

Country Times

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"American Farmers represent the backbone of our country. When disaster strikes, it is essential that crop insurance offers an appropriate level of coverage. As the American Farmer adapts and innovates to sustain their livelihood, the crop insurance industry needed to respond and meet those needs with evolving risk management solutions. ECO does that by offering a level of coverage needed for farmers to secure financing when they need it most. We're pleased to bring this coverage to farmers across the country during this critical time of need."

NAU Country President Jim Korin

Enhanced Coverage Option (ECO) highlights:

- ✓ **Area-based** coverage in a band from **86% up to 90% or 95%**
- ✓ Available on over **30 crops for 2021**, more to follow in 2022
- ✓ ECO purchase **does not affect farm program enrollment** (ARC or PLC)
- ✓ **Available to all farmers**, delivered via the Federal Crop Insurance Corporation



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A QBE Insurance Company

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Update from President Jim Korin

When we began the year, our plan of focus was on providing excellent service to our agents and our insureds. Due to the pandemic, our vision broadened as we adapted and developed a service approach in an environment where we could take care of our employees, agents, and farmers safely and effectively during these precarious times.

Farming didn't stop and neither could we. We persevered. We quickly and seamlessly adapted our workforce to work remotely, and changed our office protocol to protect those that couldn't. We converted our training to an online format, we changed our document processing and added e-signatures where we could, and we worked hard with our regulators on key extensions and changes that were needed in these difficult times. We worked with agents and farmers to find the safest way to keep our people in the field doing what they do best. Together in 2020, we overcame some very big obstacles and managed to keep our farmers going despite COVID-19, volatile commodity prices, a record hurricane and wind season, wildfires in the west, and many other devastating events.



While the year brings disappointing financial results to the Approved Insurance Provider (AIP) side of the program, we continued to invest in our industry-leading technology platform and the people who understand the needs of rural America. We worked with our agent advisory and took action developing the Enhanced Coverage Option (ECO) policy which will provide farmers with additional coverage in these difficult times. For many, I believe this will help secure future operating loans and give peace of mind that insureds didn't have before. The coverage will give farmers the needed confidence to plant the food and fiber that helps feed and clothe the world.

Through it all, I am proud of our teams' ability to endure and overcome the many obstacles 2020 presented that were all beyond our control. I am most thankful for:

- Our ability to develop a plan that keeps our employees engaged and actively working on solutions for the American Farmer in these times of need.
- The technical expertise of our IT department in quickly setting up an environment where our teams could do their job safely and efficiently in offsite/remote locations.
- Another year of record organic growth in our business.
- The continued business and friendship of our loyal agents.
- The dedication of our employees who continue to deliver industry-leading support and potentially delivering one of the biggest additional coverages to our farmers (Enhanced Coverage Option) in a very long time.

Please take some time to focus on the positive things going on around you. There are many good things, that is certain. For one, as an agent or employee, you are on the best team in the crop insurance industry! And as the calendar flips to 2021, many of these tough times will come to an end. We get a fresh new start to continue our long-term vision of running a successful company and servicing the American Farmer. It truly is an honorable job.

May 2021 bring joy, happiness, and success in everything you do. Merry Christmas and Happy New Year to you and your family, from your friends and partners at NAU Country Insurance Company!

Sincerely,

A handwritten signature in black ink that reads "James R. Korin". The signature is written in a cursive, flowing style.

President Jim Korin
NAU Country Insurance Company



AACI Update

Like us, the American farmer has experienced a year like no other. Loss of loved ones, uncertainties, and restrictions due to the pandemic was added to the heap of calamities our insureds faced as Mother Nature had her way, unleashing unpredictable and often devastating outcomes. With the ever-increasing financial instability that many face, the American farmer depends on the safety net that we, along with the assistance of the federal government, provide to sustain their livelihood so they may continue to feed the world.



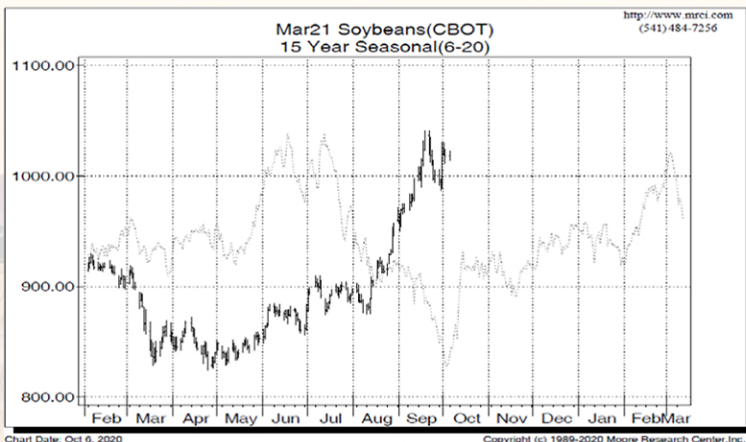
Our insureds need a strong voice in Washington to help secure that safety net. With the recent election, support for the American farmer and our industry may be changing. That is why NAU Country is an avid supporter of the American Association of Crop Insurers (AACI), an industry trade association that represents the private sector crop insurance industry on federal legislative, regulatory, and policy issues. AACI is our voice and the voice of the American farmer.

There are three critical roles in agriculture that are in play as a result of the election. In the Presidential race - even with recounts and legal battles in several battleground states - as of the writing of this article, it appears highly improbable that one or more recounts would alter the outcome of the election. As President-Elect Joe Biden fills out his cabinet, much attention has been placed on the Secretary of Agriculture. Just this week, Tom Vilsack emerged as the nominee for this role (after having served eight years in the same capacity for President Obama). With the Democrats retaining control of the House and the defeat of Collin Peterson (MN), Representative David Scott (GA) is slated to become Chairman of the House Agriculture Committee. Also, with the retirement of Senator Pat Roberts (KS), assuming the Republicans continue to hold onto their majority in the Senate (pending both Georgia run-off Senate elections January 5, 2021), it is expected that John Boozman (AR) will become Chairman of the Senate Committee on Agriculture.

While there is much to be determined, it is easy to see that our industry has plenty of work in front of us to strengthen support for our vital crop insurance program. Just think of how much support we are losing at the end of the current Congressional term...we are losing the long-standing supportive voices of Senator Pat Roberts (KS), Congressman Mike Conaway (TX), and Congressman Collin Peterson (MN). We owe each of them a debt of gratitude for their unwavering support to our industry!

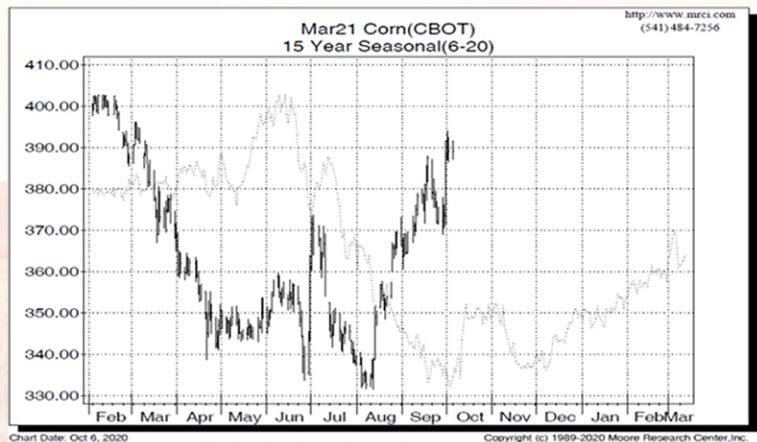
Sincerely,
Doug Jakway
SVP-Compliance & General Counsel

Agricultural Markets in 2020 - Completely out of the ordinary



We're all aware that there's been nothing ordinary about the 2020 year. In fact, most of us are ready to move on to 2021!

The markets that our farmers watch and use every day have also been completely out of the ordinary this year. The charts show what I'm talking about. A "normal" pattern for crop prices is to trade higher during the growing season, and then move lower as we move into harvest. The gray lines on the soybean and corn charts show the 15-year average of prices. But this year has been just the opposite. The lowest prices this year were made in the spring/summer, partly due to the reaction of all markets to the COVID-19 outbreak, partly due to the trade war with China, and partly due to anticipation of large crops to come. Look what's happened since August! Speculative buying has swarmed our markets, triggered by large Chinese purchases of U.S. crops and meats, along with some weather issues in different parts of the country. This atypical market pattern made it very difficult for farmers to try to market their crops.



Fortunately, the Federal Crop Insurance program offers a steadying hand to producers. Revenue Protection policies use the higher of the base or harvest prices, which all crops ended up using to recalculate 2020 guarantees. For producers that have been patient and have utilized information provided by their NAU Country Commodity Market Commentary and Analysis (#markets) resources, they've been fortunate to not market at the lows, and hopefully have a decent year. My goal isn't to tell producers when or how much to sell, but instead to provide them with the information to help make the best decisions for their operation. The **Opening Bell** morning call, the afternoon **Market Report** email, the monthly **The afterMATH** webinar, and additional tools offer our agents ways to provide information to their growers. I encourage agents to get your producers signed up to start utilizing these services today!

Sincerely,
Rich Morrison
Vice President of Farm Services

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



NAU Country leads the development of the Enhanced Coverage Option (ECO) to protect American Farmers Further

Dynamic weather trends leading to poor farming conditions or damaged crops, can be devastating to the American farmer. To help further protect farmers from these risks, NAU Country Insurance Company, a QBE Insurance Company and one of the largest crop insurance providers in the U.S., has joined forces with Watts and Associates, Inc., an economic consulting firm specializing in risk management innovation to develop and launch the first ever Enhanced Coverage Option (ECO) for crop insurance. The area-based supplemental shallow-loss coverage shields loss from 86% up to 90% or 95%.

NAU Country President Jim Korin states, *"American Farmers represent the backbone of our country. When disaster strikes, it is essential that crop insurance offers an appropriate level of coverage. As the American Farmer adapts and innovates to sustain their livelihood, the crop insurance industry needed to respond and meet those needs with evolving risk management solutions. ECO does that by offering a level of coverage needed for farmers to secure financing when they need it most. We're pleased to bring this coverage to farmers across the country during this critical time of need."* NAU Country's drive and focus to deliver risk management solutions for the American Farmer has led to the development of ECO. Delivered through the Federal Crop Insurance Corporation (FCIC), the new product was derived by listening to farmers and agents describe the growing demand for supplemental tools and options amongst market uncertainty and natural disasters. NAU Country Leadership sought responsible and sustainable solutions that fit within the current regulatory framework and made this product available to all American farmers. By engaging with agents and farmers, USDA's Risk Management

Agency (RMA), and through guidance from experienced product submitter, Watts & Associates, Inc., this new concept gained approval by the FCIC board to begin immediate implementation.

The endorsement is offered on 31 crops for the 2021 crop year. For 2021, ECO will only be available on crops and counties with a contract change date of 11/30 or later. Crop expansion is planned for 2022. Base Quoting and Historical Analysis is now available.

Similar to Pasture, Rangeland, and Forage (PRF), Supplemental Coverage Option (SCO), and the newly available Hurricane Wind Insurance, area-based coverages leverage growth and interest in parametric type insurance. ECO is envisioned as a tool that supplements the existing individual based program and provides producers with valuable coverage to protect their livelihood and our nation's valuable food supply.

"We are proud to release a product that enables crop insurance to offer better risk management options to the American farmer that are simple and easy to understand," stated NAU Country's SVP of Underwriting Bill Wilson.

For additional information about NAU Country's Enhanced Coverage Option (ECO), please visit our website at www.naucountry.com. We also provide a surplus of sales and technology tools including an ECO Brochure, Fact Sheet, and Radio ad and Print ad templates. Our quoting system will allow you to accurately quote your farmer's policy with ECO and provide them with a Historical Representation on performance. Make sure to talk to your Marketing Representative today to find out more about this important new coverage!

Development of on (ECO) to Help er Protect Their Crops

Why consider adding ECO?

- ECO offers up to 95% coverage, which is the highest subsidized coverage available.
- ECO is county-based*, which benefits producers whose yield and revenue correlate with the county*.
- ECO can trigger an indemnity on only a 5% loss in revenue or yield (dependent on the underlying MPCl coverage plan).

Example 1: 95% ECO Trigger

Deductible (no coverage)	100% - 95%
ECO coverage range	95% - 86%
SCO or ARC coverage range	86% - MPCl coverage level
MPCl coverage level	up to 85%

Example 2: 90% ECO Trigger

Deductible (no coverage)	100% - 90%
ECO coverage range	90% - 86%
SCO or ARC coverage range	86% - MPCl coverage level
MPCl coverage level	up to 85%

*ECO is based on Production Area, which many times is equivalent to the county. However, it is important to remember that they can differ. **Production Area for ECO/SCO/ARP:** The geographical area that the expected and final area yields are based on, designated generally as a county, but may be a smaller or larger geographical area as specified in the actuarial documents.

The new Hurricane Insurance Protection program

The new Hurricane Insurance Protection - Wind Index (HIP-WI) Endorsement, better known as HIP, has had a busy first year. So far, nine tropical storms have hit the United States in 2020, putting this new endorsement to the test. We are proud to report that NAU Country has been successful at processing HIP payments promptly to our insureds.

What is HIP? HIP is an area-based endorsement that growers can add to their underlying crop insurance policy for added protection against damage caused by sustained hurricane force winds. A named storm becomes a Category 1 hurricane when sustained wind speeds reach 74 miles per hour. The goal of the HIP endorsement is to provide meaningful coverage that is simple and affordable. Premium rates are directly based on how often hurricanes would have triggered on the crop in the county historically. Coverage for this endorsement starts at 95% and goes all the way down to where the underlying coverage ends. When a county or one of its adjacent counties is within the area of sustained hurricane force winds, indemnities are disbursed to insureds in the triggered counties and payments are automatically processed. The grower does not need to file a Notice of Loss (NOL). Triggered counties are published by the National Hurricane Center. If a loss is triggered, then the full value of the HIP-WI endorsement is paid.

The payment process is similar to the way a Supplemental Coverage Option (SCO) or Pasture, Rangeland, Forage (PRF) payment would be processed. The hurricane protection amount is based solely off the planted acres of each crop, and coverage is in place until the calendar date end of insurance. The focus of this endorsement is exclusively on hurricane force winds, not excessive moisture or flooding which is often an accompanying peril with hurricanes. You can have HIP, SCO, and/or STAX, but they cannot overlap. If one has SCO, for example, the HIP coverage will begin at 95% and go down to 86% where SCO begins.

The HIP endorsement covers over 70 crops in 22 states. The list of crops include: wheat, blueberries, onions, canola, oats, rice, avocados, pecans, cotton, cotton ex long staple, macadamia nuts, macadamia trees, forage seeding, forage production, peaches, sugarcane, corn, sweet corn, fresh market sweet corn, processing beans, grain sorghum, grapes, apples, cranberries, hybrid corn seed, green peas, cabbage, nursery (FG&C), Nursery Value Select (NVS), peanuts, sunflowers, clary sage, hybrid seed rice, soybeans, peppers, potatoes, fresh market tomatoes, tomatoes, barley, rye, fresh market beans, clams, cucumbers, sweet potatoes, tangerine trees, grapefruit, lemons, tangelos, orange trees, grapefruit trees, lemon trees, lime trees, all other citrus trees, avocado trees, carambola trees, mango trees, oranges, flue cured tobacco, fire cured tobacco, burley tobacco, Maryland tobacco, dark air tobacco, cigar filler tobacco, cigar binder tobacco, cigar wrapper tobacco, bananas, coffee, papayas, banana trees, coffee trees, papaya trees, pecan trees, mandarins/tangerines, sesame, tangerines, limes, and hemp.

If you are interested in learning more about how this product will benefit your insureds, talk with your Marketing Representative about adding it to your insureds' policies today. The Sales Closing Date for HIP follows the underlying crop policy.

Learn more about the HIP-WI program on our website. [Click here](#) for more information.



Figure 1: Courtesy of Weather.com, Data NHC/NOAA

Key Numbers:

- There were 17,107 policies written the first year of the program equaling \$103,583,021 in premium. NAU Country wrote just over 13% of all HIP policies.
- The premium subsidy for HIP-WI is fixed at 65%.
- From 1960 to 2019 the average number of hurricanes per season is 6.2. In 2020 we have had 9 as of 09/30/2020.
- Hurricane Hanna affected 11 counties and paid out \$11.8 million in indemnities.
- Hurricane Isaias affected 17 counties and paid out \$61.7 million in indemnities.
- Hurricane Laura affected 45 counties and paid out \$27.2 million in indemnities.

Central Branch update

If one were to describe 2020 thus far the words unpredictable, unprecedented, and unwelcomed might be at the top of many people's list. Coincidentally, these words also describe the storm that tore through the upper Midwest on August 10, 2020, in the form of a derecho.

The definition of derecho is a line of intense, widespread, long-lived, and fast-moving wind/thunderstorms that move across a great distance and is characterized by damaging winds. The damage usually occurs in one direction along a straight path. If the wind gusts are over 75 mph, the event can be classified as a derecho. That pretty much sums up the storm on August 10, 2020. Who thought 2020 could get any worse!? The storm raced east from northeastern Nebraska and southeastern Colorado all the way to the Great Lakes region, traveling nearly 770 miles with a max confirmed wind speed of 126 mph (hurricane category 3 force!).

The story picks up there. The state of Iowa was the hardest hit with millions of acres of crops damaged, homes destroyed, and entire cities without power for weeks. NAU Country's claims team started assessing damage shortly after August 11. Our claim supervisors were taking calls and answering questions while dealing with extensive property damage and power outages. At the time of this article being written, we had 1,391 hail claims and another 1,851 Multi-Peril (MP) claims. Our adjusters have been doing field inspections trying to determine if the fields can be harvested or salvaged in any way.

In the days that followed the storm, the claim staff in these areas immediately went to work answering questions and assessing the damage to determine the impact to our producers. 3,242 Crop-Hail and MPCI claims were submitted in Iowa as a result of the derecho.

Iowa farmers trust NAU Country for this type of event. The management team and Iowa claims staff have been diligently working claims and providing critical knowledge to help our producers understand their options. During these unprecedented times of low commodity prices, COVID-19, and the derecho, NAU Country has once again proven we exemplify top standards in the industry for quick and accurate claims service. NAU Country would like to thank the team for their hard work and excellent service during these tough times.



Southern Branch update

The 2020 crop year started with a bang, including good growth numbers and new agent interest. The fun really began in March when the COVID-19 pandemic became problematic across the country.

All good and bad aside, the Southern Branch experienced somewhat of a normal year with decent conditions early followed by drought areas forming throughout the summer.

Hurricane season has proven to be interesting with two hurricanes and a tropical storm hitting our Gulf State areas fairly hard. These brought heavy rains, storm surges, and wind.

Our highly qualified and service-minded staff handled everything well to make all our valued agents successful in their insured's eyes.

Thank you for your business!

Sincerely,
Jay Domer
SVP Branch Operations



Claims Leadership Meeting

The NAU Country Claims Leadership Team has an annual three-day meeting every August, in Minnesota. There is a great deal of collaboration over how we are performing as an organization, planning for the future, as well as the opportunities ahead. As we prepared for this meeting, we discussed a virtual event format and determined an in-person meeting was really what we wanted. Thus, the planning began to create a COVID-19 safe venue.

A large party tent was set up with a table for each attendee. A video system was used so that guest speakers and others could join via web conferencing. All food and beverages were distributed utilizing COVID-19 health and safety protocols. The biggest “what if” was the weather, but thankfully mother nature didn’t disappoint with two days of gorgeous Minnesota summer weather! In the end, it was a very productive time with many valuable topics covered, within a very unique setting.

Also, it is with a heavy heart that we write an additional note. As we gathered with a fantastic and very tight group, we did not know it would be the final time that this close-knit team would all be together. Unfortunately, our colleague and friend Don Conneally passed away unexpectedly on October 22, 2020. Please see a write up in his honor in the “In Memoriam” section of this edition of the Country Times.



2020 MARKETING MEETING

V I R T U A L

NAU Country’s Marketing team is scattered across the lower 48, and with 2020’s COVID-19 social restrictions, our annual in-person meetings went a bit differently than originally planned. All meetings became virtual, and creativity was at the forefront. The Marketing meeting occurs mid-summer, and this year, nearly 50 of our staff attended via webinar on July 22 and 23. Opening remarks from President Jim Korin brought a company update and dialogue on the direction NAU Country is heading. The staff utilized their time providing focused training for our marketing staff on various

topics. Introductions, round table marketing discussions, software and product updates, and an overview of our Agent Trip were part of this year’s agenda. Also, NAU Country’s Rich Morrison spoke on Commodity Marketing and in particular the support that this tool can provide for our agents and farmers.

Meeting virtually never can replace that face to face connection, but given the circumstances, NAU Country is dedicated to keeping our staff safe in every way possible.

Police

INVOLVEMENT WITH THE Virtual IT SUMMIT



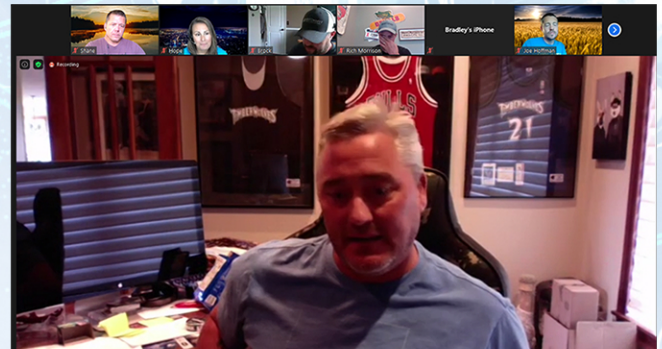
The Virtual IT Summit kicked off with excitement in August, as the Police were involved to assist with social distancing recommendations. The artist, Police, that is. Yes, that is right, with the perfect opening song of “Don’t stand so close to me” recorded by the Police in 1980, we knew this summit would be like no other. Four different offices across the U.S., remote employees, and over 120 participants came together via Zoom, for our first EVER Virtual IT Summit.

In true IT fashion, the virtual summit was filled with valuable information including NAU Country President Jim Korin’s update on the State of NAU Country, followed by Chief of Marketing and Technology Mick Deal and VP of IT Brock Maus’ update on the State of IT. There were additional presentations from Hope Floberg on IT Marketing, Lucas Graunke and Monte Holl on IT Strategy, and Rich Morrison on the #Markets. The summit was split into a couple hours each Thursday afternoon for a stretch of three weeks. We discussed department improvements over the last year, strategy for the future, and plans on how to continue to provide an excellent product while working in a different environment. We also tried to keep the virtual summit light this year with lots of good (questionable) “dad” jokes, skits, and accolades.

Virtual Happy Hour, hosted by Joe Hoffman, followed each meeting and took the place of our team dinner and activity. It is safe to say, that for those who attended, it was refreshing to get to see and visit with one another. Not to mention, the chance to win a NAU Country Gift Card through Kahoot! Trivia which featured topics such as American Presidents, Name that Farm Equipment, Music Albums, and more.

Have you heard the stereotype around IT individuals being introverted and not enjoying the company of others? While that may be true for some NAU Country IT folk, COVID-19 has definitely affected our way of interacting and working with one another. Although, we take this as a challenge and aim to prove that our service can continue to improve under any circumstance, a little time in the presence (whether virtual or not) of our co-workers and friends, was much needed and much appreciated.

Here’s to hoping for a productive year and wishful thinking that we can all be together in person for the IT Summit of 2021!



Put field level data into the palm of your farmer's hands!



**Download the
NAU Country
mobile app.**

ANDROID APP ON
 Google play

Available on the iPhone
 App Store

NAU Country's flagship farmer tool, Field Insights™ allows farmers to check field level conditions from the comfort of their own home. Planning and preparation can help save time and money, and with Field Insights, there's no time to waste! Field Insights provides rich and useful data in the palm of your farmer's hand with the NAU Country mobile app or at their desk through the Farmer Portal accessed on their computer! This valuable tool can assist your farmers with planting, tracking growth, and harvesting their fields. Earlier this year, NAU Country launched Frost Alerts through Field Insights. Field Insights' location-specific environmental intelligence helps plan for preventative actions when frost is in the forecast. Frost alerting capabilities within Field Insights is part of NAU Country's focus on sustainable farming. Receiving Frost Alerts is extremely beneficial for perennials and may also be used for row crops, as well.

While visiting with a farmer this spring, Lead Field Marketing Specialist in North Dakota Barry Olson asked him how much rain he had on his land in Richland County, ND. While the farmer shrugged his shoulders, Barry pulled out his phone and looked up his policy on the NAU Country mobile app and told him, "Just under a half inch". Almost instantly the farmer said, "I always forget that I have that app, now I'll use it the rest of the year!" Seeing an opportunity to show off a little to him and his friends, Barry asked if he had seen the new features in the mobile app and he began to show him more of Field Insight. The Frost Alerts feature was something the farmer found interesting along with crop maturity and soil condition data.

Barry said, "This farmer, like many, farm miles apart. This farmer, in fact, also farms in three different counties. He went on to tell his friends that the NAU Country mobile app has helped him many times, including saving time and money by looking up the conditions on his fields."

Make sure to show your farmers these useful tools from NAU Country before the next planting season. Learn more by chatting with your NAU Country Marketing Representative and check out Field Insights on your computer or mobile device today!

Learn more about Field Insights and Frost Alerts from our NAU Country News Page.



Service shines bright through the pandemic

When times are tough, companies are put to the test. At NAU Country, we are proud to say that during the COVID-19 pandemic great teamwork and determination have pulled through. Since March, our NAU Country offices have been quiet. Very quiet! When stay-at-home orders were put into place, our NAU Country IT group was ready for action. Within 10 days a majority of employees from all 10 of our NAU Country offices (including regional offices) were ready to work from home in a brand-new environment. Since then, our underwriters have proven to be just as productive with processing as they were in the office. Our Marketing Team, who is used to being remote, has shined in making sure our agents are up to date on policy changes, IT changes, and assisting with questions. Plus, they had the opportunity to learn a new skill with doing ALL their Fall Update meetings via webinar. Our claims and compliance staff continue to react and take action. Even in the middle of the COVID-19 crisis they had plans put into play to not delay adjusting or processing claim's payments in our Central Branch when dealing with the derecho, in our Southeast Branch when dealing with hurricanes, and in our Western Branch when faced with wildfires. Plus, our IT and Accounting teams continue to do their part in keeping our normal day-to-day functions performing at a high rate. Their work has been remarkable!



This leads us to a small group of NAU Country essential workers that have been frequenting the office. Our Print Center has not missed a day reporting to work since the stay-at-home orders were issued. They continue to support all our teams when it comes to running billing statements, sending out manuals, shipping computer supplies, processing map orders, printing and shipping out almost all underwriting documents, and sending out Personal Protective Equipment (PPE) to our claims staff on the front lines. The small team has taken on duties from multiple departments, and still provide timely products and continue to make our service the best of its kind.

IT Field Services Manager Troy Krauth states, "I would like to thank all of the agents and NAU Country employees that have been working from home for being so patient with the Print Center during the COVID-19 pandemic. Your understanding of the situation and patience with the Print Center is very much appreciated. I would also like to thank my fellow Print Center employees for all that you have been doing during these strange and difficult times. I'd like to give a special shout-out to Ryan O'Donnell and Kim Prosser for joining me in the Print Center every day to get all of our orders and print requests out the door in a timely manner. If we have learned anything, it is that challenges take teamwork. NAU Country has proven it can work together in uncertain times and come out stronger in the end. Thank you all."

Right back at you Troy! Your leadership with this extraordinary team shines bright.

Explore the Agent Portal



Our updated Agent Portal showcases a modern look and feel, that is simplistic and easy-to-use. The new web-based system offers a robust engine, sleek user interface, and strategic business management tools that will help you daily!

Whether you want to access your EASysuite systems, manage policy details, or sign-up for continuing education courses, the new Agent Portal has it all. Here are just a few of the benefits you are sure to enjoy:

- **Never lose track of important updates.** Our system will continue to house important messages from the Message Center, but now has the ability to filter, sort, and search for a specific RMA bulletin, Presidential Update, or underwriting processing change.
- **Provide phenomenal customer service!** The Agent Portal's "My Farmers" section provides crop insurance details including, coverage, unit, and field data, in addition to important dates, claim tracking, financial data, and policy documents. Now you can look in just one place to find the service information you need.
- **Risk management tools at your fingertips.** Access Field Insights™, EASYview Weather, the Precision Farming Dashboard, and all our new Commodity Markets information at a click of a button!
- **Be in-the-know!** Always be aware of NAU Country continuing education courses, training exams, and self-help technology training materials within the Training area. This includes our newly redesigned Agent Help Library, Tips and Tricks, and Training Videos!
- **Improve your brand.** Don't forget to check out our Advertising page, NAU Country Store, and the improved Maps and Supply Order System (SOS). Take advantage of these resources to advertise your business.
- **Assist with quicker claim payments and service.** Sign your farmers up for direct deposit of indemnities, assist with Notice of Loss submissions, track claims, and display "what if" indemnity scenarios all within the Agent Portal.

Make sure to check out all these great tools today!

We know change can be difficult, so we have provided an **Agent Portal Training Suite** for your benefit. The Training Suite will include a recorded Agent Portal training, in addition to an all-encompassing user guide, and many short and concise Tips and Tricks on specific areas of the Agent Portal. You can also talk to your Marketing Representative and Underwriter for more details.



Harvest Heartbreak

met by helping hands

Harvest season is always an incredibly busy and trying time. Dusty Lodoen, a NAU Country long-time insured and agent through Artz Insurance Agency in North Dakota, passed away in a farming accident during the 2020 harvest this past fall. Within hours, neighbors, loved ones, and fellow farmers all chipped in to help finish harvesting the nearly 550 acres of Dusty's farm fields. Over 20 combines and countless trucks pitched in to assist in this operation, working through grief, and showing love, honor, and respect to a well-revered farmer. NAU Country would like to send our sincere thoughts and prayers to the Lodoen family and Artz Insurance Agency for their loss of a beloved and respected farmer and colleague.

Special thanks to Artz Insurance Agency for their contribution to this story.





BLAZING TRAILS IN LIGHT OF COVID-19

NAU Country's AVP of Business Analysis James Schlitz was awarded a grant this year from the QBE Foundation for the Fargo Moorhead Trailbuilders group, an organization that he's been active with since July 2018. The Fargo Moorhead Trailbuilders Mission is to work closely with the cities of Fargo, ND, Moorhead, MN, and surrounding communities to identify, establish, and maintain 15+ miles of off-road cycling trails.

James began mountain biking in 2012 and has volunteered with the Fargo Moorhead Trailbuilders due to his enjoyment for the activity and desire to help improve his local trail system. He was part of the primary planning and build crew this past spring to expedite the trail expansion due to the COVID-19 pandemic. The group was ecstatic to learn it was awarded a grant and many volunteers have expressed their gratitude. Some of the grant will be utilized to purchase a second brush mower as it is challenging to move the sole existing mower between the four trailheads in the city. During spring and summer, it will be used weekly.

In May of 2020, the **Fargo Moorhead Trailbuilders** group added an additional four miles of natural trail in Fargo. News reports had shown that bicycles were in short supply due to



increased sales resulting from the pandemic, and many more individuals were out enjoying the trails than ever before. The group recently worked with local landowners, park district, and city officials to acquire access to an additional 11 acres of undeveloped land to create another 1.25 miles of natural trail. This second expansion occurred on October 18, 2020, and has already seen a higher amount of activity and many accolades from individuals in the community. So far, 2020 has seen the largest amount of trail expansion in a given year.



Bringing hope to fight type 1 diabetes

NAU Country's Senior IT Quality Assurance Analyst Danelle Johnson has been fighting for affordable insulin rates for everyone affected by diabetes. This topic hits home, as her daughter Danika (now 18) was diagnosed with Type 1 Diabetes (T1D) at the age of 13. Insulin is the sixth most expensive liquid in the world, and it costs very little to manufacture. For instance, Danika's insulin prescription for 90 days has a retail price of \$3,946.99. Many others affected by TD1 know this burden all too well.

Earlier this year, Danelle applied for and received a grant through the QBE Foundation to help improve lives today and tomorrow by accelerating life-changing breakthroughs to cure, prevent, and treat TD1 and its complications. The grant's funds will help support the Junior Diabetic Research Foundation (JDRF).

JDRF is the world's biggest nonprofit funder of T1D research. Its focus is on finding a cure and helping to ease the

burden of those living with the disease. The impact of JDRF funds fuel innovative research, as well as advocate for government action, and they also support communities to help fight TD1.

Over the past five years, the Johnson family has met families in the same situation as theirs from all 50 states. Social media increases the efficiency of working together to support additional families. The Johnsons have become involved in regional charity walks, organized events at school, their local Lion's Club (where Danelle's husband is a member), and the Power of 100 - Women of the Red River Valley area club, all to help raise money for awareness to lower insulin prices for all.

Danelle and Danika have traveled to Washington, D.C., to meet with U.S. Legislators from North Dakota individually to advocate for research funding for the Special Diabetes Program that expires every two years.

Danelle has worked with state legislators since 2018 - exposing the truth about insulin costs and is currently leading the effort to bring an insulin capping bill for the 2021 session. 35 states are also working on legislation like this, and five have passed some sort of capping law already.

Danelle's daughter Danika has become a leader for change all on her own as well, first as a JDRF Teen Ambassador for her region, then as the only JDRF Children's Congress Delegate for North Dakota from a pool of 1,000 applicants across the U.S. Today, Danika is currently a freshman at Concordia College in Moorhead, MN. She and her roommate both have TD1 and advocate for change in insulin prices. In fact, Danika is continuing her work for the cause by continuing as the JDRF Children's Congress Delegate for North Dakota.

If you wish to help support the Team Danika Johnson Family - [click here](#).

SPOTLIGHT ON OUR EMPLOYEES

ANDREW BRALLIER

Title:

Claim Specialist.

Branch Office location:

Central Branch office,
Council Bluffs, IA - Remote.

Years of service:

Nearly 12 years.

Hobbies:

I enjoy spending time with family and friends, camping, golfing, going to concerts (can COVID-19 be over yet??), watching the Hawkeyes, and occasionally enjoying a few lattes in the driveway with our neighbors throughout the summer.

Best part of your job:

The best part of my job are the people I work and interact with on a daily basis. NAU Country has amazing people! You get to learn from the best in the business, like Travis Moore (FCM Kansas), and for that I consider myself truly blessed.



KATHY LAPLAUNT

Title:

Senior Underwriter.

Branch Office location:

Northwest Branch Regional office,
Great Falls, MT.

Years of service:

6.5 years.

Hobbies:

Spending as much time as I can with family. Old fashioned Sunday dinners seem to work to keep them coming over. Grandchildren are definitely the silver lining of life! Reading, reading, and reading.

Best part of your job:

Without a doubt, it is my agents. I so appreciate them, and enjoy working with each and every one toward the common goal of taking care of the farmer. With the constant changes in crop insurance, this job is never boring! We have the best agents in the industry, and I believe we provide them with the best service in the industry!



SUSAN HOLMES

Title:

State Continuing Education
(CE) Coordinator.

Branch Office location:

Central Branch office,
Council Bluffs, IA.

Years of service:

14 years.

Hobbies:

In my spare time, I enjoy reading a good, funny book. A couple of other favorite things are motorcycle rides with my husband and boating on Table Rock Lake. We really love our Key West vacations in February!

Best part of your job:

My job is never boring or routine. There is always something new to learn. The people I work with at NAU Country are top-notch and are always willing to help when I need it. I deal with state department personnel and have developed a good rapport with them, which has been quite helpful in the COVID-19 situation this year!



JILL INMAN

Title:

IT Project Manager.

Branch Office location:

Northern Regional Office,
Fargo, ND.

Years of service:

8 years.

Hobbies:

Before COVID-19, we loved to travel as a family and find a musical to attend somewhere along the way. I love morning walks with my husband, spending any time with my two girls who are ages 19 and 22, Friday lunches with my mom, and playing cards or games with family and friends.

Best part of your job:

I am a Project Manager focused on the BRM area (production bugs and small enhancements). I absolutely love getting to know and work with our business stakeholders across the company, in addition to working with a dedicated and talented IT team on a daily basis. I am thankful for the opportunity to work for a company that can help farmers and agents quickly when needed.



EMPLOYEE NEWS AND NOTES

Best Wishes on your retirement, Dale!

NAU Country's Dale Ward is retiring December 31, 2020. Dale grew up on his family's farm in Iowa, however he didn't start his crop insurance career until January of 1997. His original position in the crop insurance industry was Regional Vice President for the Central Region for American Agrisure. He came to NAU Country with the Agro National transaction in 2010 and worked mostly as a National Account Manager for NAU Country. Prior to his crop insurance career, Dale worked for the Iowa Highway Patrol for 17 years, highlighted by working on the Iowa Governor's Detail for the last seven years during his tenure there. He was also the president of a family-owned bank for ten years prior to starting his crop insurance career. This varied background provided Dale the ability to excel in the National Account arena.



Dale and his wife Jan plan to travel for pleasure as well as follow their grandchildren in the many endeavors they are involved in, including a granddaughter that will be playing college basketball this coming season. Dale also plans to play more golf and continue to follow his New York Yankees and Green Bay Packers.

Dale said, "I've enjoyed my time with NAU Country and see only an upside for this great company in the future". Thank you, Dale, for your many years of dedicated service to NAU Country!

Congratulations Mary on your retirement!

NAU Country's Mary Sellers will be retiring at the end of 2020. After a 25-year compliance career in crop insurance, we wish her a happy and long retirement!

Mary has been the rock of NAU Country's Compliance team. She served as a strong leader to not only the team, but on national issues as well. In May of last year, Mary was promoted to Vice President of Compliance, a position she deserved for all she had accomplished with NAU Country. Mary's commitment to serving our agents and farmers, as well as demonstrating that everyone is in sales, is admirable. Her extensive knowledge and experience are irreplaceable. Thank you, Mary, for all you have done and congratulations on your retirement!



In Memoriam

The NAU Country family was deeply saddened with the sudden losses of both Aaron Chamley and Don Connealy earlier this year.

In September, the Southern Branch lost Lead Field Marketing Specialist (Texas) Aaron Chamley. Many friends, family, agents, and coworkers of Aaron reached out to give their condolences following the loss. We know Aaron would have liked to thank each and every one of you for your friendship and business.



In October, Don Connealy passed away unexpectedly. Don worked as a Vice President of Claims and was responsible for the management and oversight of all claims for NAU Country's Central Branch. Don's leadership amongst our claims team stood out and will be missed, but his input and directives will live on for years to come.



rest in peace





COVID-19

MEETS CROP INSURANCE

When customer service and social distancing compete in a world dealing with COVID-19, NAU Country Insurance Company offers service and technology that can help!

We know that there is nothing better than hands-on, face-to-face service with your farmer, but during the sensitive time that we are living in, we want to give you options. Thankfully, our systems are already equipped to handle these situations. We want to outline some of the functionality available to serve your farmer from a distance, remind you of all the processing features available during this time of year, and provide resources for support and training.

We have options to serve your farmers from a distance with Direct Deposit of Indemnities, claim tracking, online bill pay, Document eSign, Notice of Loss (NOL) submission for farmers and agents, hail notifications, financial self-service, and of course use of our NAU Country mobile app and the Farmer Portal.

We also offer timely processing features with Production Reporting, Acreage Reporting, Crop-Hail, EASYmapping®, Precision Farming, access to Electronic Commission Documents online, and Direct Deposit of Commissions.

Don't forget that we are always here to support you! Our support and training resources include the following:

View all the resources available to support your farmers: <https://www.naucountry.com/covid-19>.

Support and training resources:

- NAU Country Marketing Representative
- Call Center support - Phone: 866.942.6724 | Email: callcenter@naucountry.com
- Training Request Form - <https://portal.naucountry.com/trainingrequest.aspx>
- System Tips and Tricks - <https://www.naucountry.com/agent/tipsandtricks>
- Help Library - <https://www.naucountry.com/agent/help-library>
- Training Videos - <https://www.youtube.com/user/NAUCountryTraining>
- Commodity Pricing - <https://www.naucountry.com/agents/resources/commodity-prices>

This is our time to prove our dedicated service to you more than ever before. Please reach out to us if you have any ideas on how we can better serve you.

2 0 2 1

AGENT TRIP

UPDATE

Mark your calendars: Dreams Las Mareas in Costa Rica, January 15-22, 2022!



Earlier this year we made the difficult decision to postpone the 2021 Agent Trip. We're currently choosing to believe that by January 2022, the pandemic will no longer be a threat to our greatest asset, our valued agents and staff. Though we'll truly miss greeting you poolside or at our morning business meetings and networking adventures, we have many fond memories to fill the void...until 2022! Just flip through the past Trip Directories and/or Private Facebook Group trip posts if you need a little cheering up after the holidays.



We've been busy planning the 2022 trip for the largest group of attendees yet! Don't miss being part of the fun in Costa Rica, 2022! Mark your calendars for January 15-22, 2022, and plan to join us at the Dreams Las Mareas! Trip details and registration information will be sent out early next year!





Fun_n the FARM!

NAU Country knows how hard our agents and farmers work every year, but 2020 tested us all. To try to bring joy to 2021, the NAU Country Photo Calendar theme was "Fun on the farm". Agents, farmers, employees, and their family members sent in an amazing group of photos. 120 qualified photo submissions were entered into a photo gallery on our NAU Country Facebook Page in September, and a week-long contest for the most liked photo was chosen to highlight the cover of the 2021 calendar.

The winner of the contest this year was Jessica Anderson, with a beautiful photo of a young woman and her horse enjoying a lovely day in a field of sunflowers.

We achieved impressive engagement online during the voting process. Our photo contest gallery reached over 9,790 people, with over 1,132 engagements (including reactions, comments, and shares) with just the first post! Overall, among the ten posts during the contest, an additional 5,100 people were reached, over 1,600 post clicks, and over 3,600 total likes/votes for our participant's pictures. We were blown away by the response. Thank you to the over 100 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, please contact your Marketing Representative. **While supplies last.* Here's to looking forward to 2021. We can't wait to see your talents shine again for the 2022 contest.





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!

Let us help you create customized social media or marketing material!

Contact us if you would like customized social media images with your logo and company name. Send the information you would like to include to: itmarketing@naucountry.com.

You will have the opportunity to review any material, and will receive print-ready files when completed. Please allow a minimum of three to five days for creation.

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Parsons' Insurance Agency and NAU Country Insurance Company provides our farmers with superior crop insurance protection and the fast and friendly service our customers deserve.

Amy at Parsons' Insurance Agency can answer any questions you may have. Give her a call at 605.326.5358 ext. 202.

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Viborg, SD 57070
605.326.5358

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