

# Country Times

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## Update from President **Jim Korin**



This spring sales closing is certainly one for the books! We have been able to keep up our level of service while having most of our staff working from home. To me, that is an incredible feat and a testament to the high degree of automation and awesome technology we have at NAU Country Insurance Company! To give you an idea of what was accomplished, the majority of staff working in ten Branch and Regional offices moved to an at-home environment in less than 10 days - during one of our busiest times of the year! I can't tell you how thankful we are to the many IT Department employees that ramped it up, working extra hours and sharing screens to make sure everything worked seamlessly!

We are doing our part to follow all the State, local, and Federal orders and mandates on this situation. We have stepped up on a national basis, donating over 100,000 N95 masks to care facilities in need, equipped our workforce in the field with masks and hand sanitizers, and donated countless hours and dollars toward COVID-19 causes. We have received a lot of positive feedback from our many great agents regarding the ability of our people and systems to move forward on a business-as-usual basis. Hopefully, as an employee, you understand and appreciate a company with that kind of a backbone and financial strength, and as an agent or farmer partner of ours, you are getting the level of service you deserve. If you aren't, I want to know!

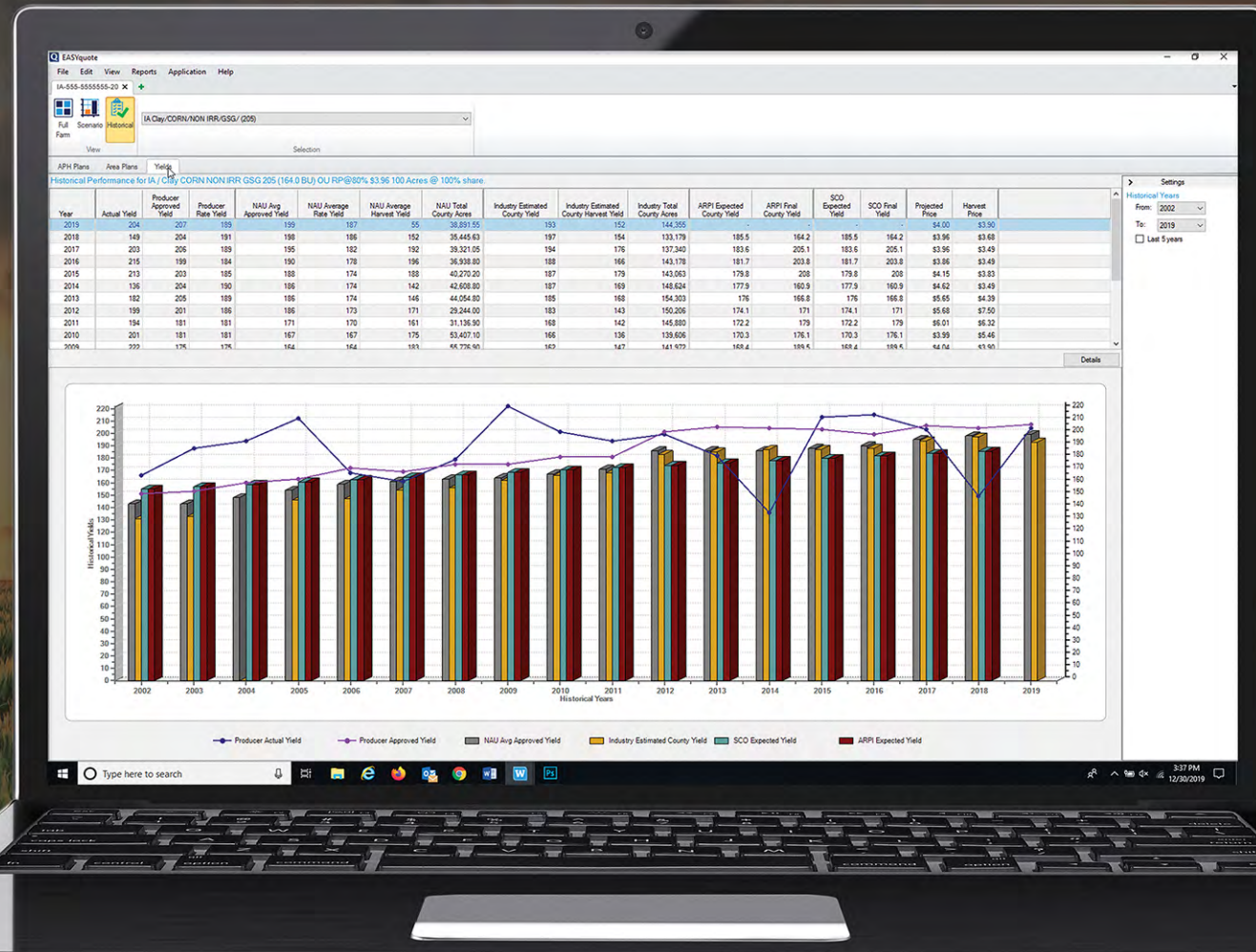
Currently, we are reflecting another year of strong growth in nearly all regions. We rolled out our new coverage analyzer to help our agents sell and are actively working on enhancements to our Precision Ag and Field Insights™ software to provide our agents and farmers with even more as you purchase protection, record production, and plant a new crop for the year. We are partnering with our many agents as well as those on our Agent Advisory to help us continue to innovate and make what we already have, even better. It's working! I am confident that we can earn even more of our agents' business by showcasing these improvements, and processing the business we have with efficiency, accuracy, and speed that all our customers have come to expect.

We are also continuing our work with the Federal Crop Insurance Corporation (FCIC) Board and our regulators to come up with products that provide better coverage and fill needed voids that farmers have experienced over the past few years. While I can't say much right now, let me assure you that when the time is right, we will introduce new coverages that will eliminate the need for some of the disaster funding that has been needed over the last few years. Also, we continue to be available to speak with the Risk Management Agency (RMA) and the United States Department of Agriculture (USDA) about helping in any way we can with the calculation and distribution of the current disaster funding assistance. We understand we are here for the American farmer! Finally, through National Crop Insurance Services (NCIS) and working as an industry, we have helped to find some relief in the normally unbending deadlines and procedural issues that are difficult or impossible to comply with during this unusual time.

Hopefully this update comes to you at a time when you and your family are safe and adjusting to a temporary new normal. If you have been impacted by loss or suffering on a personal level, our thoughts and prayers are with you and your loved ones. We are here for you, our agents, and our farmers, and we'll get through this together. That's what good partners do! Thanks for your loyalty and the trust you place in us every day.

Sincerely,

**President Jim Korin**  
**NAU Country Insurance Company**



Take the 2020 Sales Season to a whole new level with NAU Country's EASYquote® Historical Analyzer.



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<https://www.aacinsurers.com>  
 You can help by supporting the AACI and the AACI Political Action Fund.



# Update from AACI

American Association of Crop Insurers (AACI) continues to make positive strides in expanding the scope and purpose of its mission: to advocate on behalf of all segments of the private sector crop insurance industry with a unified voice to promote and protect a viable, affordable, and diverse crop insurance program. In 2019, they worked to build lasting relationships on Capitol Hill, contacting every new House office, affirming their role as a top resource on all matters relating to crop insurance or agriculture.

As the new NAU Country member on the AACI Board, I have enjoyed visiting with members of Congress, the United States Department of Agriculture (USDA), and the Risk Management Agency (RMA) leaders face-to-face. In our current environment, AACI is working hard to keep members informed and connected via online meetings and calls. Now more than ever, we need a united voice in Washington to stay ever vigilant to protect our food supply.



Last week, one of the Co-Chairs of the Congressional Crop Insurance Caucus, Congressman Glenn "GT" Thompson, addressed AACI members on Congress' recent actions and provided an update on the sustainability of the agriculture supply chain. Topics ranged from appropriating funds to safety precautions in meat processing plants, to concerns regarding ethanol and the China trade agreement. Thompson assured the group that Congress is working with the USDA to address all concerns regarding these issues. Outside of COVID-19 issues, Congress will be considering an infrastructure deal, but cautioned priorities may shift prior to November since it is a presidential election year.

I want to encourage you to join AACI and contribute to the AACI PAC as I know it is worthy of your support. You will be kept informed and alerted to urgent issues. Go to [www.aacinsurers.com](https://www.aacinsurers.com) to learn more.

Sincerely,  
**Doug Jakway**  
 SVP-Compliance & General Counsel

*"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 credible 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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# Commodity Market Commentary with Rich Morrison

Sign up today by going to:  
<https://www.naucountry.com/grainmarketservices>



My name is Rich Morrison, and I am thrilled to be a part of the NAU Country team! My role with NAU Country is to develop commodity market services that provide valuable information to agents and the producers we work with. We all recognize the value of revenue insurance to our producers - what other industry allows its businesses to purchase a subsidized guarantee that will cover most or all its cost of production?

My focus is to help our producers go one step further, to utilize their bushel/revenue guarantee to market their expected production when/if the market provides an opportunity to make money. Some years it's easy. While other years, like this one, it's a challenge.

That's where I come into play. I spent a dozen years in the grain business prior to moving to what I call the "revenue management" side of the industry. I started in 2000 as a commodity broker and crop insurance agent, working with producers on marketing and insurance. For the past ten years or so, my focus has expanded to helping agents across the country help their producers. Since joining NAU Country our team has put together a variety of market services including the *Opening Bell* phone blast each morning, the *NAU Country Market Report* email each afternoon, and a monthly webinar called *The afterMATH* that takes place the morning following USDA's monthly report. In addition, I tweet on the markets each morning as @richmarketguy, and occasionally record a podcast called *Kicking Up Dust*. When I can, I travel around the country and visit with producers via meetings. There are many ways to get information to our producers to help them be more profitable. For you, as agents, these services give you something else of value to provide to your producers to set you apart from your competitors!

This appears to be the most challenging "revenue management" year that I've been part of since the Loan Deficiency Payment (LDP) days of the late 1990's. Just when we thought the Phase 1 trade deal with China was going to bring an added demand base for U.S. agriculture, the COVID-19 outbreak has really taken its toll on the ethanol business, as well as disrupted the meat processing industry. What I *thought* was going to be the biggest issue this year was acreage - that the U.S. could add 13-15 million acres back from the prevented plant ground last year. The likelihood of added production and reduced demand for most crops is not a good combination for the markets!

My focus isn't just on trying to pick a price to sell, but on all the tools that add revenue to an operation. This year I've been a fan of using option-based strategies to lock in price floors while also accepting a futures ceiling. I will continually update on the impact of the Price Loss Coverage (PLC) and the Agricultural Risk Coverage (ARC) programs, not only in selecting a program but on the potential for payments. We've got other programs like the Wildfire and Hurricane Indemnity Program (WHIP) and the coronavirus aid to get money to producers. Most important right now is revenue insurance, that the "put option" included in the policy is providing a futures price floor for crops like corn and cotton, depending on coverage levels.

I encourage you to utilize all these services with your producers! Phone numbers and email addresses can easily be added to our databases to automatically push those services out. Some agents are already using the webinar as an opportunity to invite producers into their offices to watch, and even develop small marketing groups amongst them. I look forward to visiting with many of you moving forward and working together to service America's farmers!



## Announcing Market Commentary & Analysis with Vice President of Farm Services Rich Morrison

Don't miss your opportunity to get insightful daily analysis on commodity market fluctuations, pricing trends, and how this affects you! This offering is available for both agents and farmers. Reach out to your NAU Country Marketing Representative or Agent for more information on how to sign up!



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# COVID-19

## MEETS CROP INSURANCE

When customer service and social distancing compete in a world dealing with COVID-19, NAU Country Insurance Company offers service and technology that can help!

We know that there is nothing better than hands-on, face-to-face service with your farmer, but during the sensitive time that we are living in, we want to give you options. Thankfully, our systems are already equipped to handle these situations. We want to outline some of the functionality available to serve your farmer from a distance, remind you of all the processing features available during this time of year, and provide resources for support and training.

We have options to serve your farmers from a distance with Direct Deposit of Indemnities, claim tracking, online bill pay, Document eSign, Notice of Loss (NOL) submission for farmers and agents, hail notifications, financial self-service, and of course use of our NAU Country mobile app and the Farmer Portal.

We also offer timely processing features with Production Reporting, Acreage Reporting, Crop-Hail, EASYmapping®, Precision Farming, access to Electronic Commission Documents online, and Direct Deposit of Commissions.

View all the resources available to support your farmers: <https://www.naucountry.com/covid-19>.

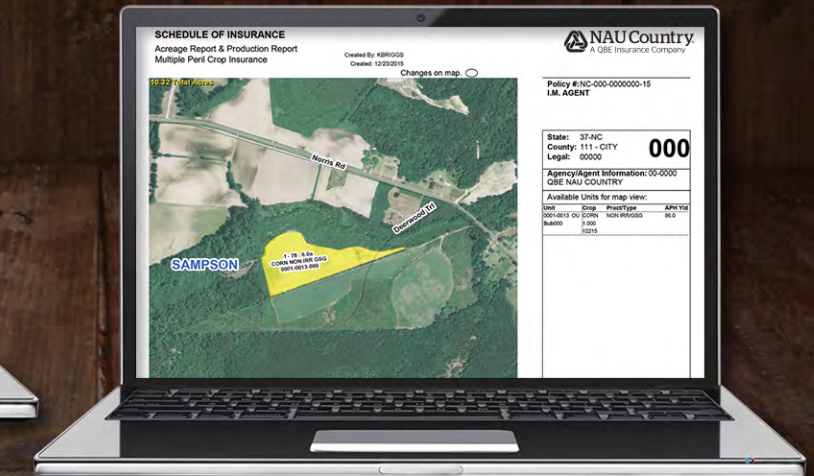
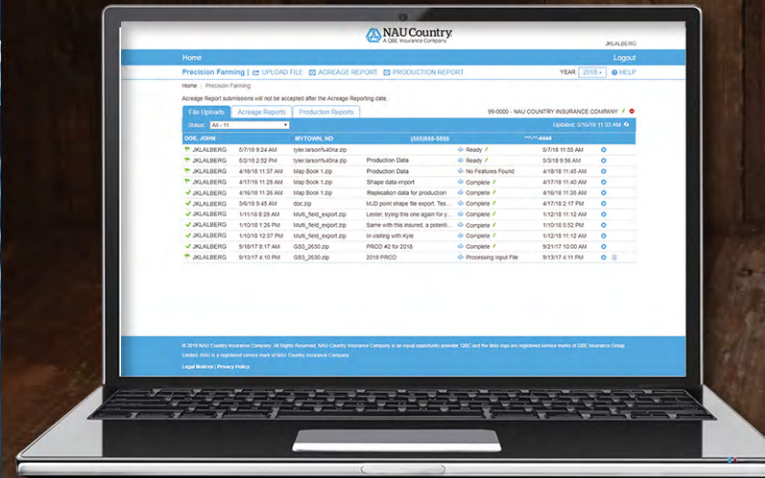
### Support and training resources:

- NAU Country Marketing Representative
- Call Center support - Phone: 866.942.6724 | Email: [callcenter@naucountry.com](mailto:callcenter@naucountry.com)
- Training Request Form - <https://www.naucountry.com/agent/training-form>
- System Tips and Tricks - <https://www.naucountry.com/agent/tipsandtricks>
- User Guides - <https://portal.naucountry.com/portal/training/helpdocuments.aspx>
- Training Videos - <https://www.youtube.com/user/NAUCountryTraining>
- Commodity Pricing - <https://www.naucountry.com/agents/resources/commodity-prices>
- NAU Country Connection: Weekly training webinars - <https://www.naucountry.com/ConnectionWebinars>

This is our time to prove our dedicated service to you more than ever before. Please reach out to us if you have any ideas on how we can better serve you.

# Easy Acreage Reporting

## with Precision Farming



Do you have growers who have been wanting to try Precision Farming to report their planted acres, or are you looking for help with social distancing this acreage reporting season? If you answered yes to either of these questions, then 2020 is your year to give it a try!

After we wrapped up 2019's planting season we made a plan to improve functionality for the 2020 season. Now, reporting planted acres for 2020 from Precision Farming will be easier than ever!

- **Faster end-to-end processing** - We're now able to process from the "summary file", but still save the "raw file" (for possible claims use). Processing the raw file took a long time, and now since switching to the summary file, we've seen test files go from thirty minutes to less than five minutes.
- **More cloud connections** - In addition to supporting *MyJohnDeere* and *Climate*, users are now able to push data from their *Ag Leader AgFiniti* cloud tool. We're also working with each cloud connection to get them to share not only the raw file but the summary file as well.
- **Behind the scenes compatibility** - We've switched our main processing tools so we're able to process Precision Farming planting data from all equipment lines.

With your help, we want 2020 to be the year we reach our goal of over one million precision farming acres reported!

STEP 1  
**Plant Fields**

STEP 2  
**Upload Data Wirelessly**

STEP 3  
**Review Acreage Reports**



# ANTIGUA

## AGENT TRIP

At NAU Country, we always focus on what's important to our agents - their needs, their values, and their business. It seemed a fitting theme for the 2020 Agent Trip: Our vision is clear, our agents are our focal point, and we strive to deliver the best crop insurance products to the American farmer by building a strong relationship with our valued agents.

We brought that laser focus to the island of Antigua (home of the black pineapple and 365 beaches!) during the week of January 11-18, 2020, when 72 agents and their guests met with NAU Country executives and staff at the all-inclusive Royalton Resort and Spa. This agent trip was one of our largest in attendance to date, with 204 total attendees, many who had never traveled with us before.

After a welcoming weekend filled with networking fun, agents woke early to attend "Chat with the Chiefs", our Monday business meeting. President of NAU Country Jim Korin introduced our new President of QBE North America Todd Jones. Jim and Todd shared about themselves, and spoke about the company, as well as the industry. Tuesday's business meeting was "We're All Ears" - our annual agent forum where the discussion was centered around our agents' questions and concerns. Special guest, David Wasserman, political analyst and editor of the Cook Report, spoke to our large group at Wednesday's business meeting, providing a unique perspective of the U.S. political climate.

Attendees enjoyed several island

excursions - from swimming with the stingrays, to tours of the island. Each experienced much of what Antigua had to offer. Deep sea fishing, golf, snorkeling, kayaking, sailing, and hiking to the nearby fort was enjoyed by many. When we asked our agents what they liked most about the trip, it was unanimous. "Spending time with great people." We couldn't agree more.

If you haven't attended one of our annual Agent Trips, consider joining us next year in Costa Rica! We're planning our next year's trip for January 9-16, 2021, at the Dreams Las Mareas, another all-inclusive resort that offers a unique experience different from our regular Caribbean venues. Stay tuned for more information in the coming months.

# How Crop Insurance Helps to Minimize 5 Key Risks Facing American Farmers



Farming has never been an easy business. Success depends largely on factors outside of anyone's control – rainfall, sunshine, humidity, etc. Today, the pressures on the average American farmer go beyond the whims of Mother Nature and are only growing more intense.

When the agricultural sector is at risk, everyone is at risk. Without protections in place to help farmers recover quickly from losses, food supply becomes stilted and society pays the price. Federally funded crop insurance has provided a safety net for farmers since 1938, but even this program is not a perfect solution.



“It's important for everybody to have a safe and affordable food supply. That's the basis of the policy in the U.S. with regards to crop insurance,” said James Korin, President of NAU Country Insurance, a QBE Insurance Company. “The biggest challenge, however, is that commodity prices and the revenue per acre shrink over time. The farmers have to get bigger, and they have to be more efficient with the way they spend their money.”

In the face of new challenges, it's become increasingly important for farmers to partner with crop insurance providers who not only provide funds, but also bring expertise and resources that help to minimize loss and expedite recovery.

Here are five key challenges facing farmers today, and why their choice of crop insurer matters:

## 1. GLOBAL MARKET VOLATILITY

A few trends in the global food supply chain are tightening margins for U.S. farmers. First, increased soybean and corn production from South America, where farmers have planted more of these crops in place of waning rainforests, have posed competition for and lowered prices of American crops.

The ongoing and ever-changing trade war with China further complicates matters.

“Over the past 18 months or so, the China trade deal has really affected the price of some key exports, like beans,” Korin said. “The effects of tariffs on those crops and some decline in demand have put a tremendous stress on our farm prices.”

The effects of COVID-19, felt by every sector, are also diminishing farmers' ability to ship products overseas. The impact of the pandemic on the stock market has also eaten into operating capital.

“The dramatic stock market volatility we've seen recently is affecting day-to-day cash flows on the American farm,” Korin said.

## 2. MORE EXTREME WEATHER, MORE OFTEN

According to the USDA, weather-induced crop losses have entered into the tens of millions every year since 1989. In 2012, a severe drought and early Spring freeze caused more than \$100 million in crop losses – the biggest impact on record so far, but perhaps not for long.

Last year, a summer of severe flooding forced Midwest farmers to delay planting of corn and soybeans over about 19.4 million acres. Wildfires that ripped through California destroyed millions of acres of farm and ranch land. An artificially early Spring and subsequent drops into freezing temperatures caused Michigan to lose 90% of its cherry crop several years ago.

Though the impact varies by region, type of crop and type of weather event, the growing geographical footprint of severe weather patterns means every farm is increasingly exposed.

“Over the last five years especially we've seen more extreme fluctuations in weather, affecting broader geographical regions than they have in the past,” Korin said. “As these events continue and the losses build, it will become tougher for farmers to recover.”

## 3. THE DOUBLE-EDGED SWORD OF TECHNOLOGY

For many industries, technology has enabled a more proactive approach to risk management, and agriculture is no different.

More advanced environmental sensors, aerial imaging, weather-tracking capabilities and analytical tools have made it possible for farmers to better prepare for weather fluctuations and make real-time adjustments to planting and harvesting schedules, thereby minimizing crop losses. High-tech equipment like self-driving tractors also makes farming more efficient, saving time and reducing labor costs.

But, technology always introduces its own set of risks. Advanced equipment will also come with higher repair and replacement costs if damaged, adding to financial constraints. And of course, digital technology is always susceptible to bugs and system failure.

“The technology that's on the American farm today is helping farmers plant more accurately and in different conditions. Of course, these tools come with a cost,” Korin said. “Farmers have to invest in these technologies, which may eat into profit margins initially and increase the importance of having a strong safety net in the event of disaster.”

## 4. CHANGING CONSUMER PREFERENCES

Though some staple crops like corn, soybeans, and wheat will always be in demand, many farmers grow specialty crops that are more subject to consumer whims and that ebb and flow with sociocultural trends.

“Farmers have to react to consumer demand, so they are either looking for ways to change what they grow, or working to identify different markets for the same product,” Korin said. “Consumer preferences tend to change more rapidly than they have in the past, thanks in part to the influence of social media, so farmers have less time to respond.”

The advent of “athleisure,” for example, has driven a shift away from cotton and toward the synthetic materials used to make workout attire. Aligning with the growth of the cannabis industry, industrial hemp has become a go-to fiber for some textile manufacturers. The tobacco industry, already a small subset of the U.S. agricultural sector, is shrinking as smoking rates continue to decline.

Demand for organic food is also on the rise. The number of certified organic farms in the U.S. grew by 56% between 2011 and 2016. While this presents opportunity for some, it also poses a threat to conventional farming.



*“Most of our adjusters come from the agricultural industry, so they understand what they’re looking at when they do an inspection, and they understand farmers’ needs,” Korin said.*



## 5. UNRELIABLE GOVERNMENT SUPPORT

Though crop insurance is federally funded, farmers have received additional support from the government in the form of direct payments and subsidies. These payments, however, are subject to appropriation reductions that are on the table every year.

“Any program in the U.S. dependent on government dollars is being stressed by the fact that our government is so far in debt,” Korin said. “The market facilitation payments that were disbursed over the past year to help with market declines, for example, were disaster-level payments that took an act of Congress to get funded. It’s helped the farmers, but farmers can’t wait around while the government debates the merits of those payments. They just can’t operate that way.”

That’s why the crop insurance program is considered the primary safety net for farmers. As a standing program, it is not subject to appropriation reductions and receives funding automatically through the Farm Bill.

## WHY CHOICE OF CROP INSURER MATTERS

Crop insurance is unique in that, as a federal program, the rates, rules, underwriting and loss adjustment procedures are established by the Risk Management Agency of the USDA. The carriers who bring these policies to market, therefore, aren’t competing on their products as much as their level of service.

And there is a lot that crop insurers can do beyond providing policies to help farmers overcome their challenges. For starters, best in class crop insurers leverage their technology and expertise to help farmers reduce their exposure.

“QBE has invested heavily in precision agriculture. We’ve built a suite of products called Field Insights that allow farmers to look more closely at a variety of growing conditions in order to better plan their schedule. This data can help them decide which type of seed to buy, the best time to plant, when to spray chemicals, when to harvest, etc.,” Korin said.

Technology can also help farmers respond to losses faster. After a weather event, QBE’s geo-mapping tools allow farmers to examine their fields and identify harder-hit areas more quickly, which expedites the claim process and allows recovery to begin sooner.

The loss adjusting team, however, may be the biggest bonus of a QBE policy. Scattered across 10 regional offices, QBE’s adjusters are positioned to respond to a loss typically within one to three days.

“We pay a lot of our claims the same day we go out and look at the field, and we inspect every single claim that is made,” Korin said. “Most of our adjusters come from the agricultural industry, so they understand what they’re looking at when they do an inspection, and they understand farmers’ needs. And because they focus on one region, they have expertise in the specific types of crop in that area.”

Paying claims not just quickly but accurately is also a priority. A proprietary, integrated claims system that collects all of the loss data in one place helps to eliminate errors and get payments right the first time. All of this helps farmers to move forward faster and mitigate the impact of increasingly unpredictable risks.

*“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*

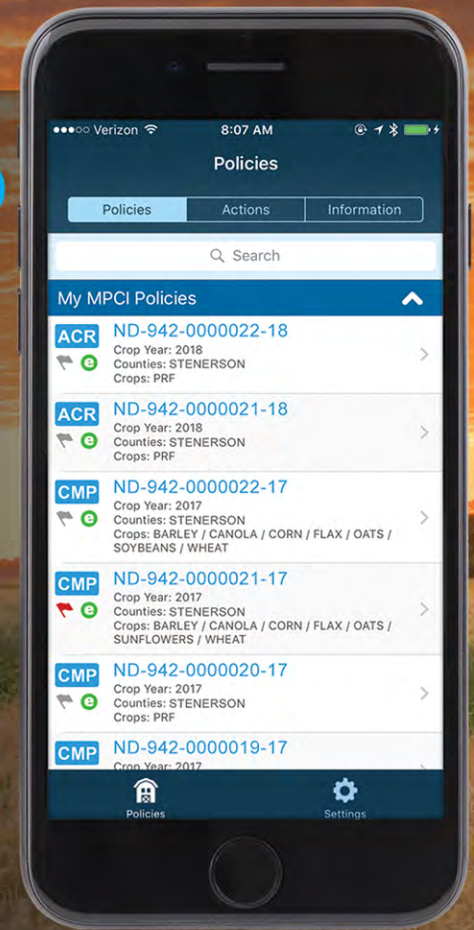
# Your Connection to Crop Protection

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 MPCI, 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
- Report your production and acreage data

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>



Download the NAU Country mobile application.  
ANDROID APP ON Google play  
Available on the iPhone App Store



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## Southern Farm Show

Spring Trade Shows began in early February 2020 with the first stop in Raleigh, NC, at the annual Southern Farm Show held on the North Carolina State Fairgrounds. Attendance this year was a little off due to inclement weather in the area that included a major power outage, but that didn't stop 417 exhibiting booths from coming together to go on with the show. Attendees from the show were primarily from eastern and central North Carolina, with additional visitors from western North Carolina, Virginia, and South Carolina. The bulk demographic of visitors ranged in age from 45-65+, with about 22% being between 18-44 years of age.



A great turnout of farmers and agents were received at the NAU Country booth located inside the Kerr Scott Building. Lead Field Marketing Specialist Rebecca Hudson, along with NAU Country adjusters and agents helped support the booth during the three-day show. If you haven't visited before, mark your calendars for the Southern Farm Show next year February 3-5, 2021!

## National Farmers Union Annual Meeting

NAU Country's Lead Field Marketing Specialist, Rebecca Hudson, participated in the Crop Insurance panel at the National Farmers Union annual meeting in Savanna, GA, earlier this year. Rebecca represented NAU Country and the Crop Insurance Industry with fellow industry panel members which included Keith Gray, Chief of Staff for the Risk Management Agency, as well as Sandra Meeks of AgSouth Farm Credit. National Farmers Union members and the panel discussed the struggles that growers faced in 2019, and the benefits of crop insurance to reduce risk in their farming operations.



## Commodity Classic

The 2020 Commodity Classic was a success! A record number of farmers (4,669) attended the event this year in San Antonio, TX. Overall attendance reached the second largest ever counted at 9,335 over the duration of the three-day-show. 399 exhibiting companies occupied nearly 209,700 sq. ft. of space inside the walls of the Henry B. Gonzalez Convention Center.

NAU Country's booth was staffed by SVP of Branch Operations Jay Domer, Lead Field Marketing Specialist Mark Driskell, and Lead Technology Field Services Adam Flynn. Several farmers, that NAU Country insures, stopped by the booth to thank us for their quick and fair claim payments in 2019. They also noted that they were impressed with the level of service from their local agent and NAU Country. Beyond the booth, several association meetings and educational sessions took place, including one with NAU Country's own Rich Morrison on the topic of Innovations in Grain Marketing and Risk Management and how farms can stay profitable in volatile markets.

The Commodity Classic will be held again in San Antonio in 2021. We look forward to seeing you there! If you attended in 2020, and want to review the educational sessions, click here <https://commodityclassic.com/2020-education-videos>.





*"Thank you very much! We are thrilled with the donation. It will allow us to distribute enough Farms to Food Banks produce for 3,500 meals."*  
 - Executive Director of Feeding Kentucky  
 Tamara Sandberg

# National Farm Machinery Show

In February 2020, NAU Country Insurance Company traveled to Louisville, KY, for the annual National Farm Machinery Show (NFMS). Located within the Kentucky Exposition Center that spans 1.2 million square feet, over 300,000 attendees visited the four-day show. The sold-out exhibit space was packed with more than 860 booths of the latest and most comprehensive display of equipment, services, and technology in the agricultural industry. Other highlights included 24 free seminars, four were brand new this year, with topics ranging from market strategies to drones and farm technology.

A big part of the NFMS is the Championship Tractor Pull which spans all four days of the show, including two shows on Saturday with the semi-finals in the afternoon and the Championship pulls held Saturday evening. This year more than 65,000 tickets were sold to watch the competitors compete for the Grand Champion title and \$275,000 in prize money.

The NAU Country booth staff included Lead Field Marketing Specialists Terry Hayes, J.C. Large, Andrew Abner, Alex Mizell, and Kevin Montelauro, and in addition, NAU Country's VP of Strategic Initiatives Lucas Graunke and Senior IT UX Business Analyst Shane Kvalevog.



## Giving Back

As a way to give back, NAU Country wanted to support regional agricultural charities at this year's show. Visitors to the NAU Country booth were given the opportunity to vote for one of following three charities, including the Kentucky Future Farmers of America (FFA), the Kentucky 4-H Foundation, and Feeding Kentucky's Farms to Food Banks program. Each of the organizations visited our booth to chat with our team members. At the end of the show the votes were tallied, and the Kentucky FFA received the highest number of votes. In turn, they received a \$2,000 donation from NAU Country. The Kentucky 4-H Foundation received \$1,000 and Feeding Kentucky's Farms to Food Banks program received \$500, in which NAU Country's donation would help supply produce for nearly 3,500 meals at 14 cents per meal.

To learn more about each of these amazing agriculture programs, we encourage you to check them out today.

- **Kentucky Future Farmers of America (FFA)** | <https://kyffa.org>
- **Kentucky 4-H Foundation** | <https://kentucky4hfoundation.org>
- **Feeding Kentucky - Farms to Food Banks Program** | <https://feedingky.org>

NAU Country is proud to support agriculture and these charitable organizations. We thank our booth patrons for their participation as well as the support from the National Farm Machinery Show organization. Make sure to mark your calendars for the 2021 show which will take place February 10-13, 2021.

We hope to see you there!



# Happy Retirement



**Larry Heitman** retired from NAU Country Insurance Company at the end of December 2019 after 20 years with the company and 43 years in the industry. Larry was mentored by Jim Deal in Washington D.C., and at National

Ag Underwriters (NAU Country's original namesake in case you were wondering) when there was no such thing as email or fax machines! He was able to also work with Greg Deal when the industry and company changed in 1999. Finally, he had the opportunity of working with current NAU Country President Jim Korin, who he credits for taking the highest level of teamwork and service to all of our customers.

Larry gave a warm goodbye to his colleagues, "I have been lucky and honored to have known all of you as you worked to create this amazing company. Please don't take it for granted! On every level, in every Branch, out in the field, in every national department and function, you are all lucky too, working for the best company ever!" We will miss Larry's expertise as well as his help and assistance with getting crop insurance into the hands of additional farmers each and every year. He was our safety net, and he has given our agents and farmers the best of what our company has to offer. Thank you Larry!

**Jerry Schwan** retired on March 27, 2020, after 14 years with the company and over 30 in the industry. His retirement party was scheduled for March 24 but was

postponed due to COVID-19. Jerry worked as a teacher, principal, and basketball coach in Des Lac-Burlington, Washburn, Minot, and Wyndmere, ND. He also adjusted for Blakey Crop Insurance in the early 1990's, and then switched over to marketing in the late 1990's. Jerry became a Lead Field Marketing Specialist for NAU Country in 2005 when American Crop joined with NAU Country. His area was North Dakota and northern Minnesota. Jerry also worked as a training meeting organizer with NAU Country. He has always been on top of everything including training books, handouts, and lunches. Everyone who attended a meeting will remember his break times as being "unique". If you are an agent in the North Dakota area, we are certain you have a great memory of Jerry. He is always ready to open meetings with a warm welcome and a great joke! We thank him for his many years of service to NAU Country and our staff, agents, and farmers will surely miss him.



## Coverage you need. Service you deserve.

This year has been hard on our farmers. Mother Nature has been unpredictable with excessive rainfall across the U.S., volatile weather throughout the summer, and early snow and cold in the northern plains. Such devastating weather conditions reinforce the need for crop insurance and ensuring the livelihood of our farmers more than ever before. NAU Country is committed to supporting our farmers who have been in the path of Mother Nature's fury by providing fast, friendly, and complete claim service.

Learn more at: <http://www.naucountry.com/serviceyoudeserve>



**NAU Country**  
A QBE Insurance Company

**1.888.NAU.MPCI | [www.naucountry.com](http://www.naucountry.com)**

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# SPOTLIGHT on our EMPLOYEES



## ANTHONY SCHMODE

**Title:** VP Regional Claims Manager.

**Branch Office location:** Northwest Branch office, Missoula, MT.

**Years of service:** 12 years.

**Hobbies:**

I enjoy taking advantage of the many outdoor recreation opportunities that Montana has to offer, and I take every chance I get hanging out with family and friends.

**Best part of your job:**

I get to work with and meet amazing people. It feels good knowing that we are helping farmers be successful and that we are there to help them get through hard times.



## CHRIS WILSON

**Title:** Underwriter.

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

**Years of service:** Nearly 6 years.

**Hobbies:**

Gardening and watching TV (mostly reality and sports). I love those Hawkeyes! (I really miss not having March Madness this year.)

**Best part of your job:**

Helping my agents with their needs. I like building a good relationship with them and making them feel confident that we will do whatever it takes to fulfill their crop insurance needs. I also love the people at my office. We are more of a family than co-workers. I'm missing that daily interaction right now.



## CLAY ORMON

**Title:** Lead Field Marketing Specialist (Mississippi).

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

**Years of service:** 8 years with NAU Country.

**Hobbies:**

I enjoy spending time with my wife and daughter. We love spending our vacation time at the beach. Other pastimes that I enjoy are hunting and playing golf. In addition to these, I like keeping up with Mississippi State sports and attending any and all sporting events whenever possible.

**Best part of your job:**

The best part of my job is getting to be out in the field and having the opportunity to meet some great people. I love that I get to work with these people daily and create some lifelong friendships. I also love to help people work through issues that arise and find a solution that works for them. That is honestly one of my favorite parts of the job.



## MEGAN MARTIN

**Title:** Associate Underwriter.

**Branch Office location:** Great Lakes Branch office, Eau Claire, WI.

**Years of service:** Under a year (7 months).

**Hobbies:**

Caring for my two-year-old daughter, going for walks, crafting, and watching Netflix.

**Best part of your job:**

The best part of this job is the people that I get to work with. I am new to the world of insurance, and everyone has been so friendly and willing to help me learn.



## Where "Service" is our middle name

NAU Country prides itself on customer service and the relationships we cultivate with our agents and agencies, and RJ's Crop Service Insurance Agency (where "Service" is our middle name), which was started by Ralph Johnsen in 1994, is one that makes us proud. Ralph farmed for 40 years before he started his crop insurance career at the age of 60 in 1993 with North Central Crop Insurance. There, he worked long hours as an adjuster, and he even audited claims in Eau Claire, WI, over two subsequent winters. His employer saw his potential and encouraged him to open his own agency. He now has nearly 30 years of service to the American farmer!

As an Army Veteran, Ralph worked with the Intelligence and Reconnaissance Special Forces. He trained and worked very closely with K-9's to lead patrols behind enemy lines. He returned home to the farm after reconsidering a military career.

Ralph's had his share of medical problems later in life, but he refuses to let it stop him. He was diagnosed with renal artery stenosis in his left kidney in 2006. He was given an opportunity to be the first patient to take part of a stem cell clinical trial with the Mayo Clinic in 2013. Said Johnsen, "Think of the possibilities if this works. It could keep people from having to go through the ordeal of dialysis. And think of the money it could save Medicare and other insurance companies." His courage to take part in this research and hopeful prognosis impressed his doctors, they call him a pioneer and pathfinder.

Ralph owns and operates his agency in Redfield, SD, at 87 years young. Ralph and his wife Gwen continue to write and process their entire book of business as they have together since they started. Their daughter Renee also helps with computer work for the family business.

Johnsen has serviced up to four generations of farmers through his agency. When asked what he enjoys most about the crop insurance industry, Ralph says, "It is nice getting out in the country and working for my customers. My customers are like family. I also enjoy working with NAU Country including our Underwriter Julie Powell, Marketing Representative Sam Anderson, and NAU Country President Jim Korin."

NAU Country is honored to partner with our crop insurance experts. Thank you to all our agents and agencies for putting your trust in NAU Country Insurance Company!



Ralph Johnsen, his wife Gwen, and daughter Renee are pictured with NAU Country's Lead Field Marketing Specialist Sam Anderson at a Farmer Meeting in South Dakota.



Last fall, NAU Country's Eden Schneider applied for the chance to go on a 10-day expedition in part with our parent company's QBE Foundation and Earthwatch. Earthwatch is an international non-profit organization that works together with professional scientists and citizens on projects and expeditions that benefit the sustainability of the planet. There were several applicants for two separate expeditions, one to Costa Rica, and the other to Maine's Acadia National Park to study climate change. Eden was selected to participate in the "Climate Change and Caterpillars in Costa Rica" expedition in December 2019 that was stationed at the La Selva Biological station in Costa Rica. Eden says that spending a week in the rainforest began with howler monkeys at 5:00 a.m. Daily educational sessions and engaging scientific research in the field were accompanied by a wardrobe of tall rubber boots (to circumvent snake bites) and being watchful to avoid bullet ants. The premise of the research surrounded caterpillars, of all sorts and sizes, and how the weather has impacted their environment and habits. Eden said that each participant in the expedition crawled the landscape and found their caterpillar specimens, which were brought to live in the biological station to be photographed, and then observed and monitored daily. The reason for studying these creatures is so important, as it ties back to agriculture. By monitoring each caterpillar up to pupation, they gained valuable insight on the caterpillar itself. They were also watching for a natural occurrence of parasitoids in action.



***"Caterpillars act as a host for parasitoids to lay their eggs. The eggs will continue to grow inside the host, receiving nutrients by consuming the caterpillar until the point of emerging, resulting in the caterpillar's demise."*** Said Eden.

# Stewards of change and sustainability..continued

NAU Country's Eden Schneider was selected to participate in the "Climate Change and Caterpillars in Costa Rica" expedition that was stationed at the La Selva Biological Station in Costa Rica.



"Caterpillars act as a host for parasitoids to lay their eggs. The eggs will continue to grow inside the host, receiving nutrients by consuming the caterpillar until the point of emerging, resulting in the caterpillar's demise." Said Eden. "Due to recent droughts and flooding in Costa Rica there has been a noticeable decline in both species. La Selva, has had an increase in plantations, and as currently being researched, a simultaneous decrease in biodiversity at the biological station. Crop dusting has become more frequent in the area and as a result residue is being found on the leaves within La Selva," she continued. Similar research on parasitoids (often wasps) is important, they help keep the population of caterpillars (often eaters of leaves and produce) in balance on cropland as a biological control agent. Eden noted that several of the participants agreed to place more value on natural sciences every day. The conversations and decisions to make small changes today may leave a larger impact later. Eden said that the expedition's lead scientist noted, "Parasitoids on a caterpillar is life's poetry and we are losing libraries worth."



**earthwatch**  
<https://earthwatch.org>

# NAU COUNTRY CARES



## Northern Regional Branch's Third Annual "Giving Tree" Project

The Fargo Branch office held their third Annual NAU Country Giving Tree Project in conjunction with the Cass County Social Services, Fargo, ND. Many NAU Country employees in the Fargo office volunteered to take part by donating their money and time to purchase and wrap gifts for those on the lists received from the Social Services. Eighteen families (totaling 44 individuals) received an abundance of holiday cheer from the NAU Country employees involved. In the past three years, NAU Country employees have provided for 31 families (115 individuals).



## NAU Country Charity Bake and Craft Sale

Talk about talent! The Ramsey, MN, Corporate office staff put together its second annual Charity Craft and Bake sale open to internal staff back in November 2019. The creativity of these artists and bakers wowed us all. The best part, \$925 was donated from the sale to the ACBC Emergency Food Shelf in Anoka, MN. NAU Country's Fargo office also participated in collecting food items to donate to the food shelf as well.



## Flannel/Plaid Check Week

Several NAU Country offices in coordination with QBE participated in "Flannel Check Week" this past February. Flannel Check Week helped promote awareness to schedule your annual health screenings in an attempt at early detection for diseases. Why flannel/plaid? Many flannel plaid shirts come in a variety of patterns, it's unique, and the colors help represent support of all disease states. Learn more at: <https://www.cuttingedgehealthteam.org>.



## Together for Australia

After learning about the bushfires burning across Australia earlier this year, NAU Country joined forces with fundraising efforts by QBE North America to help raise funds for the Australian Red Cross. QBE, NAU Country's parent company, headquarters are located in Sydney, Australia, so the cause hit particularly close to home literally and figuratively.

The NAU Country Corporate office in Ramsey, Minnesota, offered two unique t-shirt designs for sale: NAU Country Cares and Koala #together. Both t-shirts graphically demonstrated our support to those affected. Thanks to the generosity of our vendor, Creative Marketing Services, we were able to donate \$10 per t-shirt purchased by agents and staff. We raised a total of \$2,090 from the t-shirt sales which the QBE Foundation matched. Lauren Hicks, from the QBE team in Sydney, Australia, communicated that due to the recent heavy rains, all of the fires were put out in February 2020. "However, now all of the people impacted by the bushfires are facing the global COVID-19 pandemic. It's a difficult time for people globally."

If you would like to donate, QBE has a GoFundMe fundraising site benefitting the Australian Red Cross:

<https://www.gofundme.com/f/qbe-cares-australian-fires>.

Thank you for helping to make a difference!



## NAU Country Blood Drive

NAU Country's Ramsey, MN, Corporate office hosted a blood drive at the end of March, just as the state began enforced stay-at-home orders for many businesses. The American Red Cross is never without need for donations and given that NAU Country is considered an essential service, as were other companies in the area, our blood drive was still a success. The goal for our drive was 15 units and we collected 19. Not only did NAU Country sponsor the blood drive, we were able to open it up for others to join, which led to a very successful drive! There were 12 NAU Country employees and 12 folks from the surrounding area. To find a place to donate please check out the American Red Cross' website at: <https://www.redcrossblood.org>.

## Spreading holiday cheer!

The Northwest Branch office in Missoula, MT, generously donated home goods and toiletries to their local YWCA prior to the Christmas holiday. The items helped to benefit over 40 families faced with emergency housing needs.

# Got Milk Coverage?

## What is Dairy Revenue Protection?

Dairy Revenue Protection (Dairy-RP) provides protection against an unexpected decline in revenue (yield and/or price) on the milk produced from dairy cows. In summary, the policy covers the difference between your final revenue guarantee and actual milk revenue during each quarter of the year.

Our team at NAU Country strives to be your Dairy Revenue Protection (DRP) experts! By providing exceptional underwriting knowledge and processing standards, innovative technology, and staying abreast with new Risk Management Agency (RMA) updates, we have proven ourselves as an industry DRP leader. By trusting your DRP business with NAU Country, you can be reassured that we will not become complacent. We will continue to improve and service your needs.

Our designated DRP Underwriting team focuses on service and simplicity. It is our goal to make sure your processing needs, and questions are met in a timely manner. In addition, our processing system allows for early entry of policy data, so when the time comes to lock in on a Quarterly Coverage Endorsement (QCE), it is as simple as selecting the daily price and completing the corresponding paperwork. Our team dedicates time to review your application submissions to assure that any processing errors are detected and corrected early, making your experience as efficient as possible.

We are ready to support your DRP sales needs by offering a surplus of DRP tools for you and your farmer, including an easy-to-use quoting system equipped with a valuable comparison and historical report, an efficient processing system, milk production logs, and daily price alerts! Learn more about DRP at: <https://www.naucountry.com/gotmilk>.

Check out a few of the features below that our systems have to offer:

### DRP Prices and Suspended Sales:

Be aware of what is happening in the markets. Our web page and mobile app are always current with the daily DRP prices. Plus, an automated email is sent out to our DRP agents when market sales have been suspended.

### DRP Processing system:

Enjoy our intuitive workflow and user-friendly screens within EASYwriter Pro®. Create a pre-printed QCE form for signatures, or key in a partial QCE while waiting for your desired price. It makes DRP processing a breeze.

### DRP Quoting:

Lock sales in with EASYquote®. EASYquote offers the ability to report on various pricing options and quarterly endorsements. In addition, you can pull quoted endorsements into already existing policies.

### Product Comparison and Price History:

Run product comparisons between pricing options, quarterly coverage endorsements, and coverage levels in EASYquote. Reference historical DRP data to analyze past trends for making future decisions.

### Milk Production Log:

Track your annual milk production, milk coverage purchased, and remaining pounds of milk to be insured. Available to both you and your farmers.

### Dairy Price Alerts:

Imagine the time you'll save and the customer service you can provide by getting a quick update on your phone or iPad when a DRP price meets or exceeds your desired price. NAU Country now offers DRP Price Alerts via email or push notifications for you and your farmers.

### Mobile QCE Wizard:

Fill in your QCE form and gather signatures all from your mobile device. Coming soon!



*We know it is important to stay up-to-date on industry changes! RMA bulletins will be communicated to you, as we receive details. We will continue to keep our underwriting processes and technology current as new updates are announced. Thank you for allowing us to serve your DRP needs!*





**"As we all work through the uncharted territory of this devastating outbreak, we are doing everything we can to help those affected by COVID-19."**

**Todd Jones, Chief Executive Officer, QBE North America**



# QBE North America donates 95,000 3M masks to U.S. hospitals to aid in the battle against COVID-19

NAU Country's parent company QBE, in conjunction with their North American business unit, helped support healthcare workers in the fight against the COVID-19 pandemic by donating 95,000 3M standard ear loop face masks to hospitals around the country.

The masks were part of QBE North America's emergency preparedness supply and were donated to several hospitals and medical facilities facing shortages in communities countrywide including Brigham and Women's Hospital in Boston, MA, Hartford HealthCare for use at Hartford Hospital in Hartford, CT, and New York Presbyterian in New York City, NY.

"As we all work through the uncharted territory of this devastating outbreak, we are doing everything we can to help those affected by COVID-19," said Todd Jones, Chief Executive Officer, QBE North America. "While this evolving situation is new, caring about the health and well-being of our employees, customers, partners, and communities is not new—it's part of our culture. This donation serves as a sincere thank you to our healthcare workers, who are working tirelessly on the front lines of this battle." Another reminder that no matter the challenge, QBE and NAU Country are with you.

# iteris®

## NAU Country Insurance Company Expands Use of Iteris ClearAg for Crop Risk Management

*Original press release from March 31, 2020.*

**SANTA ANA, Calif. and RAMSEY, Minn.** – March 31, 2020 – **Iteris, Inc.** (NASDAQ: ITI), the global leader in applied informatics for transportation and agriculture, and NAU Country Insurance Company, a QBE Insurance Company, one of the largest crop insurance providers in the U.S., today announced the expansion of Iteris **ClearAg**® services to NAU Country's crop risk management tool, Field Insights™.

Under the terms of the software-as-a-service agreement, which has been extended for an additional three years, ClearAg will provide location-specific environmental intelligence to help growers plan for preventative actions as part of future cold weather events. With a shared focus on sustainable farming, ClearAg and NAU Country will this year introduce frost alerting capabilities within Field Insights.

"We are committed to providing our agents with the most advanced digital agriculture tools available to help their farmers stay informed about the impacts of weather and environmental conditions on their fields," said Michael Deal, chief of technology and marketing at NAU Country. "As one example, the addition of Iteris' ClearAg frost alerting capabilities will complement the ClearAg Spray Advisor and crop growth stage models to provide our customers with field-level data for even better risk management, especially as it relates to the application of agrochemicals at critical crop growth stages."

"With access to ClearAg environmental intelligence, NAU Country agents and farmers have access to the most relevant crop environment conditions for better risk management, especially around in-field spray applications," said Pierre-Andre Rebeyrat, vice president and general manager of Agriculture and Weather Analytics at Iteris.

"ClearAg solutions strive to reduce crop production challenges for agriculture professionals, and the availability of ClearAg environmental intelligence through NAU Country's Field Insights platform enables producers to mitigate risk from spray drift and volatilization and minimize crop damage and yield loss."

Field Insights helps farmers throughout the U.S. to make decisions around sustainable farming practices. The tool offers many components that directly focus on soil health, including erosion class and crop production, water use including the palmer drought index and flooding frequency, and pollution levels including spray advising to eliminate the risk of leaching and over spray.

For more information about accessing ClearAg environmental intelligence through NAU Country's Field Insights, contact your local NAU Country Marketing Representative.



Keeping you in the know...



# JOIN US

Follow us on your favorite social media sites!  
**@naucountry**



## Social media at work for you!

Have you checked out our awesome social media channels? Chances are, you have! Share our content from social media to gain new visitors to YOUR social media sites! We're up to date with product announcements, press releases, ag business and crop insurance news, funny stories, and the latest NAU Country communications. "Like" and "Follow" NAU Country on [Instagram](#), [Twitter](#), [Facebook](#), and [LinkedIn](#) today. From there, you can share our posts to your social media sites at any time.

Make sure to check out our custom advertising options on the Agent Portal. We have print ads that can be customized for you, radio ad templates, and a way to order advertising materials and promotional items. Head to our Agent Portal and check out our Advertising page at:

<https://www.naucountry.com/agent/advertising>

If you would like assistance with additional social media or other print, digital, and radio advertising, let us know at [ITMarketing@naucountry.com](mailto:ITMarketing@naucountry.com).



## Where to find Tips and Tricks!

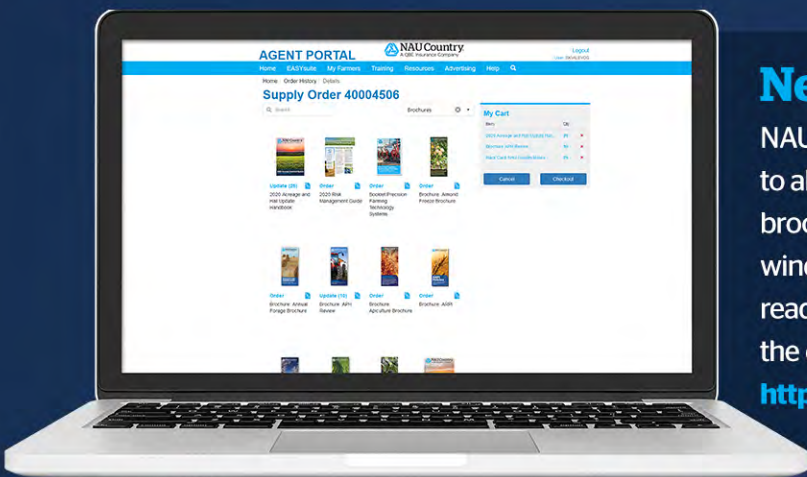
Have a question on how to use one of our systems? Need a processing checklist for sales closing? Our Tips and Tricks is a great way to learn helpful tips for systems, processing, and more. Log in through our Agent Portal today and search for the category you are interested in. Find out more here: <https://www.naucountry.com/agent/tipsandtricks>

Contact your Marketing Representative or [ITMarketing@naucountry.com](mailto:ITMarketing@naucountry.com) for additional assistance today!

## NAU Country CONNECTION Webinar Series

It is our goal to provide safety, security, and efficiency to you at all times. Safety in knowing that our support for you and your farmer will not waver, security in providing systems and solutions to keep your personal information safe, and creating efficiencies in your day-to-day processes and systems. Join SVP of Strategic Marketing Jeff Baumgart and Lead of Technology Field Services Adam Flynn while they discuss how to best utilize NAU Country systems during the crop insurance cycle, being relevant to the appropriate time of year. In addition, we will put an emphasis around how to provide customer service excellence, while practicing social distancing. Learn more at:

<https://www.naucountry.com/about-us/news/news-detail/2020/04/09/nau-country-connection-webinars>.



## New Supply Order System

NAU Country has a newly updated Supply Order System available to all agents on our Agent Portal. Whether you need to order brochures, rack cards, sample map books, desk signs, postcards, window clings, and more, the new Supply Order System shop is ready to assist! You can view your order history and keep track of the order's progress as well. Check it out today, at:

<https://portal.naucountry.com/AgentPortal/Orders/History>



## 2021 Photo Calendar Contest

Get your farm photos published! Start sending your planting photos and pictures from your farms and ranches today. We'll be sending out additional calendar contest information to all agents in the coming months. Send your best shots to [ITMarketing@naucountry.com](mailto:ITMarketing@naucountry.com) and if they meet the size and theme criteria, we'll enter them into the 2021 NAU Country Photo Calendar Contest where you can vote for the cover picture!

# CROP INSURANCE BY THE NUMBERS

Crop insurance in America can trace its roots all the way back to 1880, when private insurance companies first sold policies to protect farmers against the effects of hail storms. These Crop-Hail policies are still sold today by crop insurance companies and are regulated by individual state insurance departments.

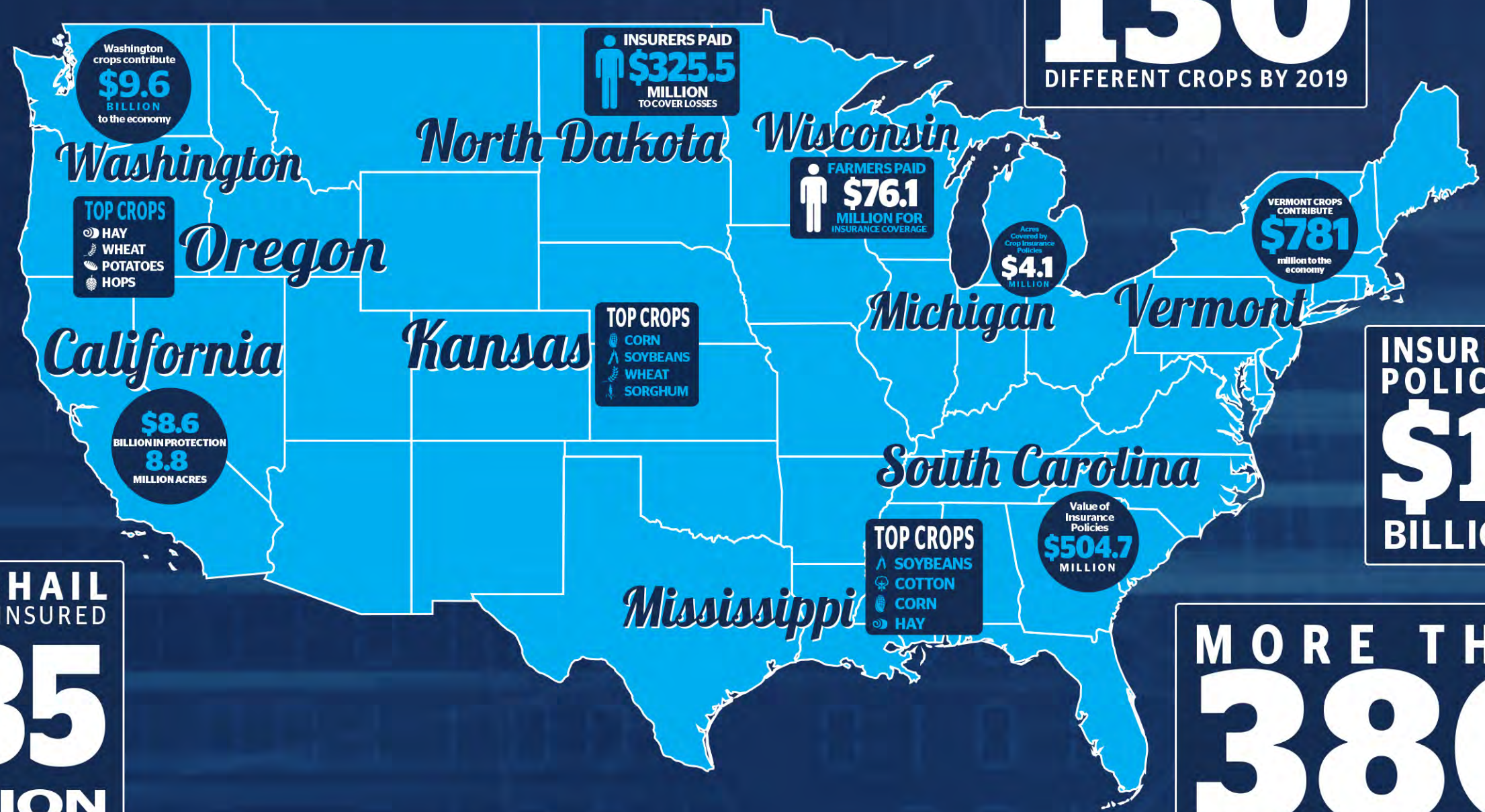
POLICIES SOLD BY  
2019  
**1.1**  
MILLION

POLICIES PROTECT  
MORE THAN  
**130**  
DIFFERENT CROPS BY 2019

IN 2019  
FARMERS PAID  
MORE THAN  
**\$1**  
BILLION ON  
CROP-HAIL INSURANCE

CROP-HAIL  
POLICIES INSURED  
**\$35**  
BILLION  
WORTH OF CROPS  
IN 2019

DATA TAKEN FROM CROPINSURANCEINAMERICA.ORG



INSURED VALUE OF  
POLICES IS OVER  
**\$109**  
BILLION BY 2019

MORE THAN  
**380**  
MILLION ACRES  
PROTECTED BY 2019



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