

Country Times

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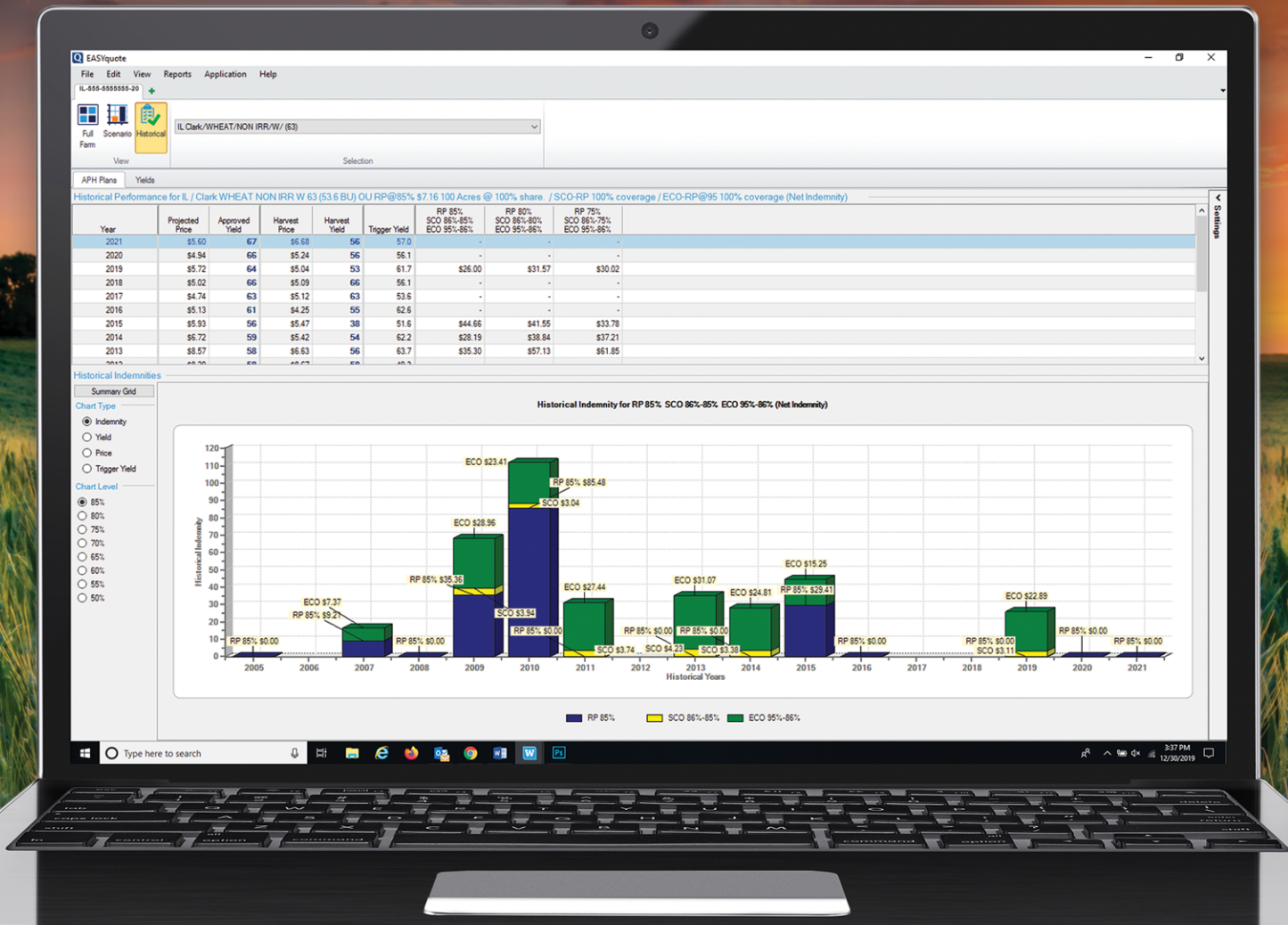
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Update from President Jim Korin

Back when I was in high school – many, many years ago – the thought of working in an industry that serves the American Farmer was never on my radar. And just a couple of years ago, I couldn't have imagined living through a pandemic and the extreme challenges of weather, commodity price volatility, and political turmoil.

These are just a few examples illustrating why we all need to be ready for change and to make the best out of any situation we face, regardless of our current thinking. It is inevitable that change will happen. John F. Kennedy said, "Change is the law of life, and those who look only to the past and present are certain to miss the future". Change can be difficult. The most successful businesses and their employees accept that and are ready to act when change happens.



This is the time of year to reflect upon changes that have occurred and assess how we have responded. Here are a few of my thoughts:

- We started and ended the year with COVID-19 threats all around us, and we have reacted by pulling together and understanding that everyone sees the situation a little differently. However, our focus remains on doing whatever we can to get our farmers what they need. As an agent, you made sure to figure out how farmers wanted to communicate, and our teams did a great job working remotely making the best out of this trying time. The result was awesome customer service with stronger agent/employee comradery. I don't know about you, but I have a new appreciation for building and maintaining relationships through online happy hours, hybrid meetings, etc.
- While expectations were high regarding production agriculture, not all parts of the country got their wish. Devastating drought impacted so many farmers from California to the Dakotas. While prices remained high, production was a challenge for many. Our agents and service teams reacted, and we have currently paid more than 40,000 claims to producers in need. I don't know exactly how you did it, but I am not surprised that you all rose to the occasion!
- Back in 2014 when I took over the reins of the crop insurance business, it was hard to imagine we would pick up enough business to be the number two company in the industry. With three back-to-back record sales growth years, it is now difficult to imagine how we will *not* be in the top two when the numbers are announced after year-end. For our employees, this fundamental shift is something each can be proud of. It was the collective effort of all...finding your role in the service chain and becoming "part of sales" that made this happen. To our agents, we thank you for giving us the opportunity to earn your trust. We don't take it for granted and will continue to work on improving what we do for you. We know that if you are successful, so are we!
- I am increasingly aware of the number of strong relationships built during the last year. I see employees reaching out to our many great agents and I feel so blessed to have the opportunity to engage with so many agents/employees that really care about what they are doing. I hope this feeling never goes away!!

With these changes come new challenges. As a model for growth, many of our competitors will come after us. We are now the team to beat, so we can't celebrate for too long! Continue to monitor the change and do the right thing for our agents and farmers and we will continue to win! Don't forget our purpose and the importance of the program to our nation and our farmers. This is the formula for success, I am sure!

Please share with me the things that you're reflecting upon during this time of the year. I would enjoy that! And be sure to take the needed time to engage with your families and friends and enjoy the celebration that the holidays bring. Enjoy everything around you and celebrate the successes you/we have had in 2021!

Thanks for everything you have done for NAU Country Insurance Company.

Merry Christmas and Happy New Year.

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

President Jim Korin
NAU Country Insurance Company

Update from Claims

NAU Country's Claim department has had an eventful year both in staffing, and with assisting the American farmer in risk management. Our respect and admiration for our farmers never fails, we take pride in providing outstanding customer service with our staff of over 536 localized claims professionals across the country. Check out some of the updates from our team as we look forward to 2022.



Claim Structure Changes

NAU Country has been ramping up staffing in some areas to help meet the needs of our expanding business. We've taken steps to enhance our Claims Management infrastructure to better support these growth efforts. We're happy to share the appointment of two National Claim Manager positions. These individuals will have a nation-wide scope, with a focus on both NAU Country claims' needs and an eye on the industry as a whole.

- **Anthony Schmode** was selected for the Western, Northwest, and Northern Branches
- **Brad Fink** was selected for the Great Lakes, Southern, Central, and Southeast Branches

We're thrilled to see these familiar faces take on expanded roles within NAU Country.

As of this writing, we have filled the VP vacancies created by these promotions and have also created additional VP positions. We are pleased that we were able to fill these positions with current NAU Country employees. Please congratulate Mitch Latour (Southeast), Travis Moore (Southern), Andrew Brallier (Central), Kathryn Ryan (Northeast associated with Great Lakes Branch), and Bobby Vinson (Northwest) for these promotions.

We are in the middle of another busy claims season and having a team in place that is well positioned to meet our customer service needs will be critical. We believe this focus on our claim leadership positions us well to continue with industry leading service for today and into the long-term future.

Retirement Announcement

Congratulations to Rogers Wittum as he retires on January 7, 2022. Rogers celebrated his 15-year anniversary with NAU Country on December 1, 2021. He has enjoyed his career as an adjuster, a Claim Supervisor, and for the past ten years as our National Claim Specialist. In this role, Rogers has met the challenge for being responsible for almost everything that RMA has introduced as new programs, such as Hemp and Dairy Revenue Protection (DRP). Furthermore, he was responsible for implementing claims, being a liaison to IT, and training. Rogers has also been the "subject matter expert" for our claim department. In addition, he served on the NCIS Crop-Hail Policy Procedure and Loss Adjustment (PPLA) Committee and was very instrumental and influential in the development of Wind Loss adjustment processes and promoting industry standards.

From all of us at NAU Country, and the Agents and Producers you have serviced, 'Thank You Rogers' for your support, counsel at times, and friendship. We wish you the very best!

Claim Reminder

Just a quick note on notice of loss submissions and claim submissions. Any notice of loss that is submitted beyond 15 days of the end of the insurance period (earliest of (1) total destruction of crop, (2) harvest, (3) final adjustment of a loss on a unit, (4) calendar date in provisions for the end of the insurance period, (5) abandonment of the insured crop, (6) otherwise specified in the Crop Provisions) is considered a Delayed Notice and results in extra documentation of the claim. Also, any claim form for the actual claim that is beyond 60 days is a Delayed Claim and again is subject to extra documentation of the situation by our adjuster. Both situations may result in denial of the claim. Let's all work towards minimizing these from occurring.

Thank You

In closing, we would like to say thank you to our agency partners throughout the country for trusting us to provide a risk-management product to your producers. As you can see, we have made many enhancements to our claim organization to better service the businesses. Thank you also to the many claim professionals working throughout NAU Country, as well as all the other employees.

Thank you,



Mark Mossman, SVP Claims



Southern Branch Update

The Southern Branch experienced its highest growth year, since opening the branch office 17 years ago. Although we grow every year to a certain extent, we topped our best in 2021 by close to double digits. Thank you to all involved for your support.

Our loss ratios can fluctuate in the south, mainly due to the volatile high desert country in the western portions of the region. High desert is very unpredictable with winds, sandy soil, lack of moisture, and heavy hail at times. Luckily, our loss ratios were kept in check for most of the Southern Branch due to some timely rains in places, and good growing conditions. Therefore, we were very pleased to be able to positively contribute to NAU Country's overall success in 2021.

I would be remiss if I neglected to mention two (2) retirements taking place in the south. Oklahoma Field Representative Rusty Belford, retired in April 2021, as well as Senior Underwriter Marti Boling (retiring in December 2021) have both had a long and successful career in crop insurance. These folks are considered family by us all and will be missed. We would like to thank them for their many years of service to NAU Country and wish them only the best in their retirement!

The September 2022 Sales Closing Date (SCD), as well as the December 1 new Pasture, Rangeland, and Forage (PRF) SCD look to end on a positive note also. We are not perfect, but we strive to be the best every day!

Thank you to all who are involved with the Southern Branch!

-Jay Domer, SVP Southern Branch Operations



Sales and Strategy

Our 2021 NAU Country Marketing Meetings kicked off mid-July in the beautiful city of Duluth, MN. Surrounded by parks, trails, waterfalls, and rocky cliffs, our Marketing team from across the U.S. enjoyed sightseeing outside, and the comradery inside. It was a surreal and delightful experience to all be in one room together again. Our Agent Advisory Panel and Executive team met the first day. Together, discussions on industry updates, political influences, claims service, and technology needs were held. The feedback was incredible, and we gained knowledge on how to continually improve our partnerships.

Our Marketing team spent the next couple days discussing strategy, goals, customer excellence, and company updates. In addition, break-out technology sessions around Precision Farming, EASYwriter Pro® processing, Tableau, and the EASYquote® Historical Analyzer were held. Our team looks forward to servicing your needs in 2022! Contact your NAU Country Marketing Representative for more information on our helpful products today!

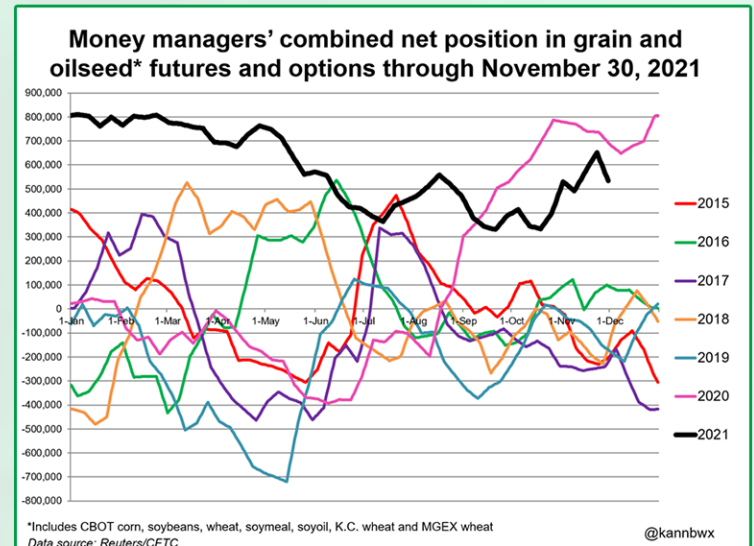
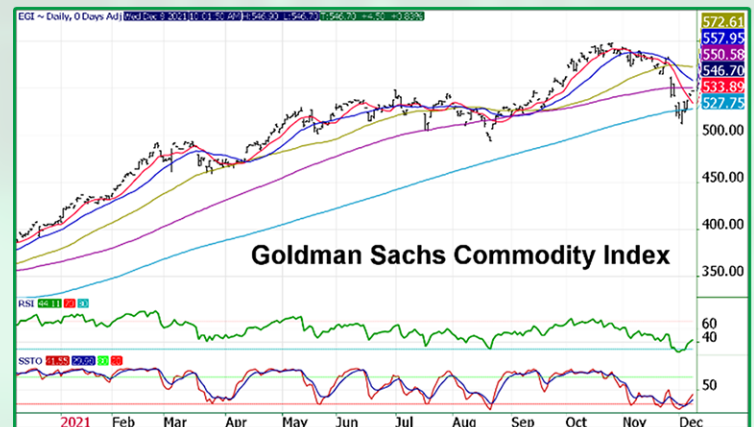
Mr. 2021's WILD RIDE

Markets this year have been dominated by a re-opening economy, that created a year unlike any other year most of us have ever seen. Dow Jones futures have risen 16.9% since the beginning of the year, while the Goldman Sachs Commodity Index has risen a whopping 33.6% year-to-date! The energy sector has been the biggest driver in commodities, with crude oil gaining 49.3% since January 1, despite the recent selloff. Other energies have posted similar gains.



In agriculture, MIN wheat has been the star, up nearly 81% since the start of the year! Cotton has gained 42.4%, KC wheat is up 33.7%, CHI wheat has risen 24.9%, and corn is 18.1% higher. Live cattle price is up 21.7%, and feeder cattle price is 17.3% higher. Two markets that have not participated in the upward trend are hogs, which have gained only 1.2%, and soybeans, which are actually down 4.1% since January 1. Managed funds are currently holding the second largest long position ever in

combined grains on this date. This tells me that for now, these traders/investors are still optimistic toward crop markets heading into the new year.



Sign up your producers for Commodity Market update services today at:
<https://www.naucountry.com/grainmarketservices>

WHAT'S GOING ON?

- ✓ Inflation
- ✓ Various variants
- ✓ Slower Chinese buying and shipping pace
- ✓ South American crop off to great start
- ✓ Tight world supplies of milling wheat
- ✓ Fertilizer prices continue ascension
- ✓ Updated RFS from EPA



Rich Morrison
Vice President of Farm Services

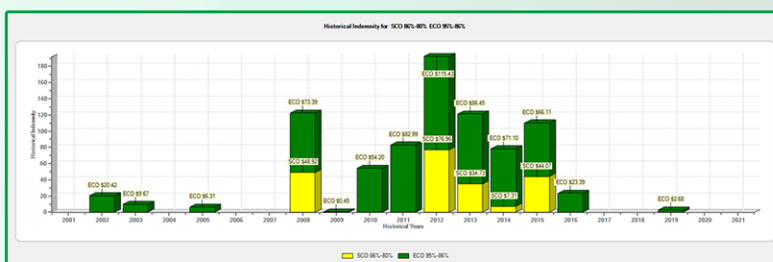
With harvest behind us now, most of us are looking ahead into 2022, and (hopefully) with prospects of helping producers lock in some revenue guarantees that will cover most, if not all, of their costs of production. We haven't had many years that we've been able to do that! Despite the optimism of the funds, the markets have many challenges, including:

- Inflation
- Various variants
- Slower Chinese buying and shipping pace
- South American crop off to a great start
- Tight world supplies of milling wheat
- Fertilizer prices continue ascension
- Renewable Fuel Standard (RFS) from the Environmental Protection Agency (EPA)

Despite the challenges, the opportunities in 2022 are tremendous for producers given current price levels. Producers that purchased Margin Protection insurance this fall have already seen the benefit of that policy due to the rise in input costs. Last year, we introduced the Enhanced Coverage Option (ECO), which adds an extra subsidized county-level coverage on top of the Supplemental Coverage Option (SCO) to as high as 95%. ECO should be even more attractive for 2022, as new crop corn futures are trading nearly \$1.00 above last year, and new crop soybean futures are also higher. SCO will be an attractive option in some fringe areas, where producers may

have topped out coverage at 75% or 80% in the past. As for cotton, the Stacked Income Protection Program (STAX) add-on can give producers coverage up to 90% at a very highly subsidized rate. The opportunity is there to get the highest revenue triggers in at least eight years, if not the highest ever.

NAU Country has some great tools that are unique in the industry to help agents show producers how these add-on products work. Within EASYquote®, you can see multiple coverage quote scenarios on one screen, see how these products would have performed in past years, and compare a producer's yields to historic county yields to see if they're a good candidate to use a county policy. In our Agent Portal, you can access our SCO/ECO Indemnity Worksheet, which can show you how the calculations work for one SCO/ECO scenario, or results for more than 200 scenarios in the matrix. I encourage you to study these tools now in order to show your producers how these products can possibly help them obtain their highest revenue guarantee/triggers ever!





NAU Country weighs in on continued drought conditions out west

NAU Country's John Wienstroer (SVP Western Branch Operations) and Mark Masters (SVP Northwest Branch Operations) connected with Risk & Insurance this past November, discussing how crops and farmers have been continuously impacted by unpredictable climate and weather patterns, including drought conditions, and how it's affecting all involved going forward.

Farmers across the U.S. are grappling with how this year's droughts will affect their crop yields.

August of 2021 saw the sixth highest global surface temperatures ever recorded, the National Oceanic and Atmospheric Administration (NOAA) reports. According to the U.S. Drought Monitor, over 46% of the U.S. experienced moderate to exceptional drought in August.

"When the spring crops were in their flowering stages, they got baked from the excess heat," said Mark Masters, senior vice president for the Northwest branch of the crop insurer NAU Country, a QBE Company. The current conditions are poles apart from what farmers and their insurers were seeing even as recently as two years ago.

Masters and his colleague, John Wienstroer, senior vice president of branch operations for the Western branch of NAU Country, recalled watching excess moisture cause California's Oroville Dam to flood in 2019. Now, Lake Oroville, the state's second largest reservoir, has seen its water level fall to the lowest ever recorded.

"The biggest challenge I see our growers facing here is predictability, being able to plan for the next year, not knowing what water you will have," Wienstroer said. "They might have to buy water at high prices to irrigate those crops."

Prolonged droughts may be the reality for farmers in the west and the Midwest as global climate change continues to push the globe to more extreme temperatures. Insurers, agricultural risk managers, and individual growers are all responding to these trends with new insurance products, risk mitigation techniques, and an emphasis on sustainable farming.

Drought and This Year's Crops

Though it's still unclear how large this year's losses will be, this year's droughts will undoubtedly result in massive losses for farmers.

“You’re seeing reduced yield or farmers who change crops or fallowed land because of the lack of water to begin with,” said Tami Griffin, national practice leader for the food, agribusiness, and beverage industry practice at Aon.

Beyond crop losses for growers, droughts affect livestock by reducing the field space where they’re able to graze, potentially leading to more losses. Prices of animal feed may also go up as corn and soybean crops are affected by the drought.

“The livestock was impacted quite a bit,” said Gina Ekstam, managing director, agribusiness vertical leader at Assured Partners. “We’ve seen reduction of herd sizes,” Griffin added.

All of this comes during a year when the pandemic drove up the costs of fertilizer. Corn fertilizer prices have surged, cutting into farmer’s profits by nearly a quarter since the crop will be more expensive to grow, Bloomberg reports. These shifts are primarily caused by rising natural gas prices since nitrogen is one of the main ingredients in many fertilizers.

The Crop Insurance Market

These losses will likely put strain on insurers, with some considering exiting in the market entirely. Most growers purchase insurance through the federal crop insurance program. Under this program, the U.S. Department of Agriculture (USDA) sets premium rates and private companies sell and service policies. Additionally, the program subsidizes crop insurance costs, so that farmers pay about 40% of total premiums while the government pays the other 60%. These multi-peril policies cover farmers in the event of natural events that result in lower yields. Qualifying events include droughts, floods, insect damage, fire, and disease among other things.

“The vast majority [of farmers] take advantage of federal crop insurance,” Griffin said.

For private companies that sell policies through the federal crop insurance program, this year’s drought will likely put stress on their claims teams, who are facing an onslaught of lower yield and prevented planting claims.

“It’s putting a bigger burden on our claims staff to be able to work through these anomaly years where we have excessive drought,” Wienstroer said.

Added to these challenges is an increased interest from farmers in purchasing multi-peril crop insurance (MPCI) policies during tough years. The federal crop insurance program is already immensely popular, with more than 90% of farmers who buy crop insurance opting for multi-peril policies through the federal crop insurance program, per the Insurance Information Institute. Wienstroer estimates that this year that number will increase.

“People buy up coverage when we’re in a drought trend because they see the importance of having better coverage from a year-to-year basis,” he said.

Other farmers will elect not to plant at all, relying on prevented planting benefits to make up for a loss in income.

“Right now, many of the reservoirs in the U.S. west are at historic lows, so without an above average snowpack this winter, we could see reductions in planting in that region,” said Dan Bird, senior vice president and national sales manager at Rain and Hail, a Chubb company. “Some of that acreage will be eligible for prevented planting benefits under the crop insurance policy and some will not. It’s important that growers understand their coverage in advance of planting decisions.”

Costly Climate Crises May Be Becoming Uninsurable

In addition to the multi-peril coverage offered through the federal crop insurance program, farmers can purchase crop-hail policies, crop revenue policies and parametric insurance policies to protect their profits.

“There’s plenty of products for [farmers] to purchase,” Ekstam said.

These policies can provide additional protection for farmers or they may offer protection from risks not covered by multi-peril crop insurance coverage. But in the face of such high losses, private companies selling companion and parametric policies to





"The biggest challenge I see our growers facing here is predictability, being able to plan for the next year, not knowing what water you will have. They might have to buy water at high prices to irrigate those crops."

John Wienstroer - SVP Western Branch Operations



farmers may consider exiting the market entirely.

"The conclusion...here is that rather than experiencing [this drought] as one event, we're experiencing a trend and a change in the water supply," said Stephane Godier, regional head of the Americas at AXA XL Climate. "A risk must be future possible, and eventual, but if it's certain it's not insurable anymore."

Part of the reason Godier and others believe drought losses and other weather-related agricultural related perils are becoming uninsurable is that climate events are no longer disasters or risks. They're our new normal.

"We invented the word 'megadrought' and now we are even wondering, as some scientists dive in, if the word drought is

meaningful, or adapted for the circumstance, as long it implies that water supply will come back, or the drought will end," Godier said.

NOAA's drought outlook predicts that this current drought period will persist into 2022, with a drier than average winter in many parts of the U.S. The drought will likely hit hardest in California and the Northern Plains. Moreover, climate scientists note that soil is being lost between 10 to 100 times faster than it is being formed and a half-billion people currently live on land that is turning to desert.

"I don't know if there's really a normal anymore," Wienstroer said.

Sustainable Farming is the Future

As farmers adapt to these shifting weather conditions, agricultural practices will have to be adapted.

“The answer may not be insurance, but rather, adaptation,” Godier said. “Farmers and ranchers across the U.S. are excellent stewards of the soil,” Bird added. “Together, we are adapting as we learn about new sustainable practices and technology.”

One solution many growers are turning to is using drip, rather than pivot irrigation systems. Drip irrigation systems focus on watering plants closer to the soil, reducing water evaporation and getting more moisture to a plant’s roots.

“With reservoir water reserves stretched in parts of the country, growers continue to shift to sustainable irrigation practices that are more efficient, including moving away from flood irrigation to resourceful drip irrigation systems,” Bird said.

Mitigation efforts are somewhat uneven at the moment. California’s farmers have more experience managing drought than those in the Midwest, though Bird believes the Midwesterners are catching up quickly. In these areas, farmers are adopting no till, or minimal till policies, which conserve water by leaving the previous year’s crop in place, creating a protective cover that moderates soil temperature, reduces evaporation and prevents water runoff. They’re also planting drought-resistant hybrid versions of traditional crops.

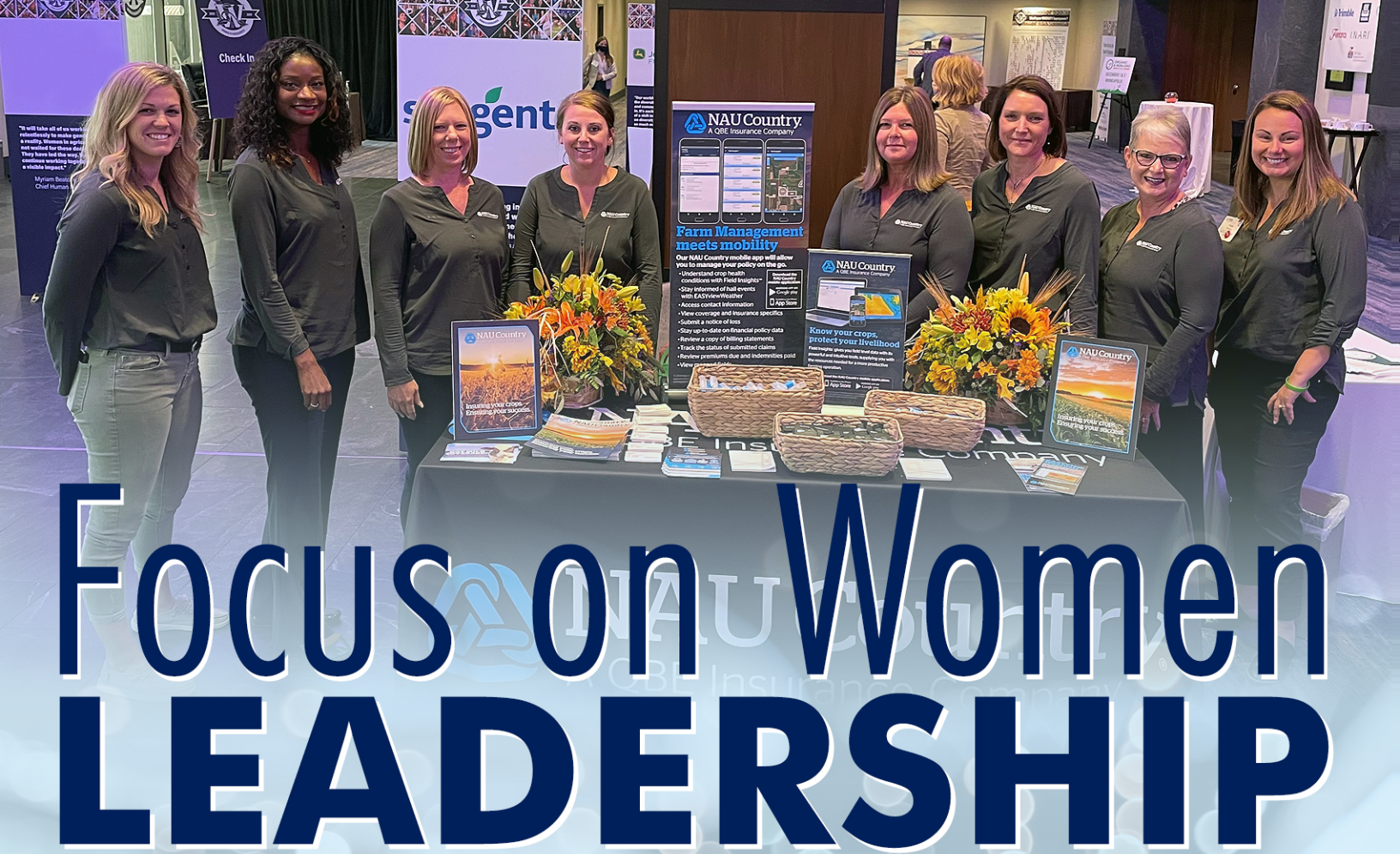
“In the Midwest, today’s growers are much more aware of the need for water conservation than they were ten years ago,” Bird said. “Many corn growers have moved to drought resistant hybrids, which are much more expensive, but much better suited to produce good yields in dry conditions.”

In some areas, governments are experimenting with paying farmers to leave their fields fallow, or unplanted, in an effort to preserve water. California, for example, has seen the federal Bureau of Reclamation, the Metropolitan Water District of Southern California and other water agencies in Arizona and Nevada pay farmers to leave their fields unplanted in the hopes of raising water levels in Lake Mead three feet over the next three years, the Los Angeles Times reports.

These types of programs could help farmers make up for lost income in years when they can’t grow. As it stands it’s more profitable for farmers to grow and sell their crops than it is to rely on prevented planting policies to pick up losses.

“[Farmers] would love to have water to plant crops every year and the challenge is they don’t have the water to plant their row crops, and then they have to fallow those acres and they just don’t produce the same amount of income that they would if they were planting and harvesting those crops,” Wienstroer said.





NAU Country proudly sponsored and sent ten (10) representatives to the Women in Agribusiness Summit hosted in Minneapolis, MN, over September 21-23, 2021. The Women in Agribusiness Summit nurtures a recognized agribusiness community where the sharing of business knowledge and industry innovations is at the forefront of helping women excel in the sector. Celebrating their tenth year, the Summit flourished in topics ranging from hiring shortages, to plant-based consumers, to new technology trends in the field, plus a strong emphasis was on women producers, women in the ag workforce, and more.

Forbes Contributor and CEO of Leading NOW Kelly Lockwood Primus wowed our team with a powerful presentation on the Career Advice You Were Never Given. She was a favorite by all, and empowered our team with great ideas on how to improve our business and financial acumen as individuals, and as a company. We're Hiring! (So is Everyone Else!) The Dilemma of Filling Shifts to Suites, was another eye-opening presentation on the current state of our industry. It focused on what can we do as a company, and as an employer to recruit strong talent, during an era of employee shortages. Better yet, how do we maintain the strong talent we already have? The engagement surrounding this topic and many others, was overwhelmingly positive. Our team left the conference with an excitement for change and improvement.

Business Support Manager Michelle Adams, VP IT Marketing Hope Floberg, VP Regional Marketing Rebecca Hudson, Lead

Business Systems Analyst Annette Hahn, Field Underwriting Managers Toni Fridgen and Tara Marotz, IT Business Analyst Kristina Briggs, AVP Inclusion and Belonging Michele Lamarre, Field Claims Manager Daphne Kolb (virtual), and VP Talent Manager Gwendoline Scott (virtual) represented NAU Country at this year's Summit. The opportunity to network with others in the industry, spend time with our small team and strategize, and focus on our own personal growth was liberating. In addition to the Women in Agribusiness Summit, QBE, our parent company, developed a Women in Leadership program facilitated by VP Talent Manager Gwendoline Scott. This program started in early 2021 with an emphasis on female leadership development in the workplace. It is an empowering program that we are hoping to expand out to a larger group in the upcoming years. To learn more about Women in Agribusiness, go to <https://www.womeninag.com>.



FORECAST FOR THE FUTURE – NAU COUNTRY HOSTS INAUGURAL CROP INSURANCE INTERNSHIP PROGRAM IN 2021



"Everyone was so down to earth. They treated us like family." - NAU Country Intern

NAU Country's inaugural Crop Insurance Internship Program began in June 2021 and concluded in August. The program was excited to welcome four (4) interns: Jimiaya Rumph, Tiana Scurry, Andrion Erves, and Jessika Tucker from Fort Valley State University in Georgia and Alcorn State University in Mississippi. The goal of the new internship program was to get new, young people exposed to crop insurance that normally may not think of it as a career path. This, in turn, would allow NAU Country to continue to expand our workforce of people ready to service our insureds and agents. The program encompassed ten weeks where our interns visited with each department to get a taste for what makes crop insurance work for the American farmer!

Week one started with an overview of crop insurance to learn the basics of the policy provisions, applications, actual production history (APH), unit structure, and more. Our interns also worked with our Underwriting department to help better understand the processes of underwriting a policy under many deadlines throughout the year. They were able to enjoy an in-depth look at the ins and outs of sales closing, production reporting, and acreage reporting. The group then spent another two weeks job shadowing on the road with Marketing Representatives, gaining the opportunity to meet with agents and learn about our technology used in sales. Time spent with the Accounting department allowed learning about financial reporting, billing, and commissions. Following that, NAU Country's IT and IT Marketing team ran webinars where the interns learned about the software development cycle, graphic design, and they were able to create their own advertisement for NAU Country. Next, our interns spent a week with our

Compliance department detailing our procedures for review. They rounded out the summer internship with our Claims department, job shadowing with adjusters and specialists to work claims and get a flavor of the farm life! They learned about our claims management roles, and then worked with our claim processors on how to audit losses.

To wrap up the internship, the interns presented what they learned throughout the ten-week program with our executive group and those involved in the creation of the program on Microsoft Teams. There were successes from two fronts: With the interns AND with our employees. The interns expressed their gratitude for the opportunity, spoke to the large amount of information that they learned, and had a well-rounded experience in all departments. They received exposure to crop insurance that they may not have attained otherwise. We parted ways with great perspective AND prospective new employees for the future.

"This is a springboard to get more people to NAU Country." - NAU Country Employee

Our employees exhibited such pride for NAU Country and were excited to share their knowledge of the company, crop insurance, and agriculture to the interns. They were able to be a part of an encouraging project where they could demonstrate the dedication to their careers and leave with a genuine sense of satisfaction after the completion.

Our Commitment to Data Security, Keying Efficiency, and the Future

Every day, we hear of another company getting infected by the newest and latest round of phishing attacks, ransomware, or other cybersecurity breaches. At NAU Country, it is our goal to provide safety, security, and efficiency to you at all times. Safety in knowing that our support for you and your farmers will not waver, security in providing systems and solutions to keep your personal information safe, and creating efficiencies in your day-to-day processes and systems. These goals can be accomplished through keeping our flagship software EASYwriter Pro® (EWP) on a strong, stable platform, and for us (as well as many other Fortune 500 companies) that platform is Citrix™.

Data Security

Our top IT priority is always data security. We owe it to you, our agents, and farmers, to protect your privacy the best way we know how. Over the years, Citrix has helped by offering us many ways to keep your data secured.

- Whether you use a PC, Mac, or mobile device, each has their own security vulnerabilities to be aware of. Through Citrix, we can minimize those risks by enforcing minimum security requirements. Citrix allows us to set security policies in a controlled environment, so EWP can safely be used by devices beyond our control.
- Your data stays on our servers! With most websites and locally installed software there is a surplus of chatter as data is handed back and forth between the customers' devices and our servers. Not only can this be very slow when working with large amounts of data, it is also more vulnerable to cybersecurity breaches like spyware and "man in the middle" attacks (where a rogue application on a customer device can intercept the chatty data and manipulate it, or even worse, steal the data). With Citrix, the only information being sent across the internet are the screens you are viewing, instead of tables and tables of raw data.
- Citrix is an industry leader and partners with many technologies, which helps us provide you the best possible protection from phishing attacks and ransomware. Recently, we added extra security with Multi-Factor Authentication (MFA). With MFA, if your account password got phished, the hacker will still be unsuccessful with logging into your account since they don't have access to your MFA challenge code. Citrix also reduces our exposure to ransomware by isolating, or sandboxing, our agents to just the EWP application, if an agent's computer is infected, it cannot jump over to our NAU Country servers.

Keying Efficiency

We know since the sweeping changes to the Standard Reinsurance Agreement back in 2011, it has been more important than ever for agencies to watch their bottom line. One way Citrix has helped us help you is by making sure EWP is efficient, by allowing agencies to grow their book without constantly being forced to add additional underwriting staff.

- Imagine this scenario, you must spend an entire day writing emails. Would you rather work as a power user in Outlook, or be forced to have limited functionality and slower "wizard" workflows in Outlook Web? We're guessing the answer is Outlook! No one enjoys waiting for the Outlook Web screens to refresh, being limited to what they can do, or being forced to walk through a multi-step process when they shouldn't need to. The same is true for all the major office apps, Word, Excel, PowerPoint, etc., would you rather use the fully featured app or the limited, slower web app?
- Citrix allows us to design EWP for power users (just like Outlook and Excel), we're talking about tabbing between grid cells, minimizing mouse clicks wherever possible, and even leveraging the keyboard's 10-key. Web systems (e.g., Outlook Web) don't allow for those types of designs. Slowdowns are common as pages refresh, there is increased slowness when transferring large amounts of data, and the page layouts change depending on the device or screen size.
- When you ask us why Citrix? The answer is simple, we want you to be able to process three to five more crop insurance applications with EWP in the time it takes you to do one application in a competitors' system. It is about being efficient in our day-to-day processing!

If you have other ideas for us, please don't be bashful, and let us know! We'll gladly put a team together of your marketing rep, a technology field services rep, and the appropriate IT staff to help work through any idea you bring us. As always, thank you for your business and your ideas. Together we can continue to do great things!

citrix™

Future

Even though Citrix has served us well regarding cybersecurity and keying efficiency, we know there is more work to be done, and areas to improve.

- Over the last year we've brought on additional staff and experts to help focus on the areas we want to improve. We're expecting a lot of changes from the "behind-the-scenes" technical architecture to the "forward-facing" items, like double logins and printing.
- Everyone knows that there are busy times during the crop insurance cycle and with Citrix's new architecture it will be even easier for us to scale up as needed. We'll be able to better monitor if systems are slowing down and before we even get reports of an issue, spin up more servers and add more capacity to improve performance.
- We're working to remove the annoying "double login" scenarios that can happen when you start at our Agent Portal and navigate over to EWP. We're looking forward to fixing this as soon as possible as we know no one likes rekeying their password unnecessarily.
- Finally, for printing, nothing is off the table. For Citrix, we are looking into default printer options, faster document load times, and researching additional avenues for speed. For EWP, we're making sure the PDFs are properly compressed and that we aren't unnecessarily generating new paperwork. We are standing up response teams to do deep dives with agencies should issues be reported. We know that printing is an important every-day part of an agency's life, and we need to continue to focus on making it as smooth, efficient, and fast as possible for our agents.

NAU Country crop adjusters obtain training to notice signs of mental distress



Source: <https://www.farmprogress.com/mental-health/crop-adjusters-get-training-signs-mental-distress>

For the past several years, people in agriculture have dealt with their share of stressors, like volatile markets — and in the case of those in Iowa, natural disasters like flooding, drought, and derecho. As a result, more attention has been given to mental health in agriculture, especially among those who work closely with farmers and ranchers, like Extension educators, agronomists, and crop adjusters.

In 2019, crop insurer NAU Country began training its claims specialists on how to identify warning signs of mental distress in insured growers, where to find resources, and who to contact in the event of a crisis. While it isn't in the official job description of a crop adjuster, it can be an essential — and sometimes lifesaving — part of the role.

"We have an annual leadership summit every year where specialists, claims managers and VPs come together for a meeting, and we do breakout sessions. In 2019, we actually had a mental health consultant come in and train us on identifying certain cues from our growers — when we talk to them initially or when we're on the farm," explains VP, Regional Claims Andy Brallier. "It was brought up because of where the farm economy was, and on top of that, our role in the farming sector. When we are visiting growers, it's usually a bad situation for them after some kind of crop loss event."

And crop adjusters are in a unique position to help growers, Brallier adds.

"What's unique to our business is a lot of times we have relationships with the insured farmers, because we've often been out on their farm and have some familiarity with them," he says. "If there's a difference in attitude from what we would normally see in them, or in how they would converse, we can pick up on that, because we have that relationship."

SIGNS OF DISTRESS

Brallier notes the training he and other claims specialists received helped build on some common-sense cues for warning signs of mental distress — including tone of voice, what people are saying, and reading body language when talking to them in-person.

"Farmers are usually pretty laid-back, and you can tell when something is bothering them, when they're a little bit stressed. They may be a little irritated or have a little more stress in their voice or actions," he says. "Crossed arms are a big thing that I look for. Also, if they aren't very engaged in the conversation and asking questions, they might not be understanding it, because they've got other things they're worried about."

"Besides the tone of their voice, one thing they might say is, 'Well, I was told this, and this is what you're telling me now'; or 'This is how I thought this is supposed to work, and it's not what's happening,'" he adds.



"What's unique to our business is a lot of times we have relationships with the insured farmers, because we've often been out on their farm and have some familiarity with them. If there's a difference in attitude from what we would normally see in them, or in how they would converse, we can pick up on that, because we have that relationship."

Andy Brallier - VP, Regional Claims

Brallier notes 2020, with the drought and derecho in Iowa on top of the COVID-19 pandemic, was one of the most challenging years for growers in recent memory.

"One of the first farmers I went out to after the derecho — his brother had another crop insurance company, and the communication was varied," Brallier says. "When we arrived, the farmer was visibly upset. You could tell right away that he already made up his mind as to what was going to happen. I think that because his brother's company was doing something that wasn't in line with what the rest of the industry was doing, he felt he was fighting a battle against us. It took some time to explain that we were doing what was in his best interest."

RESOURCES AVAILABLE

This kind of crisis training also involves knowing who to refer growers to when more help is needed.

"When we're meeting with insureds after a natural disaster, our goal is to make sure we're listening. That's the big thing — let them talk, and get whatever they need off their chest. Once you get past that listening stage, one of the big things I've learned is making sure they know you understand them and their situation goes a long way, because then they realize you're on their side," Brallier says. "If that doesn't work, the next steps involve finding an expert who can provide helpful resources and tools."

Resources are available for those dealing with stress and mental health issues, including:

- **National Suicide Prevention Hotline** provides free and confidential support for people in distress, prevention and crisis resources. Call 1.877.273.8255.
- **The National Crisis Text Line** lets you text with a trained counselor for free. Text HOME to 741741.

SEVEN CRITICAL RISKS FACING THE AGRICULTURE INDUSTRY

When it comes to operating an agribusiness, here are the top risks owners and operators must keep an eye on.

How often do we take the time to think about where our food comes from? What needs to happen to bring us together around the table each night to share our stories and connect with our loved ones?

Those in the agriculture sector know a thing or two about the process behind stocking the grocery store shelves. There's sowing and weeding, watering, and raising livestock, for one thing.

And then there's managing the risks.

"Those in the agribusiness space live every single day with immense amounts of risk that comes from all directions, whether that be domestic risk, international risk, political risk – risk comes from all areas," said Chris Moore, president – farm ranch equine & livestock, EPIC Insurance Brokers.

"Essentially, if you own an agribusiness, you are a risk manager in and of itself."

Here's a look at some of the key critical risks facing the agriculture industry, from a hardening property insurance market, down to a rise in severe weather, and more.

1) Extreme Weather Impacting Crops

Every year, the continental United States faces hurricanes, wildfires, floods, drought, extreme heat, icy storms – the list goes on. And every year, it seems like these weather events are happening with increased severity.

2020 clocked in as the seventh costliest hurricane season in recent history, bringing with it 30 named storms and almost \$47 billion in damages.

California's wildfire season continues to extend each year (an added 75 days in 2020, according to the California Department of Forestry and Fire Protection), wreaking havoc on homes, businesses and wildlife that can cost billions of dollars.

Outlier storms, such as the August 2020 derecho over the Midwest or winter storm Uri that devastated Texas earlier this year, are also on the rise, adding to the weather-related volatility agribusinesses must deal with.

One bad storm can destroy an entire crop or demolish livestock's living quarters – not to mention devastate a farmer or agribusiness operator's home and other physical assets like tractors and machinery.

"Drought is probably one of the most overwhelming concerns, whether it be

an isolated or a regional drought or a widespread drought," said Mark Mossman - SVP of Claims (Crop), NAU Country Insurance Company, a QBE insurance company.

He said this is because drought can lead to larger problems, including a more severe wildfire season or a poor crop yield for the year. "When the wildfires hit last year [in California], it contributed to many crop production losses," he said.

When it comes to the other big hitter – hurricanes – Mossman did note there is an upside for those in the agribusiness space: "We can see it's coming, and we can prepare."

2) A Hardening Property Market

Those in agribusiness know that pricing for commercial property insurance has been steadily climbing over the last two to three years.

According to Marsh's Global Insurance Market Index – 2021 Q1, "Insurance pricing in the first quarter of 2021 in the U.S. increased 14%, year-over-year ... Property insurance pricing increased by 15%, the fourteenth consecutive quarter of increase."

The trend seems likely to continue, though "rates appeared to be at, if not above, technical pricing levels. Some insurers were more assertive, and



writing new business.”

What makes this a critical risk for agriculture, however, comes down to one key point: geography.

“Geography can determine how hard it is to place property insurance [for the agriculture industry],” Moore said. This, he added, isn’t necessarily because of a farmer’s proximity to, say, a Nat CAT-prone area, but more so because of how many insurance players are in a particular space.

“How many insurance companies are licensed and are willing to play ball on some of these property risks? Often, the more insurance companies available and licensed, the better the results,” said Moore.

“But the fewer insurance companies willing to play ball means less insurance options available in those regions.”

Compounded to geography, insurance companies are also managing through reinsurance renewal seasons each year, where they re-evaluate and often look to limit their risk. This can put added financial stress on the agribusiness space as the products they buy face increased pricing.

“It does create a bit of a difficult risk placement matrix based on how many insurance carriers are available in an area, what is their appetite for risk, and

how much is property in that given area,” said Moore.

3) Labor Safety Concerns

When it comes to labor in the agribusiness space, it takes a very particular set of people to work the long, grueling hours on the farm.

Whether daily tasks include working heavy machinery out in the fields, herding and feeding livestock, or long shifts in all types of weather, the work environment for farmers, ranchers, and other agricultural managers can be hazardous.

Tractors, tools, and farm machinery can cause serious injury, so workers must be alert on the job. Animals can be unpredictable and can lash out if stressed. Add these factors together, and employee safety is a must for the industry.

“There’s a certain skillset that is needed to fit these jobs,” said Moore. “Not everyone knows how to drive a semi-truck. Not everyone knows how to operate the required heavy machinery.”

And so, training is one way to start keeping ranch hands and other agriculture employees safe. The number one goal of many in the business is to return their employees home in as good condition as they showed up to work in.

Unfortunately, as many industries are seeing these days, there is a labor shortage to contend with.

“When there’s not enough skilled people to fit these jobs, agribusiness managers might find that they have an employee doing something outside their scale or comfort level. That can lead to workplace injuries,” Moore said.

Such incidents and accidents increase turnover rate as well as drive up workers’ compensation costs for the agriculture industry, further putting financial stress on the business while slowing down production.

4) Political Risk

Many in agribusiness are familiar with the Federal Crop Insurance Corporation (FCIC) and the passage of the Federal Crop Insurance Act in 1980.

FCIC was created by Congress in 1938 to provide insurance for farmers’ produce, essentially providing agribusiness owners with compensation for crops in the event they were unable to produce a full yield in a year. It was signed into law in 1980.

As of 2015, data shows the crop insurance program provided approximately \$102.5 billion of insurance protection for over 100 crops on about 238 million acres, which equaled about 86% of eligible acres. It is clear that



"We're really focused on apps. These apps may aid in the claims process, in weather forecasting, in monitoring crops and more. Partner with a team that's really pushing the boundaries on how technology can help the American farmer today!"

Mark Mossman - SVP of Claims

farmers are relying on this product to get them through tough times.

However, because such crop insurance is regulated by the federal government, agribusiness is at the mercy of changing political tides.

"The federal government writes the rules and sets the rates," explained Mossman. "Every time there's a farm bill being reviewed or proposed, the crop insurance program is at risk of cuts or even elimination. However, the program has very strong bipartisan support within both the House and the Senate as the primary safety net for U.S. production agriculture."

Elimination, he stressed, is unlikely.

Still, the possibility exists, and that adds stress to a farmer's already-full plate of risks to manage.

5) Global Concerns Abound

Agribusiness concerns reach beyond the U.S. borders, adding yet another element to the risks the agriculture sector faces.

"Trade is a huge deal," said Mossman. "Agriculture has become an international marketplace, and what's going on internationally affects us."

Increased soybean and corn production from South America, where farmers have planted more of these crops in

place of waning rainforests, have posed competition for and lowered prices of American crops in recent years. Though, this last year has shown that the tides are turning — Brazil and Argentina faced a devastating drought season that impacted overall yield.

Still, U.S. crops competing in the space must keep a pulse on how competitors are faring.

Trade wars with China and supply chain disruption due to COVID-19 have also diminished farmers' ability to ship products overseas.

6) Commodity Pricing and Production

Agriculture industry managers and operators saw commodity prices depressing in recent years.

Much of the reasoning behind this is related to the global risk farmers face:

- First - The increased pressure placed on American farmers from foreign production of corn, soybeans, and wheat.
- Second - Trade wars and tariffs with China contributing to a lag in the purchasing of U.S. product, including top commodities like corn and soybeans.

Such pressures, compounded with volatile weather disrupting the growing season and hurting production, make

every end-of-season yield feel that much more vital for farmers.

The partially good news: Coming out of 2020, reports are showing an uptick on commodity pricing.

As Ben Nuelle explained in an AgriPulse post, "Around May 28 a year ago [2020], nearby corn futures were around \$3.18 per bushel, soybeans were at \$8.35, and wheat was at \$5.16, according to Brock Associates, an Indiana-based commodity futures consulting firm. This year, prices were at \$6.59, \$15.26, and \$6.74, respectively, on May 28 [2021]."

However, Nuelle still cautioned, economists and land investors alike shared that these highs might be short-lived and those in the agribusiness space should still proceed with caution.

7) Expanding Operations

To keep on top of changing times, many farmers and others in the agriculture space are looking for ways to broaden their reach and expand their business.

From the business-side of things, this creates new avenues for revenue, as well as year-long operations that extend beyond the grow season.

But this can also open the business to new risks.

"Let's say there's a farm that owns and operates a semi-truck to haul crops at



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the end of the growing season,” Moore posited. Typically, the semi wouldn’t be in use year-round, just during harvest season. “In their auto policy for the semi, the agribusiness would likely be given what we call seasonal layup credit.”

Essentially, the semi would only require coverage for those few weeks/months it’s in use.

“Today, there might be a need to have that semi always moving. Farms might branch out and start a trucking business or start hauling for hire. And so, their semi would need year-round coverage different from what it was used for originally.”

Because agribusiness owners are looking for new streams of revenue, their risk landscape often becomes more than agriculture based.

What Agribusiness Owners Can Do to Bolster Risk Management Efforts

With risk coming from all angles, agribusinesses must prepare now in order to remain above water when the storm rolls in or their crop insurance is slated for discussion on the Senate floor.

“Talk to your insurance team and your insurance broker. The agribusiness space is constantly evolving, and unfortunately, sometimes, the insurance products themselves don’t evolve at the same speed,” Moore advised. “If you have an insurance partner and an insurance broker who know you and know your business, they can guide you and get you the tools you need.”

“Make sure the agent you’re working with and buying from is well-informed, has answers to your questions and can tell you what you’re getting,” added Mossman.

Mossman also said now is the time to invest in the technologies available to help mitigate risk.

“We’re really focused on apps,” he said. “These apps may aid in the claims process, in weather forecasting, in monitoring crops and more.”

“Partner with a team that’s really pushing the boundaries on how technology can help the American farmer today,” said Mossman.



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THE QBE FOUNDATION GRANTS \$100,000 SPONSORSHIP TO FFA



The FFA (Future Farmers of America) organization is a national youth organization that prepares students for premier leadership, personal growth, and career success through agricultural education. For more than 90 years, the organization has been focused on developing members' leadership potential by helping young people discover their talents through hands-on learning experiences. With over 760,000 members in more than 8,700 chapters, the organization works to empower students to make a positive impact in their community through leadership and service.

One of the QBE Foundation's strategic objectives is to support communities where their employees live, play, and work, and its purpose is to give people the confidence to achieve their ambitions. With many NAU Country crop employees being FFA alumni, we knew this partnership was a perfect alignment of both vision and goals. By partnering with National FFA, QBE/NAU Country gained brand recognition, while providing additional resources to agricultural education related to leadership development and agribusiness such as the Jacket-to-Jacket Program, American FFA Degree & American Star Awards, and the Career & Leadership Development Events.

The highlight of the sponsorship was attending and hosting a booth at the 94th FFA National Convention & Expo in Indianapolis, IN, in October. With over 55,000 students in attendance, the National Convention is all about inspiring and growing the next generation of leaders who are ready to make an impact. A huge thank you to the employees who participated in the various volunteer and contribution opportunities with FFA this year including Ashley Raulerson, Dave Paul, Adam Backer, David Pepper, Alan Dickerson, Caressa Compton, Nick Oswald, Joe Grindstaff, Katie Ryan, Lynn



Scholten, Jeff Miller, Jacob Hulker, Hope Floberg, Katie Ferrier LaMere, Shane Kvalevog, Jordan Atkinson, and Michelle Adams. Also, a special thank you to Foundation Manager Josie Barnett who helped facilitate and navigate the partnership throughout the year.

We are proud that our employee engagement helped educate and support the next generation of agriculture industry leaders who will be future producers, customers, and employees. We look forward to a continued partnership with the FFA in the coming years.



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NAU COUNTRY IT SUMMIT



The 2021 NAU Country IT Summit kicked off on August 10 in Fargo, ND. Over 125 IT and Executive staff attended the event either in person or virtually.

The Summit included strategies around a team digital mindset, executive input on IT direction, and accolades to the dedicated effort that our IT team has displayed this past year and a half when changing priorities and a unique work structure have become our new normal due to the COVID-19 pandemic.

System demonstrations on EASYsign® and Multi-Factor Authentication (MFA) represented the large focus that NAU Country's IT team has put into keeping our agents' and farmers' data secure. A strategy-based exercise titled, "We could... If we...", was also initiated. The goal was to ask the team to "think outside of the box" when it came to ideas around improving our customer journey, making our productivity more efficient, or thinking of the next big program or technology in our industry. For instance, "We could save money, and make our services more



convenient... If we offered paperless billing statements". Ideas were discussed and voted on. We plan to continue to explore the winning ideas in the upcoming year. This is just the beginning to building a team that works to think outside of the box to solve a problem, no matter how big or small.

The IT Summit always includes a fun event, and this year did not disappoint. Fun was had by all at the Fargo-Moorhead RedHawks Baseball field as we went up against the Kane County Cougars. It was a great night to cut loose, catch up on friendships, and continue to bond with our team. Here's to another great year, NAU Country IT!



2 0 2 2 AGENT TRIP UPDATE



January 15, 2022 - the long-awaited date for our highly-anticipated Agent Trip in Costa Rica is just weeks away! Our agents and staff have been looking forward to getting together at the all-inclusive Dreams Las Mareas Resort for a mid-winter get-away. The goal of the Agent Trip is to provide opportunities for agents and staff to strengthen relationships that ultimately help the American farmer minimize their risk.

We're thrilled to welcome Washington Policy Analyst Jim Wiesemeyer of Pro Farmer/Farm Journal to one of our morning business meetings. Jim will give us his outlook on key crops, livestock, and farm income as well as talk about climate change, the economy, 2022 elections, and much more.

Our theme for this trip is Pura Vida, it's the outlook Costa Ricans have about life. They say it's being grateful for everything we have in life - like good health, good friends, and great business partners! It's a great reminder, today and every day. We hope to see you in Costa Rica! It's been way too long! Pura Vida!





STEPtember

Fundraising and Fitness

Congratulations to Senior Administrative Assistant Pam Gothier, top fundraiser for QBE in the recent fitness step challenge! QBE sponsored STEPtember, a global fitness initiative designed to challenge participants to take 10,000 steps a day and raise funds to help change the lives of millions of people with cerebral palsy. With the help of over 20 family members, coworkers, and friends, Pam raised \$3,600 for cerebral palsy. Pam was the top fundraiser out of 41 QBE participants who raised funds (the second-place fundraiser raised \$1,000). Altogether, QBE raised over \$12,000 for the cause.

As an extra motivation to get fit and lose some weight, Pam started the challenge while on vacation with her daughter and her family who live in Sitka, AK. She tracked her steps surrounded by mountains on one side, and marinas on the other. It was a spectacular, though challenging place to start this journey, as it rains often in Sitka. Pam pushed hard to finish the challenge in Minnesota, enjoying the changing of the season up at the lake, walking miles with friends and at home with audible books. Pam lost over 10 pounds during the month, and raised \$3,600 for a worthy cause! "I'm grateful QBE offers these opportunities for us!" Pam stated. We're so proud of you Pam!





QBE SHOOTOUT Contest Winners!

We continue to be amazed at the success we've had in forming our culture of excellence and focus on our customers! Understanding our customers, the challenges they face, and how we can deliver value to their businesses is the core of who we are as an organization. Our team's efforts are a true representation of QBE's initiatives, by using a global approach to deliver value for our customers in a responsible and accountable way through a focus on three key elements:

1. **Mindset** - How we think about our customers and build an understanding of their businesses.
2. **Insight** - What we know about our customers, the industries in which they operate, and the insurance marketplace.
3. **Deliver** - Bringing it all together to deliver distinctive value that helps clients address key business issues.

In the spirit of our focus on the customer, employees were invited to enter a contest for an all-expense paid trip to the QBE Shootout in Naples, FL, on December 10-12, 2021. Employees were instructed to write an essay on how they, or a colleague, had encompassed the three customer focused QBE initiative driven elements and went above and beyond to service our customers. Among the 23 amazing entries, NAU Country employees Alex Mizell, Kristi King, and Jessica Anderson were the lucky winners drawn. Congratulations to our winners and thank you to all employees for their continued dedication in delivering superior customer service to both our internal and external customers.



In the wake of the Midwest derecho in 2020, the ongoing pandemic, and extreme weather events, listening to our customers is of the utmost importance. Our claims adjusters are trained and intuitive to the needs of our farmers. Recognizing mental stress and lending an empathetic ear, as well as clear communication on claims processes, has become a beacon for many farmers. Insurance Business America spoke with NAU Country's Dale Feilmeier and Andy Brallier about how our claims teams are focusing on empathy and communication to help provide the best customer service for our farmers.

On August 10, 2020, farmers across the Midwest woke up to find their corn flat, bins blown away, electricity off and trees down. In a year that threw a combination of serious obstacles at them - a global pandemic, low commodity prices, a drought and finally the derecho - "they were really beaten down," said Dale Feilmeier, claims manager at NAU Country Insurance Company - a part of QBE.

"We did a lot of listening, because many of them just want to talk," Feilmeier said. "They were trying to figure out what to do, and the biggest thing was letting them know we were working for them and with them as a partnership - but trying to get them to buy into that was difficult at times."

Mental and behavioral health is a long-standing concern for farming communities, but in 2020 it became more important than ever to check on their well-being. Adjusters had faced many of these challenges before - though 2020 was extreme by any measure. By combining that experience

with the training they received at their annual conference, NAU's adjusters were prepared to recognize subtle signs of distress while working through claims.

Then the derecho got a lot of political attention, which became an additional challenge for Feilmeier and his team. The Governor's Task Force was reporting acres and acres of crops across Iowa were destroyed, but as crop claims adjusters know, destroyed and damaged are two different things.

"Once we started clarifying the political messaging, it put everyone in a very difficult situation," Feilmeier said. "The farmers were hearing that these crops were destroyed, so in their minds they should receive zero production, we should let them destroy the crop and pay 100% when that wasn't the case in many of the fields."

The policies that all Approved Insurance Providers such as NAU Country have to follow say that if the insured has production in their field, they harvest it, or the claims adjusters do an appraisal on it to put against their guarantee. "That's where we had to start from - it was a big hurdle," Feilmeier said.

Andy Brallier, NAU Country claims specialist, said the industry started off with a common message: "We are there to help. Then, we need to follow procedure and the language that was built into the policies to achieve an outcome that would be within our policy and satisfactory for our customers." But there are so many variables to take into account once you actually get into the fields, such as variety,



Source: <https://www.insurancebusinessmag.com/us/news/breaking-news/helping-the-american-farmer-301814.aspx>

grow direction, topography of the land and maturity of the crop, and now Brallier also faced the misinformation that was swirling around about whether or not the crops were harvestable using normal harvesting practices.

“Part of the job is to know when your customers are struggling and to ensure we are communicating clearly through every step,” said Brallier.

Most of the NAU Country’s people either grew up on a farm or farm themselves, so they had empathy towards the farmer and understood the gravity of the situation. Brallier had to listen and talk it through with his insureds.

“We focused on fulfilling our duties to our insureds in a timely manner and letting them know we’re on their side,” Brallier said, adding NAU Country believes face-to-face conversation is always best, and by following COVID protocols and continuing to meet outdoors that was something the adjusters were able to safely continue.

“I asked many of our insureds to give me a bit of time, let’s see how this crop progresses,” he said. “It’s either going to deteriorate, stay the same or get better - but it was too early to tell initially.”

Many of his insureds agreed to wait, and when it was time to harvest Brallier hopped in the combine with them and went a couple rounds that was representative of the field. Whatever that production was, they could apply it across all their acres or continue to combine.

“Nine times out of 10, the insured was surprised at how much

they were getting and glad we waited long enough to determine an accurate production number - and they actually benefitted by having higher commodity prices in the fall,” Brallier said. “They harvested a lot more bushels than they thought and ended up with marketable grain at a higher price than they’d had in almost a year and a half. That was how it all shook out in the end.”

Being there in person, ready to listen and offer a solution was critical in getting their insureds to what was essentially a happy ending for many, and Feilmeier said he’s proud of his team.

“We put the customer first and helped them understand the process,” Feilmeier said. “Many of the farmers ultimately thanked us for following procedure and explaining the wording of the policy.”

At a time of intense vulnerability, due to the relationship crop claims adjusters have with their insureds they were able to help with more than just damage to crops. Their training allowed them to identify warning signs of mental distress, such as changes in body language or speaking patterns, or even the sudden run-down appearance of a farm. In the midst of great confusion, adjusters offered a steady presence and set procedure that ultimately helped turn things around for many of the farmers.

“The insureds were hearing different things depending on the day, and our consistent presence and messaging was a beacon for them,” Brallier said. “I think they appreciated it.”

NAU Country launches grain cart reporting with Agrimatics™

This past September, NAU Country Insurance Company, one of the largest crop insurance providers in the U.S., and Agrimatics, a leading agricultural software technology company, announced a partnership to help their customers – the American Farmer – more efficiently report production for their crop insurance policies.

This partnership certifies the digital file output from Agrimatics' Libra Cart is compatible with NAU Country's EASYwriter Pro® processing and adjusting suite of software. This certification means that farmers now can transfer their on-farm storage production information easily from field to truck to their crop insurance agent or adjuster. In turn, that data will be imported into NAU Country's system where the agents and adjusters will associate it to the corresponding unit and location. As always, farmers have complete control on what information (if any) will be shared with NAU Country's system.

"Joining forces with NAU Country is a win/win situation for our farmers," said Co-Founder and CEO of Agrimatics Ian Meier. "This integration of crop insurance and Libra Cart provides immediate and more efficient claim and production reporting."

Agrimatics' Libra Cart is a tablet and smartphone-based grain cart weighing and data management system. The Libra Cart hardware device mounts directly onto a grain cart and wirelessly communicates with the Libra Cart app running on a compatible mobile device in the tractor cab. Libra Cart's patented technology simplifies and streamlines harvest data management, providing load tracking from field to truck to destination.

NAU Country is America's original Multi-Peril Crop Insurance (MPCI) company and one of the largest federal crop insurance providers in the United States, specializing in MPCI, Crop-Hail, and Named Peril insurance products. The company is part of QBE Insurance Group Limited, a global insurance leader focused on helping customers solve unique risks worldwide.

"We're about keeping crop insurance simple," said NAU Country Chief Marketing and Technology Officer Michael Deal. "NAU Country thrives on creating agricultural risk management tools through the use of technology and customer service," added Deal. "The integration with Agrimatics empowers our insureds to utilize technology to efficiently report production data while in the office, in the field, or on the go. Creating happier customers and agents."

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NAU Country Chief Marketing and Technology Officer Michael Deal



Libra CART

For more information about NAU Country and production data digital imports, please visit the Company's website at www.naucountry.com/tools.

For more information about the Libra Grain Cart mobile application offered through Agrimatics contact a local dealer, or visit agrimatics.com.



ABOUT AGRIMATICS™

Agrimatics is Bitstrata Systems' agriculture brand, which focuses on creating smarter, simpler equipment monitoring, control, and data management solutions for farmers and their farms.

Located in Saskatoon, Saskatchewan, Bitstrata rests in the agricultural heartland of Western Canada.

The Bitstrata team has decades of collective experience creating and delivering products for the tough environments of the agricultural, telecommunications and weighing industries worldwide.

NAU COUNTRY'S

VOLUNTEER HEROES

NAU Country's parent company QBE gives Volunteer of the Month awards to extraordinary members of our staff that are nominated by their peers. Take a peek at who made the list of QBE Foundation award recipients!

Danelle Johnson, **Senior IT Quality Assurance Analyst - January 2021**

Danelle has been a longtime volunteer for the Junior Diabetes Research Foundation (JDRF), a nonprofit organization that funds type 1 diabetes (T1D) research, provides a broad array of community and activist services to the T1D population, and advocates for regulation favorable to medical research and approval of new and improved treatment.

The cause is near to Danelle's heart, as her daughter Danika was diagnosed with T1D about five and a half years ago. She says she works with JDRF because she is passionate about raising awareness that T1D is an auto immune disorder, not a result of lifestyle choices, and also wants to help families dealing with this not feel alone.

QBE has joined Danelle in supporting this important cause.

"The QBE Foundation is proud to have supported Danelle's outstanding work in the community and the Juvenile Diabetes Association over the past eight years," Foundation Manager Josie Barnett said. "Her ongoing fundraising, time spent volunteering, and advocacy on behalf of those who need lifesaving insulin is a testament to the QBE DNA, and we are thrilled to award an additional \$1,000 contribution to JDRF in recognition of our Volunteer of the Month."

Learn more about the JDRF at <https://www.jdrf.org>.

Camille Johnson, **Administrative Assistant - February 2021**

Camille's involvement with Parkinson's disease awareness and education has been ongoing since her husband was diagnosed 13 years ago, at age 45.

Soon after his diagnosis, Camille and her husband decided they should join a support group, but quickly realized there were no local groups for those with early onset Parkinson's. So, they decided to start their own group, called "Living with Parkinson's Under the Age of 60". Today, their group is one of only two aimed at those under 60 in the state of MN, and they now have at least 20 members.

It was through that support group that Camille became involved with the Minnesota Chapter of Parkinson's Foundation. The work they do helps to raise awareness and educate the public, and to her that is so important.



WE ♥ OUR VOLUNTEERS



Part of the work Camille does with the foundation includes organizing a "Moving Day Walk" each year. In doing so, Camille is able to find sponsors to support the cause and also educate friends and family. Additionally, during April, which is National Parkinson's Awareness Month, Camille writes a newsletter to her friends and family updating them on her husband's health and educating them on different aspects of the disease.

Her mission is to be there for anyone with questions, who needs resources, or just wants someone to listen.

If you have questions or want to know anything about Parkinson's, including where to find local support, you can contact Camille at camillejohnson@hotmail.com.

Ray (Raymond) Holzhey, **Application Engineer (Recently Retired) - June 2021**

Ray, who has been with QBE for five years, has a heavy hand in volunteering with "Fix it Forward Ministry" in Minnesota, a nonprofit with the goal of removing the transportation barrier for disadvantaged community members, thus helping enable them to be independent and self-sufficient. The organization provides free car repairs to individuals, and helps keep their vehicles on the road and safe. They also repair donated vehicles and give them to people who do not have a vehicle or whose vehicle is beyond repair. Ray has been helping out by working on and repairing cars for over six years.

Ray said the organization works with other nonprofits in the area, like the YMCA and YWCA for example, to determine community members in need of transportation assistance. This may be single parents, those recovering from abusive relationships, or rehabilitated members of the community.

"Not only do people donate their time, but even donate vehicles when they can. The generosity is incredible," Ray said.

Transportation access is a huge barrier in some places, especially in more rural towns. The goal is to help alleviate that issue as much as possible. They're certainly off to a great start. To date, the organization has donated 300+ vehicles.

To learn more about Fix it Forward Ministry and how to get involved, visit <https://www.fixitforwardministry.com>.

CONGRATULATIONS 0

LARRY HAHN

Please join us in wishing Larry Hahn a long and happy retirement! Having just turned 73 years old, Larry is looking forward to retirement! Larry was hired as a contract adjuster in 2009 and joined NAU Country as a full-time employee on March 1, 2010. A year later, he began his 9+ year career in compliance as Sr. Insurance Compliance Advisor on the Northern Compliance District team. Larry and his wife celebrated their 49th wedding anniversary in June, and have plans to travel south to visit family and friends. When he returns, he'll be busy building decks and working on other projects for family, including helping on his cousin's ranch. Plans are underway to escape the cold winter months in North Dakota and enjoy the warmth of Arizona. Larry is looking forward to retirement, though he will miss working with the compliance team across the country and friends he's made over the years. We thank Larry for his dedication and expertise he's provided to the company. Larry's last day with NAU Country was May 28, 2021.

JILL MILLER

Congratulations to Senior Underwriter Jill Miller, who retired this past June. Jill has been an outstanding employee for the company for nearly eight and a half years, and she will be greatly missed by agents and coworkers. She has provided exceptional service to our agents and will be hard to replace. Jill is looking forward to gardening and tending to her flower beds. She starts all her plants from seed during the late winter, and she will have more time to garden in retirement. She and her husband are ordering a new camper as well, and they look forward to enjoying camping trips with her family. They also plan to raise a few cattle and chickens again, so their days will be very full.

PAT BYE

Please join us in wishing Pat Bye a long and happy retirement! Pat has been in the crop insurance industry for over 23 years with NAU Country. She was an integral part of the compliance team, serving as Regional Compliance Manager for the Northern Compliance District for the past nine years. Pat demonstrated tremendous commitment to NAU Country and our customers. She consistently led her team through many challenging compliance cases, regulatory changes, and procedures. Her intense crop insurance experience, as well as her leadership, is missed. Pat's looking forward to more days of leisure at the lake and around the bonfire, creating lasting memories with her grandkids. Pat's last day with the company was April 2, 2021.

NANCY OLSON

Happy retirement wishes to Field Service Technician Nancy Olson, who retired July 26. Nancy was with NAU Country for ten years, all as an integral part of the Print Center. She was a dedicated hard worker who formed a friendship with many agents and NAU Country staff. Nancy was a key contributor in making the Print Center what it is today. Nancy is looking forward to traveling and spending more time with her husband and grandbabies. We wish her all the best and she will be greatly missed!

BOB BRESSLER

Please join us in extending best wishes to Indiana Claims Adjuster Bob Bressler, who retired June 30. Bob has been an outstanding employee at NAU Country for 10.5 years, and he will be greatly missed by agents and coworkers. He has provided exceptional service to our policyholders and will be hard to replace. Bob is looking forward to tending his large vegetable garden, doing more hunting and fishing, and spending a lot more time with his five (5) grandchildren. We wish him all the best!



**A huge thank you
Country staff that
We wish you a
well-deserved**

N YOUR RETIREMENT!



to all of our NAU
at retired in 2021.
very happy and
d retirement!

RAY (RAYMOND) HOLZHEY

Ray retired in October 2021. He joined NAU Country in 2016 and had an extensive and distinguished career as a software developer. Ray was known for his “team first” approach. Ray made countless contributions to our organization throughout the years, especially within the Livestock and Crop-Hail lines of business. Ray will certainly be missed. We truly appreciate all his contributions. Please join us in wishing him a happy and long retirement!

KATHY LAPLAUNT

Please join us in wishing Kathy Laplaunt a long and happy retirement! Kathy served the crop insurance industry for over 28 years in many different capacities including time spent as an agent for over 16 years. She was also a company underwriter for more than 12 years. She spent the past seven years as a Senior Underwriter in our Great Falls, MT, office for the Northwest Branch. Kathy is well known in the northwest crop insurance world and has always been an expert with regard to crop insurance procedures and underwriting. Kathy has demonstrated tremendous commitment to NAU Country and our customers. Her strong crop insurance experience, as well as her leadership, will be missed. Kathy is looking forward to more days of leisure and creating more lasting memories with her kids and grandkids. Kathy's last day with the company was May 5, 2021. Please join us in wishing her well in her future endeavors.

CHERYL CHRISTIANSON

It is with mixed emotions that we announce Cheryl Christianson's decision to retire after a 30-year underwriting career in crop insurance. Cheryl's last day with NAU Country was April 16, 2021. Cheryl has been a Wisconsin underwriter since day one of her underwriting career starting back with North Central Crop Insurance on January 14, 1991. Cheryl's commitment to serving our agents and farmers, as well as demonstrating that everyone is in sales, is admirable. Her underwriting knowledge and experience are irreplaceable. All of us in the Great Lakes Branch office will miss her laugh, as it so infectious, you couldn't help but smile. Plus, her stories could never be topped by anyone. Please join us in wishing Cheryl a happy and well-deserved retirement!

RICK GUESTIN

Fresno Lead Field Marketing Specialist Rick Guestin retired in the spring of 2021, after 30 years in the crop insurance industry. He spent the last 17 years at NAU Country, where he helped NAU Country become the largest Approved Insurance Provider (AIP) in California. Rick's input and hard work showed each and every day. His sense of humor and willingness to help was always appreciated. Thank you, Rick, for your hard work and dedication to the American Farmer. Please join us in wishing Rick Guestin a very happy retirement!

TRAVIS “PETE” SIZEMORE

Congratulations and best wishes to Pete Sizemore who recently retired in July 2021. Pete began his career as a Crop-Hail adjuster in 1986, with a small AIP in eastern North Carolina. During his career, Pete was a claims manager at two other AIPs, and in 2014 Pete joined the NAU Country team as an adjuster in North Carolina. Pete's humble nature and wisdom have been an inspiration to his co-workers and everyone he meets. He is an excellent employee and mentor to the other adjusters, as well as to many of us at NAU Country. Pete has now moved into a contract adjuster role so that he and his wife can spend a little more time together, and so that he can begin working on his ever growing “to-do” list.

FARMING IN AMERICA

PHOTO CALENDAR CONTEST

NAU Country is proud to serve the American farmer! The NAU Country Photo Calendar theme for 2022 was aptly named "Farming in America". Agents, farmers, employees, and their family members sent in yet another impressive collection of photos this summer and fall. 103 images that met the contest requirements were entered into a photo gallery on our NAU Country Facebook Page in September, and after a week-long contest for the most liked photo, a winner was chosen to highlight the cover of the 2022 calendar.

The winner of the photo calendar cover contest this year was Pamela Flanagan. Her patriotic and whimsical photo of hay bales decorated like an American Flag set upon a wintry landscape with a barn in the foreground garnered 65 votes.

We were so overwhelmed by the talent of each photographer. The detail and the subject matter are all representatives of what we work hard for every day - to support our farmers in every way possible. Our photo contest images reached over 1,500 individual votes! Thank you to our new page followers that accepted our invitation during the duration of our contest, feel free to like and share our posts daily!

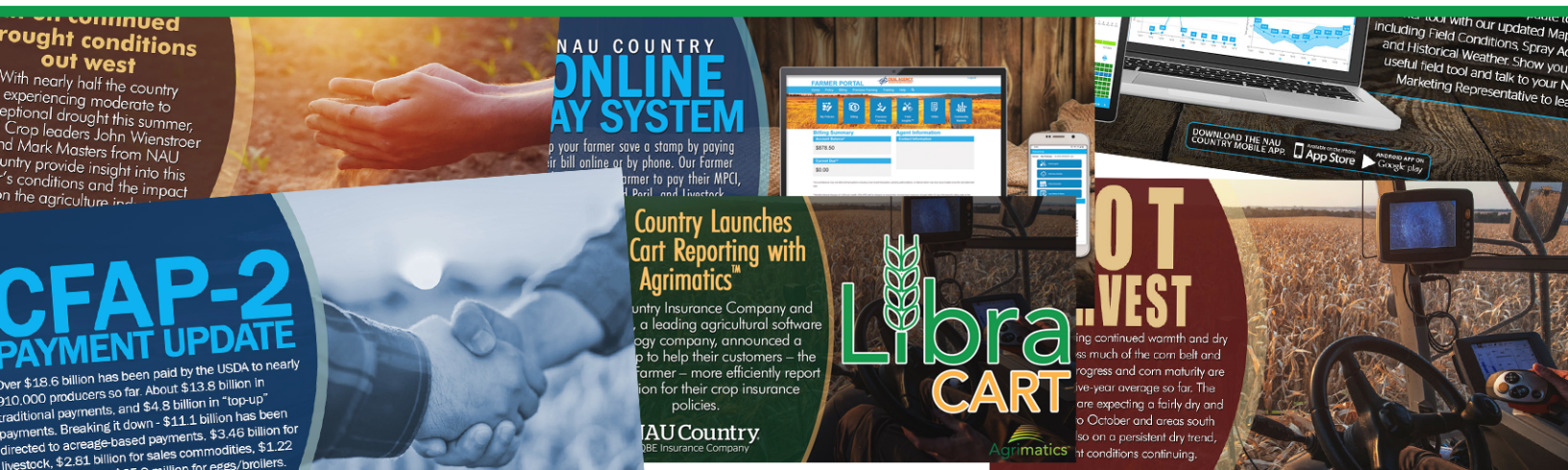
If you would like a calendar, contact your local Marketing Representative. Get your cameras ready now - we want to see your farm photos throughout all of next year. Including this winter and during the planting season! Submit photos to itmarketing@naucountry.com! Here's to looking forward to the 2023 calendar!





SOCIAL MEDIA AT WORK FOR YOU!

Have you checked out our awesome social media channels? Share our content from social media to gain new visitors to YOUR social media sites! We're up to date with product updates, press releases, ag business, crop insurance news, and funny stories. Like and Follow NAU Country on [Instagram](#), [Twitter](#), [Facebook](#), and [LinkedIn](#) today!





CLUTTER-FREE AND CONVENIENT PAPERLESS BILLING!

NAU Country is proud to announce that we will offer Paperless Billing Statements, coming soon in 2022! Enhance your customer service by offering a convenient and clutter-free solution to your farmers. Paperless billing eliminates extra paper mail, while also helping the environment, and did we mention it cuts back on the clutter? By going paperless, your farmers will receive a billing notification via email, and can access their statement by utilizing our free online Farmer Portal.

How does it work?

Enrolling in Paperless Billing Statements through NAU Country offers a quick and efficient way for your farmers to access their crop insurance billing statements. Once bills are generated, your farmers will be sent an email notification letting them know that their billing statement is available for viewing on the Farmer Portal. The Farmer Portal opening page displays their current amount due, and a link to view their detailed Billing Statement. That's not all! They can view their statement, and pay their bill, all in one location! Take advantage of the simplicity and convenience!

How does it work?

Your farmers will need to enroll in Paperless Billing Statements on our Farmer Portal. This can be completed in two simple steps:

1. Create a Farmer Portal account
2. Within the Farmer Portal, in Account Preferences, enroll in Paperless Billing Statements

Add ONE additional step with impact - Encourage your farmers to pay their bill online!

Is it secure?

Yes! It is our goal to keep our systems and solutions secure. Our Farmer Portal requires login credentials secured with Multi-Factor Authentication (MFA), which assists in keeping your farmers' personal information protected.

Can they pay online too?

Yes, our Farmer Portal offers the ability to enroll in automatic payments or the ability to complete a one-time payment. Either way, your farmers can be confident that their premium is paid without having to search for their bill, buy stamps, or worry about mailing delays!

We hope your farmers take advantage of our convenient and clutter-free Paperless Billing Statements. Chat with your NAU Country Agent or Marketing Representative to find out more!



**Learn more about
our Farmer Portal!**

<https://www.naucountry.com/farmers/farmer-tools/mobile-policy-management>

IN LOVING *memory*

The NAU Country family lost Claim Specialist Randy Edelman this fall. Randy had been a claim professional located in Kansas for over ten years, and most recently in a claim specialist role for the Central Branch. We thank Randy for his years of dedication and many contributions to our organization. Please keep Randy's entire family and friends in your thoughts and prayers.





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