

Country Times

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Coverage you need. Service you deserve.

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

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

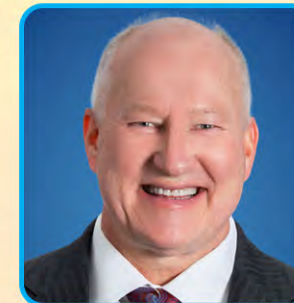


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Update from President **Jim Korin**

It is so great to be reaching out to our many valued agents and employees from our new normal. Yes, I am on a plane, and neither I nor anyone around me is wearing a mask! I am looking forward to a week of face-to-face meetings with our agents and staff, and when I get back to the office, I will share trip details with the team in person. I am so much better in this environment. Our new normal includes three days a week in the office at a minimum, and many of our teams are doing more. In-person collaboration is on the rise, and we are back in full stride. I hope everyone is feeling the same high, yet I also believe there were many lessons learned during COVID. First, we can work successfully in a remote environment, and a close second is the creativity of the NAU Country family to find innovative ways to get the job done. Assisted by the industry's best technology, our teams have kept up the customer service momentum and have helped us reach the second spot in the industry. Thanks to all who have worked so hard to get us there, and thanks for the trust and loyalty of our many great agents. We will not let you down, you have my word.



The sales season is behind us, and we have made most of our 2022 fund designations. Just think, around the middle of April, we were concerned about the majority of North Dakota because of drought. The rains came and gave us (and our farmers) new reasons to worry. Welcome to the world of crop insurance and what our farmers face every day. It's the reason crop insurance is so vital to our country's supply of food and fiber. We are proud to be a part of such an honorable and valuable program.

We are busy shoring up the reinsurance and capital needed to fuel our growth at the company level. In addition, we are bringing on new members to our team to support that growth. Since this time in 2021, we have added 150 employees, with the majority in Claims, Underwriting, and IT. Our new employees are excited to be part of a customer-oriented team and are hitting the road running. We are proud of our level of customer service and plan on continuing to invest in what it takes to be the best in the industry.

From an industry perspective, we are continuing to champion the causes most important to our farmers and the program. We recently had RMA Administrator Marcia Bunger in our Ramsey, MN, office to talk about that. She addressed our employee group, and we had a chance to meet with her and representatives from the local Regional Office afterward. Amongst other things, we discussed the Emergency Relief Program (ERP), specialty crop delivery and program challenges, underserved farmers, and issues related to difficulties from a company perspective with the growing Livestock program. We were very thankful to Marcia and her team for hearing us out and for the engagement they showed on these important issues. Further, we look forward to hearing from our agent advisory in July so we can continue to carry forth a message that will help strengthen crop insurance for all. Please be sure to send us your own thoughts on issues you feel are important, as we have a big voice, and we are listening!

We continue to hope and pray for favorable conditions for our farmers as the growing season gets underway. The world will be looking for the American Farmer to shine more than ever. Rest assured, we understand our role and will rise to the occasion if needed. Thank you for the teamwork and success you have given us and for allowing us to grow and support you during this critical time in agriculture.

President Jim Korin
NAU Country Insurance Company

Chief of Operations Update from Mick Deal



Wow! It's been a remarkable year in the crop insurance world with record-high commodity prices, a freeze across the south, heavy rains and unpredictable weather in the Midwest, and so much more. In my 20+ years in the industry, I have come to realize that anything can happen in this business. And to survive and thrive, it all comes down to risk management. As the newly appointed NAU Country Chief Operation Officer leading our Claims, Legal and Compliance, Technology, and Underwriting teams, I am excited to dive in and look at our day-to-day operations and see where our teams are excelling and where we can improve. One of our first goals is to focus on the important balance of servicing our agents at 110 percent while maintaining a healthy work environment for our dedicated staff. It is a task we know we can do and do well. A key driver to achieving this is internal development. Having our teams set up appropriately makes us better equipped to provide service at an even higher level.

I am excited to announce these recent leadership changes:

Information Technology

- **Brock Maus** now serves as SVP, Information Technology. Brock will continue to lead and manage our innovative IT Infrastructure, Software Development, and Strategy teams. One of Brock's top priorities is to keep our systems secure and efficient as we continue to grow.



BROCK MAUS
SVP, Information Technology

Marketing and Communications

- **Hope Floberg** now serves as SVP, Marketing Communications and Agency Services. Hope will continue to manage the IT Marketing Team and Print Center, focusing on Company Communications, Promotional Marketing, Technology Training, and Print Services. She now also oversees Agency Services, which is imperative to our successful growth and management of our agent obligations.



HOPE FLOBERG
SVP, Marketing Communications and Agency Services

Farm Services

- **Jeff Baumgart** has added a new role to his position - SVP, Farm Services. Rich Morrison, Monte Holl, and their respective teams now report to Jeff. Together they will continue to build our number-one rated agency software. Our systems are the best, and Jeff and the team will be committed to looking at them from the agent perspective and improve customer-facing documents. I am excited to have such great talent here, and I'm confident in our success.



JEFF BAUMGART
SVP, Farm Services

These departments are already hard at work strategizing for the future.

Some advancements we're proud to mention already this year include our eSignature capabilities for claims documents, paperless billing statements, continual system security improvements, National Nursery training, National Drone Pilot meetings, our NAU Country Connection Webinar training series, and our NAU Country Catch Up videos. We are committed to providing you with the services, tools, and communication you deserve.

NAU Country gains insight during onsite nursery training



NAU Country nursery subject matter experts gathered in Orlando, FL, for classroom and field training in mid-April. Members of our claims, underwriting, marketing, compliance, training, and IT departments were present for this three-day session.

Teresa Emerson, VP of Underwriting, and Sheryl Sutton, Regional Underwriting Manager, shared how nursery policies, both Field Grown and Container (FG&C) and Nursery Value Select (NVS), are reviewed by underwriters and processed in EASYwriter Pro®.

Nursery insurance covers plants grown for wholesale marketing. It is available in all states, covers all insurable nursery plants, and covers perils such as adverse weather, fire, disease, insects, and wildlife. Nursery Value Select (NVS) is a pilot program that allows nursery producers to select the dollar amount of coverage that fits their risk management needs—allowing them to insure their field-grown practice, their container-grown practice, or both. NVS is available in select states and counties.

Field Claims Manager Stephen Moss, Field Claims Manager Joe Grindstaff, VP of Regional Claims Mitch Latour, Senior Claims Adjuster Eddie Ching, and Senior Claims Adjuster Michael Gregory discussed procedures for conducting inspections and claims paperwork. Nursery policies are complex, and accounting for the number of insured plants involves verifying the number, size, and type of plants at the nursery and the number sold to verify the number of plants on hand when insurance attaches. In addition, there are many other items to be reviewed when determining the insurability of a nursery, including the availability of frost protection, confirming the number of wells, verifying weed control measures, and fertilization procedures.

Mid-week during the training, the group took a field trip to a local nursery and participated in a mock inspection where the claims staff demonstrated how to measure trees and count blocks of plants and then reconciled these counts to paperwork submitted with the insured's policy renewal. The field trip was invaluable, and the group appreciated the time the nursery manager spent with them answering questions about the operation.

Our goal at NAU Country is to provide fast, accurate, and helpful service during the crop insurance loss process. We have over 535 highly skilled claim professionals spread across the country. You can be sure one lives in or near your local community providing expertise in adjusting your regional crops. Also, thanks to our timely communication and NAU Country mobile app, you will know the exact status of your loss at all times. If you need more information on Nursery Insurance or NVS, check out our website at <https://www.naucountry.com/products/mpci-products/additional-coverages>. If you are interested in learning more about our loss guidelines, head to <https://www.naucountry.com/agents/dedicated-service/loss-guidelines>.



IT'S THE SEASON

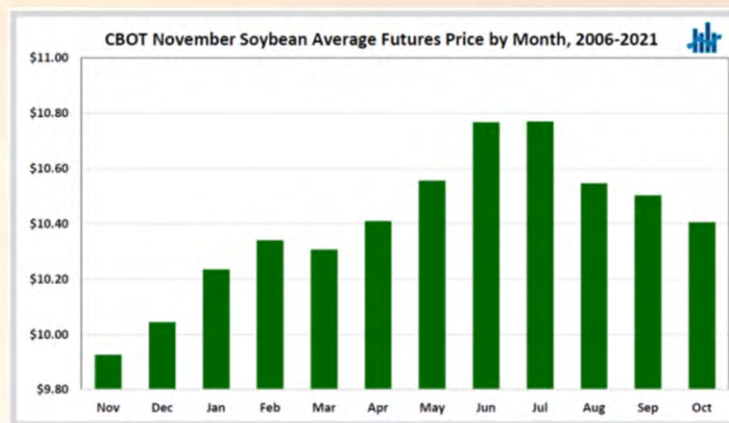
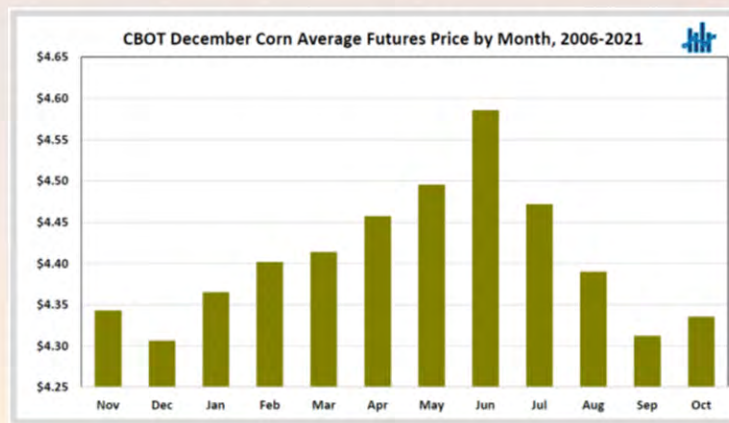
It's here! It's the time of year when markets typically reach peak volatility, as the weather becomes the number one factor for our ag markets. Can we really have more volatility than we've already had this year? My answer is, "Absolutely!". We're in rare times right now, with all of these factors at play:

1. Tighter U.S. and world ag commodity stocks.
2. 40-year highs with inflation.
3. Record investment money in ag commodities.
4. Drought concerns in several parts of the world.
5. War in Europe's breadbasket.

When I spoke to a group in mid-May in Ohio, my walkaway message was, "Don't be complacent". There are so many reasons to be bullish right now - see the list above. But these are the reasons that the markets have gotten to where they are today. As we all know, we have to "feed the bull" to get markets to continue moving higher. I was asked what I thought the odds were of the corn market going to different levels. My answer was: higher than \$10 - 10% chance, higher than \$9 - 20% chance, and lower than \$6 - 20% chance. That's a large range of potential movement!

If the seasonals hold true, then markets like corn and soybeans will be making their highs in the next two months. These charts show that the average December corn high over the past 16 years is made in June, and the average November soybean

high over the past 16 years is made in June - July. If producers marketed their crops during this time each year, think of how far ahead of average they would be!



Sign up your producers for Commodity Market update services today at:



<https://www.naucountry.com/grainmarketservices>

One of the benefits of revenue insurance is that the policy provides producers a bushel/yield guarantee that they can then use to forward market. As a result, these markets have given us a once-in-a-decade opportunity to lock in profitable prices for this year and future crop years.

So, how can we help our producers?

1. Sign them up for the daily marketing services - the **Opening Bell** call and the daily **Market Report** email. These services provide producers with information and ideas to help them make marketing decisions. They can also check out the monthly **afterMATH** webinar for more specific market recommendations, such as using minimum price/option strategies to lock in prices while keeping market upside available.
2. Utilize products like **RPowerD**® and **EASYrev**®. Revenue insurance policies utilize prices in the spring and fall, but these add-on products also let the producer add other periods to their policy. For example, producers could:
 - 1) Establish a higher market price on a particular day.
 - 2) Choose months or half-months to set averages,
 - 3) Choose alternatives like the eight 10-day intervals from June - August. It's too late to use these options for

2022 crops, but producers can use these NOW for 2023 crop insurance prices.

3. Consider **Margin Protection** insurance for 2023 corn, soybeans, and spring wheat. Prices for these will begin in mid-August and currently, the grain prices, along with input prices for these crops, would allow producers to lock in the highest margins since the advent of this policy! Producers can then add individual RP coverage in the spring and receive a discount for combining the two coverages.
4. Utilize **Forward Contract Insurance Protection (FCIP)** as a way for producers to protect their 2023 forward sales. Producers can protect from 50% - 70% of their APH. This is an excellent tool for producers that want to be aggressive in locking in high prices but are nervous that something could cause them not to be able to produce the bushels to deliver to the elevator.

I view my role with NAU Country as helping our agents assist their producers in being better informed and more profitable. If there's ever a time of year for producers to actively take advantage of price, it would seem to be now. Please let us know how we can help you help your producers!

NORTHERN BRANCH UPDATE



The Northern Branch had a successful 2021 and 2022 sales year by promoting and selling the Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO) to farmers in the upper Midwest. These products helped give our farmers peace of mind regarding their crop insurance coverage as the upper Midwest navigated a drought in 2021. Unfortunately, we could have a repeat situation in 2022 with unprecedented price swings in the markets and continued adverse weather conditions.

The Supplemental Coverage Option (SCO) is a county-based plan that covers from your MPCI coverage level up to 86%. An indemnity will be paid based on whether the yield or revenue for the county falls below 86%. The liability used for the SCO coverage will depend on your underlying MPCI policy. SCO works similarly to the Farm Service Agency (FSA) program Agricultural Risk Coverage (ARC). Therefore, policyholders are not allowed to elect ARC coverage if they want SCO. However, SCO will use the spring and harvest MPCI price instead of the five-year market average. For example, in 2021, the five-year average price for wheat was \$5.50 under ARC, while the spring price under MPCI came in at \$6.53, and the harvest price came in at \$9.21. SCO allows farmers to get higher coverage with these higher market prices than ARC will during current market conditions.

The Enhanced Coverage Option (ECO) is a new area-based plan introduced in 2021. ECO allows farmers to get coverage from 86% to 90% or 86% to 95% on an area-based plan. ECO works just like SCO, and a loss will pay when the yield or revenue for the county falls below the 95% or 90% trigger. Plus, it will use the farmer's liability from their farm for the coverage. With ECO, the farmer can enroll in either ARC or PLC at FSA. In addition, ECO allows farmers to set a reasonable floor price on their crop since the deductible is only 5%.

The Northern Branch saw an opportunity in 2021 and 2022 for farmers to gain valuable coverage on top of their MPCI policy to protect their farms and livelihood with SCO and ECO. They worked incredibly hard in 2021 and 2022 to train and educate agents and farmers on how SCO and ECO work. They have completed numerous webinars and in-person meetings across the region to get agents and farmers up to speed on the benefits of purchasing these products. Their hard work has shown an increase in SCO and ECO policies sold since 2020. For example, in 2020, the North Dakota Marketing team sold 368 SCO policies. That increased to 2,337 in 2021 and 6,754 in 2022. ECO was a new product in 2021, but we saw significant growth from 274 policies in 2021 to 2,328 in 2022. The Risk Management Agency (RMA) has recently released the SCO and ECO final county yields for 2021 on some crops, and we can see where these products have helped farmers during a tough drought year.

The Northern Branch and NAU Country as a whole strive to learn all aspects of the crop insurance industry. We take the time to understand new and unfamiliar products to see where they can protect the American farmer. Our success with SCO/ECO is an excellent example. 2023 looks to be another good year to look at purchasing SCO and ECO, but that may change depending on the environment of the agricultural industry. If things do change, NAU Country will be sure to let agents and farmers know!

Learn more about ECO and SCO today at

- <https://www.naucountry.com/eco>
- <https://www.naucountry.com/sco>

Thank you,
Michael Hanson, Lead Field Marketing Specialist

SOUTHERN BRANCH UPDATE



The Southern Branch, made up of Kansas, Missouri, Oklahoma, Texas, and New Mexico (Arkansas and Louisiana are now part of the Southeast), is experiencing drought conditions. The one exception is Missouri, which has a good moisture profile coming into the spring and summer months.

The winter wheat crop is holding on but desperately needs moisture to survive as spring planting has begun. There is still time to receive enough water to advance the wheat and spring crops, so we will continue to keep positive thoughts as most farmers would rather receive a crop to sell instead of an insurance payment. With crop prices being high, everyone is scrambling to get crops in the ground and growing.

The Southern Branch experienced exceptional business growth again for 2022. Our numbers are most definitely a statement of the NAU Country team's outstanding service to our customers. We would like to thank the agents and farmers in our region for placing their trust in us.

With the growth experienced, our branch has added new staff to aid in our continuance of excellent service. It takes great people to make a great team, and we would put our team up against anyone! Keep praying for rain!!

Thank you,
Jay Domer, SVP Southern Branch Operations

SOUTHEAST BRANCH UPDATE

The Southeast Branch has continued to have record growth for the past few years and into 2022, and we are continuing to grow our staff as well. We are pleased to welcome new staff, along with new agents! We want you to know that we are grateful for you and your farmers for choosing NAU Country as their crop insurance provider.

Planting is well underway in the Southeast, and some areas are starting to experience drought conditions. We've had some freeze pockets that damaged some of our perennials, but overall, we're off to a great start. We are looking forward to a successful crop year.

Thank you,
Rebecca Hudson, VP Regional Marketing



WESTERN BRANCH UPDATE



As I drove into the office this morning, I couldn't help but notice how much activity was going on in the farm fields in our ag community here in northern California: Tomato fields being planted, some already being cultivated, corn already knee-high and being irrigated, hay being baled, walnuts being pulled, young almond trees being planted next door, pistachio clusters developing, vegetable seed fields turning color and being monitored, and that's all happening in a five-mile stretch! It's exciting to see how the crops progress throughout the season. But it's just a small glimpse of the diversity of agriculture we are proud to service out of the Western Branch offices in Woodland, CA, and Fresno, CA.



Now more than ever, the farmers and ranchers in our region are relying on the importance of crop insurance. The weather in the west has been dry the past three years, and our farmers and ranchers have had to become better stewards of water use and better managers of their resources. We are gearing up for a heavy year of prevented planting claims due to this shortage of water available to our row crop farmers, primarily rice and cotton. Along with the dry weather, we have been dealing with some unusual late winter/spring weather - extreme warm temperatures occurred followed by extreme cold temperatures on two separate occasions. Once in February, when we were 30 degrees above normal and had record heat in the 90's, followed by record lows the next day with temperatures in the mid 20's, and once again in April, when we had a few areas receive frost on some pretty vulnerable grapes. Needless to say, our perennial crops don't like heat, freeze, and frost in the spring when they are coming out of dormancy.

Our adjusters have been thrown into action with several weather issues hitting us early in the year. We have an exceptional crew of adjusters positioned across the states of California and Arizona, ready to assist policyholders with their claim needs. We also understand that our agents are busy assisting their clients with questions as we head into somewhat uncharted territory with this drought. I want to thank you all for your continued support of NAU Country here in the Western Branch. Thank you for your continued partnership with us as we work together to provide the best crop insurance services to the California, Arizona, and Nevada farmers and ranchers.

Thank you,
John Wienstroer, SVP Western Branch Operations



NAU Country Leadership Meeting

The 2022 NAU Country Leadership Meeting took place in beautiful Lake Tahoe, CA, from April 26-28. It was the first time our Leadership team met in over four years. Fresh faces reuniting with veterans brought high energy and a surplus of ideas on vision and strategy for the future of NAU Country. Topics throughout the day included company updates, strategic breakouts, leadership workgroups, and more. However, our focus was based on obsessive customer service, how to be an impactful leader with a thoughtful mindset, and how we can continuously improve our customer service, technology, and claims.

Although business was our top priority, the team also spent time bonding. The Aerial Tram whisked the team up on a 2,000 vertical foot panoramic ride to High Camp, where we were able to take breathtaking photos and visit the 1960 Winter Olympic Museum. Our evenings were spent in the village at one of the many restaurants or firepits. Also, some of our more athletic teammates hit the slopes skiing and snowboarding. We even held our meetings in the same building where the 1960's Olympic athletes dined! It was a meeting to remember. NAU Country's move to the second position in the Approved Insurance Providers (AIPs) listing has made our company larger, but we continue to be mindful of how we got to this position. That is through the trust and loyalty of our agents. We will continue to improve and impress our agents and serve them with the same care as we have for years.



NAU Country ranks second in NCIS standings



NAU Country Insurance Company announced in February 2022 that through the successful expansion of the business, the company now holds the second position in the National Crop Insurance Services (NCIS) rankings.

NAU Country has experienced significant growth through actions including increased staffing for teams in key areas to meet business goals and helping farmers through unprecedented challenges. Over many years, NAU Country served the American farmer with world-class customer service, innovative technology, and specialized expertise beyond compare.

"The NAU Country management team consistently delivers, and these well-deserved results are an indication of their unwavering ability to lead in this market," said Todd Jones, CEO QBE North America. "We're honored to be a part of the future of protecting our nation's food and fiber."

NAU Country's growth strategies have come to fruition through back-to-back record sales growth years. In the past two years alone, the team increased their policy count and covered acres in excess of 25%. The team also continues as industry innovators, leading the charge to offer sophisticated customer-centered solutions such as Field Insights® and remarkable advances in Precision Agriculture and farmer friendly applications.

"I'm incredibly proud of our team's accomplishments and the success of our growth strategy," said Jim Korin, President, NAU Country. "It's a result of the many talented people at our company who work with agents, regulators, and communities to make a difference for the American farmer. We're looking forward to continuing to provide efficient, simple solutions for the toughest crop insurance challenges."

[Read the full press release HERE.](#)



Todd Jones
CEO, QBE North America



Jim Korin
President, NAU Country



2022 AACI Fly-In

In early May 2022, the American Association of Crop Insurers (AACI) held its first in-person fly-in meeting for nearly 35 members in Washington, D.C. NAU Country's SVP of Compliance and General Counsel Doug Jakway, VP of Regional Marketing Rebecca Hudson, and VP of Regional Marketing Adam Backer were in attendance during the three-day event.

AACI represents the private sector crop insurance industry. The conference allows members to visit with members of Congress and administration officials on topics surrounding the federal crop insurance program.

The group discussed priorities for the next farm bill while meeting with the House Agriculture Committee's majority and minority staff. The main topics of conversation were climate, conservation, sustainability, production agriculture issues, supply chain issues, and rising input cost concerns. Further discussions took place regarding current issues, such as the conflict in Ukraine and its effect on the world food supply, planting conditions in the upper Midwest, the impact of drought conditions, and incentives for increased production. Another important takeaway included learning about the House Appropriations Committee and why education about crop insurance for all House and Senate members is essential - even if they do not serve on the Agriculture Committee.

Additional meetings with the Risk Management Agency (RMA), visits with 40 congressional offices on Capitol Hill, further chats with Senate and House Ag Committee members, and fundraising campaigns took place for the remainder of the fly-in events. NAU Country is proud to represent the crop insurance industry on such critical issues facing the American Farmer.

Learn more about AACI and consider supporting this wonderful cause! Check out <https://www.aacinsurers.com> for more information.



CHEERS TO 50 YEARS

NAU Country's Great Lake Branch celebrated Gene Grimsley (VP Regional Marketing - Great Lakes Branch) at a surprise party in April 2022. The occasion? Gene recently achieved a 50-year milestone of service in the crop insurance industry. His dedication to NAU Country and the American Farmer has been well noted, and we can't thank him enough for his many years of service! Gene hails from Harlan, IA, attended North Texas State University (NTSU), played on the NTSU Golf Team, and also attended the University of Iowa. He is a Vietnam veteran that served in the U.S. Army for two years. He's also managed the Clarinda Country Club, located in Clarinda, IA.

Grimsley's crop insurance career started with the Federal Crop Insurance Corporation (FCIC). Initially, he began in sales, but he spent the next couple of years in claims due to heavy losses during his first year. Gene then came to work for (future NAU Country founder) Jim Deal in the Des Moines, IA, regional FCIC office as the Supervisor of Compliance. Gene's career took him to Washington, D.C., when he was the Manager of the FCIC on special assignments, including the legislation that was passed in 1980 that allowed for the private sector to be involved in Multi-Peril Crop Insurance (MPCI).

Gene moved around the country for several years, serving as a District Director, responsible for nine counties in southwest Iowa for three years, Assistant Regional Director in Des Moines, IA, for two years, and to the Kansas City, MO, FCIC office as the Branch Chief for Review and Quality Control. While in Kansas City, Gene was involved in several groups that worked with the private industry in transitioning MPCI into a public/private industry partnership.



In 1984 Gene went to work for American Agrisure for 19 years, working as the SVP of Marketing for the majority of his time there. American Agrisure became the most prominent writer of MPCI while he was employed with the company. In 2003, he went to work for Agro National as VP of Marketing and was in that position until Agro National became part of QBE with NAU Country in 2011. Gene then became the Regional Marketing Manager for what is now the Great Lakes Branch and holds the position to this day. As an NAU Country Executive Team member, Gene assists NAU Country President Jim Korin in managing the NAU Country Agent Advisory Group. In addition to his career, Gene has been part of many important committees and associations that help support the crop insurance industry, holding influential and significant positions within the National Crop Insurance Services (NCIS) Communications and Outreach committee for many years. In 2010, Gene received the Industry Leadership Award at the Annual Crop Insurance Convention. This esteemed honor is given to those for outstanding leadership and service to the crop insurance industry.

Gene and his wife Shelly have been married for for 48 years. They have three children and 11 grandchildren. Shelly and Gene are actively involved in their church and serve on the church board.

NAU Country is incredibly proud to have Gene's insight and experience as part of our foundation. We couldn't be happier to share this fantastic milestone with Gene, his family, friends, and clients! Congratulations Gene Grimsley on 50 years!

Technological Advances Are a Boon for Farmers, So Long As They Have The Right Insurance Partner

Innovative tools are helping farmers manage the unpredictability of both extreme and routine weather events.

Farmers are up against tough challenges right now and many of the risks they face – from droughts or freezes to hailstorms – are unpredictable.

These losses can cause ripple effects in our economy. Crop losses can mean future food shortages, contributing to some of the supply chain issues and high food costs many are now experiencing.

Though these risks have long plagued farmers and insurance exists to address them, new technologies have the power to help better manage weather-related concerns. Tech tools like hail and freeze probability notifications that help farmers get ahead of events, can help increase crop yields and in some cases prevent insurance claims.

Unyielding climate change and more intense storms means food producers need to get these tools in play or face the consequences.

“If you aren’t investing in technology and staying ahead of the curve, you’re going to get left behind,” said Brock Maus, SVP – Information Technology, NAU Country, a QBE Insurance Company.

“We’re seeing a significantly faster pace of change, and there’s a wide range of solutions to help farmers keep up”.

Partnering with a strong crop insurance leader, like NAU Country, that has invested in tech tools is critical for farmers who are thinking about the future.

“If you look at the World Economic Forum studies, they say we are undergoing a fourth industrial revolution,” Maus said.

Maus states that NAU Country is well-positioned to be a relevant underwriter as that fourth wave unfolds.

“We’ve always prided ourselves on being a service leader, and technology is a big part of providing value to our agents and policyholders,” Maus said.



Brock Maus
SVP Information Technology

Tech Can Help Farmers Assess Weather Conditions

Managing weather events and gaining insights into the condition of their crops are important ways farmers are using technology to maximize yield and reduce unpredictability.

More specifically, technology can bring to bear historical and future weather data and monitor soil conditions to determine when spraying, irrigation and other important functions should take place.

“Technology and the amount of data available to the average person is rapidly changing across every sector. And agriculture is included,” Maus said.

“The information available – air temperatures, wind speed, water storage, soil composition, temperature and moisture – is staggering. It’s our job to help growers access planting conditions, look at historical weather patterns, identify precipitation accumulation and field accessibility to help inform mitigation efforts. Or you can look at growth charting – how many heat units your crops are getting by specific field to get a projected development stage of the planted crop based on the planting date and growing degree days.”

One way NAU Country is using technology to help farmers manage their crops is through its Field Insights® crop management tool. Field Insights allows farmers to assess what is happening with each of their crops by using current, future and historical weather data to drive decision making.

“Field Insights has a wide range of advanced technologies and tools,” Maus said. “We try to make things as efficient as possible.”

Within Field Insights, NAU Country offers spray and harvest advising, which can help farmers understand when the best times of year are to spray their crops and harvest them. Maus explained that with the spray advisor tool, farmers can indicate what day they plan to spray and the tool will let them know if wind conditions are optimal.

Another tool NAU Country offers is its EASYview Weather system. EASYview Weather allows farmers to determine if they

“Technology and the amount of data available to the average person is rapidly changing across every sector. And agriculture is included.” - Brock Maus SVP - Information Technology

have the probability of damage from hail storms, and they can do it from the comfort of their homes.

In what amounts to a parametric trigger, the tool sends users an email notification if hail larger than 0.5 inches is detected within one mile of each field protected by a farmer’s insurance policy. It also links to the policy, making it easy for farmers to initiate any claims for losses that may have occurred.

And NAU Country is constantly expanding its technological offerings based on feedback from insureds.

When citrus farmers came to the company asking if Field Insights could incorporate a frost alert system, NAU Country stepped up and got the job done. These notifications now allow citrus farmers to spray their crops before a frost, a process that can help preserve crops and reduce losses.

“In certain places where there’s citrus, you can actually spray your fruits ahead of the frost and it can help protect your fruits from damage,” Maus said.

“We started on the journey to creating frost alert notifications by saying let’s listen to this feedback. Now it’s something that’s been adopted more than just on the citrus side.”

Stay Abreast of Cyber Risk

While farmers are eager to invest in new technology tools, they come with a plethora of cyber risks – something that hasn’t been a focus for farmers in the past millennia.

Cyber-attacks have been top-of-mind for businesses in every sector and agriculture is no different. In April, the FBI issued a warning to farmers in order to inform them about the risks of ransomware attacks which could result in supply chain delays.

“At the front of everybody’s mind – in the current environment – is cybersecurity,” Maus said. “We strictly adhere to National Cybersecurity standards and partner with experts to help perform internal and external testing and regular security scanning on any software we develop.”

Cyber risk best practices remain the same for farmers as those in other industries. Multifactor authentication systems, phishing tests for workers and endpoint detection systems can all help farmers reduce cyber risk and respond in the event of an attack.

A Trusted Insurance Partner to Stand By Your Side

To remain on top of beneficial new technologies and cyber risks, many farmers are relying on their insurance partners to guide them.

NAU Country has long been a leader in the crop insurance space. In addition to the risk mitigation tools mentioned, its Enhanced Coverage Option (ECO) offers protection to farmers in the event that their losses exceed traditional coverage. ECO provides area-based supplemental shallow-loss coverage for up to 95% of a loss.

Now, NAU Country is leading the way when it comes to quoting and processing technology use as well. Their EASYquote® and EASYmapping® systems allow farmers to get quick quotes for complex situations and develop digital views of their operations. Also, the company’s policy managing system EASYwriter Pro® works with the USDA’s Risk Management Agency to integrate its data, so that farmers can be confident they’re managing up-to-date policies.

The EASYwriter Pro® solution, Maus said, was especially helpful during the pandemic when farmers were turning to digital support for their insurance coverage needs.

“During the pandemic, farmers still needed to have their coverage needs met and we wanted to provide ways to do so as safely and as easily as possible for everyone,” Maus said. “We were able to take ECO, integrate a lot of the custom quoting aspects of it into our signature EASYquote application, which made it really easy for agents and farmers to look at different scenarios and what-ifs, and make it visual so that they can really see what they’re getting,” Maus said.

They say in-depth knowledge of a particular industry on the part of an underwriter is critical for risk management and risk-transfer success. NAU Country’s deep knowledge of the agricultural sector, combined with its savvy approach to technology, make it a stalwart risk management partner for the American farmer.

To learn more, visit:

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

TOP 5

ACREAGE REPORTING TIME SAVERS

By Lucas Graunke, VP Strategic Initiatives

We know that acreage reporting can be one of the busiest times for your office. So, over the years, we've made it a priority to listen to your feedback on how to make it easier. This year we wanted to give you a quick refresher on our five favorite tips and tricks to help save you time:

#5 FSA CIMS - If your local FSA (Farm Service Agency) office is timely with keying their data, EASYwriter Pro® allows you to import a farmer's data from FSA CIMS directly. Once it's imported, you can review it, update any not planted information, and generate a printout for your farmer to sign or eSign.

#4 Companion policies - Did you know that if you have multiple entities with policies that share the same land, you can key the acres once, and all the linked policies will also update? All it takes is just a few quick clicks to link the policies and shared units, and then you are good to go!

#3 NAU Country mobile app - Why finish your acreage reports with pen and paper when you can quickly and easily complete them from our mobile app? Sit down with the farmer, tag the fields, add new land, and capture an eSignature to complete their report fully. No more writing everything down only to have someone else key all of it later.

#2 Field Insights® - Farmers using NAU Country's Field Insights can assign crops and plant dates to their fields. An agent or processor can then import this into EASYwriter Pro's acreage reporting. Once it's imported, you can review it, update any not planted information, and generate a printout for your farmer to sign or eSign.

#1 Precision ag - For farmers that utilize precision ag with their planting, all you need to do is get us the records from their monitor. We then automatically prepopulate an acreage report for you. You can then review that preliminary report with the farmer, make necessary changes, and get their signature to finalize their acreage.

If any of these tips and tricks are new to you, please reach out to your NAU Country Marketing Representative today. They will have you fully trained in time for this season's reporting so that you can start saving even more time when you process your policies with NAU Country.

YOUR CONNECTION TO CROP PROTECTION

We met the demand for mobility in agriculture with our comprehensive processing and policy management mobile application.



- ✓ Quote MPCl, Crop-Hail, and Named Peril.
- ✓ Seamlessly submit applications and policy changes.
- ✓ Report, sign, and submit production and acreage reports.
- ✓ Submit a notice of loss and track claim details.
- ✓ Contact your underwriter, marketing representative, or adjuster.
- ✓ Understand your crop health conditions at a field level with Field Insights®.
- ✓ Stay informed on the latest hail event with EASYview Weather.

 **NAU Country**
A QBE Insurance Company

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ON THE ROAD NAU COUNTRY with

National Farm Machinery Show

NAU Country Insurance Company traveled to Louisville, KY, for the annual National Farm Machinery Show (NFMS) in mid-February 2022. Located within the Kentucky Exposition Center, which spans 1.2 million square feet, over 300,000 attendees visited the four-day show. The sold-out exhibit space was packed with more than 900 booths across 27 acres of interconnected indoor exhibit space, showcasing the latest and most comprehensive display of equipment, services, and technology in the agricultural industry. In addition, visitors can attend educational sessions and free seminars throughout the event. Since the show is early enough in the farming season, NFMS has proven to be a great way to kick off the agricultural year.

A big part of the NFMS is the Championship Tractor Pull which spans all four days of the show, including two shows on Saturday with the semi-finals in the afternoon and the Championship pulls held Saturday evening. More than 70,000 fans pack into Freedom Hall for this popular event!

The NAU Country booth staff included Lead Field Marketing Specialists Terry Hayes, J.C. Large, Andrew Abner, Alan Dickerson, NAU Country's VP of Strategic Initiatives Lucas Graunke, and Senior IT UX Business Analyst Shane Kvalevog. Join us February 15-18, 2023, at the KY Exposition Center and learn more about this show at:

<https://farmmachineryshow.org>



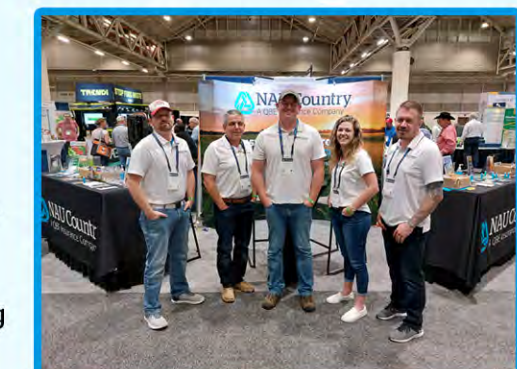
Commodity Classic

The Commodity Classic headed to the Big Easy in New Orleans this year. Stormy spring weather made for some interesting walks to and from the event hall and out and about in the evenings. Attendance at this year's show proved to be right on target for registration, as a whopping 7,862 visitors made their way through the gates of the massive New Orleans Ernest N. Morial Convention Center during the three-day event. There were 3,359 farmers, and 2,617 were first-time attendees! The average age of the farmer attendees was 48.6 years old, with a trend toward younger farmers continuing for this show.

Another interesting note was that over 75% of the first-time attending farmers intend to continue farming for the next twenty (20) or more years! Many registrants attended several agricultural association meetings and educational sessions throughout the event. Still, the top reason many attended was to learn about new products, with 72% saying that Commodity Classic is the most valuable event they participate in for the year. NAU Country shined in the exhibit hall with plenty of staff on hand to answer the ongoing stream of questions and assist visitors at the booth. In fact, there were 2,337 booths by 383 exhibiting companies.

NAU Country's booth was staffed by VP of Regional Marketing Rebecca Hudson, VP of Regional Marketing Adam Backer, VP of Strategic Initiatives Lucas Graunke, VP of Regional Claims Mitch Latour, Lead Field Marketing Specialist Seth Spurlock, and Sr. IT Marketing and Training Specialist Katherine Ferrier. In addition, several insureds, friends, and agents stopped by to visit and get caught up on the latest news from NAU Country.

Orlando, FL, will host the Commodity Classic March 9-11, 2023. We look forward to seeing you there! Learn more: <https://commodityclassic.com>



Southern Farm Show

After a year of cancellations or delays, trade shows and in-person conferences were back on track in early February 2022, with the first stop in Raleigh, NC, at the Southern Farm Show. Folks headed to the North Carolina State Fairgrounds and enjoyed indoor and outdoor exhibits. The show attendance was slightly lighter this year, but many folks stopped by the booth to grab a few freebies, sign up for the Grain Moisture checker grand prize giveaway, and chat about crop insurance with our knowledgeable staff. Attendees at the show ran about 50% full-time farmers, 28% part-time farmers, 5% landscapers, 4% farm equipment suppliers, 4% municipalities, and the remaining visitors included forestry and construction contractors. Most of the farmers were farming between 51-200 acres, with larger farms of 201-500 acres coming in at a close second. The bulk of farming activity registered at 56% soybeans, 32% hay, 20% beef, 29% grain/wheat, and 32% tobacco, with additional crops and livestock making up the difference. This successful show has been going strong since 1978, with nearly 400 exhibitors filling four halls and acres of outdoor stands and tents.

The NAU Country staff included VP of Regional Marketing Rebecca Hudson and Lead Field Marketing Specialists Austin Frazier and Nathan Lewsader. In addition, NAU Country adjusters and agents all helped support the booth during the three-day show. So, if you haven't visited before, mark your calendars for the Southern Farm Show next year and visit NAU Country at our booth located inside the Kerr Scott Building February 1-3, 2023!

Learn more: <https://southernshows.com/sfs>



SPOTLIGHT ON OUR EMPLOYEES

EMPLOYEE NEWS AND NOTES

ERIKA LEDBETTER

Title:
Lead Field Marketing Specialist - CA.
Branch Office location:
Western Branch office,
Fresno, CA.
Years of service:
26 years in the industry, eight
years with NAU Country.



Hobbies:
I love spending time with my family, and we enjoy going on road trips together. We love to spend time at the beach and hiking through Yosemite National Park. Reading is another favorite pastime, but with four kids, that rarely happens.

Best part of your job:
The best part of my job is meeting and working with some amazing people, I have formed many friendships over the years. When an agent calls me with an issue, I enjoy helping them, and being part of the solution. Last, but certainly not least, I love our California crop team. We have the best people in the industry, and it is a pleasure to work with people who are knowledgeable and truly care about the American Farmer as I do.

KRISTI KING

Title:
Field Underwriting Manager -
Remote - IL.
Branch Office location:
Great Lakes Branch office,
Eau Claire, WI.
Years of service:
15 years in the industry, two years
with NAU Country.



Hobbies:
Working out, camping, riding my bike, reading, painting, and spending time with family.

Best part of your job:
I enjoy going to my job every day! I love a little bit of everything - the planning, the communication with agents, the "creative" aspects, the cyclical nature of the job, and most importantly, my co-workers. Working for the best Approved Insurance Provider (AIP) in the industry is truly an honor!

NATHAN LEWSADER

Title:
Lead Field Marketing Specialist - FL, GA, SC.
Branch Office location:
Southeast Branch office, Greensboro, NC.
Years of service:
16 years in the industry, four years with NAU Country.



Hobbies:
I enjoy anything outdoors. I spend as much time on the water as possible, including fishing, kayaking, and boating. I also enjoy volunteering and giving back to the community, traveling, experiencing new restaurants, and spending time with friends and family.

Best part of your job:
The best part of my job is being able to work directly with our agents and agencies in order to provide risk management solutions that best fit their producer's needs.

Retirements - Marv Goergen

NAU Country's SVP of Accounting and CFO Marv Goergen, retired on April 1, 2022. Mixed emotions came with the announcement as Marv had worked incredibly hard developing the expertise in crop insurance and building NAU Country's finance and accounting team to the high standards it. Marv's leadership helped shape the accounting team that performs with integrity, accuracy, and efficiency. Marv leaves behind an energized group that functions very well on its own, and this is the strongest indicator of a successful manager!



We congratulate Marv on a job well done and hope his retirement is as successful as his business career has been!



Farm to table fun!

In May 2022, NAU Country participated in a fun-filled "Farm to Table" event at the North Idaho Fairgrounds in Coeur D'Alene, ID. NAU Country was given the opportunity to apply a \$1,000 grant for this amazing event which educates local fifth graders about agriculture. 1,700 students were in attendance over three days.

Seen here are North Idaho State Fair Board Manager Jerry Johnson, General Manager Alexcia Jordan, and Northwest Branch Claim Adjuster Kristine Kilts, Sr. Adjuster Dale George, Claim Specialist Josh Humala, Field Claims Manager Kyle Gannon, and VP Underwriting - RMA Special Products Dave Paul with his cattle dog, Duke!



Recognizing excellent customer service

Providing obsessive customer service to our NAU Country Agents and Farmers is our top priority. It is important for us to know when an NAU Country employee has gone above and beyond, so we can acknowledge them and continue to excel as a company. Has an NAU Country team member provided exceptional service to you? This can include simple touches such as taking the time to listen to a concern, efficiently returning a call and providing you with accurate answers, or just taking the time to explain a situation in the field. If you want to recognize an NAU Country employee for excellent service, we would love to hear from you! Now, NAU Country employees, Agents, and Farmers can say thank you by nominating an employee for a job well done! Nominees will be entered to win a fabulous prize and will also be recognized by NAU Country leadership.

If you would like to participate, there is a short nomination form on our site here:
<https://www.naucountry.com/about-us/news/news-detail/2022/06/08/recognizing-excellent-customer-service>

Streamline your crop insurance reporting with
PRECISION FARMING
through NAU Country Insurance Company.

Cloud integration with
Climate, AgFiniti®, and
John Deere



Time Savings



Easy and Accurate Reporting



Faster Claim Settlements

Reach out to us today for more information or visit:
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AGENT TRIP 2022



NAU Country staff had the pleasure of meeting our valued agents and their guests attending the annual Agent Trip which took place January 15-21, 2022, in Costa Rica. Nestled between the jungle and the ocean, the luxurious and all-inclusive Dreams Las Mareas Resort and Spa was our host site. Agents and staff enjoyed reconnecting at morning business meetings and various networking activities which took place on land, in the water, and in the air! Thrills were had, memories were made, and friendships and business relationships were strengthened throughout the week. Special industry guest speaker Jim Wiesemeyer was just one of the many highlights our group experienced in the friendly Guanacaste Region of Costa Rica.

We hope you'll join us next year as we travel to the Caribbean Island of St. Maarten in January 2023! Registration will open shortly after the Fourth of July holiday.





NAU Country signs deal with Agriculture Intelligence for Agrovie

2023 PHOTO CALENDAR CONTEST

We are gathering **Sunrise and Sunset** photos from the farm in preparation for our 2023 NAU Country Photo Calendar. Did you see a splendid sunrise while planting one morning? Catch a stunning sunset during a warm summer evening? Take a picture and send it our way! We will send out additional information regarding the contest to all agents and staff in the coming months. Send your five best Sunrise and/or Sunset shots to ITMarketing@naucountry.com. If they meet the required size and theme criteria, we'll enter them into the 2023 NAU Country Photo Calendar Contest, where you can vote for the cover picture! Stay tuned for more information in upcoming IT Marketing Newsletters and social media!



In a Press Release from January 20, 2022, NAU Country announced a partnership with Agrovie, the next innovation for crop insurance.

Gainesville, FL - Agriculture Intelligence, a precision agriculture-science company combining automation, remote sensing, and artificial intelligence to provide cloud-based, precision data for specialty crops, has announced a multi-year partnership with NAU Country for its award-winning AI platform Agrovie.

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 solve unique customer risks worldwide.

"We are excited to be selected by NAU Country," said CEO of Agriculture Intelligence and Product Officer for Agrovie Matthew Donovan. "We believe sampling methods are a thing of the past. Drone technology must be complemented by smart technology and Agrovie drives business value. The guessing game is over."

Agrovie employs aerial footage of crops captured by drones and its AI software to determine tree count, gaps, and precise measurements of each tree in the entire grove.

"At NAU Country, we have high standards for our technology partners. We have heavily invested in drone technology, but knew that with the right partner we could do even more - we could use flight imagery and machine learning to help automate tree counts." said Chief Operation Officer Michael Deal at NAU Country. "We expect proven, accurate, and consistent results. In Agrovie, we found all three of those qualities. We also see that the team behind Agrovie is creating the next wave of proven technology that our industry needs."

"We understand that consistent and accurate results are at the core of what any insurer must have. We believe this partnership proves our results and we are excited to be able to add value to a well-established insurer such as NAU Country," said Donovan.

About Agriculture Intelligence, Inc

Agriculture Intelligence is located in Gainesville, Florida, and a resident client at UF Innovate | The Hub. Its mission is to identify and bring to market the most advanced, proven agricultural solutions that leverage big data, machine vision, automation, and artificial intelligence. Agriculture Intelligence is the global distributor of the Agrovie AI platform, developed at University of Florida.

Learn more at:

<https://www.naucountry.com/about-us/news/news-detail/2022/01/20/nau-country-signs-deal-with-agriculture-intelligence-for-agrovie-the-next-innovation-for-crop-insurance>



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