

# Country Times



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*“When using Field Insights, we found the accuracy of the weather to be very acceptable when deciding on spraying opportunities. It allows us to manage our time more efficiently, because we can determine which field to spray next from our office or our phone. After setting parameters for the system to understand our expectations, it is very accurate.”*

*~ Missouri farmer with Crop Insurance Solutions*



## Are you ready for the growing season?

Get ready for the planting and growing season with NAU Country's Field Insights™! Field Insights is a set of tools designed for you and your farmers to assist in understanding crop health conditions at a field level. These tools help reduce loss risk and allow your farmers to be more productive in the field by utilizing current, future, and historical weather data, growth models, and new this year - the Spray Window Advisor.

Innovative technology, personalized service, and claims excellence are important to us in helping our agents succeed in every season. We appreciate the opportunity to get to know you and your farmers. Contact NAU Country today for more information!



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## Update from President Jim Korin

I was watching the weather report on news the other day, looking at a week of temperatures in the single digits and a forecast that included snow for four of the upcoming seven days. This might seem normal in January or February but the problem was it happened to be April 3! Then, two days ago, my Bobcat struggled to push away the 21 inches of snow that fell on April 15 at my home in central Minnesota. In addition to weather concerns, we have had some exciting trading days as talk of tariffs linger over soybeans and other farm outputs. With all of this going on, I remembered what my old friend and farmer Alfred told me years ago: “Young feller, in farming, it’s always something.”

Hopefully our farmers can utilize some of the upward trading trends to lock in a better outcome on the farm this year. We know things are tight, but we are glad to be there with Federal Crop Insurance and other private products such as Crop-Hail, the Base Price Modifier (BPM), and RPowerD™ to help our farmers mitigate risk to the best of their ability.

This is also an exceedingly important political year for our program. While Federal Crop Insurance has become the primary farm safety net, it has opened the door for detractors. Their focus is on weakening crop insurance through cutting funding for operating expenses and pulling away a portion of the long-term underwriting results needed to cover the program’s operating expense and capital margins. They are singling out larger farmers and eliminating the benefits they can receive. This will drive them away from the program’s insurance pool. Seems like we just tried this experiment by pulling the healthiest people out of our state health insurance pools as part of the Affordable Care Act. The result: excessive rate increases for the remainder and unsustainable plans going forward. The program can’t survive.

You don’t have to look too hard to find the push to end crop insurance for our farmers. A group called the Land Stewardship Project showed up at our building a few weeks back to protest the very things discussed above. To garner their efforts, they published a report labeled “Crop Insurance: A Torn Safety Net.” In it, they inaccurately call the industry’s Underwriting Gains our Net Income or Net Returns. This is the same as equating a farmer’s gross crop sales to a net profit; it totally ignores the expenses necessary to produce the crop. They inaccurately state that larger farmers do not need the support of the program. And that the program lacks conservation. I have seen the inside economics of both the small and large farms and I can tell you that both take substantial risk annually in planting a crop and taking it to harvest. It is the strength of our program that not one ad hoc disaster bill was needed in 2012 when the upper-Midwest was hit with one of the most severe droughts in at least 50 years. All farmers, large and small, paid their premiums and collected enough in insurance indemnities to farm again the next year!

Additionally, Conservation Compliance added in the 2014 Farm Bill was a big concession that was made to help show the industry’s concern for our environment and the efforts made to assure compliance with the various environmental laws.



Last week in D.C., I had the opportunity to visit with Rob Johansson and Heather Manzano from the FCIC/RMA and with the Undersecretary of Agriculture Bill Northey. I can tell you that our partnership is strong, and these people are doing a great job advancing the program for the benefit of the American farmer. I was particularly impressed with the engagement of Mr. Northey and his knowledge of the program. After less than a month on the job, he seems to be well connected to the issues that will drive the success of the program. He mentioned multiple times his willingness to discuss program issues with us directly at any time. I believe he has the best interest of our farmers at hand and will be a great Undersecretary. We have asked our group to get involved in the process and consider contributing to the AACI PAC or directly to the men and women of the House and Senate that are so important to the continuation of the crop insurance program. Please get involved. Talk to your representatives and tell them the truth about the program’s success. If you need any help from us let me know. We truly need everyone’s help now. We are stronger together!

Finally, I want to comment on our current year. We continue to listen to the needs of our agents and farmers and we have had one of our best sales seasons ever. I want to thank our agents and farmers for placing their trust in us and assure you that we will take care of your policies regardless of what this year brings. While we are hoping for the weather to break and successful planting to get started, we are ready to deliver relief in the event it does not. Our systems and people are ready to go! With that, I will sign off and look forward to getting you a midyear update in a couple of months. Good luck getting the paperwork in and getting the crops in and off to good start. The world is depending on us!

Sincerely,

A handwritten signature in black ink that reads 'James R. Korin'.

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



# Royalton



## St. Lucia Summit 2018 Agent Trip - Stronger Together

We know to be successful in the crop insurance industry, we need our agents to help us deliver superior customer service to the American farmer. The purpose of our annual agent trip is to nurture and strengthen relationships with our agents so that together, we are stronger to achieve our goals.

St. Lucia's famous landmark, the Twin Pitons provided an obvious metaphor and theme for our 2018 agent trip, "The St. Lucia Summit". For those of you who may not know, a piton is also a metal climbing tool that's hammered into cracks found in rock surfaces or screwed into ice. Climbers clip a carabiner into the piton and use the piton as an anchor point as they continue their trek upward. At NAU Country, we want to be that anchor point for our agents and producers.

We thought it was appropriate this year to invite Jim Korin's climbing mentor, Ed Viesturs, to come and speak to our guests about planning and taking acceptable risks in life and business. The large audience listened intently as world-renowned climber and author brought home the powerful idea that we truly are "stronger together". Guests were given a copy of Ed's book *No Shortcuts to the Top* and Ed autographed many after the meeting. Attendees also left with an engraved NAU Country logoed carabiner to remember the event and important message.

Other business highlights included a State of the Union presentation from Jim Korin and agent-led discussion during our Agent Forum. Agents also had the opportunity to learn more about our new NAU Country mapping system and Field Insights™ from Vice President of

*"The purpose of our annual agent trip is to nurture and strengthen relationships with our agents so that together, we are stronger to achieve our goals."*

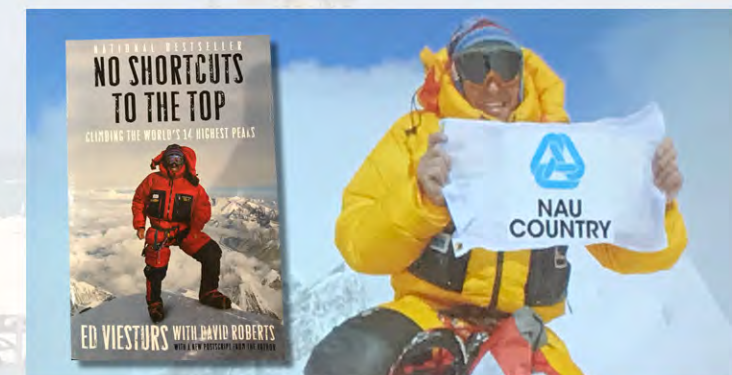
Jim Korin  
President, NAU Country Insurance Company

Marketing and Agency Services Hope Floberg and Vice President of Agent Technology Services Monte Holl.

Beyond the morning business meetings, agents, staff, and guests totaling 170 enjoyed the opportunity to network and strengthen relationships while enjoying the luxurious amenities at the Royalton St. Lucia all-inclusive hotel and spa. Whether attendees were soaring high above the rainforest, sailing the Caribbean Sea, or relaxing on the beach, everyone enjoyed their time on the beautiful island of St. Lucia. Many said our planned farewell festivities were the best yet, perhaps because it offered something for everyone - from a guitar-accompaniment social hour on the rooftop, to a delicious group dinner followed by fun casino games and dancing - the event and the entire 2018 St. Lucia Summit was a success!



Jim Korin gives attendees an Industry Update



Ed Viesturs spoke to guests on planning and risk.



During downtime our guests enjoyed the weather.

The venue selection process is currently underway for the 2019 agent trip. An invitation will be coming out soon to all NAU Country agents. We hope you will join us next January, somewhere in the Caribbean!



# AACI and Farm Bill updates

During 2017, the House and Senate Ag Committees held eight official Farm Bill listening sessions in eight different states to hear what America's farmers, growers, and ranchers had to say about the current programs and changes they would recommend. All eight sessions had one common reoccurring comment about U.S. farm policy; to urge congress to protect and preserve the current crop insurance program, as now delivered through the private sector crop insurance companies and their agents.

There were no complaints of crop insurance not working, nor did we hear that it's too expensive for what you get, or any negative comments at all about our program. This is amazing to those of us who went through the 1980's and 1990's as we struggled to keep the program funded, to keep the private sector delivery system, and to build participation and acceptance of crop insurance as the primary financial risk management tool used by farmers and lenders nationwide.

What a success story our crop insurance has become today and we can be proud of all our efforts over many years.

Throughout 2017, and to date in 2018, AACI members have been meeting with members of congress in Washington D.C., as well as in their district offices, and at town hall meetings promoting the "preserve and protect crop insurance" reasoning. We hear good news about crop insurance from all members who come from agricultural districts and they strongly support our goals.

We also try to meet with members not from rural farm districts to gain their support for crop insurance and we've had some success with many hearing our side of the story for the first time. We still have a long way to go with many urban members whose voters tend to think that all food comes from the grocery store, however AACI will keep up the efforts to continue that education.

Last fall, the House and Senate Ag Committee chairmen and committee members from both parties believed they were on track for an early 2018 passage of a new Farm Bill. Everything was ready to go with easy passage out of both House and Senate Ag Committees.

Unfortunately, by mid-March, the Farm Bill stalled. Unusual partisan divides appeared in the House over an attempt to reform SNAP (Supplemental Nutrition Assistance Program), which was formerly known as the Food Stamp Program, with a work requirement for "able bodied males over age 45". Although this reform seemed pretty reasonable, it became the reason democrats all urged House Ag committee ranking member Colin Peterson to not allow a vote to move the Farm Bill to the full House floor.

Some have speculated the Farm Bill may be dead until after the November elections as democrats hope to take back the majority from republican control. The current Farm Bill expires September 30, so the current 2014 language would continue in place as-is until a new Farm Bill is passed.

The House Ag Committee Chairman Mike Conaway appears to be ready to pass the republican drafted version out of committee to the floor for debate and hopeful passage, as planned, with a republican majority. The problem is there are many "Freedom Caucus" and Tea Party republicans that oppose farm spending and/or SNAP. Therefore, many democrats are needed for passage of a modern Farm Bill, and here we go again, back to a possible extension of the 2014 bill.

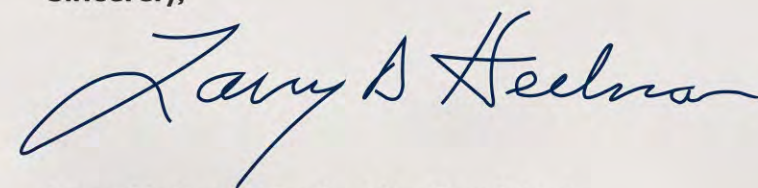
Now, from a crop insurance agent or company employee's point of view, an extension is not a bad thing. We continue as we are now and avoid possible attacks and harmful changes that have been threatened since the 2014 Farm Bill was passed. An extension is not bad for us, but not really the right way to set Farm Policy in America with our current difficult markets and commodity prices.

Again, I urge you to call your local member of congress and your state senator's field offices to simply let them know crop insurance is working well and you support making no cuts or changes that would reduce participation by farmers and ranchers.

Stay up-to-date on crop insurance political news and join the American Association of Crop Insurers at [aacinsurers.com](http://aacinsurers.com) for instructions and forms. Be sure to click on "The History of AACI" menu item to learn more about the history of modern day crop insurance as we know it from the very beginning. Head over to [NAU Country's News Feed](#) for additional updates from AACI as well.

Thank you and I hope you have a great spring!

Sincerely,



Larry Heitman, Senior Vice President  
NAU Country Insurance Company



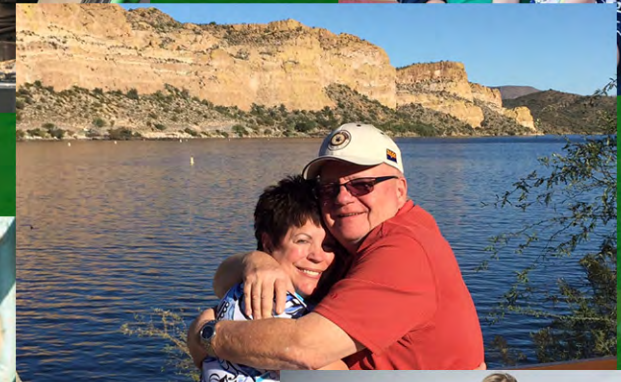
The screenshot shows the AACI website homepage. At the top, there is a navigation bar with links for "About AACI", "What is Crop Insurance?", "Members", "Contact", and "Q Search". Below the navigation bar is a banner image of a red barn in a green field. The text on the banner reads: "The Industry's Only Advocate in Washington for All Crop Insurance Sectors". Below the banner is a search bar. 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."



# Women in Ag!

NAU Country has a diverse group of talented and intelligent employees that make the difference every day for our agents and farmers. In this edition of Country Times, we're happy to introduce and showcase a few of our "Women in Ag". From literally working in the field on the farm, to what they bring from their background and experience outside of the industry to our business, we want you to know our team.

This year, we'll continue to showcase women in ag on our social media pages. Read more on these professionals that make NAU Country Insurance Company proud!



## Jan Dawson, former Sr. Vice President of Branch Operations, Great Lakes Branch



Hello NAU Country, I'm Jan Dawson. Many of you know me as the former Sr. Vice President, Branch Operations of our Great Lakes Branch, but I held many roles over my time in the crop insurance industry. I am now retired and enjoying time with my husband Jim, family and friends, and doing a lot of traveling.

In the beginning of my career in the 1980s, I started working with the Farm Credit System. At first, it was "just a job". However, over time my interest in ag evolved. Between my grandparent's farming, my friends' families' farming, and my close work with Farm Credit, I wanted to know more. I began asking for more duties, took courses in finance, and truly wanted to do more to help the American farmers. In 2001, I reached out to my business associates John McDermott and Greg Burger at North Central Crop Insurance (NCCI), and expressed my interest in doing more in the crop insurance industry at a different level. My NCCI career started as a Marketing Representative, and I later became the Manager of Operations. When NCCI was sold, it was a hard change to

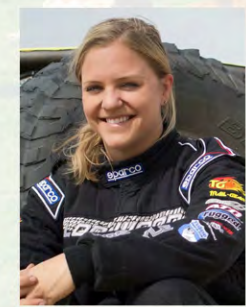
move to NAU Country due to the strong relationships with my former co-workers. However, there is something to be said about being in the right place at the right time. Not long after coming to NAU Country, I became the Sr. Vice President, Branch Operations of our Great Lakes Branch, headquartered in Eau Claire, WI.

When I started in the industry, it was predominately made up of men. Women at that time, seemed to not want other women going out to their homes. Plus, many times the value of the women on the farm was overlooked. Now, that has changed! It is so important in this industry to remember that women are key, they are an integral part of the farm. Many times, the woman is the farmer, they are caregiver, they do the bookkeeping, and more! It has taken time to learn this, but women on the farm should not be overlooked. This is true not only on the farm, but in the business! The equality has not always been there. However, having a president with four daughters that values and respects women, sets a strong precedence at NAU Country. Jim Korin, president at NAU Country, always treated me with respect and equality. And whether or not he agreed with me, he would always say, "I have always appreciated and respected your perspective, not because you are a

woman with a different outlook, but because you are smart and able to make good decisions that people would follow! Some of that comes from the lens you view the world, and I assume being a female contributed!" Women are being recognized for what we are good at. In a leadership role, women provide a different perspective...We get the job done!

What did working in crop insurance mean to me? I am honored to work in an industry that feeds the world. Our agents and farmers are quality people that are wholesome, honest, and genuinely want to help each other out. You don't get that in every business.

## Megan Stevenson, Claims Adjuster, Western Branch



I was born and raised in Chico, CA. I grew up competitively showing horses and spent 11 years participating in 4-H where I bred/raised goats, cooked, organized county events, and even traveled to Australia for a summer as part of an exchange program. My family has been a part of the Farm Credit system for 43 years, which is where I worked part time through high school and college.

Today, I live in the Central Valley of California, (about an hour west of Fresno), at my fiancé, Brian Wood's, family's ranch. He is the fourth-generation farming on this ground. They grow almonds as well as a variety of row crops (garlic, onions, seed alfalfa, etc.). Although I'm familiar with almonds, living smack dab in the middle of such a diverse variety of crops has been a wonderful learning experience for me and, I feel, has made me a better adjuster.

For fun, Brian and I race our *My Job Depends on Ag* themed Ultra4 car together in a few Ultra4 races, an occasional desert race, and the Nor-Cal Rock Racing series. *My Job Depends on Ag* is a nearly 80,000-member public group on Facebook and also an agricultural news and informational website. We love the awareness that our car has brought to the water struggles here in California and the Agriculture industry. I love learning how to work on the car and the time spent together in the shop. This last year, I became a part of the *Ladies Off-road Network*. It is a group that is dedicated to supporting all off-road ladies by guiding, educating, and motivating them to achieve their goals. Now, I am a global ambassador!



# W o m e n i n A g r i c u l t u r e

## **Katie Ryan, Field Claims Manager, Great Lakes Branch**



Greetings NAU Country, from the Buckeye State! I am Katie Ryan, Field Claims Manager covering Ohio and the Northeast. I grew up on a farm in southern Ohio that has been in our family since the late 1800s. It transitioned from a dairy farm when my dad was a kid, to a cattle, hog, and grain operation when I was growing up. From elementary through high school, I was always very active in 4-H and FFA. I had always been so connected to agriculture and I knew I wanted a career in ag. In 2007, I graduated from The Ohio State University with my bachelor's in agribusiness, and again in 2009 with my master's in ag economics. I then started working as an adjuster with NAU Country.

My husband Patrick works as a grain merchant for Cargill. We have two wonderful children Beau (3) and Cora (1). Along with our work in the industry, Patrick and I have a corn and soybean grain farm that's close to where I grew up. My main work there is record-keeping now that we have two little ones, but I still help in the fields during the busy times of planting and harvest. Aside from my work as a claims manager, I love traveling. I studied in Brazil for a quarter in college where I traveled hundreds of miles visiting Brazilian farm operations. Patrick and I have had many adventures together from hunting rattlesnakes in Texas, to sailing in Maine, surfing in Hawaii, and skiing in Colorado.

My work as a Field Claims Manager has allowed me to stay closely connected to the agriculture community, even expanding my knowledge by learning about crops in the northeastern states. I feel very blessed to work for a company that cares about me and has provided me with some great friends, too!

***Did you know? The USDA reports that there are over 969,672 women farming 26.7 million acres in the United States.***

## **Katie LaMere, IT Marketing and Training Specialist, Corporate office**



Hi there! Before I tackled daily communications, social media updates, and trade show management, I worked in an entirely different vocation. My experiences before becoming part of the NAU Country family have allowed me to support and assist my team as well as our marketing reps and staff.

While my immediate family are not farmers, my ancestors are some of the earliest farming settlers in the state of Minnesota. Knowing that I grew up on the land they worked so hard on fills me with gratitude. As a child, I had a passion for weather and a love of teaching. I started college as an Education/English major, but after a chance encounter with my "weather mentor" (a local meteorologist) I changed my major the next day! I graduated in Geography/Atmospheric Sciences and Technical Writing and gained experience in G.I.S. (mapping), a farm-weather radio show, avalanche studies, and teaching my peers in the weather lab. Graduate school provided amazing opportunities as well. I worked as our University's Radon Project Manager and then National Geographic offered me a chance to assist with a six month long arctic dog sled expedition with a live online classroom and curriculum about cultural and environmental studies. I moved to the great state of Mississippi and finished my master's in Geosciences, fulfilling my teaching dream while living there. Post college, broadcasting pulled me into a career that spanned 12 years and three states. During that time, a weather graphics system company hired me to install and train broadcasters across the country.

What brought me back to Minnesota was a job opportunity to work for my weather-mentor and help launch a brand new 24-hour weather network called "Weather Nation".

After many successful years and an operational move, I decided to settle down and stop moving for a little while! I married my main squeeze, Joe, and we, along with our dogs live in the Minneapolis, MN area near family. While I

am still very active within meteorological societies, I have professionally switched gears and jumped back into IT and Training. I have been with NAU Country for the past two years. Now, I am not a farmer, but I have spent plenty of time at my family's Scottish Highland cattle farm in Wisconsin. We would talk for hours about how a weather event and climate change had been affecting their farming operation and livestock. I understand the importance of how our technology and data makes a difference for our agents and farmers because of my background. My experience with NAU Country has allowed me to learn so much of what my ancestors were part of, and the best part is that I love to learn! And, as we all know in this industry, that is one thing that never stops!

## **Angela Hagen, Project Management Manager, Northern Regional Branch**



I have been working for NAU Country for the past three years as an IT project manager. Being new to the ag industry, I have really enjoyed learning about the farming community. As a city girl, growing up in various cities across the U.S., I didn't have much exposure to the agricultural industry until I started working for NAU Country. Although I have worked in IT for the last 15 years, I am still amazed at the genius and creativity that goes into creating a new software solution and am thrilled when our project teams deliver a solution to make someone's job easier, including our Field Insights™ app!

Outside of work, I am a full-time mom, wife, and student. My husband, Mike, and I have two sweet (and sometimes mischievous) children and live in West Fargo, ND. We enjoy spending time together watching football in the fall, playing outside in the spring and summer, and we even enjoy our North Dakota winters! A year ago, I started working towards a master's degree, and several of my evenings are spent working on research papers, reading text books, or taking quizzes. In 2016, I was selected to participate in the 35 Under 35 Women's Leadership Program which inspired me to become an active member in my community and utilize my skills as

a project manager outside of work.

In addition to being a Sunday school teacher, committee chair for my son's Cub Scout pack, and volunteering for a variety of community events, I am also very involved in coordinating and providing continuing education opportunities for project managers in this area working with our local Project Management Institute chapter. I also enjoy participating on an advisory board at MSUM, providing input and industry perspective as they grow their project management major.



## **Annie's Project**

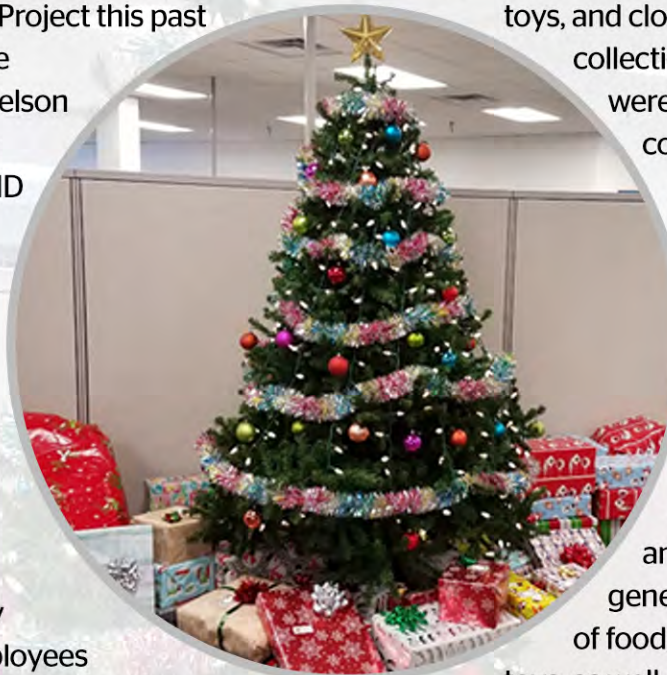
Our Northern Branch has been actively working with agents and producers at Farmer meetings throughout the years. More recently, the emergence of "Annie's Project", a non-profit organization and educational program dedicated to strengthening women's roles in the modern farming enterprise has taken a special focus. NAU Country was proud to be invited to train at a recent course at North Dakota State University on Livestock Risk Protection (LRP), as well as coverages and programs available.

Annie's Project courses are taught in 33 states and include basic business skills in relation to farming operations, as well as estate, retirement, and succession planning. If you would like to request training at a Farmers/Producers meeting, agents can reach out to their NAU Country Marketing Representative to train on the latest programs and coverages. If you are interested in upcoming Annie's Project courses, learn more about this organization at <https://www.anniesproject.org/>.



# Charitable NAU Country!

The Northern Branch office in Fargo, ND held their 1st Annual NAU Country Giving Tree Project this past December. Northern Branch office Administrative Assistant LeAnn Nelson contacted the North Dakota Cass County Social Services in Fargo, ND and received assistance in organizing this fulfilling project. 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 Social Services. Six families (totaling 34 individuals) received an abundance of holiday cheer from the NAU Country employees involved.



Fargo Social Services offices did not have an existing program, so they were extremely excited when NAU Country contacted them for this project. The Social Workers that picked up the packages at the Fargo office for distribution were all very appreciative and excited to see the looks on the faces of the recipients. They later sent thank you notes to the office for all employees.

In early 2018, QBE's Multicultural & Inclusive Xtension (MIX) Business Resource Group (BRG) worked with the QBE Foundation and NAU Country to fill the shelves at area food banks for the

Feeding America Donation Drive. Food, personal items, toys, and clothing were among the requested collection items. Monetary donations were also welcomed. For every \$1 contribution, Feeding America was able to supply 10 meals for those in need, and the QBE Foundation matched employee monetary donations up to \$10,000. The Ramsey, MN Corporate office took part in the food and fund drive during February and March. The office employees generously donated over 168 pounds of food, 16 boxes of clothing, five bags of toys, as well as several cash donations. Contributions from the drive went to the ACBC Food Shelf in Anoka, MN.



# Pre-planning safety

There's an old saying that farmers are a "jack of all trades and master of none". There's a lot of truth to that, simply because there are so many different variables involved in an agricultural livelihood. There are many different kinds of farms, types of crops, livestock, acreage, geology, seasonal and environmental factors, number, size, usage and occupancy of buildings, vehicles and equipment, employees, etc. These all present varying degrees of exposure, which must be addressed to ensure that existing exposures are properly controlled.

An astute farmer realizes that with so many different scenarios, a site-specific pre-planning checklist can go a long way in identifying potential exposures inherent in the type of operation being engaged. With that knowledge, formal written controls of the exposures can be determined to mitigate injury or damage to humans, animals, buildings, and equipment.

An effective pre-planning checklist will start with who, what, where, when, and how. All exposures in each operation must be addressed, including chemical use,

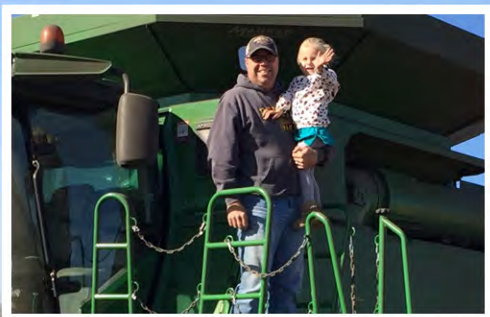
equipment use hazards, fire safety, falls from heights, electric shock, animal control, vehicular accidents, as well as general public, and attractive nuisance controls. Other exposures will normally be identified as part of the process.

The checklist can be a "living manuscript", continually changing as operations evolve, are discontinued, and new operations commence. Examples of this are new technological usage of drones and GPS geocaching. Checklists are also to be used seasonally, with preventive maintenance procedures for equipment, vehicles, and machinery.

There's another old humorous saying that a farmer is a guy "outstanding" in his field. When that field addresses safety in all aspects of farming activities, he will be standing tall.

**Robert Farmer**  
Sr. Loss Control Consultant, QBE Global Risk Solutions





# Focus on the farmer: PULLING TOGETHER!

Farming is a constant cycle of anticipation and making sure the timing is perfect. Whether that's during planting season, harvest, or in between, farming takes patience and hard work! It's an unpredictable job that reaps much reward. Taking care of a family on top of that is an added responsibility, but is also rewarding! Having an outside hobby can be tough to prioritize in such a situation, but two of our NAU Country farmers have found the perfect fit of both responsibility, fun, and competition in power pulling. Meet Craig and Ashley Corzine from Assumption, IL, champion and award-winning power pullers with Corzine Motorsports.

Craig grew up on a sixth-generation family farm where he and his mother helped tend to cattle, while his father has been and still is an integral part of the National Corn Growers Association, and an advocate for crop insurance. In the 1990's, one of Craig's neighbors got him involved in helping with power pull trucks and tractors.

Ashley was born in Indiana and quickly became an accomplished softball athlete both in high school and in college. She had grown up attending power pulls with her family as they watched her father race his own mini modified tractor called "Footloose".

She drove for her family's racing team (Koester Racing) for a short while, and then worked on marketing and social media for the team. Ashley has also contributed to the National Tractor Pull Association's RFD TV coverage, interviewing pullers at shows.

Fate had its way of pulling the two together, as Craig and Ashley met through Ashley's father at the Wisconsin Dairy Land Nationals in Tomah, WI several years ago. Ashley's father is a beloved man and a force to be reckoned with. He is a farming accident survivor that is well known in the tractor pull circuit. The family has gained sponsorship from Shell ROTELLA® and have also

worked with the Make-a-Wish Foundation. This has led to several opportunities for the family to be involved not only in the tractor pull circuit, but for what the sport is widely known, families, and support. While power pulling takes up plenty of time, farming comes first. The pulling circuit consists of mainly farmers. Those farmers bring their families, and most times, everyone one knows everyone's kids and parents, and are great friends. That support translates from the sport to the field. When a farmer may need to be in the field working and cannot make it to a show, folks reach out to offer help.

After being involved for a few years behind the scenes, the Corzines finally gathered enough parts to build their first truck for the circuit. They were multitasking experts with their corn and soybean farm operation, with visitors swinging by to look at the trucks. As they grew in the sport, both as competitors, they grew as a family as well. In the early days when Craig was competing, Ashley would be down at the end of the track, baby in tow with ear protection on. The entire family on both sides is involved and supports each other.

Success in the field of power pulling has been sweet to the Corzines. The competition schedule is built to coordinate around key farming times. The basics of the sport consists of several different vehicle classes including modified tractors and trucks. The Corzines compete in the 6,200-pound two-wheel drive truck class. Their two Chevy trucks contain turbo/super charged engines. These trucks pull/drag a complex sled weight transfer up to 54,000 pounds. The average run is 320 feet long, 12 seconds, at about 32-33 mph. The distance pulled is measured down to a thousandth of an inch. The one that pulls the sled the farthest, wins. If there is a tie after a "full-pull" (the entire distance), there is a "pull-off".

Craig and Ashley's hard work paid off during what Craig called a "storybook night" when they managed to obtain the super bowl ring of the sport in the past year. At the prestigious Grand National event in Bowling Green, OH back in August 2017, both Craig and Ashley ended up competing against each other and Ashley took the best pull for the event and Craig won the over-all ring. The Bowling Green event allowed them into the 50th Anniversary National Farm Machinery Show in Louisville, KY in February 2018. This invite-only show has 24 competitors. Ashley won the event on the final night with her friend, another female driver, taking second place. It was the first time that had happened in the sport, at that show. Craig couldn't be more proud of his wife, saying, "A lot of luck, good equipment, talent, hard work, tuning, weights, tire pressure, driver...not just anyone can do it, you've got to have a lot of luck on your side!" As the pulling season takes a break during spring planting, you can bet the Corzines are working on their trucks for the official season that runs from May through September.



Ashley and Craig have four daughters. One of their teenagers recently hinted at wanting their own truck for competition. Craig sighed both with pride and a chuckle. So, perhaps the family farm legacy will not be the only thing that is passed down. With the success and drive of Corzine Motorsports, that may be a reality in their family's future.



# Top 10-10 NAU Country Honors



The 2017 QBE 10/10 recognition trip was held in Naples, FL in December in conjunction with the QBE PGA Shootout that same weekend. The 10/10 finalists were treated to a week filled with celebration, relaxation, and networking with several QBE employees from different departments. Stephen Moss (Southeast Branch, Claims) and Michael Hanson (Northern Branch, Marketing Representative) were given the opportunity to play a round at the Tiburón Golf Club which was used for the PGA event, and even had the chance to get a picture with Greg Norman, a.k.a. “The Shark”!

The group was also treated to a tour of a wildlife refuge, relaxation on the beach, and group dinners with QBE Executives. The trip concluded with a luncheon with CEO Russ Johnston along with NAU Country CEO Jim Korin at the PGA course during the PGA Pro-Am. Overall, the trip was a great experience and allowed the honorees to network and strengthen the connection with our parent company QBE.

*During Field Insights’ first year, we have seen users log on over 300 times in just a few short months. Field Insights is being utilized to make educated decisions on each individual field, such as when to spray or even harvest.*



## Real technology to grow your book

It seems like every few months there is a new technology buzzword or trend that promises to be the next industry game changer: “block chain”, “machine learning”, “big data”, etc. At NAU Country, we work hard to identify the trends that will have the biggest impact on your processing efficiency and sales competitive advantage.

For instance, this year we’ll be taking our Field Insights™ platform one step further to help with your processing and sales by allowing sharing of acreage reporting data between you and your growers. This means that during the planting season, if your growers are already using Field Insights, any data they are keying into Field Insights will be available to pre-populate their acreage reports. Additionally, after the planting season, you’ll be able to push their acreage report data into Field Insights. We hope this helps cut down on paperwork and will add growers who want those extra tools like crop growth models and field level precipitation.

We’re also starting to look at what we have available for big data and what we might be able to share with you. We’ve got a few ideas in the works, but we’d like to hear from you as well. Please reach out to your NAU Country marketing rep today and let us know what big data you wish you had and how big data might help you decide where and how to grow your book!

## On the road with NAU Country!

The 2018 Southern Farm Show was held this past January in Raleigh, North Carolina. With a new indoor booth location, the number of visitors doubled in the past year! Several farmers, agents, and claims specialists swung by to learn about Whole Farm Revenue Protection, Field Insights™, as well as other products and programs that NAU Country offers. Rebecca Hudson, Jordan Atkinson, and William Morris represented the NAU Country Team in addition to several agents and claims staff that stopped by.



an 11,000-seat arena. Celebrating its 50th anniversary, the Championship Tractor Pull attendance was the largest number in recent history. Over 67,000 tickets were sold to the five performances in Freedom Hall. (See our “Focus on a farmer” story about two participants in this event!)

It was great to have so many of our farmers and agents stop by the NAU Country Booth. This year’s NAU Country attendees were: Andrew Abner, JC Large, Lucas Graunke, Shane Kvalevog, Terry Hayes, and Tim Manthey.

March brought the NAU Country team to Anaheim, California for the 2018 Commodity Classic. The three-day event showcased several exhibits, and the keynote speaker was the U.S. Secretary of Agriculture Sonny Perdue. Over 8,055 registrants made up the attendees of the event with over 367 companies exhibiting in 1,894 booth spaces.

Representing NAU Country was John Wienstroer, Rick Gustin, Diane Salvo, Tim Manthey, and Katie LaMere. We hope to see you next year!

NAU Country Insurance Company then headed northwest to attend the National Farm Machinery Show (NFMS) in Louisville, KY once again this spring. This year, over 314,000 attendees packed the Kentucky Exposition Center for the four-day event that celebrated 53 years of providing the agricultural industry’s latest and most comprehensive display of equipment, services, and technology. With the largest number of exhibitors in its history, NFMS spanned more than 1.3 million square feet filling 920 booths, for an increase of 40 exhibitors.

The show revolves around the four-day National Tractor Pull which is held in the adjoining Freedom Hall Stadium,

## Agency advertising opportunities

We’re ready to partner with you by providing the best customer service in the industry and support the American farmer with a broad spectrum of resources to assist you and your agency with your advertising responsibilities. We have customizable radio and print advertising templates available on our NAU Country Agent Portal within the [Agent Training Tab](#) (click “Advertising”). Let our radio ads help your voice be heard wherever your customers tune in! Turn heads with a pre-made or customizable MPCI, Crop-Hail, or other specialized product ads. Customized prints and radio ads may take a few days to produce, so please contact us in advance.

We also provide additional advertising materials on our products including post cards, brochures, rack cards, sample map books, desk signs, and window clings. All are available on our [Supply Order System](#) located within the NAU Country Insurance Company Agent Portal.

If you’re looking for apparel or promotional items, head to our [NAU Country Insurance Company Store](#) to see all available NAU Country branded products.

\*Due to rebating rules, NAU Country Insurance Company is unable to assist in payment of the advertising materials above. However, we can certainly work with you on creating customized products and templates and provide you with a free electronic version.







*“NAU has demonstrated their commitment to perennial crop insurance by having Jon Burcham on their team. Jon’s depth of knowledge and experience with Risk Management is outstanding and provides me with a high level of confidence that our policies will be correct - the first time, every time.”*

*~ Ann Manley, Manley Crop Insurance*

## Flights over the farm: Drones assist NAU Country

Drone usage has come a long way in recent years, and insurance companies have been getting more actively involved in using them in coordination with boots-on-the-ground observations for claims and inspections. What does this mean for the crop insurance industry and for NAU Country agents and farmers? In the past year, drones have been leveraged to inspect fields and farms for wind or hail damage, prevent plant, and even replant assessments. Once drone flights are completed, images taken are uploaded and processed for a completely smooth field view. They are saved and are available to local and remote adjusters to assist in reviewing the inspections. At NAU Country’s recent Drone Pilot Meeting in April, our claims adjuster staff learned the latest in FAA regulations, as well as our new ways of collecting and reviewing data via drone technology and software.

Case study training and drone pilot practice were also part of the agenda. Stephen Funk (Claims Adjuster, Great Lakes Branch) discussed how we are just embarking on new uses with drones following wind events. “I’m really excited to be able to work with our farmers on wind

damage inspections. In the past, we never really knew how bad wind damage was in a field, and we’d have to find a good hill to get a good overlook. Now, a drone can go up, and with drone mapping software, we can figure out where things are blown down and where we need counts,” said Funk. Claims Specialist Andy Brallier said, “We’d literally be standing on the back of a truck to determine damaged acres. Farmers want a detailed analysis of their field, which is where the new drone software comes in handy.”

The best part of using drone technology is the improved customer service for our NAU Country agents and policyholders. Efficiency and accuracy is what counts. Vice President of Regional Claims Mike Large said that, “One year ago we started drone usage. Particularly with inspections of perennials, orchards, nurseries, and in identifying acreage determinations with wind and hail damage. By using drone technology to help the claims adjustment process, we are able to turn around a more timely and accurate report to our farmers and agents, and the process as a whole.”

## Perennial Specialists!

Do you want to identify your fields by perennial type? Would you like to select customized colors for specific varieties? Well, look no further. NAU Country allows you to map blocks by color or variety in our EASYmapping® system. NAU Country is dedicated to becoming your Perennial Specialists. We have always focused on a strong perennial expertise in all regions, and we continue to grow that expertise with the recent addition of Jon Burcham, retiree from the Risk Management Agency’s Spokane Regional Office. We pride ourselves on strengthening our staff and system’s perennial knowledge, along with continuous perennial improvements. Call today to find out more!



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

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