

QBE NAU

# Country Times

Fall 2015



**President's Update**



**Greg Deal Signing Off**



**Department Updates**



**QBE NAU Helping CA Farmers With Drought**

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## President's Update

# Jim Korin On QBE NAU



We've had a lot happen this crop year! The wheat crop harvest is wrapping up and losses are being processed due to production shortfalls and revenue declines. Harvesting of corn and soybeans are in full swing in the Southeast. Indiana, Ohio, Illinois and Michigan are

starting to reflect the regionalized challenges we've expected throughout the growing season. Our claims and compliance teams have been organizing and collecting data in an effort to adjust these claims as quickly and efficiently as possible. **We are ready!**

Overall, corn and soybean production looks strong with near record production anticipated in Minnesota and Iowa. The latest Crop Progress Report from USDA reflects 68% of the nation's corn is in good to excellent condition, slightly behind last year's 74%. Soybeans are a bit lower at 61%, but in good to excellent condition as compared to 72% in 2014. The recent volatility in commodity prices still leaves the door open for possible revenue claims. What does this all mean? Estimates are good, but there will be areas where crop insurance will be needed to help fill the void this year. **This is where we plan to shine!**

We've worked hard with our agents and farmers out west ranging from California to Washington, Montana and Idaho, as they've been dealing with drought conditions again this year. Water supply questions and claims can be as complex as anything in the industry. Larry Heitman and his team have led the way in helping to educate agents and growers on these subjects.

We're hoping for the winter weather cycle and a forecasted El Niño to replenish the snowpack in the Sierra Nevada range, however, we do not need it to start too early and hurt the fall harvest which relies on warm/dry California weather. **It's always something in crop insurance!**

The year has seen some challenges as we put a lot of time and money into meeting the demands that the 2014 Farm Bill cast upon us. With SCO, STAX, ARC, YE and other new plans such as Whole Farm and Margin Protection, we've made every effort to coordinate these changes into our quoting software and provide our agents with the tools to help farmers make the important decisions under these program changes. Our investments in IT and program changes alone this year have exceeded \$20 million.

I'm hopeful we have met your service needs and our efforts are helping your agency grow. We plan on continuing to earn business with superior service. If we fall short, I want to know. Our branch executives, claims and underwriting staff are ready to deliver the superior service you have come to expect from QBE NAU. I look forward to writing our next update after harvest. Don't work too hard!

## QBE NAU Company Store

Men's and women's clothing, mugs, bags, rain gauges, golf balls, and more!  
Visit the store website to see all available QBE NAU products.

<http://nau.cms-4youshop.com>







# We Appreciate YOU!

*“Though there have been challenges on the farm over the last three years, we’ve been happy to have partnered with our agents in providing the relief our farmers have needed. Thank you to all of our agents and farmers for allowing us to be your chosen Insurance Provider.”*

*~Jim Korin - President, QBE NAU*

Learn more at: [www.naucountry.com/ncis](http://www.naucountry.com/ncis)

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**QBE**  
**NAU**  
Crop Insurance

# Spotlight on Our Employees



## LINDA SMETANA

**Title:** Senior Underwriter.

**Branch Office Location:** Northern Branch Office - Ramsey, Minnesota.

**Years Of Service:** 14 years.

**Hobbies:**

Camping, gardening, reading and spending time with family and friends.

**Best Part Of Your Job:**

Working with the agents and adjusters to help our insureds with problems or questions. I was fortunate to grow up on a farm and interaction with my co-workers and agents helps me stay in touch with what is happening in the rural areas of our country.



## KRISTA SAVALA

**Title:** Senior Underwriter.

**Branch Office Location:** Western Branch Office - Woodland, California.

**Years Of Service:** 16 years.

**Hobbies:**

Spending time with my family and friends, attending Friday night football games, watching my daughter cheer and weekend road trips that almost always lead to great adventures.

**Best Part Of Your Job:**

The best part of my job is the people I work with! Working as part of the QBE NAU team, towards solving problems and achieving goals makes working here a successful and gratifying experience.



## MICHAEL OLSON

**Title:** IT Business Systems Analyst.

**Branch Office Location:** Northern Branch Office - Fargo, North Dakota.

**Years Of Service:** 3.5 Years.

**Hobbies:**

I recently got back into fixing up old cars and have brought my 1968 Mustang Fastback to life. If I had a larger garage I'd be able to do even more! I have also had a chance to enjoy summer motorcycle trails in lake country with family and friends.

**Best Part Of Your Job:**

The best part of my job is working on an IT team that is world class by the standards of any industry. I've also enjoyed the opportunity to learn about all the crops and practices supported by the claims department. I've been appreciative for all the help offered by the individuals working the claims to improve processes and procedures.



## KEVIN WHEELER

**Title:** Senior Claims Adjuster.

**Branch Office Location:** Western Branch Office - Woodland, California.

**Years Of Service:** 6 years.

**Hobbies:**

I enjoy traveling with my family to Mazatlán and sport fishing. It is a great day when I wake up, after that I try to enjoy all of the blessings I have been given.

**Best Part Of Your Job:**

I enjoy being able to be outside and the contacts I have with people. I enjoy the agents, our fellow staff members and our clients.





# Greg Deal Signing Off

At the end of the year, I will officially be retired from crop insurance. Even after knowing this for some time, it is kind of hard to imagine. Almost 40 years ago I was looking for summer time work and became trained as an adjuster! Time really does fly. This is one of the reasons I've decided to take some time for myself, the family and to focus on other interests. Over the years we've built, what I believe to be, the best crop insurance company in the country. Our secret? Provide the best level of service to our customers and foster a culture where everyone takes pride in a "job well done". Certainly this has been achieved at QBE NAU. Now with the strength of QBE as our parent company, we'll boldly continue our legacy of premier service and profitable growth!

I would like to thank all our employees for being on the "Team". QBE NAU is in good hands with the leadership in place at all levels of the organization. Sadly, with the transition the only emails I get now are

advertisements! That tells me all is well, however it doesn't mean I won't be watching the weather and crop results! I think QBE NAU is going to do very well in the years ahead.



I have joined a golf community in Naples, Florida and will be hitting the range to work on my shots. This is one thing I've never really had the time to do previously, so I am bound to knock six shots off my score!

In closing, I want to wish everyone all the best of success and offer some advice. Remember, it is just work, but it's very important to stick together with a common goal. We never have to agree on everything and should feel free to challenge each other from

time to time. This is how better processes are discovered. When you can't agree at all, you can then get Jim Korin to decide and own it! Ha! We are risk takers after all to be in this business, so change is inevitable from time to time.

Let's get this 2015 crop in the bin and close out the year on very positive results!



Cassandra Sawyer Elizabeth J. Cathy Hoben Mart Pomer  
Dianna Contestano

From all of us at QBE

THA

YO

Linda Smitane  
 Mark O'Meara  
 John M. Ray  
 Angela Botsell Daniel Cooley  
 Man George  
 Michelle  
 Kim Seguin  
 Jessica Wachski  
 Julie Thompson  
 Jane Clark  
 Anna Sells  
 Dawn Rice  
 Hollie McKee  
 Curt Christopherson  
 Dave Oerman  
 Amanda Teste  
 Laurie Gortzbaum  
 Kelle Overman  
 Jessica Wright  
 Pamela Flanagan  
 Nancy Hegg  
 Mandy Anthony  
 Angie Kebed

Best wishes in y



# NAU Crop Insurance THANK YOU!

Tom Tolson Anthony Bernard Alvaro Melgosa Jerry Yeager  
Johnnie

Katherine Ball  
Bree Claya  
Della Wharton

Pat Gruewiler Kurt Binger

Bob W...  
James M...  
Eden Enneider  
Sally B...  
Kurt Binger  
Della Wharton  
Pat Gruewiler

She Weiths  
Kish Kops  
Thana Hanna  
Claudia Conner  
Michelle Blizzard

Ami Ponten  
Dawn Coleman  
Kristina Briggs  
Jill Seim  
Scott Norwalk  
Michelle Mangrove  
Carolyne Loriaak  
Deb Thompson  
Zany B. Heitman

Chris Wilson  
Barbara Andrews  
Billie J. Shepard  
Debi Fuller  
Bronde Schaben  
Michelle Robinson  
Amy N...  
John Eggerling  
Mandy Sellers  
Susan Moer

Jennifer Gordon  
Michelle Mangrove  
Scott Norwalk  
Jesse Emerson  
Lamy Cleary  
Chal...  
Holly...  
Cheryl...  
Kim Norrish  
Jan...  
Sarah Scott  
Kara  
Knelson  
Joy...  
Heidi Emeser  
Arthur Neal  
Krista A. Fleener  
Sara L. Marote

# your retirement



# QBE NAU Department Updates

## CLAIMS UPDATE

We're excited to announce the new and improved EASYjuster Pro is live and in production for the 2016 crop year! QBE NAU's exclusive claim management system has been updated to provide user friendly touch screens, a fresh look and most importantly, system stability. The incorporated changes will allow for a more stable release and smoother processing experience overall for our internal staff, which will help to increase the speed of our claim service!

In the fall of 2014, we created a work group to redesign and improve the overall functionality of EASYjuster. Our IT department worked patiently with us, helping to address all our wishes, wants and must haves for the system. Testing on the updated product began this past April and concluded the first part of August. We conducted webinars and live training to demonstrate the new system to our field staff, providing them the opportunity to offer feedback and input. This project was a massive undertaking that would not have been possible without the help and guidance from a number of people! A huge thank you goes out to all individuals involved on the re-write committee, the user test group and everyone within the IT department. Without your valuable input, ideas and extra time above and beyond day-to-day duties, we would not have been able to complete this project.

## IT UPDATE

In August the entire IT team was fortunate enough to meet with QBE NAU President Jim Korin and QBE North America CEO Dave Duclos. During the IT Summit both Jim and Dave stressed the importance of focusing on meeting the needs of the agent. They both posed the question, what can be done to make the day-to-day tasks every agent has to do easier and more efficient?

Recently we've kicked off some internal discussion on how we can take that message and apply it to all of the time spent filling out forms and keying data into the EASYwriter Pro (EWP) system. Over the next few months you'll begin to notice improvements to a lot of our blank forms and EASYwriter Pro generated forms. We're focusing on layout for readability, capturing information and efficient keying. We have also been looking into EASYwriter Pro's Quick FTF and Map Entry system to find keying efficiency gains with RMA's requirement of 100% CLU based acreage reporting for plans 1 - 6.

We hope you're excited for changes that are coming down the road. We'd also ask that you continue to voice your opinion and share ideas on form and system improvements. If there is a specific form you'd like to see updated to this new approach or if you'd like to share a keying trick to make the system a bit more efficient, please reach out to your marketing representative today to share your ideas!



## COMPLIANCE UPDATE

When the RMA requires a compliance review - verifying the accuracy of an insured's reported production, acres, correct coverage and claim calculation - you can be assured the QBE NAU Compliance Team is there to provide the best possible service.

The Compliance team of thirty employees recently met in Minnesota for a two-day conference and received training on software updates, viewed a demonstration on EASYview Weather Viewer and prioritized future IT compliance-related projects. Mark Mossman, SVP Claims, presented various claims topics and reiterated to the group, "the Claims department is the backstop for the Compliance team." The two departments work seamlessly to provide excellent service to our agents and policyholders.

Compliance breakout sessions worked well to gather input from everyone on how the entire department can make progress and improve service to our customers. Compliance processors will continue their dialogue about processes and procedures through monthly work group meetings. Staff also gathered by compliance district to share important details of events specific to their assigned region.

The Compliance department will be a stronger department because of this two-day conference. "We will continue to seek input from the entire team," said Doug Jakway, SVP Compliance and General Counsel.

## Supply Order System (SOS)

Our Supply Order System is changing daily! We are working hard to make sure you have the supplies you need in the office, in the field and on the go.



Check out our new Technology brochure, Precision Farming rack card and our desk signs! Click the link below to place your order and utilize our promotional items today!

Visit The SOS:

<http://tinyurl.com/oykafu5>



# Grow Your Business With QBE NAU Crop Insurance

Let everyone know you are insuring the field policy by posting a field sign today!



## Are You Looking To Get Your Name In The Field?

Check out our newest offering, **FIELD SIGNS!** We'll do the graphic design work, order the signs and have them shipped directly to you - you pay for the product! The signs will be customized to your liking. Add your agency name, phone number, website, logo, agent name or whatever you feel will give you the greatest benefit. When choosing content, keep in mind the speed at which the signs will be read, less may be more in some circumstances.

## Two 24"x18" Sign Options Available

### 10mm Coroplast Option:

Rigid coroplast is typically used for yard, parking, real estate and election signs. Printed on both sides, these signs are waterproof and utilize h-stakes, which are included and shipped with the signs. Pricing varies depending on quantity from \$11.10 for one down to \$4.95 for 250 (tax and shipping not included).



### 3mm (1/8") PVC Option:

PVC material is a smooth bright white, low-glare, rigid plastic that is lightweight yet very durable and weather resistant. Printing is on one side only. For multi-directional signage purchase two signs and mount them together. Pricing varies depending on quantity from \$12.90 for one down to \$8.40 for 250 (stakes, hardware, tax and shipping not included).



## Start Spreading Your Name In The Field!

Other co-op offerings with your agency's contact information are also available. **Contact your marketing rep for further details!**

Learn more at: [www.naucountry.com/fieldsigns](http://www.naucountry.com/fieldsigns)



## RMA Recognition



RMA is recognizing our staff! Please join us in congratulating Heidi Emerson, Senior Underwriter and Jennifer Gordon, Field Underwriting Manager from the Great Lakes Branch for being recognized by the RMA Regional Office!

Both Heidi and Jennifer received written letters of commendation from the RMA Regional Office, praising their exceptional work on Written Agreements and submissions. QBE NAU would also like to extend a big 'thank you' to our agents that put together the Written Agreements, use QBE NAU's Written Agreement checklist and submit the information to us timely (3 days prior to the due date)!

This definitely helps the process moving from our office to the RMA and allows for a faster response time. Working together on Written Agreements creates great results and we appreciate the dedication by all of our agents and underwriters!

**Great job Heidi, Jennifer and the rest of the underwriting teams!**

## 2015 QBE NAU Agent Tour Results

Our 2nd annual QBE NAU Agent U.S. Tour has come and gone. Thank you to all of the agents who took time to meet with us at each of our eight locations!

We appreciate all the insights, praise and also constructive criticism. We love to hear your feedback!

After each of the visits we take the time to review and evaluate how we can better meet your needs. To prove we're listening, we will be featuring a "You Asked, We Heard" campaign in October detailing the many changes coming soon.

## Minot Agent Has 61-Year History With Crop Insurance program

Sixty years of revisions to crop insurance have left the program looking little like its former self. However, there's a name associated with the crop insurance program that remains familiar even with the passage of time.



Lyle Opland of Minot sold his first crop insurance policy in 1954 at the Agricultural Stabilization and Conservation Service. He was paid \$5 a contract. Today Opland who turns 90 in June, still sells crop insurance part time at Opland Insurance Agency in Minot. We are proud to have Lyle as a QBE NAU agent. To read more on Lyle's story visit:

<http://www.naucountry.com/lyleopland>

## East Coast Update From Dave Overman

Our Southeast Region has experienced very positive growth again this year, thanks to our great agency force! Mother Nature has been kind to most of the Southeast providing needed rains at just the right time. We've received some reports of yields being better than average in the western side of the region due to frequent growing season rains, however, the eastern side is struggling a bit with some low corn yields due to lack of rain.



We're full speed ahead with fall harvest and thus far yields are good to average in most locations! Our dedicated claims staff is working hard to provide the best possible claim service to you! With the Southeast region's continued growth, we've added staff and continue to recruit talented individuals in an effort to provide the best possible service we can now and into the future.

**Thank you to all of our agents and staff for a great 2015!**



# QBE NAU Helps California Farmers Deal With The Record Drought

The four-year-long, record-breaking California drought is constantly in the news; especially the drought's impact on agriculture in the state. As the largest underwriter of crop insurance in California, QBE NAU is playing a major role in helping California farmers deal with this disaster.

QBE NAU insures 6,000 policyholders in California, providing \$1.7 billion in liability coverage for over 1 million acres. Unlike the crop business in most other parts of the country where just a few crops are grown, our California book of business includes coverage for over 50 types of crops and hundreds of different plants and trees grown by wholesale nurseries across the state.

Larry Heitman, SVP Branch Operations of the Western Branch, stated "growers of rice, cotton, corn, dry beans, tomatoes and various melon crops have been hit hardest this year, and forced to idle hundreds of thousands of acres."



"We are the largest insurer of rice in California and this year we have over 400 growers with claims because they cannot get the irrigation water critical for planting," Heitman noted. He explained that crop insurance may include "prevented planting" provisions that provide coverage when weather conditions prevent a farmer from planting. Charlie Roberts, a rice farmer in the Sacramento Valley was only able to plant half of his normal rice acreage this year due to the drought and shortage of irrigation water. His claim was submitted and paid within two weeks. John Wienstroer, VP Western Branch Operations, said that the farmer called his QBE NAU crop insurance agent, Fletcher and Associates Insurance Agency, specifically to praise the service and speed of his claim payment he received from QBE NAU.

Wienstroer noted that with the drought currently in its fourth year, his team has a lot of experience helping various growers understand the potential impact on their business and how to take the appropriate precautions. And, when claims are made, the QBE team is ready. "Last



year we paid drought-related claims faster than our competitors and even faster than the year before. Our adjusters, agents and policyholders were prepared early, because we knew the rain and snowpack were not sufficient," he said.



*Thanks to his QBE NAU Crop insurance, the owner of this rice field will be able to pay his bills, in spite of having his crop decimated by the California drought.*

"We continually find ways to be more efficient. We are using mobile technology and computerized loss adjustment tools to upload claims from the field directly for review and payment the same day we capture the electronic signature from the farmer," Wienstroer explained. "Getting claim checks into our insured's hands quickly is important when farmers will not have crop income to pay for land rent, equipment and other farming expenses. This is the rewarding part of our jobs - keeping farmers in business so they can continue to produce for generations to come," he added.

Prudent management has enabled the Western Branch to be the largest crop insurer in California during its worst drought in history, while also turning a profit in 2014, according to Heitman. He said that his branch expects to be profitable again in 2015.

There are two factors that contribute to this profitability. "We have a fantastic spread of risk with the 50 crops and we also are able to put the drought risk into a separate class of business that we reinsure. This reinsurance, through the USDA's Federal Crop Insurance Corporation, minimizes any loss that is more than our gross written premium," he explained. "This makes it possible for us to provide excellent coverage and service to California growers, even during this terrible drought. We just hope for everyone's sake that it does rain and snow this year!"



# 2016



## CALENDAR

### Get Your Photos Published!

We're excited to announce the photos selected for the 2016 QBE NAU Calendar could be one of yours! Whether you're a hobby photographer or you just purchased a camera, we want to see your photos!

The 2015 QBE NAU Calendar focused on Barns Across America, this year we plan to get back to our roots and see **CROPS WE INSURE!**

Do you have a beautiful blooming almond tree? Prize winning red ripe tomatoes? What about those amber waves of grain in the plains? No matter the time of day, the type of crop or your skill level, we want to see your photographs.

**Agents, QBE NAU employees and friends**, start clicking photos of crops around you and submit by **Thursday, October 22, 2015 @ 4 p.m.** Anyone wishing to enter should email a digital copy of their photo along with a signed **Release Form** to **[ITMarketing@naucountry.com](mailto:ITMarketing@naucountry.com)**.

Twelve lucky participants will be selected and assigned a month within the 2016 QBE NAU Calendar. Chosen photographs will be given printed recognition including name, city/county and state. Selected participants will be notified via email.

View complete rules and instructions at:  
**<http://www.naucountry.com/technology/2016-calendar-photos>**



# Updates From The Trade Shows

## 2015 Blackland Farm Manager's Association Tour

Belhaven, North Carolina - July 2015

The 2015 Blackland Farm Manager's Association Tour in Belhaven, North Carolina was a great success. This was the first year we've participated in this show and it certainly won't be the last. This year's show set a new record of over 500 people in attendance. We were able to show our appreciation and support for many of our current agents and policyholders within the region. We were also able to spend time with a few agents and policyholders who'd never heard or met with anyone from QBE NAU. This show is one of a kind and was a great place for us to showcase our people and technology! It's a great testament to the passion and dedication that people have for top-notch farming in this region.



A wide variety of agricultural products and services used in dairy, livestock, and crop production systems in Wisconsin were on display. New this year, the show included a special focus on innovative technology, which is a strength of ours! The QBE NAU booth included a live demonstration of our EASYmapping product. "Producing a map is a great lead-in to talk about our other great technology tools that help agents and farmers get fast, accurate crop insurance quotes, policies and claims," says Sally Sommerfeld, Lead Field Marketing Specialist in the Great Lakes Region.

## Farm Progress Show

Decatur, Illinois - August 2015

The 2015 Farm Progress Show was a huge success for QBE NAU! The weather was extremely hot, but we were fortunate enough to be near the entrance of the tent. This location not only helped with airflow, but also allowed us to be in eyesight of all those entering! The timing of the tradeshow correlated well with receiving the first crop insurance billing statements, farmers like to see the companies they're spending their money with. They, also, like to see any new products coming in the next year! Name recognition is the "name of the game" with farmers and agents! We can't begin to count how many times we were thanked by farmers for showing our support at the show. We're looking forward to participating again!



## Wisconsin Farm Technology Days

Sun Prairie, Wisconsin - August 2015

In late August, we joined over 600 commercial and educational representatives as we participated in the annual Wisconsin Farm Technology Days. The three-day event typically attracts over 40,000 attendees and showcases the latest improvements in production agriculture. Each year, the show is held in a different Wisconsin county on a different host family farm. This year, Statz Bros. Inc. Farm, just down the road from the QBE Sun Prairie offices, hosted the show.

## We're Always Looking To Partner Together!



**Badgerland**  
FINANCIAL

*Cultivating rural life*

*"I love the QBE NAU app for acreage reporting! WOW! It is so amazing, it works great and is so much faster than any other way to do an acreage report."*

### QBE NAU Agent Spotlight Badgerland Financial

**Agency Location:** 315 Broadway | Baraboo, Wisconsin

**Contact Us:** 608-355-5744 | [lisa.runnels@badgerlandfinancial.com](mailto:lisa.runnels@badgerlandfinancial.com)

**Agents:** Lisa Runnels

**Years with QBE NAU:** We've been with QBE NAU for 10 years (since before NAU bought them!)

**About our Agency:**

Badgerland Financial, headquartered in Prairie du Sac, Wis., is a customer-owned financial cooperative proud to finance the growth of agriculture and rural America. Badgerland Financial is one of the regions leading providers of credit, crop insurance, tax and accounting services to farmers, agribusinesses and rural residents. The company is committed to delivering on its vision to cultivate prosperity for agriculture in rural Wisconsin by serving member-owners through offices in 33 southern Wisconsin counties. To learn more, visit <http://badgerlandfinancial.com>.

If there is any way we can help your business, we're there! Our most recent initiative is word of mouth to our friends. Have your agency, a specific agent or your insured featured on our QBE NAU Facebook page: <https://www.facebook.com/NAUCountryInsurance>. Customize the shared information to your liking; submit a picture and we'll create a posting just for you!





**QBE**<sup>®</sup>  
**NAU**  
Crop Insurance

# You Can Count On Us In Your Time Of Need!

## May 16, 2015 - Southwest Oklahoma

A tornado touches down near Tipton, OK. The rotating twister tore through Southwest Oklahoma leaving substantial damage, bringing with it heavy rains, flooding and hail damage. Bryan, our policyholder, had his 385 acres of wheat completely destroyed by hail, in addition to large amounts of property damage.

QBE NAU had an adjuster in contact with Bryan within hours of him turning in his notice of loss. The adjuster met with Bryan to adjust the wheat crop and the loss check was in Bryan's hands before he expected it. Bryan was grateful for the quick and accurate claim service. At QBE NAU, we're here to provide service when you need it the most. We are QBE NAU, a crop insurance company that understands your needs.

Learn more at: [www.naucountry.com/ncis](http://www.naucountry.com/ncis)