



NAU Country
A QBE Insurance Company

Fall 2019

Country Times

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Update from President **Jim Korin**

Dear Agents and Staff,

I am writing you from the air as I head home from our Central Branch office in Council Bluffs, Iowa, where I attended an executive strategy meeting. As I talked with our employee group in Council Bluffs, I was proud of each person being very dedicated to the industry-leading service we provide our agents and farmers. Flying in, I saw great amounts of farmland flooded again from recent wet weather. It is apparent the difficulties many of our farmers are facing this year. Normal harvest activity was nonexistent.



At last glance, NAU Country was nearly 96 percent completed on prevent plant claims. (A week ago, I was told the industry numbers were substantially lower.) I can confidently say that we have helped our policyholders in this difficult time. Prices are jumping around a bit in the early part of October's price discovery and farmers in the Midwest are anxiously waiting for the time when corn and beans can be taken out of the fields and yields can be determined.

The government announced last week that we will be assisting in the delivery of disaster relief by cutting the checks for the prevent plant "top-up" that were part of the Additional Supplemental Appropriations for Disaster Relief Act of 2019 (Disaster Relief Act). As leaders in the industry, we are proud to be a part of this important program. I believe our involvement will speed up the delivery of this relief and help to maximize the amount eventually getting to the American farmer. That's the most important fact to reiterate, and that feels good!

The calculations and amounts of relief provided to the farmers come from the legislation enacted. We can't change that, one way or another. Nevertheless, we will pass that money on just as soon as we receive the calculations and the clearances from RMA. Remember, the amounts are based on cleared prevent plant claims, so our leading-edge delivery and claims service will again be a big plus to our farmers and agents! Stay tuned for more. By the time you are reading this, we hope to have these monies in the hands of our farmers!

We stand ready to assist with potential fall harvest claims as well. Based on the USDA NASS weekly reports, we will see a fair amount of these claims on corn, soybeans, and wheat. The impact on the industry is likely to cause underwriting gains in the low double digits to potentially no gains at all. With normal expenses, this will put the industry in an overall loss situation. At NAU Country, we believe our geographic spread and reinsurance strength will provide the best chances for our agents to receive the "profit share" portion of commissions. There is still a lot to determine and we will keep you posted as we get further into the claims season.

Thanks to our agents for helping us to grow at record levels for the second year in a row. We are working hard to provide new technology and service options to assist in your growth. As chairman of the NCIS Board of Directors, I have also been working to improve our product offerings to ensure better coverage exists for our farmers, should another disaster year like the one we are in occurs. Our message has been to incorporate enough flexibility and coverage into the policy, so disaster bills are not required to keep our farmers farming. It's a slow process but as an industry, I believe we are making progress. Crop insurance is the safety net that American farmers can depend on.

Let's get on with fall harvest activities! I'll talk to you again soon.

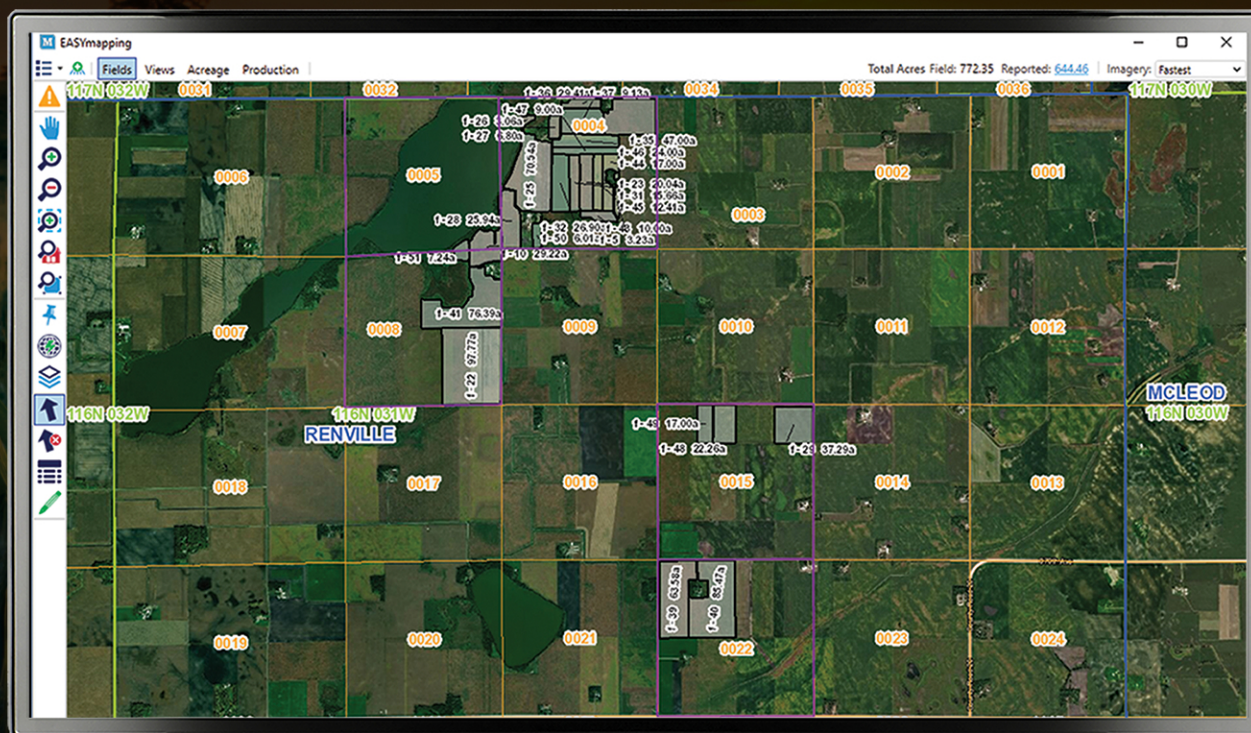
Sincerely,

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

President Jim Korin
NAU Country Insurance Company



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AACI and Washington D.C., update

There has been a lot going on in Washington, D.C., since the last issue of Country Times. I am very pleased to report not even one issue has come up that is harmful to our crop insurance program. In fact, there were several House and Senate Ag and Appropriations Committee hearings that were held without any criticisms about us or attempts to cut the budget for crop insurance. May be a first?

However, there were concerns about another crop disaster bill, and another market facilitation program designed to assist America's producers hurt by terrible weather events and low commodity prices due to the tariff wars with several countries.

The concerns raised centered around why would we need more disaster assistance when the federal crop insurance program was supposed to eliminate the need for Ad Hoc disaster payments. Questions were raised about the need for higher coverage levels for Multiple Peril Crop Insurance (MPCI), additional Prevented Planting coverage options, and market price loss protections.

Why don't farmers buy higher levels of coverage and what could be improved? Could the Risk Management Agency (RMA) offer a "disaster endorsement" that for additional MPCI premium would, in severe loss years, pay back the coverage level deductible the farmer had to withstand before the base policy began to pay for a loss? In private hail, some call it a disappearing deductible, as the actual percent of hail damage increases the payment percentage increases until 100 percent of the liability is paid out at 75 percent hail damage. Something like this would surely help when the damage is very severe.

These are very worthy questions and ideas for the U.S. Department of Agriculture (USDA), RMA, and Congress to research and consider. NAU Country's leadership believes that enhancing and expanding crop insurance coverage model options is far superior in the future than Ad Hoc disaster payments. I think most policyholders and the taxpayers would also agree.

This past June, the Wildfire and Hurricane Indemnity Program Plus (WHIP+) and the new Market Facilitation Program (MFP2) were developed and implemented by the USDA and delivered through the county Farm Service Agency (FSA) offices. The WHIP+ bill passed by congress only allocated \$3.1 billion dollars for crops in Declared Disaster Counties with losses due to wildfires, hurricanes, flooding, excessive rain, and volcanic eruptions.

Crop insurance plays a part in WHIP+ by including higher payment limits for farmers with higher MPCI levels of coverage, and all who receive a disaster payment must carry MPCI at a minimum 60 percent coverage level for the next two crop years. Failure to do so will result in the USDA requiring repayment of the WHIP+ indemnity.

This year's Market Facilitation Program payments are not based on actual production, but acres planted to a crop using a payment amount per acre determined by each FSA County Committee's calculations of the impact of tariffs and trade wars on the income lost for growers of the crops eligible for MFP2. Signups for the MFP2 payments are still going on now.

However, the biggest surprise for crop insurance companies, agents, and policyholders were "Prevented Planting Top-Up" payments. In a historic agreement



between RMA and AIPs (Approved Insurance Providers), the USDA authorized additional Prevented Planting (PP) payments to any insured who had a MPCI indemnity for PP caused by excessive moisture or flooding in any county for crops with a final planting date after January 1, 2019.

These top-up payments are calculated and paid by NAU Country and mailed directly to the eligible insured based on a 10 percent of the MPCI PP indemnity for policies without a commodity market based final price, or 15 percent of the MPCI PP indemnity to policyholders with the final harvest market price option on their policy.

NAU Country printed these PP top-up indemnity checks and started mailing them to policyholders on October 16. Agents can log into EASYwriter Pro® and see how much each of their eligible customers received. NAU Country is proud to provide this service for the USDA and RMA.

In recent news, Congress passed a stopgap funding bill to continue the government operating through November 21, and thereby avoiding another government shutdown on October 1. The clock is ticking again toward the extended budget deadline, which is where we were a year ago that lead to the longest government shutdown in history. Thankfully, we have not heard any rumors or threats of that happening again.

The American Association of Crop Insurers (AACI) has been very active in Washington, D.C., and out “in district” events held for members of congress to educate them on the benefits and importance of the crop insurance program to their voters and the rural communities in their district and all over America. AACI just concluded a successful Fall Fly In to Washington, D.C., to meet with

with members of Congress, USDA, and RMA leaders. NAU Country was represented by SVP Compliance Douglas Jakway, VP Regional Marketing (Central Branch) Adam Backer, and Lead Field Marketing Specialist (Southeast Branch) Rebecca Hudson, along with many agents and additional AIP's AACI members.

With the upcoming presidential election, 33 members of the Senate, and all 435 members of the House also coming up for election next year, now is a great time to become an AACI member and AACI PAC supporter! We work to help our crop insurance supporters in congress to get reelected, and work to educate all newly elected members to help them become supporters in future election cycles. Not that any of us like “politics as usual”, but we know what bad can happen if we are not involved and watching closely. We appreciate your support to protect our farmers' way of life.

Thank You,

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

Rain, rain, go away!

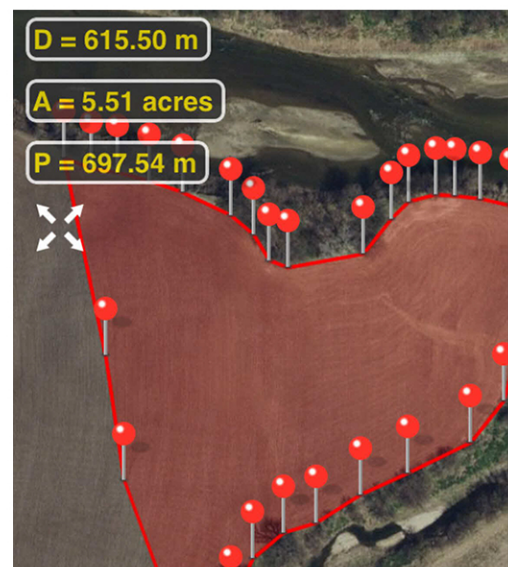


Many of us were reciting this little poem all spring long. Well, the planting season of 2019 is a distant memory for me. A more current memory is the response from our NAU Country claims professionals. With over 3.9 million prevented planting acres across the industry in South Dakota and 1.5 million prevented planting acres in Ohio (both as reported by FSA), for example, I believe they have done an outstanding job to ensure our policyholders received timely and accurate indemnities across the U.S. So, a huge thank you to all at NAU Country that were involved in our claims handling this year.

To our agents, we say thank you for entrusting us to supply your clients with risk management. It is not something we take for granted and we are serious about it. Thank you for your patience as we dealt with this crisis.

Lastly, we are committed to finishing out the year strong and are ready for what lies ahead in 2020.

Senior Vice President of Claims Mark Mossman
NAU Country Insurance Company



STRATEGY FROM THE TOP



In early May, NAU Country hosted QBE's Group CEO Pat Regan at our Corporate/Northern Branch office in Ramsey, MN. While visiting, Mr. Regan conducted a Town Hall meeting to discuss QBE business, and the importance of the Crop division in the greater QBE. He was quick to recognize our dedication to our agents and farmers through service and technology. NAU Country staff and executives were also able to discuss future plans, executive strategy, our claims excellence, and demonstrate some of our flagship technology, including drones and Field Insights™.



In September, NAU Country welcomed QBE North America's (QBENA) Truett Tate to both our Northern Regional office in Fargo, ND, and our Northern Branch/Corporate office in Ramsey, MN. Truett currently is the Chairman of the Board of Directors for QBENA. General meetings, lively lunches, and tours of the facilities were on the docket for much of the afternoon, with an all company Town Hall meeting to cap off the day's events.



SPOTLIGHT on our EMPLOYEES



MARK DRISKELL

Title: Lead Field Marketing Specialist.

Branch Office location: Southern Branch, Topeka, KS.

Years of service: 6 years.

Hobbies:

Team Roping, weight lifting, and spending time with my family.

Best part of your job:

I love knowing that what we do is helping the American farmer. Getting to work with our agents, who become part of our NAU Country family, to help make those farmers who feed our country have a little more security every year is extremely rewarding.



RYAN FIALA

Title: Lead Field Marketing Specialist.

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

Years of service: 5 years and 4 months.

Hobbies:

I enjoy golfing in my spare time and throwing the pigskin around with my wife and boys. We'll partake in anything sports related as a family. Does corn-hole count? I'm a self-proclaimed expert about anything Fantasy Football. I'm a big fanatic, love the Huskers, Tarheels (college basketball), Vikings, and the Cleveland Indians.

Best part of your job:

Honestly, the fact that it doesn't feel like a job. I've had jobs in the past with a micromanaging boss and a mundane workweek, but that's not the case at NAU Country. Working at NAU Country allows me to be me, talking to people, building relationships, and turning those relationships into friendships.



ANGELA GOODSSELL

Title: Senior Underwriter.

Branch Office location: Northern Branch, Ramsey, MN.

Years of service: 8 years and 6 months.

Hobbies:

When I am not working, I enjoy the outdoors including, going up north, kayaking, and just hanging with my pup! I am a crafter, reader, I love movies, and finding new hobbies. I also enjoy spending as much time as I can with family and friends.

Best part of your job:

Growing with the job and the people. I started out as an Underwriting Administrative Assistant, and during a particularly bad crop year, I was hired on as a Claims Processor. I have recently moved from a Senior Claims Processing Specialist position to a Senior Underwriter position.



CLINT ISAACKSON

Title: VP, Regional Claims Manager.

Branch Office location: Northern Branch, Ramsey, MN, and Northern Regional Branch, Fargo, ND.

Years of service: 33 years in crop insurance. 19 years with NAU Country.

Hobbies:

Watching football and snacking!

Best part of your job:

The ability to serve the agents and insureds of our area in the claims aspect. The opportunity to meet so many different people, especially adjusters, with the same ambition of getting that indemnity payment in the hands of the American farmer. It's a pleasure to work in such a fantastic, family-oriented organization!



STEWARDS OF CHANGE AND SUSTAINABILITY

NAU Country's charitable division, QBE Foundation, partnered with Earthwatch, an international non-profit organization that works together with professional scientists and citizens on projects and expeditions that benefit the sustainability of the planet. The QBE Foundation held a competition for North American employees to apply for a life changing expedition to either Costa Rica or Maine's Acadia National Park to study climate change. There were several applicants, and we're proud to announce that NAU Country's Senior Accounting Assistant Eden Schneider of the Ramsey, MN, Corporate office has been selected to participate in one of the opportunities later this year and into 2020!

Eden will be heading to Costa Rica in December 2019 to learn more about climate change and its effect on caterpillars and the impact on their ecosystems.

While Eden attends the Costa Rica expedition, QBE's AVP Global Risk Solutions Jason Mayer will attend the second expedition, spending time researching Maine's Acadia National Park. Stay tuned for more information and tales from Eden's trip in future Country Times editions.

Learn more about these expeditions at <https://earthwatch.org/Expeditions/Expedition-Search>.

Congratulations to Eden Schneider and Jason Mayer!



"I signed myself up for this opportunity because I wanted to feel like I was part of the larger movement within sustainability and understand the bigger picture of how even the tiniest creatures can impact our environment. I'm really looking forward to this expedition and am excited to be part of something that seems small, but significantly impacts an entire ecosystem. I'm eager to share what I've learned with everyone at NAU Country." - Eden Schneider

NAU COUNTRY CARES!

Always in the spirit of giving, NAU Country takes pleasure in helping others. Our staff is generous beyond any expectations. Several volunteering and charity driven events were part of NAU Country Branch offices plans in 2019.

Growing mustaches for a cause

This past May, four men from the NAU Country Central Branch office and NAU Country's parent company QBE helped raise over \$24,000 for a charity group out of Omaha, NE, area called Mustaches 4 Kids. *Mustaches 4 Kids (M4K)* is a group of local and surrounding area men that grow a "lip sweater" during the month of May and ask friends, family members, and co-workers to support their 'stache by donating to the cause. M4K has raised over \$2.4 million dollars for local children's charities, just with fellas growing a mustache for donations during the month of May! The donations that NAU Country's Monte Holl, Ken Janicek, Patrick Umberger, and Bill Obermeier received went to the M4K 2019 charity partner, Angels Among Us, a non-profit organization that emotionally and financially supports families facing a pediatric cancer diagnosis. The charity campaign drive helps raise hundreds of thousands of dollars during the month of May. Part of the fun was that the "growers" challenged NAU Country staff to vote for them and offered to wear a sweet Hawaiian (or I don't know what) print jumper for a day... or maybe even longer. We won't ask. Either way, THANK YOU for your donations and let's do it again in 2020!



!Four Amigos!



QBE and NAU Country charity donation drive

Teamwork won big as NAU Country Branch offices participated in the QBE and NAU Country group volunteer project gathering donations for both Covenant House and the Wounded Warrior Project. Branch offices put together care packages with basic home essential supplies, gift cards, and toiletries that were delivered to each organization.

Since 1972, Covenant House has grown to help homeless children in 31 cities across six countries. They support at least 80,000 boys and girls every year. The Wounded Warrior Project supports veterans and service members who may have incurred a physical or mental injury, illness, or wound while serving in the military on or since September 11, 2001.



Garden City Harvest volunteer day

In July, NAU Country's Northwest Branch office in Missoula, MT, spent a staff-wide volunteer day lending a helping hand to Garden City Harvest. This organization works to provide locally and sustainably grown produce for those in need through community gardens, farm-to-school programs, neighborhood farms, youth development, and more! Learn more at <https://www.gardencityharvest.org/mission-and-history>.



GARDEN CITY HARVEST



Suicide Awareness

ALARM ON THE FARM

The past couple of years have been challenging for many American farmers and ranchers. With low commodity prices and high input costs to weather events that are out of their control, some farmers feel they are on their last straw physically, financially, and mentally. 2019 has seen a continued drop in commodity prices as well as unpredictable weather events that have many farmers wondering if they can continue with their operations into next year. These uncontrollable factors have led to an increase in stress and mental health issues for farmers, including suicide.

A Center for Disease Control (CDC) study has found that suicide rates are two times higher in farmers and ranchers than the general population. However, many experts believe that these numbers may even be higher, and they don't see a decline coming anytime soon. Another study reported in JAMA Network Open showed that suicide in rural communities were 25 percent higher than metropolitan areas. This same study showed an increase of 41 percent of suicides from 1999 to 2016 in rural communities.

So why are farmers turning to suicide? Farming is one of the most stressful occupations with so many factors being outside of their control including, weather events, markets, and governmental problems. Another big cause is that farmers want to continue their family farms that have been operating for generations. The sentimentality and emotional tie they have to their operations can literally become heartbreaking if they were to lose them. These reasons, as well as providing for their families, has led to an increase in suicides among farming communities during this unprecedented farming economy.

Suicide has personally affected me in the past couple of years. In 2017, I lost a longtime childhood friend, Jesse, and a good college buddy, Jackson, within four months of each other to suicide. Both were a shock to me and has greatly impacted how I view mental health and suicide. Never would I have thought that any of my friends struggled with depression and



Suicidal Prevention Lifeline: 1.800.273.8255
<https://suicidepreventionlifeline.org>



Additional resources:

Suicide Prevention Week: Manage stress on the farm.

<https://www.agprofessional.com/article/suicide-prevention-week-manage-stress-farm>

A deeper look at the CDC findings on farm studies.

<https://nfu.org/2018/11/27/cdc-study-clarifies-data-on-farm-stress/>

Suicide rates are rising, especially in rural America.

<https://www.nbcnews.com/health/mental-health/suicide-rates-are-rising-especially-rural-america-n1050806>

suicidal thoughts. It has helped me become more aware of these issues and be there for friends when they need me most. While my personal story does not deal with farmers, it shows that suicide can affect anyone and at any time. So, what can we do to help?

Talking about suicide and mental health can no longer be taboo, especially in the agriculture industry. What can we do as friends, family, agents, bankers, and neighbors to help our farmers with any mental health issues that they may be facing? The first thing is to look for warning signs. Some warning signs may include talking about suicide or death, a feeling of hopelessness, withdrawing from others, self-loathing, or self-hate. If you see any of these warning signs, here are some options as to how you can help:

- Speak up if you are worried – talk to them if you are concerned.
- Respond quickly in a crisis.
- Talk to their family or friends.
- Get them set up with professional help – research professional options in the area.
- Encourage positive lifestyle changes.
- Be there for them. Give them a call, stop by, or connect somehow - some way to let them know you are physically there to lean on or to talk to.

There are many ways that you can help. Suicide doesn't have to be taboo and the more we talk about it, the more we can help prevent another suicide. If you or someone you know is struggling with suicidal thoughts, please call the National Suicidal Prevention Lifeline at 1.800.273.8255.

Written by Lead Field Marketing Specialist (Northern Regional Branch) Michael Hanson

On the road with NAU Country!

Wisconsin Farm Technology Days Jefferson County, WI

The 2019 Wisconsin Farm Technology Days show was held in Jefferson County near beautiful Johnson Creek, WI. Over the course of three days, the state's largest agricultural exhibition holds over 530 exhibitors and shows support to 413,500 Wisconsin residents employed in the ag industry. The event is hosted by a different farming operation in the state each year. This show was the second time that Walter Grain Farms has hosted the event.

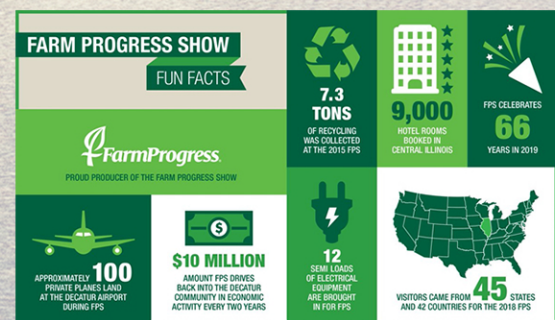
Representing NAU Country Insurance Company at this year's show from July 23-25, 2019, were Marketing Representatives Randy Vogt and Alan Dickerson, as well as several others that helped with the booth over the duration of the event.

The show had a hearty turnout of over 24,700 farmers and agents from the local area, as well as the rest of the state, and even globally. Many of which stopped by the NAU Country booth and learned about our latest technology, including new features regarding drone use and Field Insights™.

Farm Progress Show 2019 Decatur, IL

The Farm Progress Show in Decatur, IL, held its 66th annual gathering this year. Considered the nation's largest outdoor farm event, this year's show was attended by farmers and vendors from all over the world. Over 150,000 visitors attend from more than 42 countries and 45 states. Over 600 vendors exhibit across 90 acres of area over three days. This year, NAU Country's Marketing Representatives JC Large, Alex Mizell, and Mitch Rosenthal held the exhibit space in the varied industries tent. After strong storms rolled through prior to set up, the resulting weather over September 24 through 26, turned out great! Booth visitors were intrigued by our flagship farmer tool Field Insights™ and our drone technology. Overall, the show was successful and valuable to NAU Country, farmers, and agents alike!

Make sure to visit the NAU Country Trade Show page to find out where we're visiting with farmers and insureds in a town near you!



Dairy Revenue Protection Success



"NAU Country has done a great job at providing service to agents. They share their knowledge to help us in what we need, and are available when we need assistance. With Dairy Revenue Protection they had their trainings, processing systems, and quoter ready to go, keeping us informed with the process. With so many staff members across the business of crop insurance retiring, NAU Country continues to bring on team members that have years of experience in the industry. We appreciate that. It is our job to make things easier for our growers and NAU Country helps us to do just that."

- Dana Loreman, agent with Great Basin Insurance in Klamath Falls, OR



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IT SUMMIT 2019

Strategy matters



NAU Country's IT professionals gathered for their annual IT Summit in Fargo, ND, in August 2019. The Northern Regional Branch office hosted an excellent employee-cooked smoked meat lunch at the beginning of the event.

During the rest of the conference, staff were led through a series of seminars that revolved around team building and communication, as well as updates from Executives on the direction and strategy of IT into 2020. Technology planning sessions were very active as they exchanged questions and received feedback on how best to serve our agents and farmers. Discussions around precision farming, eSign, Field Insights™, and updates to the Agent Portal were among individual product hot topics. This meeting gives the IT staff around the country a chance to meet in person and have a meeting of the minds on backend processes, development, programming, design, and future product goals.

So, get ready for a very ambitious technology season ahead. We'll have updates and new features in the months to come.





Sustainable farming decision tools

Every month it seems like there is more and more discussion in the media around sustainable farming. The media, the government, and environmental groups have all been echoing the message on the importance of farming in a way that won't compromise the ability of future generations to meet their own food, feed, and energy needs. Although sustainable farming objectives include a healthy environment, economic profitability, and social equity, it seems like the biggest focus has been on soil health, water use, and pollution levels.

Fortunately, over the last two years NAU Country has been doing a lot to provide new and innovative risk management tools for the farmer through our Field Insights™ tool. As an added benefit, a lot of those same Field Insights tools can also be used by farmers to help them as they make decisions around sustainable farming practices.

Soil health

There are several things to consider when looking at the health of your top soil. Some of the maps we have available to help better understand your field's soil are farmland class, erosion class, erodibility factor, crop production, soil temperature, frost/freeze period, and many others.

Water use

Just like soil health, we offer several different maps to help stay informed across all your fields. Our various maps include soil moisture, evapotranspiration, palmer drought index, drainage class, hydrologic group, flooding frequency, and elevation contours.

Pollution levels

Our two primary tools to help with proper application of inputs are our growth model and spray advisor. The growth model forecasts the time between the crop's current and next growth stage so you can make informed decisions on when to apply additional inputs. The spray advisors let you know if the right conditions will be met to minimize input leaching and over spray.

In the end, it is ultimately the farmer's responsibility to make their own decisions around sustainable farming practices and our plan is to continue to be there for them by providing the best tools possible to help in their decision-making process. If there are other farmer tools that you'd like to have added to Field Insights, please reach out to your Marketing Representative and let them know today!

Farmers

listen to their fields with

Field Insights™

QBE's crop division, NAU Country Insurance Company has made its mark on the crop insurance industry by providing beneficial risk management tools such as Field Insights™. The flagship farmer tool, Field Insights, allows farmers and agents to view field level data any time, any place. The crop management platform is designed to provide access to the most relevant crop environment conditions for better risk management. Field level data, including current, future, and historical weather makes this tool a permanent reference for farmers in managing their farming operation's loss risk, and it allows them to be even more productive in the field.

Various features of this valuable tool include Radar, Soil Data, Growth Models, Growing Degree Days, Harvest Advisor, Spray Window Advisor, Acreage Reporting, and so much more.

Field Insights Harvest Advisor feature is an essential tool for farmers. NAU Country's Senior Vice President of Claims Mark Mossman has worked with several claims adjusters while testing the Harvest Advisor feature and reiterated that the "Harvest Advisor takes the guesswork out of harvesting... whether you aim to harvest early to minimize harvest loss percentages, or delay harvest to avoid high dry down cost for long term storage".

Agents with NAU Country are also in agreement regarding the power that Field Insights can wield in the field. Paul Daines, from Daines Insurance Agency, LLC, noted, "The thing that sold me the most on Field Insights™ was the Inversion Risk Factor feature. With the introduction of the dicamba

products and knowing the risk involved, any tool we can give our producers to help them is a great plus." Paul was referring to one of Field Insights' features called the Spray Window Advisor. This feature allows the ability to set and exclude weather-based criteria focused on spray conditions by the person who knows their fields the best, the farmer. After the farmer sets current field conditions and additional criteria that applies to their fields, the tool then forecasts when they should spray their fields. The same formula applies to another feature, the Harvest Advisor, which looks at the optimum harvest moisture for supported crops, along with the user's target moisture. It then projects the ideal time to harvest, which can greatly decrease the chance of a loss. Another major benefit is that all of this can be accessed from the comfort of home on a computer, laptop, tablet, or any mobile device with the NAU Country mobile app available on iPhone and Android.

"The thing that sold me the most on Field Insights™ was the Inversion Risk Factor feature. With the introduction of the dicamba products and knowing the risk involved, any tool we can give our producers to help them is a great plus."

Paul Daines, Daines Insurance Agency, LLC

Recent additions to the product include detailed Soil Map overlays and Soil Component data that can determine types of soil from a farmer's field and inform them of risks that may



"We are committed to providing our agents with the most advanced digital agriculture tools available to help their farmers stay informed about the impacts of weather and environmental conditions on their fields."

NAU Country's Chief Marketing and Technology Officer Michael Deal

be involved when farming at a specific location. For instance, the *Crop Production Map Layer* allows farmers to view overlaid map data from the National Commodity Crop Productivity Indexes (NCCPI) on top of their fields. The data shows a ranking of capability of soil to produce crops without irrigation. This information is valuable to farmers to help them determine land rent values, and which crop types may be successful when planted. Every layer offers insight to farmers and their agents.

In addition, farmers have little time to waste, running an operation 24/7, 365 days a year is no small task. Field Insights has helped several farmers since its introduction in 2017 by providing accurate forecasts, and insightful advice to help make their jobs a little easier. One time-consuming task is acreage reporting. Field Insights helps with the accuracy and efficiency of processing and field management by allowing the sharing of acreage reporting data between the farmer and agent through the communication between Field Insights and our EASYmapping® Acreage Reporting system. Field Insights' field cards are updated seamlessly based on acreage information that has been keyed into our processing system, EASYwriter Pro® (EWP). In return, farmers can update acreage information through Field Insights. For the agent, this means less room for error and risk in inaccurate reporting and time

delays. The farmer provides the acreage information, the agent imports the information into NAU Country's EWP system, commits the policy, and the acreage information will automatically prefill an acreage report.

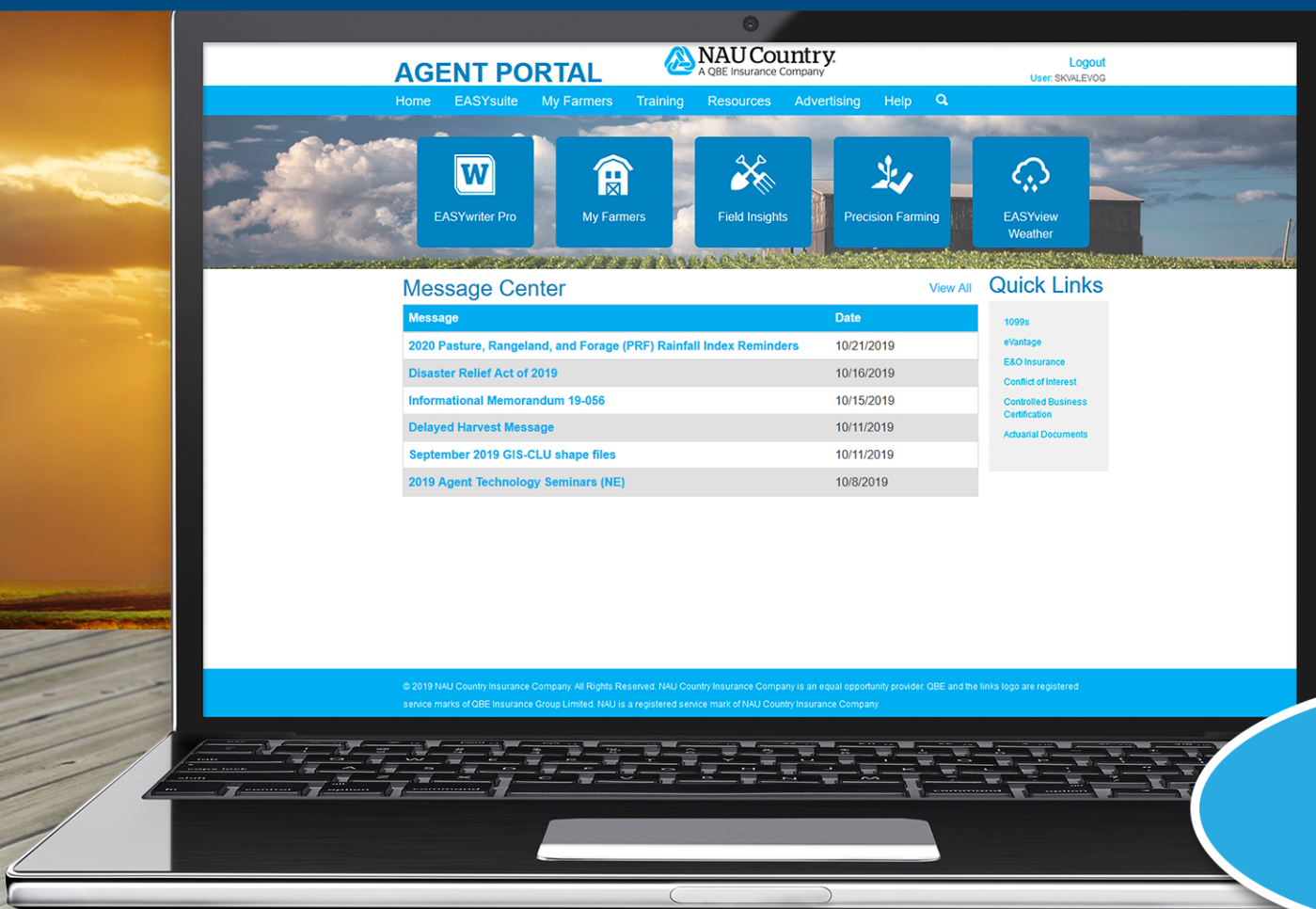
NAU Country's Chief Marketing and Technology Officer, Michael Deal noted: "We are committed to providing our agents with the most advanced digital agriculture tools available to help their farmers stay informed about the impacts of weather and environmental conditions on their fields."

Better risk management, accurate and seamless acreage reporting, and convenient use at home and mobile make Field Insights the "one to watch" in upcoming months and years. The big plan is to continue to expand the Field Insights platform with additional functionality from other current tools, but that will happen all in good time. Until then, farmers and agents can be assured that they have the most relevant crop environment management tool that comes with being an NAU Country policyholder. That's helpful for farmers, enticing for agents, and overall good business for NAU Country and QBE.

Learn more at:

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

Get excited for the



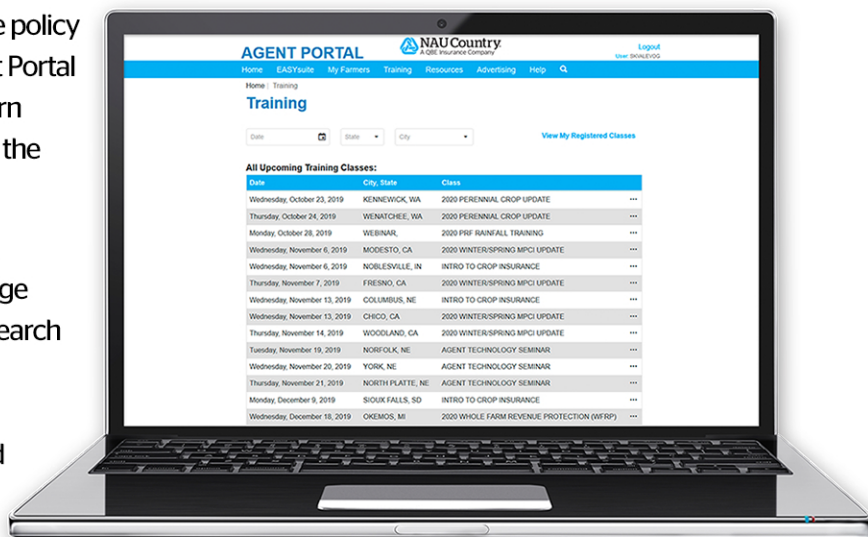
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Our new Agent Portal, coming in mid 2020, will showcase a modern look and feel, that is simplistic and easy-to-use! The new web-based system offers a robust engine, sleek user interface, and strategic business management tools that will help you daily!

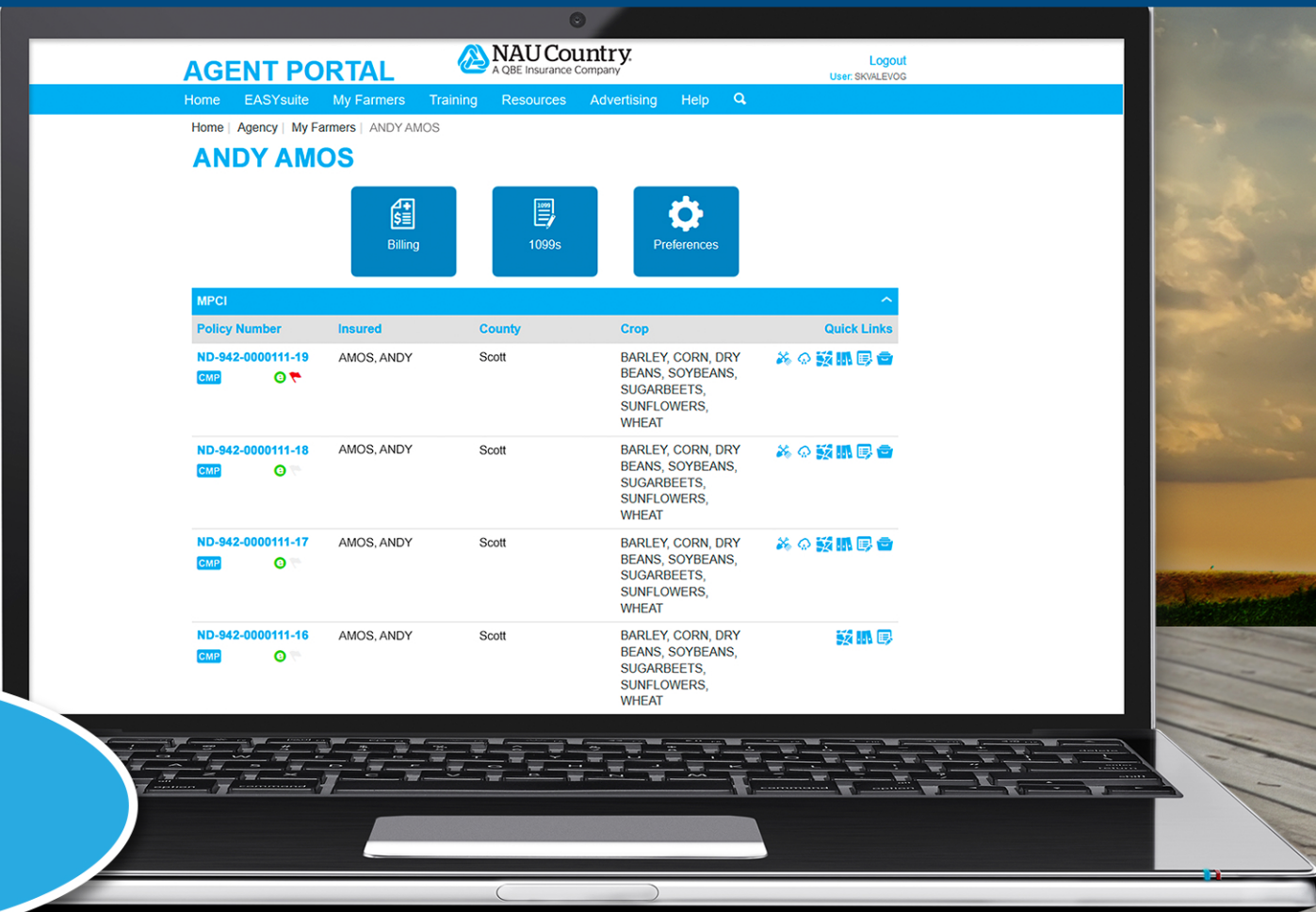
Until its official release in 2020, you have the unique opportunity to work in either our current Agent Portal or try our new Agent Portal beta version. The beta Agent Portal is a live “trial” version of the new Agent Portal. It is important to remember, that some features have not fully transferred over from the current Agent Portal. Also, while in beta, don't be surprised if new updates appear each time you log in, since it is still a work in progress. The good news is that you can access both portals at this time.

Whether you want to access your EASYsuite systems, manage policy details, or sign-up for continuing education courses, the Agent Portal has it all. When the Agent Portal debuts, you will enter a modern portal that matches our mobile features. 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 added the ability to filter, sort, and search for a specific RMA bulletin, Presidential Update, or underwriting processing change.
- **Risk management tools at your fingertips.** Access Field Insights™, EASYview Weather, the Precision Farming Dashboard, and more!

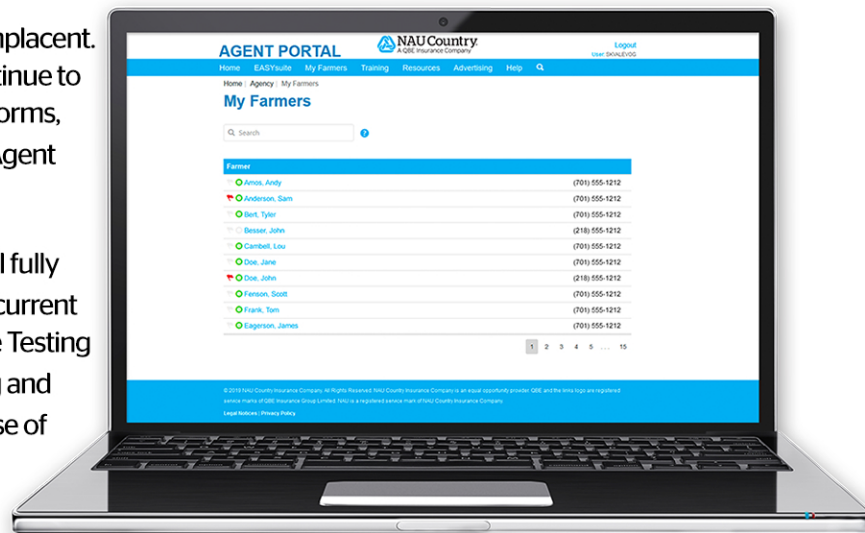


new Agent Portal



- **Provide phenomenal customer service!** Our “My Farmers” section provides crop insurance details including, coverage, unit, and field data, in addition to important dates, claim tracking, financial data, policy maps, and policy documents. You can look in just one place to find the service information you need.
- **Be in-the-know!** Always be aware of NAU Country continuing education courses, training exams, and self-help technology training materials in our training feature.
- **Improve your brand.** Don't forget to check out our Advertising Page and NAU Country Store. Take advantage of these resources to advertise your business.
- **Continual improvements.** Our goal is to not become complacent. Even after the first release of the Agent Portal, we will continue to enhance the Supply Order System, Map Book Ordering, Forms, Agent Help Library, and Reports in future releases of the Agent Portal throughout 2020.

Want to know more? If you want to take a peek before the portal fully releases, click on the “[Agent Portal Beta](#)” link at the top of your current Agent Portal. If you would like to be part of our User Acceptance Testing on the portal, we would love your thoughts! Be assured, training and communication will be more prevalent prior to the official release of the Agent Portal. Talk to your Marketing Representative and Underwriter for more details.





Annual Marketing meeting

The Westin Riverwalk in San Antonio, TX, was the place to be for the NAU Country Marketing Meeting during the week of June 10. The festivities started early in the week with our Agent Advisory Committee and Executive team meeting. This meeting allows our Executive team the invaluable experience to hear directly from agents on what is working, what we need to improve upon, and how we can continue to collaborate in the future. Our Agent Advisory Committee consists of agents from across the United States including Andrew Brekke, Erickson Insurance Group; Pat Rasmussen, Northpointe Insurance; Becky Braaten, FCS of North Dakota; Kelly Deterding, Windmark Insurance Agency; Tim Alderson, FarmPlus Insurance Services; Mike Gaynier, Spartan Insurance Agency LLC; and Jason Williamson, Williamson Insurance Agency. We want to extend a special thank you to our agents that have served their final year on our committee, Tim Alderson, Mike Gaynier, and Pat Rasmussen. Thank you for your time!

The Field Marketing Representatives joined the meetings on Wednesday. The meeting was jam-packed with information on industry changes, NAU Country updates,

technology releases including EASYmapping®, the Agent Portal (Coming Soon), and EASYquote® Historical features. We also awarded several of our Field Marketing Representatives for large growth numbers in their region. Thanks to a hard-working team, we had a very successful year. However, we will not become complacent. Our Reps also had the opportunity to speak on behalf of their agency relationships, mainly on what they have found that works in the field and what doesn't. Ryan Fiala commented, "I get the opportunity to be in the field with some of the best people, people I consider close friends, and I get to help them grow their business. What's better than that? It is a job that I love to do!"

As always, these meetings bring together strong ideas and concepts, and allow us to strengthen our company across the U.S. Each team may have a different sales and marketing approach, but one thing is certain: We all care for and want to support the American farmer, and within that goal, build relationships with our agents and provide them with the tools they need to continue to be successful.





Women in Agribusiness

NAU Country's presence at the Women in Agribusiness Summit held in September was phenomenal. Our company presented nine individual women leaders with the opportunity to attend the conference held in downtown Minneapolis, MN. We all know that NAU Country takes pride in hiring exceptional employees, but it doesn't stop there. We continue to inspire our staff by helping them become leaders and business experts within the agriculture crop insurance spectrum. This conference was a perfect mix of both of those objectives.

Lead Field Marketing Specialist Rebecca Hudson, Executive Assistant/Administrative Supervisor Michelle Adams, VP IT Marketing and Training Hope Floberg, Field Claims Manager Daphne Kolb, IT Customer Support Manager Kristina Briggs, IT Service Team Leader Hope Olson, Lead Solution Engineer Annette Hahn, and Field Underwriting Managers Toni Fridgen and Tara Marotz spent four eventful days learning about women in ag leadership, listening to female producers and executives discuss their roles and how they got to where they are today, and taking notes on how to empower not only women, but our staff back in the office.

The conference hosted over 900 women and was kicked off by a field trip event called "Bean, Barges, and Baseball" which was sponsored by CHS (Cenex and Harvest States). The tour consisted of three stops, including CHS grain and fertilizer terminals, and a tour of the beautiful



Group picture at the CHS grain and fertilizer terminal.



Women U.S. State Commissioners of Agriculture Panel.



Summit

CHS Field which is home to the Minnesota minor league St. Paul Saints baseball team. Our team learned how grain is transported south, how efficient it is to transport by barge, and how much we would love to go to a Saints game with their "Fun is Good" branding. It was very educational.

After the field trip, the conference kicked into high gear with topics such as Understanding DNA, Sustainability, a Female Producer's Panel, Transforming the Workplace, and Ag Innovation. Breakdown sessions included topics on Climate Risk, Commodity Risk Management, and Innovations in Fertilizer. It was safe to say, we walked out of there with far more knowledge than when we arrived. Some take-aways that proved highly enlightening were the updates from the Women U.S. State Commissioners of Agriculture Panel, "take it to the farmer" discussions around technology, and from a woman in leadership perspective the comment, "it is ok to be uncomfortable, but, be confident". There was a strong focus on supporting your female co-workers, stepping outside of your comfort zone, and personal branding.

Our hope is that we continue to send NAU Country to this conference and continue to grow in knowledge and women leaders each year. Next year, the Women in Agribusiness Summit is being held in Nashville, TN, on September 16-18! We hope to see you there!

For more information on Women in Agribusiness and regional meetings, visit <https://www.womeninag.com>.



Tara and Toni on the "Bean, Barges, and Baseball" tour.



Dr. Jewel Bronugh, Virginia Commissioner of Ag and Consumer Services and Rebecca Hudson.

Farm photos in focus

The NAU Country photo calendar contest always brings us amazing images, and we can't get enough! This year's theme was "2020: Focused on Farming". Participants ranging from agents, farmers, employees, and their family members sent in stunning farm photos. The competition was steep, and we were overwhelmed by the response in both talent and image quality with 140 qualified photos submitted. Several repeat submitters once again showcased their photographic gift, as well as over 30 new contest participants!

The photo submissions started arriving during the spring, just in time to capture planting and calving season. The qualified photos were then entered into a Facebook photo gallery on the NAU Country Facebook Page in September, and a week-long contest for the most liked photo ensured that winner's spot on the cover of the 2020 calendar.

The winner of the contest this year was Kara Wright, with an adorable image of her "future farmer" standing in a corn field.

The engagement online was also spectacular! Thank you to the 100+ new page followers that accepted our invitation during the duration of our contest, we can't wait to share more crop insurance and farming related news and stories with you! The first posting of the photo gallery reached over 3,200 people with over 7,500 engagements including reactions, comments, and shares. There were over 900 post clicks, and over 5,000 "votes". Talk about a response! We are truly thankful for your participation! If you would like a calendar, contact your local Marketing Representative. We look forward to 2020 and can't wait to see your photos for the 2021 contest.



Carl Eliason - Minnehaha County, SD



Matt Sander - Russell County, KS



Pamela Flanagan - Harris County, TX



Listen to your fields with NAU Country's Field Insights™

Your time is precious!

Ever wish you had more time with your family? Time to actually play ball with your kids, fish with your buddies, or take a nap? The farming industry doesn't allow much time for breaks, but NAU Country Insurance Company's Field Insights can certainly help you maximize your time, rest easy, and let your fields "speak" to you!

Contact your Crop Insurance Agent today and ask them about Field Insights through NAU Country! [Go to **www.naucountry.com/fieldtalk**](http://www.naucountry.com/fieldtalk) to watch our "Time is Precious" video and learn more about Field Insights and the Farmer tools NAU Country provides!



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