



NAU Country
A QBE Insurance Company

Fall 2017

Country Times



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NAU Country

A QBE Insurance Company



COVERAGE YOU NEED. SERVICE YOU DESERVE.

This year we have seen Mother Nature flex her muscles, with drought in the Midwest, fires in the Northwest, and not one, but two hurricanes made landfall. These devastating weather events reinforce the need for crop insurance and ensuring the livelihood of our farmers more than ever before. To all our farmers who have been in the path of Mother Nature's fury, NAU Country is committed to supporting you by providing fast, friendly, and complete claim service.

For more information:

<https://www.naucountry.com>

NAU Country Presidential update

Jim Korin

What a fall it has been! Many Americans are struggling in the aftermath of hurricanes in the South and wildfires in the West including Montana, Idaho, Washington, and California. Congress has, or is on its way, to providing over \$50 billion in ad hoc disaster aid to affected areas in Texas, Florida, Puerto Rico, Montana, and California. Other bills have added federal assistance in the Northwest for the tragic fires in Montana, Idaho, and Washington. Many people don't know that over the past summer months, Montana has been battling more than 25 fires, spanning over 500,000 acres.

Let me first say that our Nation's efforts should be 100 percent behind those affected by these tragedies. In addition, we can all be involved in some way by helping those in need. Seeing these events play out, it comforts me to know that I am helping to provide our Nation's farmers a safety net that doesn't rely on ad hoc funding in time of need; a program that farmers can take to the bank in their efforts to secure financing or pre-market production to lock in a price that fits their plan. While it's not perfect, we will continue to work on it to be sure we are helping the broadest group possible. We should all feel good about the partnership we have with the government and the American farmer; it is the envy of the world.

As I write this, we are coming to the end of a season with a series of mixed results. While corn and soybean production is generally in good shape across the country, we have seen price declines in the range of 11-12% for corn and 3-5% for soybeans. Even with deductibles, we will see payments on higher coverage levels where production was stressed due to drought or late starts. Wheat has been affected by one of the worst droughts in over 100 years in parts of North Dakota, Montana, and South Dakota. In addition, spring wheat prices have risen (over 20 percent for those contracts to which the Minneapolis Grain Exchange applies) and added to the liabilities for many policies which have the Added Price Option election. Finally, the hurricanes and fires in California come with plenty of liability to a variety of crops and insurance plans.

This means our claims and service teams have a chance to go out and show our customers what good service is all about. We have organized teams across the country to assist with hurricane damage in Texas, Florida, and Georgia. Our



California adjusters are ready to get at an assessment of damages to the wine grapes just as soon as we are allowed into the fire-affected areas. I have personally been in touch with our many great employees as we have responded to each of these events. To our agents and farmers, let me tell you the same thing I told the FCIC Board of Directors a few weeks ago, "It will be a challenge, but we have got this...we are organizing teams to get to the right areas and from a claims perspective, we have a plan and it is under control."

As we go through the next few months, I ask that our employees stay engaged and focused to be sure we provide farmers and agents the service they need and expect from us. It will assure our relevance and place in the industry long term. Agents, if you feel that you are not getting a high level of service from us, we want to hear from you. Please reach out to our teams and let them know where we are falling short. If necessary, bring it up the chain of management and/or get the Branch or Corporate Executives involved. We are here for you!

Thanks for your business and for allowing us the opportunity to be your crop insurer of choice. We are in a great industry and we strive to be the leader providing great service with the industry's best people and technology. I hope you agree.

Sincerely,

A handwritten signature in black ink that reads "James R. Korin". The signature is fluid and cursive, with a large initial "J" and "K".

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



EASymobility to EA\$Ymoney contest winners are \$eeing dollar \$igns!

Our 3rd annual EASymobility to EA\$Ymoney contest wrapped up on July 17, 2017 after NAU Country's marketing representatives assisted and prepared their agents and agencies to submit acreage reports through our EASymobility app. The contest results were determined by tallying the total number of unique policy submissions per agent. Our winning marketing representative, Andrew Abner noted that, "We are excited in Indiana to have EASymobility available for the NAU Country crop insurance agents to use. Thanks for making it happen at NAU Country Insurance Company!"

The ease of use with EASymobility makes the acreage reporting process more convenient with our leading-edge technology in the palm of our agent's hands. Now it's even easier as EASymobility has been combined with our smart phone app to make our new NAU Country app. The 10-week contest finished with some familiar names and past winners. This year, Joe Korus of Lindsay Insurance Agency in Lindsay, NE took the top honors. When asked, Korus said, "When I first logged into the EASymobility app, I immediately noticed how user friendly it was. The simplicity of navigating through the app is what stuck out to me. As far as completing acreage reports, I started off with a policyholder with just one field. From the time I logged in, to the time I completed the acres and printed my insured's Schedule of Insurance, was less than 5 minutes! 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 EASymobility for everyone going forward."



Past winners, Nathan Selking of Beacon Ag Services in Decatur, IN and Luc Valentin of Labache Ag Inc. in Scott City, KS rounded out the remaining of the top three agent submissions. The top three agents won \$50 gift cards for their hard work. The top marketing representative walked away with a \$100 gift card. Congratulations to all the winners!



Lindsay Insurance Agency
AN INDEPENDENT INSURANCE AGENCY

Joe Korus

Lindsay Insurance Agency
Lindsay, NE



Nathan Selking

Beacon Ag Services
Decatur, IN



Labache Ag, Inc.

Luc Valentin

Labache Ag Inc.
Scott City, KS



NAU Country Cares!

NAU Country is involved in many volunteer and charitable activities throughout the year, and this summer was no exception. This past spring, NAU Country's Great Lakes Branch office sold 150 American Flags, with the donations going to American Gold Star Mothers, Inc. (AGSM). This organization was established in 1928 and is made up of mothers who have lost a son or daughter in the service of our country. They use the proceeds as a tribute to their fallen loved ones, but also to help serve current veterans. AGSM President of Wisconsin Kaye Olson noted in a thank you card what donations like ours can support; including pie and ice cream at the Chippewa Falls Veterans Home, 10 to 15 backpacks with paper, pens, envelopes, stamps, and blankets for the Veterans Assistance Center, and last but not least, Christmas Cards for Veterans. To learn more about this foundation, please visit <http://www.goldstarmoms.com>.



This summer, NAU Country's Central Branch office helped sponsor the Angels Among Us gala. Angels Among Us is a non-profit organization that provides financial support and assistance to Nebraska and Iowa families that are battling pediatric cancer. The charity event proved to be a great success. With 400 in attendance, donations and sponsorships helped raise thousands of dollars. Due to these charitable donations, the organization has been able to increase their assistance from 29 families to 40, and from 12 months to 18 months of financial support. Executive Director of Angels Among Us Susie Nelson said, "Community partnership, for example, like between Angels Among Us and NAU Country, is what continues to allow us to meet the needs of families who are struggling with childhood cancer. Without this support, we simply wouldn't be able to do what we do without our partners." To learn more about this charity organization, please visit <http://myangelsamongus.org/welcome.html>.



American Association (AACI) update

After a quiet August with congress out-of-town, things became quite eventful after returning from Labor Day weekend. Since then, all efforts have been focused on the disasters in the south and southeast caused by hurricanes Harvey and Irma.

In August, our adversaries got the Government Accountability Office (GAO) to publish a report on crop insurance companies and agents making too much money, by using the same old flawed accounting methods. Their accounting methods stop at showing "returns" and do not show the totals after subtracting expenses. Don't we wish we could keep our gross income before expenses and taxes? Unfortunately, too many people do not recognize the difference between gross income and net income after tax profit, so the GAO numbers sound convincing. There are several university and national accounting firm studies that tell the whole truth. Fortunately, the Agricultural members of congress understand the true facts of business in today's world. The GAO report got little coverage, but our adversaries are using it to attack us by presenting these reports to the majority urban/suburban members of congress and society at large.

Today and always, AACI and National Crop Insurance Services (NCIS) are constantly pushing back with realistic facts. Without the GAO name behind us, it is tough to gain credibility, even when dealing with extremely biased reports.

As we at AACI continue to ask for your support and Political Action Committee (PAC) contributions, I invite you to read our published Mission Statement and Goals that we strive to achieve in all that we do every year. If you could please take a minute to read the following, we on the AACI board (comprising of AIPs, Agent Associations, Independent Agents, and international reinsurance companies) would appreciate it very much. Thank you for your support.

Mission

AACI's mission is 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.

Values

To fulfill this mission, AACI holds the following core values as the foundational principles of the organization:

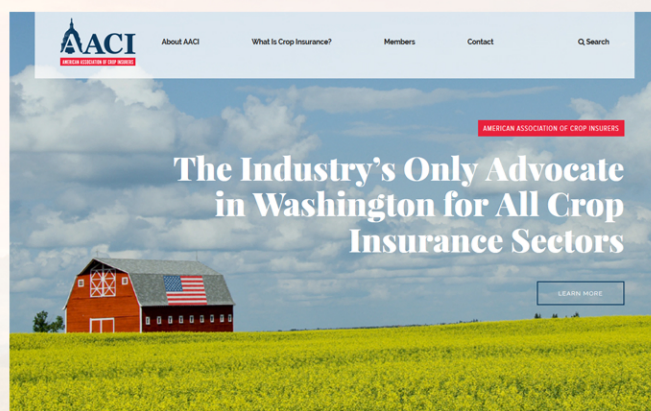
1. We support American farmers and ranchers in their pursuit to provide our nation and the world with an affordable, abundant, and secure food, fiber, and feed supply.
2. We support expanding the crop insurance program so that farmers, ranchers, and growers across the country have access to this essential risk management tool regardless of their farm size, background, location, or method of production.
3. We support partnering with industry leaders to foster vibrant rural communities.
4. We support promoting the stewardship of our nation's natural resources.
5. We support protecting the integrity of the crop insurance program by continually working to identify and correct inefficiencies and abuses of current policies.

of Crop Insurers

Goals

AACI has identified the following strategic goals to align both its organizational mission and values:

1. Maintain and advance strong policies that support the effective and efficient private sector delivery of the federal crop insurance program.
2. Continue to expand coverage of crop insurance to reach a diverse range of farmers, ranchers, and growers across the country.
3. Increase awareness of the value and cost-effectiveness of crop insurance and work to ensure adequate resources are available to maintain the viability of the program.
4. Foster strong, purposeful relationships within both the legislative and executive branches of government.
5. Build upon existing relationships within the agricultural, conservation, and wildlife communities and identify opportunities to expand support for the federal crop insurance program.



<https://www.aacinsurers.com>

You can help by supporting the AACI and the AACI Political Action Fund.

Sincerely,

A handwritten signature in black ink that reads 'Larry D. Heitman'.

**Larry Heitman, Senior Vice President
NAU Country Insurance Company**

Hurricane

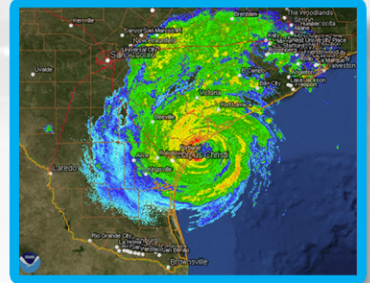
Harvey's impacts

Though storms have made landfall across the south over the years, Hurricane Harvey is one that will be remembered, not fondly, for years to come. The Hurricane affected a large area in the southern Texas Coastal Bend, making landfall on August 25, 2017 as a Category 4 storm with sustained winds upwards of 145 mph. While the storm weakened, it meandered about, as it became cut off from the normal atmospheric steering flow. No one could have imagined the devastation that a “stalled” Harvey’s torrential flooding rains would create.

Unfortunately, our hard-working farmers and agents have a long road to recovery ahead of them. In terms of losses and claims in the area, the damage ranged from marginal to total loss. In the area where the eye of the storm came ashore, the biggest cause of loss was from the catastrophic winds. Most of the harvest was already complete in the area prior to the storm, but much of the cotton modules were still in the field. Some modules and round bales of cotton were blown away or stood in quite a bit of water. Further to the east, which received 20-40+ inches of rain, many fields stood in or under water from overflowing rivers. Much of this flooding caused total losses to these fields.

Once the rivers started going down, many fields drained quickly and NAU Country’s Claims Adjusters were able to get around sooner than expected. Field Claims Manager Kyle Fisk noted that in the aftermath, “Driving to the fields was not easy due to all the debris from the houses along the way being piled up on the side of the road where they had to gut the whole house.” Luckily, harvest has picked back up and seems to be going well in some of these areas, where damage was not as bad.

Lead Field Marketing Specialist Aaron Chamley said immediately following the storm that, “We will not know the extent of the damage until after the cotton has been ginned. Until then, we are there for our farmers and committed to giving them the customer service they are accustomed to receiving from NAU Country.” One positive to this story is that thousands of Americans have pulled together and are helping these people that are in need.



e updates

Irma's wrath

Hurricane Irma was the second of two Category 4 hurricanes to make U.S. landfall within two weeks. NAU Country's foremost concern was for the well-being of our staff throughout Florida and Georgia. All staff have been accounted for and are doing as well as can be expected. Most of our team reported only minor damage to their property. Unfortunately, one claim adjuster in Florida suffered an extensive loss. His roof had blown off and the home was deemed uninhabitable by a property loss adjuster. Meanwhile, our parent company, QBE, inquired about the safety and well-being of NAU Country employees in the path of Hurricane Irma. After hearing of horrific loss to the home that our Florida claims adjuster had sustained, QBE quickly stepped in by offering assistance to our adjuster to help him get back on his feet.

Did Hurricane Irma have an impact on our Florida and Georgia business? The answer is absolutely. We have policyholders who have sustained wide varieties of damage. Florida commodities including citrus, citrus trees, nurseries, sugarcane, fresh market tomatoes, and peppers were all impacted to some extent. The most significant damage was east of the Naples, FL area as well as to the north of there. However, we also had policyholders that suffered damage and loss of production across the entire state. Early reports from Georgia show significant damage to the state's pecan crop. NAU Country Field Claims Manager, Stephen Moss commented, "the jury is still out on our cotton."

Prior to Hurricane Irma's landfall, NAU Country staff worked hard to plan and be ready to rapidly respond to the needs of our policyholders in Florida and Georgia. Many policyholders may have sustained great personal property damage, but damage to their insured crops is damage to their livelihoods. A first wave of 20 NAU Country claims professionals deployed to assist with nursery claims along with 18 NAU Country claims professionals to assist on citrus and citrus tree claims ten days after the storm. The following week, an additional six claims professionals went to Florida to assist the crew that was already there. Then, on October 9, an additional seven adjusters arrived in Florida to help make sure all our citrus growers had been seen.

At the time of writing this article (October 10), all our nursery producers have been seen, and most nursery field work has been completed, so all we are waiting on is the destruction of dead plants and rehab to be completed to finalize claims. Regarding our citrus claims, we believe that the majority of growers will have been visited within two weeks from now. Also, our local Florida staff has had the opportunity to visit with all our fresh market growers and worked with them on their replants in hopes of still producing a marketable fall and winter fresh market crop. This has been a nationwide collaborative effort that shows NAU Country is here to provide the service our American farmers deserve.





Information Technology (IT) updates

Bugs and enhancements and projects - Oh My!

With so many different types of changes being requested every day, it can feel a little overwhelming at times! Luckily, IT has a plan to make sure we do the right things, at the right time, to get it all done.

To be as responsive as we can and turn around system changes quickly, we have a support team dedicated just to Hot Fixes. Hot Fixes are a great way to get small changes out in short order. Whether it is new RMA data, a last-minute enhancement, or even a pesky bug, we'll get that change made quickly!

Next, our IT team dedicates a good amount of our time to more traditional enhancement and bug requests. These are the items that we release every two or three weeks. These requests are made up of what you, agents and employees, ask for. We have regular meetings with the departments' leadership to prioritize all the requests based on size, timing, and impact potential. These groups really deserve the credit for making sure we are doing the right things, at the right time!

Lastly, and as equally important, we focus on looking towards the future. Our technology architects and solution partners meet with the business a few times a year to make sure we have visibility into where we need to be in one, three, or even five years. This information is used by our IT Steering Committee (ITSC) to form a solid plan on what work can be accomplished over the next year. The ITSC is successful because it has representation from Underwriting, Claims, Compliance, Finance, Marketing, Technology, and our Branches.

As you can see, our plan has a lot of moving parts, but without it we couldn't get everything done. So, please keep the requests coming in. We want to keep making our systems and experiences better for you. Together, we can continue to provide the best crop insurance service to farmers across the U.S.!



IT in the trenches

This year's annual IT Summit held in Fargo, ND was a learning success! This year's theme was "job shadowing". We put an emphasis on making sure our IT department knows and understands our company, our customers, and the crop insurance industry. We had presenters from different departments showcasing their jobs which included underwriters, field marketing reps, a claim processor, and a field claims manager.

They showed us their day-to-day duties, including keying in applications, mapping, and adjusting a field. They also explained how their role is important to the whole company. We were lucky to see how they use and depend on our systems for their job. It was eye-opening to see how useful the software became in real-life situations, but it was also interesting to see where there might be opportunities to make it even better for processing.

Thanks to events like the IT Summit we continue to grow in our knowledge, by allowing the experts to guide us!

What's new?

Make sure to check out our latest product features!

- ### Harvest Advisor

Field Insights™ Harvest Advisor looks at the optimum harvest moisture for supported crops along with the user's targeted moisture, and then projects the ideal time to harvest. This feature is available to both our agents and farmers. If you did not get the opportunity to try it this year, make sure to keep it in mind for your next harvest season!

- ### Mobile Merge

We now have a one-stop-shop mobile experience with NAU Country's new combined mobile application! Our valued agent partners and farmers that enjoyed using our EASYmobility or QBE NAU mobile application, now have the best of those great features in one application!

- ### Custom Crop Colors

Tired of trying to determine what crop is in the field based on the color? Custom Crop Colors gives you the ability to customize any row crop, perennial by variety, and/or Non-MPCI crop with any color you like!

SPOTLIGHT on our EMPLOYEES



JENNIFER BLOOD

Title: Senior Claims Processor.

Branch Office location: Northwest Branch, Missoula, MT.

Years of service: 8 years.

Hobbies:

Running half marathons, needle felting, volunteering, gardening, and cooking yummy food!

Best part of your job:

Working with the other claims processors across the nation and our amazing local adjusters. It is quite the large extended family! I love that I play a role in helping farmers, it feels great to know that our insureds are paid quickly and accurately.



CRISTAL ESQUIVEL

Title: Underwriter.

Branch Office location: Western Branch, Woodland, CA.

Years of service: 7 years. 4 years as a Senior Administrative Assistant and 3 years as an underwriter.

Hobbies:

Rescuing dogs, crafts, and spending time with my daughter.

Best part of your job:

The long-term relationships and friendships I've developed with agents and employees. I am always learning something new and tackling new challenges.



SHERYL SUTTON

Title: Field Underwriting Manager.

Branch Office location: Southeast Branch, Greensboro, NC.

Years of service: 1 year.

Hobbies:

Becoming a grandmother to my first grandson, Brantley, has become the best hobby! I also enjoy watching Duke basketball and gardening.

Best part of your job:

The best part of my job is the fact that no two days are ever the same. Each day is filled with the opportunity to learn. There is always new policy, new procedures, new interpretations, new programming, etc. Couple these opportunities with agent interaction, and great coworkers to walk with you through the trenches, no greater job can be found!



PATRICK UMBERGER

Title: Lead Training Specialist-Crop.

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

Years of service: 6 years.

Hobbies:

Reading, biking, traveling, and supporting the Huskers.

Best part of your job:

Interacting cross-departmentally with all of the great people who work at NAU Country.



Wisconsin Farm Tech Days

The 2017 Wisconsin Farm Technology Days show was held in Kewaunee County near beautiful Algoma, WI during the hot summer days of mid-July. The state's largest agricultural exhibition holds over 530 exhibitors and is hosted by a different farming operation each year. 2017 was hosted by Ebert Enterprises.

Representing NAU Country Insurance Company at this year's show was Marketing Representatives Randy Vogt and Alan Dickerson, Claims Managers Marthie Crouzer and Randy Humfeld, IT Marketing Representative Adam Flynn, and VP of Branch Operations Manager John McDermott, as well as several others preparing for the show behind the scenes.



In the height of acreage reporting and considerable rainy weather, the show had a robust turnout of farmers and agents from the local area, as well as the rest of the state. Many of which stopped by the NAU Country booth and learned about our latest technology.

The focus of this year's booth was "Farmer Tools", featuring EASYview Weather and Field Insights™. The NAU Country team showcased these tools on our mobile application to current policyholders, as well as potential customers that visited the booth location, while getting a chance to pick up some NAU Country swag. Make sure to visit the NAU Country [Trade Show webpage](#) to find where we're heading next! We would love to visit with farmers and insureds in a town near you!

Ensuring success at the Farm Progress Show

The nation's largest outdoor farm event was held in Decatur, Illinois this year. The Farm Progress Show hosts over 600 exhibitors that represent farming and agricultural related supplies and services. NAU Country's Marketing Representatives JC Large, Alex Mizell, and Mitch Rosenthal attended the 2017 Farm Progress Show August 29-31. They visited with farmers, insureds, and agents at the NAU Country booth in the South Varied Industries tent. The weather could not have been better! Several questions were asked and answered on the Margin Protection plan of insurance and NAU Country's new "MPowerD" product.



Booth visitors were intrigued by our mobile apps, Field Insights™ and EASYview Weather. They wanted to learn how they could utilize the apps at their own operations by using their personal cell phones. Those that stopped by the booth were interested in saving time and being more accurate with NAU Country's Precision Farming process. Overall, the show turned out to be successful and valuable to NAU Country, farmers, and agents alike!

Congratulations, Curt Christofferson!

This past May, NAU Country's Vice President of Regional Marketing for the Northern Branch office, Curt Christofferson, was awarded the 2017 Company Person of the Year by the Professional Insurance Agents of North Dakota (PIAND) organization. Originating in 1964, PIA of ND works to identify and help members overcome the challenges facing North Dakota independent insurance agents. Their focus is to communicate, educate, and advocate for their members. Curt is an active member of the PIA of ND and works tirelessly for NAU Country and for ND insurance agents and their farmers. NAU Country is very proud to have Curt on our team working for you!

To learn more about PIA of ND, visit <http://www.piand.com>.



Thank you for your service, Ron

With over 30 years of experience in the crop insurance industry, Senior Claims Adjuster for North Dakota, Ron Hilde, retired this past September. The majority of his career has been spent working for NAU Country. His experience and service has been greatly appreciated. Ron's plans for retirement will include traveling around the United States and spending time with his children at his homes in Arizona and Florida. From all of us at NAU Country Insurance Company, we wish Ron a very happy and healthy retirement!



The makings of a winning sales team

The 2017 NAU Country Marketing meeting was held this past June in Denver, CO and highlighted dedicated service, agent partnerships, and Farm Bill updates.

Meetings kicked off with an Executive team and Agent Panel discussion. Our valued agents had the opportunity to voice recommendations, accolades, as well as concerns on the service they receive from the NAU Country team. An in-depth conversation on the 2018 Farm Bill dealt with questions on changes, how to make an impact with our local representatives, and how updates could potentially affect the Crop Insurance industry. NAU Country is so thankful to the group of nine agents that took the time to attend and provide excellent input for our company. We look forward to continuing this discussion at future meetings. The night concluded with a wonderful dinner and relationship building with our agents.

Field Marketing Representatives joined the meeting the next day as our agents spoke to the attending team on what they appreciate from NAU Country, what we can do better, how our competition compares, and what is needed to maintain their business in the future. The feedback gained from our agents was invaluable as it helped everyone in the room understand that all agents and agencies have their own service preferences. In turn, the NAU Country team recognizes the importance of continuing to customize our service to meet the needs of our agents.

A select group of Field Marketing Representatives took the stage to discuss their experiences and what approaches have worked for them in the field. A big takeaway was how to focus on building a partnership with our agents, by getting to know the agent and the agencies' needs. As an example, many representatives commented on utilizing tools such as Field Insights™ and EASYview Weather, to build on their relationship with agents. Taking the approach of how can we help our agents get a competitive advantage in the field was a consistent message from the group.

During the remainder of the meeting, we touched on updates to our Whole Farm program, supplemental products, claims service, and new technology! There was also a strong focus on brand recognition, in which an exciting announcement was made that we were bringing back the NAU Country Insurance Company name!

As Lead Field Marketing Representative Geoffrey Blegen states, "The marketing meetings each year help us connect to our teammates across the United States. It is beneficial to hear what marketing strategies each region uses and figure out how we can utilize them to benefit our agents. There are so many advantages in being able to connect as a team, face-to-face."

Here's to another great sales year, with a remarkable team!





Farm PHOTO Star!



Have you ever submitted a photo for the NAU Country Photo Calendar Contest? We cannot begin to tell you how remarkable the photos are that we receive every year from our employees, agents, farmers, and friends. It makes the decision of choosing the photos very difficult! That is why we have you help choose the winning cover photo on Facebook. The best part about the contest is that it ignites a fun engagement between our employees and agents, which has created an amazing success story.

This success story is centered on Richard Wright. Richard has become a farm photography “star” in the eyes of NAU Country’s IT Marketing team. When planning for the 2016 Calendar, our theme was “Crops we Insure”. This was the first year we had participants submit photos for the calendar. We didn’t know what to expect in terms of the types of photos that would come in. That year, we had over 80 submissions and we were very pleased with the results! Richard Wright, husband to Danyelle Wright at MidSouth Crop Insurance Agency in Batesville, MS, had submitted an eye-catching photo of a pump house. That was all we needed to see that he was an incredible photographer. That year, Richard won the cover photo.

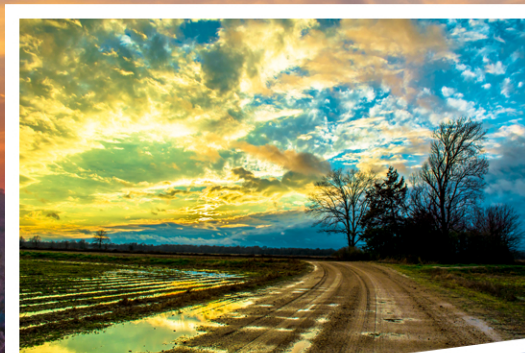
Last year our theme was “Sunrises and Sunsets”. Richard submitted 15 lovely photos. His photos captured the warmth and beauty of sunsets on the farm. Two of his photos landed on the 2017 calendar back cover and three were assigned to a month. Again, Richard’s stunning photos were exactly what we wanted. This year’s theme is “The four seasons of farming”, and Richard has again submitted amazing photos.

As NAU Country rebranded our social media sites, we thought immediately of Richard's photos. With his permission, we utilized his photo on our social media pages along with our new logo. VP of Marketing Hope Floberg states, "Richard's sunset photo was the first thing that came to my mind when our team discussed a new look for our social media pages. He has an incredible talent for capturing the beauty in the fields."

Thank you so much, Richard, for permission to use your farm photos in our marketing material and systems. Your photos are stunning. In a world of selfies and point and shoot automatic cameras, anyone can take pictures. However, it takes a special eye and talent to take breathtaking photos that truly capture the beauty of nature, and this is exactly what Richard does. If you would like to see more of Richard's photos, visit his Facebook page at <http://www.facebook.com/rawrightphotography>.

We welcome everyone, at any time, to send us your crop photos. With your permission, we would love to utilize them when we can. You could be a star, just like Richard! Keep your eyes open for Richard's photo on our landing page in the new NAU Country mobile app. You will be impressed!

This year's NAU Country Calendar Cover Contest winner is Pamela Flanagan. Congratulations, Pamela! Thank you to everyone who submitted photos, we look forward to seeing your pictures next year!





Western Branch update

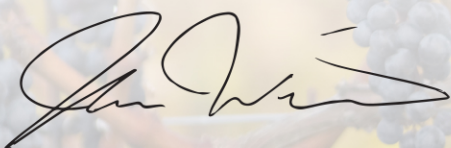
Greetings from the Western Branch office. Now that we have had time to digest the rate changes and the lower prices on almonds, I wanted to give you all an update on some of the options that are available in 2018. As our agents in the west know, almonds are experiencing a drastic rate reduction from RMA and a lower price election for 2018. The almond price election set by RMA is \$2.25. However, the market price is quite a bit higher for most almond varieties, and has been hovering in the \$2.70-\$3.00+ range.

With premiums being lower, there will be additional options to consider for almond growers this year to cover more of their actual liability. Some examples of those options are:

1. Simply buy-up in coverage (if they are not at 75% already). The difference in 70% vs. 75% coverage level premium for a Yolo county grower in 2017 with a 2,500lb average was \$117.26/acre at 70% vs. \$171.57/acre at 75%. In 2018, those numbers have drastically changed to \$60.13/acre at 70% and \$87.98/acre at 75%. 75% is considerably more affordable than it has ever been before.
2. Consider Supplemental Coverage Option (SCO) as an added option on top of your MPCI. SCO is a county-wide program with a trigger at 86%. Quotes with MPCI at the 70% level and the SCO on top are comparable to buying up to 75%. The upside is that you have coverage at 86% at the county level with more liability, and when it pays, it pays big. The downside is that you have a 70% trigger on your own policy vs. 75%. You can also buy MPCI at 75% and add SCO, which can get expensive, but is still much more affordable than last year.
3. Consider adding the Base Price Modifier (BPM) named peril product. Adding 50 cents (the max) will get you closer to the market price the insured is trying to protect. Depending on the size of the grower, the rates at the 70% level will make the most sense. A grower in Yolo county with the same example above, will be able to add 50 cents of BPM for \$41.72/acre for an additional \$875 in coverage. By adding SCO, your cost will be about the same as the additional coverage, but the trigger is at 86% at the county level with a higher payout.
4. Adding Whole Farm Revenue Protection. This will be interesting to look at this year with the market price being higher. Additional coverage on Whole Farm can be relatively inexpensive, with a ½ percent to 4% additional rate depending on the crop mixture, etc.

As you can see, we don't use the phrase "Keep it Simple" anymore. Times are changing and there are many options to consider when looking at crop insurance protection and risk management. I hope you all have a safe and successful sales season.

Sincerely,



**John Wienstroer, Senior Vice President Western Branch
NAU Country Insurance Company**





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