

Broker Specialization

QBE's approach to farming is indicative of its overall strategy of limiting partnerships to agents and brokers it knows are compatible with its focus. This strategy allows QBE to get to know its brokers on a deeper level and gives its partners access to products and services that are distinctive and exclusive.

QBE North America, part of QBE Insurance Group, is an integrated specialist insurer offering specialty, property and casualty, crop and reinsurance products.

"We set out to create a company that would offer integrated specialized solutions for a limited and preferred network of brokers. That approach allows us to build the strongest partnerships with our brokers and customers so we can better understand their needs," says Johnston. "At the end of the day, if



"We see our partners making tangible investments to shift from generalization to specialization."

— Mark Cantin, President,
QBE North America Field Operations



“We get a lot of those folks out of either ag colleges or right off the farm, and they come in and do the programming. They understand the crops and the cycle.”

— James Korin, President, NAU Country

we are doing our jobs, our brokers and customers won't feel like they are dealing with an insurance company. They will feel like they are dealing with an extension of their company.”

QBE North America is sharpening its focus on industry solutions, and the brokers it chooses to work with emphasize specialization as well.

“We see our partners making tangible investments to shift from generalization to specialization,” says Mark Cantin, president of QBE North America's field operations. “They are looking for carriers that can match the specialization on their side, and at the same time, they're looking to do more with carriers that are willing to customize products to help them grow organically.

“What that goal leads to is brokers' needing to rationalize their book of business and conduct more business with fewer carriers. They want carrier partners who are going to provide them with bespoke solutions rather than simply quoting product.”

QBE North America believes that shifting from generalization to specialization can help brokers better serve their clients—farmers being a case in point.

Data Farm

Moving forward, QBE is innovating and investing in technology that will drill down even further into the specifics of farmers' needs. “There clearly has been an explosion of data,” Korin says. “We're using that data just as farmers are using it in their planting and harvesting equipment. Five to 10 years ago, the geospatial industry was just taking off. Our innovation in mapping goes back to the time Google maps was just taking off. Up until that time, farmers needed to use the old legal description — township, range and section — in order to complete their yearly acreage report. The process was very complicated, especially if fields were split in between multiple crops.”

Now, new mapping technology allows NAU Country to put each farmer's information into a visual map so farmers can identify precisely which fields to insure based on actual planting data. “If you are a farmer with multiple fields, you can easily make mistakes regarding township, range descriptions, what you are reporting,” Korin says. “There is a lot of 600-acre farms that are split—half corn and half soybeans, for example.

To legally describe a split farm was not only tough; it was inaccurate. Using these geospatial tools, we can now know exactly what has been planted down to the tenth of an acre.”

NAU Country is using Field Insights™ to help with risk management. “We're taking all this weather data, soil temperatures, soil moistures, soil conditions, and we're putting it into a model to help our farmers determine when they should be planting, when they should be harvesting or spraying chemicals,” Korin says. Adjusters also use drones to survey damaged fields much more efficiently, helping to service claims more quickly.

“We are making great progress on our journey to provide distinctive value to the market through applied expertise, an experience of excellence and our global strength,” Johnston says. “I want us to be known for these values. And the idea behind that is simple. It's not just having expertise or offering an experience of excellence. It is leveraging those core values in a way that our brokers and customers will feel it. That is how we will be successful.”



2018 IT SUMMIT

AUGUST 7-8 | FARGO, ND

NAU Country's IT professionals from across the country gathered together for the annual IT Summit in Fargo, ND, earlier this summer. This yearly gathering allows the team to build on relationships and meet in an environment that promotes creativity and collaboration.

NAU Country Chief Technology and Marketing Officer Mick Deal and VP of IT Brock Maus opened the summit followed by President Jim Korin to discuss overall company news as well as the importance of Information Technology to our agents and farmers. Our parent company, QBE, was represented by VP Human Resources Matt Spencer with a talk about how our two companies pair up to provide you the best service possible.

Topics over the summit ranged from discussion panels with leadership and the North Dakota marketing team, technology successes over the past year, and departmental and project updates. Additional infrastructure demonstrations and conversations about our future in Precision Farming (Reference: "The real story behind Precision Farming") were other highlights. Break-out sessions were also part of the agenda over the two-day event. An evening with a comedian was part of the festivities, with several employees becoming part of the act.

NAU Country works to provide the best technological solutions for our agents and farmers. Anything that can be done to make our agent's jobs easier is our ultimate goal.



MARKETING MEETINGS

We are ONE TEAM

This past June, we held our 2018 NAU Country Marketing meeting in San Antonio, TX. Our week of meetings started with our Executive Team and Agent Advisory Group. Our Agent Advisory Group consisted of: Andrew Brekke, Erickson Insurance Group; Greg Merrill, Pan American Insurance Agency Group; Bill Pearson, Huisenga-Pearson Agency; Pat Rasmussen, Northpointe Insurance; Becky Braaten, FCS of North Dakota; Kelly Deterding, Windmark Insurance Agency; Tim Alderson, FarmPlus Insurance Agency; and Jason Williamson, Williamson Insurance Agency.



During this meeting, the NAU Country drone program was highlighted as a valuable service tool for our customers. Our agents provided us with insight on how we can build upon the already successful Field Insights™ system. Discussions also centered around potential changes to the Farm Bill and how the group could best make an impact by working with local representatives.

Our Field Marketing Representatives joined the meeting on Wednesday and listened as our agent panel spoke about key elements that help them grow their business. These key elements include: having superior claim service, being involved politically, making new products available that they can sell to their customers to compete for business, and assisting our farmers in creating a succession plan. They also explained that technology is important not only to them, but also to their customers. They proposed we hold tech summits with their policyholders to showcase the benefits of using our NAU Country systems. NAU Country truly appreciates the valuable feedback they provided during this meeting and we look forward to working with our agents to accomplish these insightful suggestions.

Our Thursday session started with a select group of Field Marketing Reps on the topic of prospecting and building relationships. A theme evolved: as a company, we are ONE TEAM. When making agency visits, it is important to reach across different department lines by including our adjusters, underwriters, and IT employees. By doing this, we create a true value for our agents to do business with NAU Country.

The remainder of the meeting consisted of future technology releases, growth goals, and updates on Crop-Hail and Named Peril products. A big thank you to all those that participated in this year's marketing meeting!





Farm Life ⁱ_n Photos!

The 2019 NAU Country photo calendar contest theme this year was "Farm Life". Participants ranging from agents, farmers, employees, and their family members sent in their photos and they did not disappoint! The competition was steep as we received over 100 fantastic photos. Everything from crops, harvest, animals, insects, produce, and barns were well represented.

The NAU Country IT Marketing team handles the contest each year and we were truly blown away by the quality of the images we received from all that participated. The rule this time around was the top ten photos that were voted upon in our Facebook photo contest gallery in September 2018 made it into our calendar. However, we couldn't stop there, we just had to showcase more of your beautiful photos throughout the rest of the calendar! Chelsea Laidlaw's photo of a farmer's hand with three almonds was the top winning photo by the contest's end. "Farm Life" was well represented by each of the participants. Thank you again for your participation! If you would like a calendar, contact your local Marketing Representative. We can't WAIT to see your photos next year!



"I am so thankful for the claims team at NAU Country. When dealing with a tragic loss that affected one of my policyholders, the NAU Country team went above and beyond to help this family receive the loss check they deserved. They cared and that makes all the difference."

~ Brent Craig, FarmPLUS Insurance Services agent



Personalized service and claims excellence

NAU Country is a creditable crop insurance company that takes pride in you (our agents). That being said, we care about the relationship, partnership, and friendship we form with you. We celebrate your successes and are considerate of your struggles. We are here for you when it counts. Let us support you in the good years and in the bad years! If you are looking for a crop insurance company that offers personalized service and claims excellence, contact NAU Country today!



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