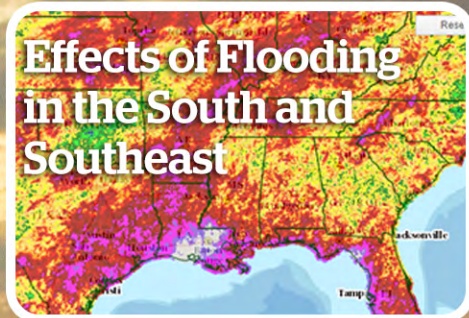


# Country Times



**In This Edition:**

- Jim Korin's President Update
- Drone Usage and Exploration
- Executive Meetings at the Western Branch
- Fargo Office Volunteers in Area
- Spotlight on Our Employees
- Precision Farming Streamlines the Reporting Process
- QBE NAU Marketing Meetings are Back
- IT Summit
- GoToAssist Helps Connect You
- ND Senator Heidi Heitkamp Attends Agent Training
- Eau Claire Office Open House
- Thank You from Agent

## President's Update

# Jim Korin On QBE NAU

Here we are into another harvest season. While areas of poor production and quality issues exist, the nation's corn, soybean and wheat crops are estimated to be very large and at record levels in many areas. On the world stage, problems were recorded in South America. China's crop reinsurers are talking about very poor results. It seems like this news takes a while to hit the trading markets where corn is struggling to stay above 3.40 in the Midwest...off about 11-12% from the opening price in February. Soybeans are trading higher than their opening pricing and outstanding crop yield outlooks point to overall results that should be pretty good for the larger, credible players in the industry. Like 2015, the improved result is a much needed financial reprieve from the three previous years, although the losses taken on various Named Peril and Crop Hail policies again in 2016 are getting tougher to absorb under the new MPCl rating and underwriting gain structures.

Don't get me wrong; I understand that many areas in the south and parts of Michigan, North Dakota and Indiana are suffering. We are also praying for our employees, agents and farmers in the Carolinas and the Southeast hit by Hurricane Matthew. Farmers will need help from crop insurance. But that's why it is called insurance! We need to be there for our farmers who are experiencing difficulties and trust me, we are on it!

We spent some time in California earlier in the month and I can't tell you how pleased I am with the service model we have developed for our farmers there. Larry Heitman, John Wienstroer and our many great employees have built a market-leading franchise in California and helped the farmers in that state through some very complicated and difficult times over the last few years of drought and pricing problems. We are the largest writer of buy up coverage in the region and are constantly called on to help unravel the many questions that arise in coverages that include over 50 different crops in the region. This business has strengthened our underwriting result by adding to the diversity of our book that very few in the industry can match. This is important to our agents who rely on our underwriting gains in order to be eligible for a profit share under RMA rules.

It looks like the commission adjustment factor will be finalized within the next week or two and it is likely to come in at approximately 75.2%. The good news to our agents is that you will have .7% coming as we have been paying at 74.5% since the year began. Our goal is to pay out as much as possible during the year without risking going over and having to collect money back. Looks like we will start out with 77.0% for 2017 reflecting the lower commodity prices we are seeing for the upcoming year. Also relating to commissions, profit sharing for the 2015 year will be paid and approved by RMA at the end of the month. We will make these payments to our qualifying agents promptly thereafter.



The year was clearly a year that we have made significant advancements with our IT systems. We were at the forefront of successful reporting under ACRSI after agreeing with our agents at CIPA and other meetings to add capabilities to our systems that allow the reporting of all crops including non-program crops such as CRP and Forage, etc. We were the first company to utilize drones in the inspection process with Citrus groves, launched new additions to our mobile app and have made our EASYview Weather hail application available to our agents. We came through on our commitment to deliver a real precision ag reporting interface and are working on adding many tools to our farmer portal that will make it a "must have" app for you and your farmers. By using your agency name on the technology we are working to help you retain and grow your business. We are looking for anything we can put into our technology to help you become better at what you do so please be sure to let us know where we can help!

Sincerely,

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

President, QBE NAU

# Spotlight on Our Employees



## KATIE LAMERE

**Title:** IT Marketing and Training Specialist

**Branch Office Location:** Northern Branch Regional Office - Ramsey, MN.

**Years of Service:** 1 month.

**Hobbies:**

Travel, genealogy, floral design and gardening. Working with my dogs, baking and choir.

**Best Part of Your Job:**

Is being able to work across all departments, and meeting friendly coworkers.



## ELIZABETH DOVE

**Title:** Senior Underwriter.

**Branch Office Location:** Western Branch - Woodland, CA.

**Years of Service:** 10 years.

**Hobbies:**

Decorating cakes, music, & sewing.

**Best Part of Your Job:**

One of the best parts of my job are the people that I work with. We have a great team and I enjoy working with each one of them as we strive to reach our common goal of great custom service. Also, I have enjoyed the relationships that have developed over the years with our agents. I feel that my job is rewarding and fulfilling.



## JAN DAWSON

**Title:** Senior Vice President for QBE NAU.

**Branch Office Location:** Great Lakes Branch - Eau Claire, WI.

**Years of Service:** 11 years.

**Hobbies:**

Golf, football (watching), travel, history, genealogy.

**Best Part of Your Job:**

Wow, there are so many things I love about my job. Developing and helping my staff and watching them grow into high energy, result producing employees, the long-term relationships and friendships I've developed with agents, farmers and employees. I'm so proud to work in an industry that supports the American farmer. The people, love the people.



## KRISTIN JONES

**Title:** Crop Underwriter.

**Branch Office Location:** Southeast Branch - Greensboro, NC.

**Years of Service:** 10 months.

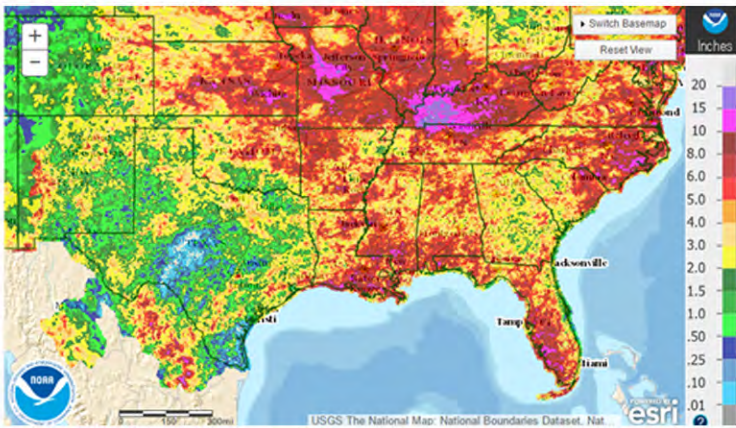
**Hobbies:**

In my spare time I enjoy hiking, reading, traveling, and spending time with family and friends.

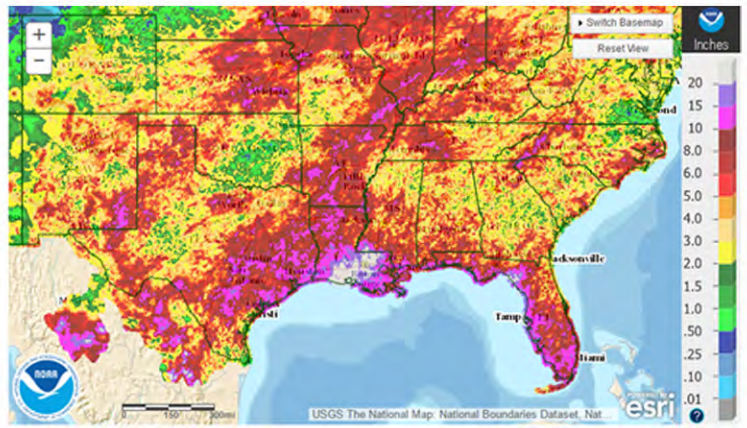
**Best Part of Your Job:**

The best part of my job is knowing that my job makes a difference. We get to assist farmers maintain their livelihood, helping them produce more which in turn puts more food on our tables. I enjoy interacting with my coworkers and sharing our knowledge amongst ourselves. There is always something to learn!

# Effects of Flooding in the South and Southeast



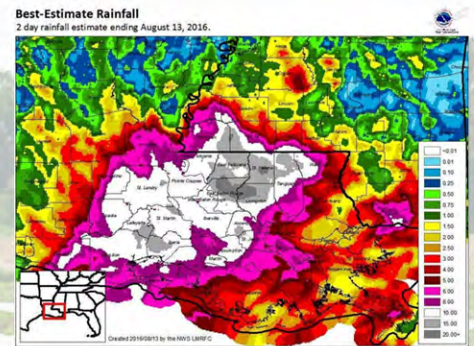
July Rainfall - South and Southeast NOAA/NWS



August Rainfall - South and Southeast NOAA/NWS

2016 has brought relentless rain and catastrophic damage to the South and Southeast due to stalled low pressure systems that resembled inland tropical depressions. These storms have dumped several feet of rain in some instances. The effect of standing water in lower lying areas or sloping fields could have issues with crops being washed out and will likely reduce yields. Record rainfall began in March 2016, south-southeast of Monroe, Louisiana with up to 27 inches from one event. Then, July and August were particularly devastating with up to 32 inches of rain falling over southern Louisiana and Mississippi.

Dave Overman, SVP Southeast Branch, found that although parts of the southeast received plenty of rain over the past several months, North Carolina had not experienced the same flooding problems as those in Louisiana (Southern Branch). Parts of Kentucky shattered records with upwards of 12-20 inches of rain during the month of July 2016. Dave believes it may cause some quality issues with tobacco harvest. As the year comes to a close, forecasters believe we could have a harsh winter coming our way. What that means for our insureds, we'll have to wait and see.



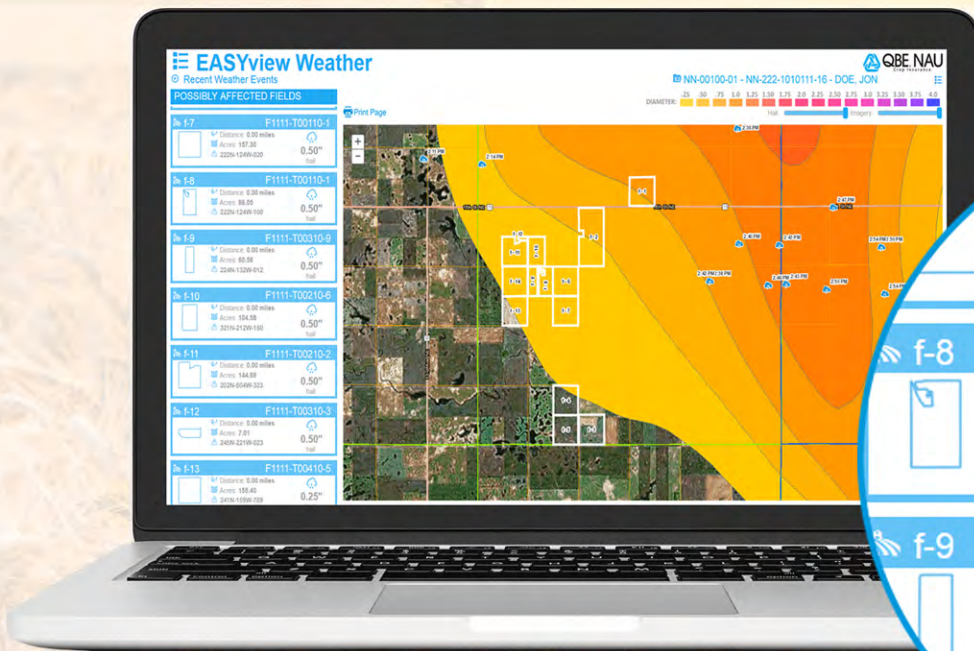
2 day rain total estimates



These storms resulted in several crops being flooded, causing soybeans to sprout, unharvested rice laid flat and cotton sprouting with major quality issues, according to Brad Fink - VP Regional Claims.



Adjuster Mitch LaTour received pictures from southern Louisiana of folks wakeboarding across one insured's soybean field that resembled a lake with 4 feet of standing water.



# New Insured Tools will Give You the Competitive Advantage!

Earlier this year a few agents asked us, *“Is there any free technology that QBE NAU could provide to our insured’ that would help set us (the agents) apart from competing agents?”* We looked through our technology toolbox and found one that seemed the perfect fit, **QBE NAU’s EASYview Weather**. If you’re not familiar with this, we encourage you visit the web based application available through the Agent Portal on [www.naucountry.com](http://www.naucountry.com).

You can look up an insured’s MPCI/Hail policy number or MPCI/Hail Claim number, then for any given date, you’re able to view weather events that may have affected the insured’s fields. Each event date shows the number of potentially impacted fields and displays a policy map with overlaid hail weather contours. When you click into an individual weather event, you can view more detail of the event’s impact to a field selected from the list. It is a simple, quick and easy way to see if an insured’s fields were potentially impacted by hail. You can also view the approximate size of hail stones and distance from the field. The event also contains other weather details including high and low temp, humidity, dew point, wind and precipitation type.

This got us thinking, beyond QBE NAU’s free EASYview Weather, what other tools would benefit your insureds if we could get them access. So over the next few months, we plan to take this technology further:

- We are looking into allowing your insureds the ability to access detailed Hail EASYview Weather maps through the QBE NAU mobile app or in a web browser on their phone from anywhere.
- Allowing your insureds to sign-up directly for our Hail Probability email alerts (functionality that you already have as an agent).

We hope tools like these, with your agency branding, will help give you the competitive advantage against other agents! If there are any other tools you’d like to see for your insureds, reach out to your QBE NAU Marketing Rep to share your ideas.

# The Effects of California Wildfires on QBE NAU Crop Insurance

It's that time of year again....

California (CA) wildfire season. For those that live in California, it is an annual concern, similar to the springtime tornado season in the Midwest. California has a unique semiarid climate, making it vulnerable to wildfires on an annual basis. Our wet, rainy season occurs over the winter and spring, leaving lush grass and vegetation that dries out during the hot dry summers. This is a normal weather pattern for us. During the summer, people from outside CA ask me if we have received any rain yet. I explain why we haven't, and that it will not start to rain again until the rainy season begins in November. Rain is tricky for crop insurance in CA. We really don't want it in the summer because it can destroy many of the crops we insure, including tomatoes, wine grapes and tree fruit.



With the threat of wildfires every season, we do have risks associated with a few of our crops that are embedded in the rugged terrain where the wildfires occur, with the main two crops being wine grapes and avocados. This year, the main concern has been with our wine grapes. The fire itself is not the main concern, it is the smoke that is the result of the fire that concerns wine grape growers and wineries.

Some fires, like the Soberanes Fire in Monterey County south of Carmel, CA had been burning for over two months. Depending on the location of the fire and smoke, the grapes can be inundated by smoke for days. When the grapes start to turn color or reach veraison stage, they can absorb the smoke through the skin, causing smoke-tainted grapes. If smoke levels become elevated in the grapes, these characteristics can carry over to the end product causing the wine to be tainted, resulting in an unsatisfactory smoky taste.

With QBE NAU being the largest writer of grape insurance in California, in excess of \$10 million in premium and over \$340 million in liability, we have experience dealing with smoke-tainted grapes in previous heavy fire years. When wildfires occur in grape growing regions, there is great concern from the growers because they have typically not dealt with it in their region before. However, smoke taint tends to be an isolated issue, because the smoke has to be really heavy in the vineyard before we start to see elevated levels of smoke taint. We work with our agents and insureds to make sure they are aware of the policy requirements for notice of damage, and if needed, the possibility of quality adjustment for smoke-tainted grapes.



# 2016 IT Summit

Each year, the IT staff comes together in Fargo, North Dakota to network, improve and share information with each other and other departments. The QBE NAU Information Technology (IT) department spans four different locations and has remote workers in Colorado, Texas, Iowa and North Carolina. With the majority of our IT staff residing in Fargo, ND, it becomes the natural location to hold the summit and have two days of face-to-face meetings. This year, the theme was “Swing for the Fences”. This baseball reference and idiom represents where we want to bring the technology that our agents and internal staff use to quote, underwrite and adjust crop insurance.

The summit started with a welcome from Mick Deal, Chief Marketing Technology Officer, and a company update from Jim Korin, President. Brock Maus, VP Information Technology, and Mick Deal then walked the team through the successes of the past year with an IT update and a glimpse of where the IT organization is going. The summit featured two panels, one focusing on Marketing and one on Underwriting and Claims. These panels brought a better understanding of real-world usage of the system to build better, more intuitive products and features. The first day ended with product demonstrations on Precision Farming, the upcoming Agency Dashboard and new sales tools. In the evening we attended a local baseball game to continue networking, driving home the theme of the summit.

The final day consisted of the IT staff breaking out into teams and tackling specific topics for process and product improvement. Each team had a brainstorming session and reported their findings back to the group. Throughout the year, these teams will continue to improve how the products and process can transform into “working smarter, not harder” and “keep it simple” for our agents and end users. We look forward to what the IT team can produce in the years to come.





# Fargo, ND Office Volunteers in Their Area

## Habitat for Humanity

On August 24, 2016, over twenty employees from QBE NAU's Northern Branch Office in Fargo, ND participated in an event that benefitted Habitat for Humanity. Several employees were able to help build a home in Moorhead, MN. The volunteers were split into two groups, the early morning group and the afternoon group, prior to heading out to the building site. The early morning team included Damon Berg, James Schlitz, Joe Hoffman, Julie Stolz, Sara Owen and Angela Hagen. The afternoon team included Darci Herman, Don Nelson, Mandy Antony, Matt Skadberg, Raymond Holzhey, Tyler Vetter and Tanya Harmon. Both teams helped insulate a three bedroom, two bathroom home from top to bottom for most of the day. The home is scheduled to be turned over to the new homeowner in October 2016. According to the Habitat for Humanity Fargo website, each Habitat Home takes approximately \$130,000 and 4,500 volunteer hours to build.

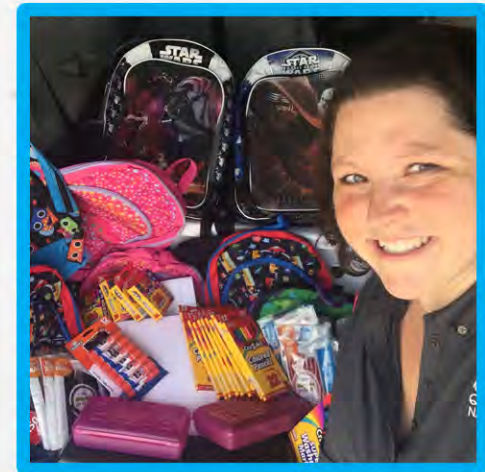


Additionally, another group was able to help this great organization by volunteering at Habitat for Humanity's ReStore. Ryan Horky, Laura Tahrn, Jessica Lorz, Annette Hahn, Rollin Gresfrud, Ryan Jordet, Wil Linebaugh and Greg Gjerstad volunteered for a day. ReStore is a local home-improvement thrift store which features new or gently used building supplies, appliances and furniture. Our team helped move and sort through donations, ultimately helping the organization make money to support upcoming builds. They are independently owned and operated by local Habitat for Humanity organizations. For more information on this build, ReStore or about Habitat for Humanity, check out <http://www.lakeagassizhabitat.org>.



## United Way School Supply Drive

The Northern Branch office participated in a School Supply Drive organized by the United Way of Cass-Clay and benefitting youth in over 65 schools in the Fargo, ND area. Over 400 items, ranging from pens, pencils, markers and crayons to brand new backpacks, were donated by employees in the Fargo office! It was amazing to see the team come together to help so many in need in our community.



## United Way Day of Caring

Next up, the Northern Branch is planning on participating in the 25th Annual Day of Caring organized by the United Way of Cass-Clay. Twenty employees will be heading out on October 13 to lend a hand to senior citizens in the Fargo area. These volunteers will help with house and yard work for an afternoon. Teams of 4-5 are assigned a home to visit and the senior puts them to work. They can assist in anything from cleaning gutters, weeding gardens, sweeping floors or cleaning windows. The seniors love seeing the volunteers help and enjoy visiting with them too. Our QBE NAU volunteers will join over 1,600 volunteers in the Fargo area impacting 465 local senior citizens.

# QBE NAU Continues Dron

Over the past several years, QBE NAU has been exploring the business uses of fixed wing and multi rotor drones. Our first practical use with drones was in Florida, where we brought on a new agent with more than 200 citrus polices that needed to be inspected within 30 days. We leveraged drones to assist in the inspection and counting of trees covering more than 70,000 acres. What would have taken more than three months to do



From the drone images it is clear to see the dead trees in the citrus grove.

this manually, we completed in just under three weeks. By leveraging the drones, we never had to step foot into the orchards which led to a very happy citrus grower, as Florida is experiencing greening disease and they do not let people into their orchards as it can spread the disease.

In August, Roy Jackson and Mark Peck leveraged the drones to inspect wind damage on 1,800 acres of corn in Louisiana, Missouri. Thankfully for the insured, the field did not sustain any damage, but usage of the drone saved the adjuster a lot of time by not having to do the inspection by foot.

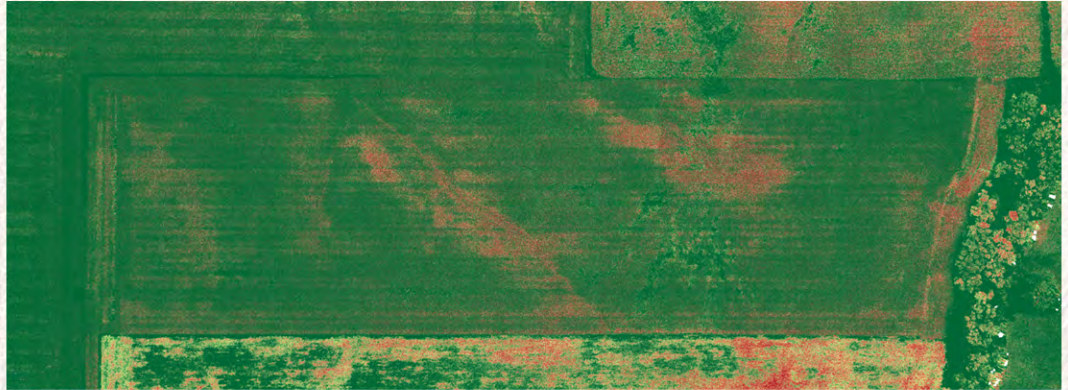
In early September, Mike Riegler, Kevin Early and JC Large visited wind damaged corn fields in Monmouth, IL using our new drone operated by Dalton Wanous. They were able to pinpoint areas of concern and determine the number of acres damaged faster and more accurately.

*Drone pilots Dalton Wanous and Roy Jackson are shown piloting the drones and monitoring fields during recent inspections in Missouri and Illinois.*

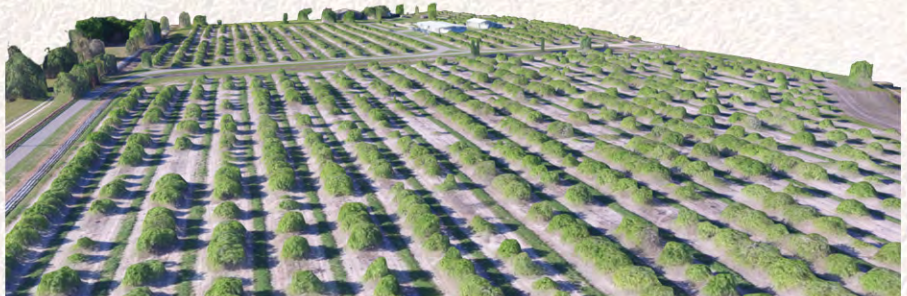


# Usage and Exploration

*Drone imagery is stitched together and processed so that they are geometrically correct similar to a map.*



The efficiency gains of using drones are obvious but there are additional benefits; engaged and excited adjusters, quicker turnaround time, better customer service and happier agents and insureds.



Processed drone imagery is converted to 3D images giving a better perspective and reality to fields.

## How it Works

Once the drone flights are completed, the team uploads all of the photos to the network where the individual images are stitched together and geometrically corrected. This allows us to leverage mapping capabilities with 3D/DSM (Digital Surface Model). Remote sensing/NDVI (Normalized Difference Vegetation Index) is also possible in helping to detect any anomalies. Once images are processed, they are saved to the network where local or remote adjusters can assist in reviewing the inspections.

## Continued Use of Drones

We look forward to expanding our usage of drones in detecting weather-related damage. We are also excited to be at the leading edge of drone usage and look forward to expanding our usage of drones in other areas.

Some of our areas of exploration include locating weed and invasive species infestations, detecting moisture levels, identifying soil erosion issues and prediction of yield estimation. QBE NAU Crop Insurance has been at the forefront of new technology and this is just another example of how we feel we can move the company forward and better serve our agents and insureds.



# QBE NAU Marketing Meetings are Back

The 2016 QBE NAU Marketing Meeting was held on June 14-16 in Denver, CO. Jim Korin, President, welcomed our Marketing Representatives and spoke of their important role in the company's future growth plan. This meeting was valuable for the team to connect again and to be able to meet our 13 newly added Marketing Reps since our last meeting in 2013 in Nashville, TN.



Invaluable information was shared over the next three days. Marketing reps listened to a panel of agents and a panel of their peers who shared what's most important to their business; they also learned about important system updates and Crop Hail/Named Peril products from QBE NAU staff. In detail:

## Day One - featured two important panels:



### “Meeting Customer Expectations” - Agent panel:

Mike Gaynier, Brent Craig, Dean Benson and Kelly Deterding. This panel of agents explained how they determine where to place their book of business and why. The group learned that having a partnership with an AIP, who is consistently committed to both the agency and the farmer, is key in their decision making.



### “Prospecting & Building Relationships” - Panel of Marketing Reps:

Dave Cain, Jeff Miller, Jordan Atkinson and Mitch Rosenthal. These four leading reps gave us tips on how they have been successful in growing their agent base and sales, as well as the value they bring to agents wanting to grow their business.

We also had a guest speaker, Brian Griffith, EVP, Field Management and Distribution with QBE, explain how QBE plans on restructuring their P&C marketing department.

**Day Two - featured four breakout sessions conducted by our employees on new systems updates:**

- EWP/Reports - Kim Seguin
- EASYquote - Monte Holl
- EASYmobility - Kyle Althouse
- IT Marketing - Hope Floberg

**Day Three - Our main focus was on our Crop Hail/Named Peril products.**

Nate Baker and Luke Anderson shared about how rates are determined. The group also learned more about our SRA/Fund Designation from Ken Janicek.

Based on the positive feedback from our agents and marketing reps whom attended, the marketing meeting was a great success!



Brian Griffith, EVP, Field Management and Distribution with QBE North America gives updates to the attendees of the meeting.



After the meetings on the first day the Marketing team and guests got together for a little fun and networking with a mobile casino.

# QBE NAU's New Precision Farming Streamlines the Reporting Process

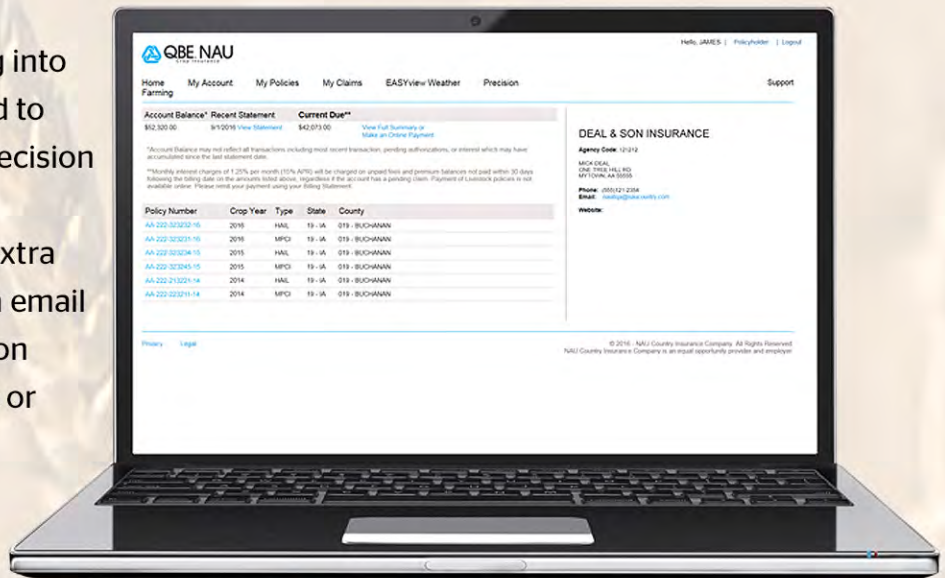
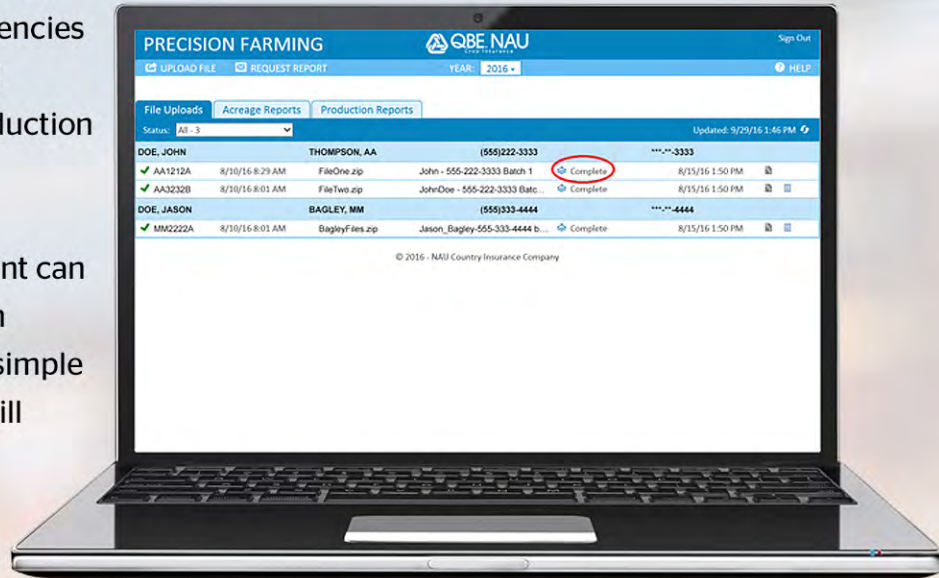
QBE NAU's new Precision Farming functionality is easy to use and designed to help create efficiencies and increase accuracy for both the agent and insured by streamlining the acreage and production reporting process.

Now available within the Agent Portal, an agent can upload Precision Farming files and request an acreage or production report with just a few simple clicks. Once the report is processed, a copy will be available for signature. As an added benefit, when an agent uploads the Precision Farming file, it can be used for multiple policies when processing reports for multiple insureds that share the same fields.

Making it even easier, an insured can now log into the Policyholder Portal to upload files to send to their agent, saving time for everyone! The Precision Farming upload can be done right from a insured's home computer, saving the agent extra trips out to the farm! The agent is notified via email and can manage the file on their own Precision Farming Dashboard and request the acreage or production report.

With our new Precision Farming process, we have seen improvements in processing claims and premium accuracy. Utilizing Precision Farming data ensures the insured is only paying premium on the acres they are actually farming. On the claims side, as the files are processed, QBE NAU has the ability to create and view heat maps for acreage and production which shows seed rate and bushels throughout the field. This will help the insured, agent and claims staff when working claims with Precision Farming.

Visit <https://www.naucountry.com/technology/precisionfarming> for more information on Precision Farming.



# New Eau Claire Office Open House

On May 25, 2016, the Eau Claire, Wisconsin office and Great Lakes Branch staff held an open house to show off their new office. More than 150 guests attended including agents, neighboring businesses, the corporate office, HR, field and office staff. We even had agents, Don & Vhonda Miller, drive all the way from South Dakota to attend! Each guest was presented with a welcome gift bag filled with Wisconsin-themed items such as a cutting board, hometown Silver Springs horseradish and mustard sauces, a cutting knife and assorted other QBE NAU branded items. The staff guided tours generated many “ooh’s and aah’s” from



the guests and everyone enjoyed the conversation, laughter and refreshments. We feel fortunate to work for QBE NAU, a company that values each employee and provides us with beautiful, functional working spaces.

## EASYmobility to EASYmoney Contest Winners

This past June, QBE NAU ran its second annual EASYmobility to EASYmoney contest. All map based Acreage Reports submitted for a policy through EASYmobility were added to an agency’s total to determine the top three agencies utilizing our mobile applications. A total of 1538 Acreage Reports were submitted during the contest. Each of the top 3 winners received a \$50 gift certificate.

**Congratulations to our top three submission winners:**



**Nate Selking**

Beacon Ag Services’

**Total Submissions: 104**



**Labache Ag, Inc.**

**Luc Valentin**

Labache Ag’s

**Total Submissions: 85**



**Seth Amstutz**

Great Lakes Crop Insurance

**Total Submissions: 79**

Our QBE NAU Marketing Representative Winner was Andrew Abner from the Great Lakes Region. Andrew also received a \$50 gift certificate for having the most agent submissions in his area.



# An Opportunity to Market for Success

## **Forward Contract Insurance Protection (FCIP) – Available for Corn and Soybeans in IL, IN, IA, MN, MI, NE, OH, SD, & WI.**

Most farmers know that the Chicago Board of Trade (CBOT) establishes our prices, but do they know how the cycle works and how to use the cycle to their advantage in pricing new crop grain? The price is set by how many bushels of a grain are available and what is projected around the world. During a normal year, prices will dip during harvest because there is more grain available but not yet consumed. So a farmer may be asking, when are prices at their highest? Selecting the peak price is nearly impossible, but the time of year when new crop prices are, on average, at their highest isn't out of grasp. Based on a 40-year average, the highest prices have occurred between March and June for corn and between April and July for soybeans. This is due to April being the finishing month for South American production and the midpoint of the growing season for corn and soybeans in the United States.

Since prices for new crop are highest in the summer, tools such as forward contracting grain can be useful. Forward Contract Insurance Protection (FCIP) works in conjunction with MPCl-RP and the farmers marketing plan to manage the risk of not being able to deliver due to production loss. FCIP will pay the difference in price of the forward contracted bushels if the price rises.





As an example of FCIP helping to manage risk, a farmer concerned with drought between April and June when moisture is critical for corn tasseling forward contracts only 30% of his crop at \$4.20 instead of the full 70% guarantee though his MPCI-RP coverage. He also held back selling old crop to cover the forward contract. New crop corn price dropped \$0.88 to \$3.32 on August 11, 2016, which was a missed opportunity on the remaining 40% of his MPCI-RP guaranteed bushels.

The security of MPCI-RP and FCIP not only affected this farmer's new crop price but it also could have improved his old crop price. In June of 2016, the price of his old crop was valued at \$4.23 per bushel and on August 11, 2016, old crop had a value of \$3.32 per bushel. Had this farmer utilized FCIP, he would not have missed the additional \$0.91 on his contracted bushels.

Utilizing FCIP would have saved \$0.88 on new crop and \$0.91 on old crop for each bushel contracted. FCIP provided price security of \$1.79 per bushel and with a premium cost of \$0.06 per bushel. This product delivered \$1.73 per bushel in revenue security to the farmer. Overall, the security of FCIP gives farmers the confidence to forward contract their new crop and sell old crop when prices are at high points in the year because it removes the liability of defaulting on delivery.

*“Using your Revenue Protection indemnity payments to settle with the elevator is not the way to make money in farming. This will be the factor that gives you the confidence to make those early season cash sales.”*

*~ QBE NAU Agent*

# Executive Meetings at the Western Branch in Early September

Executives traveled to Woodland, California on September 6, 2016 for the annual executive meeting, hosted by California Branch Executive, Larry Heitman. Once the group arrived, they toured the Woodland Office (Western Branch Office) and traveled to a local insured's field to witness a tomato harvest.

The meetings proved very productive for the team, as they discussed 2016 and 2017 plans and action items. The group embarked on an agricultural tour which included a visit to an olive oil farm and mill, and an almond farm harvest. The day capped off with a tasting at Turkovich Family Wines, whose grapes we insure.

As the Fall meetings came to a close, Jim Korin noted that it was "a great group and good meetings, we love our California office and everything Larry and his team have built there".



## Thank You!

Underwriter Carolyn Slowiak received a thank you card from Farm Credit Mid America Tennessee agent, Joseph Townson. Thanks to Carolyn and team for providing continued excellent service to our agents.

**Congratulations on a job well done!**

CAROLYN,

8/15/16

Thanks for all you and your team does to take care of our customers and our Crop Insurance Team - especially Tommy! Hope all is well and keep up the good work. You're one of the many reasons we trust NAI with our business!

- Joseph Townson

# North Dakota Senator Heidi Heitkamp Attends Agent Training as Part of Her Agriculture Tour

On Tuesday, August 16, 2016, during an Agent training held in Dickinson, ND; Senator Heidi Heitkamp was visiting with another group, when by happenstance, Curt Christofferson noticed her in the hallway. He asked Senator Heitkamp if she wouldn't mind coming in to visit with the agents about the 2018 Farm Bill.



Senator Heitkamp was in the area on a two-day Farm Bill tour of North Dakota that day touting provisions boosting North Dakota agriculture that she secured in the 2014 Farm Bill, as well as, collecting feedback directly from farmers and other leaders about what she can do to fight for an even stronger Farm Bill in 2018. She welcomed the opportunity to speak to the agents and took questions on the Farm Bill regarding what it will mean to agents as well as farmers.

As a member of the U.S. Senate Committee on Agriculture, Heitkamp helped write, negotiate and pass the 2014 Farm Bill. She has also worked to implement and protect the Farm Bill for farmers across North Dakota. The 2014 Farm Bill that Heitkamp fought to pass strengthened crop insurance - a key component of the farm safety net - while reducing the deficit by \$23 billion resulting in five years of certainty for farmers. Heitkamp has continued to work to protect crop insurance and make sure the Farm Bill is implemented properly.

The tour included stops in Mandan, Buxton, Cleveland and Dickinson. How fortunate for her to be at the same place at the same time as our Agent Training Meeting!

## GoToAssist Helps Connect You to the Call Center

Earlier this summer, the QBE NAU Support Team moved their remote assistance program from "LogMeIn" to "GoToAssist". This new program will allow our Support Technicians to better service our agents, insureds and employees. Improving customer service and making it easier and faster is our primary goal.

### How It Works?

GoToAssist is software that allows QBE NAU Crop Insurance staff to remotely connect to your computer so that they can help resolve an issue and/or use it for training. When you contact the Support Team, they can help you navigate to the Support Login area and then walk you through problem and resolution while seeing or controlling your screen remotely.

As a user requesting help, you will see the following screen where you can enter the support key provided by the technician.

If you have any issues or need assistance from our Support Team, you can contact them via email at [callcenter@naucountry.com](mailto:callcenter@naucountry.com) or by phone at 1-866-942-6724.

Be cautious if you receive unsolicited requests to access your computer. Only join support sessions with people you recognize and trust. Report abuse

### Establish Support Connection

Type your name and the Support Key received from your Technician and click Continue to proceed.

Your Name:  Support Key:

GoToAssist Customer Attended App Powered by GoToAssist®

# Facing The Future Together!

## Empowering Your Policyholders

For quoting new coverages and getting acreage reports completed on time, nothing beats the face-to-face service an agent provides. However, in certain situations, it can be all about providing the quickest access to information.

QBE NAU Crop Insurance provides agents and policyholders quick and simple access to:

- Check on a claim's status
- View indemnity and payment dates
- Submit a loss
- Stay up-to-date on adjuster activity
- Interact with policy maps
- Review a billing statement
- Sign up for Direct Deposit
- Pay premiums online

With QBE NAU's advanced tools like the QBE NAU phone app and the Policyholder Portal website, we're helping agents provide the best service possible to their policyholders whether it be face-to-face or the quickest access to information. Let's face the future together and continue to provide our policyholders the customized service they deserve!

Learn more at: [www.naucountry.com/ncis](http://www.naucountry.com/ncis)

© 2016 NAU Country Insurance Company. All rights reserved. NAU Country Insurance Company is an equal opportunity provider. QBE and the links logo are registered service marks of QBE Insurance Group Limited. NAU is a registered service mark of NAU Country Insurance Company.

