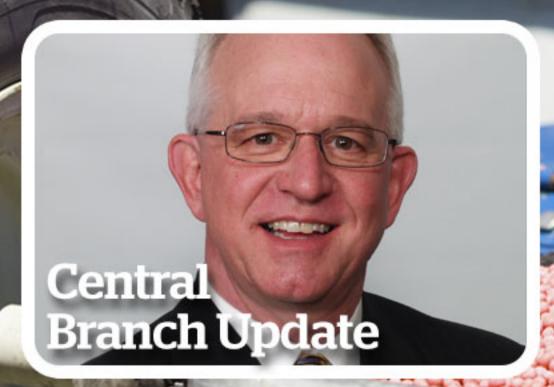
# COUNTRY TIMES









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## Jim Korin On QBE NAU



The last few months have been busy! With the substantial revenue and Crop-Hail claims, our teams have been working around the clock to ensure that we are providing our farmers the best service in the industry. As of this morning, we closed 99% of our total 86,000 claims outstanding. We thank our

employees and our agents for their support in helping achieve these results.

One of the many good things about crop insurance is that each year provides us with a fresh start on an entirely new season. Hopefully, this year provides better results to our farmers and better returns on our Multi-Peril and Hail business.

#### **New Prices and Conditions**

Corn and soybeans settled in at lower opening prices than the last few years. While it reduces our overall premium volumes, it should also provide for more stability in prices as we go through the year. Currently, corn is trading slightly over the opening price of \$4.15 and soybeans slightly below its opening price of \$9.73. This is pretty normal for this time of the year as speculation on planting has yet to be substantially changed by the weather. In the upper Midwest, with moisture levels on the normal to dry side, a little warm weather will start the planting process early this year and give our farmers a great head start.

We have our fingers crossed for our farmers in California where record dry weather continues to cause uncertainty. We are holding educational seminars and sending our producers information to assist in gathering data on the complex claims associated with failure of water supply and Prevented Planting payments. Our adjusters are experienced and are being retrained on the unique claims we will be seeing in California as the drought continues. Rest assured that we will be there for our California farmers.

#### Sales Season Under the New Farm Bill

The 2014 Farm Bill was perhaps one of the most complicated pieces of farm legislation to come out in many years. It added complexities to the program that have forced farmers to consider re-allocating base acres, make decisions regarding PLC and ARC coverage options, and to further consider the possibility of alternative/added coverages of SCO and STAX. Through our branches and marketing teams, we have put on hundreds of meetings across the country to assist in this

process. We've also incorporated as much data as possible into our EASYquote software to help agents and farmers with these decisions. I attended a few of these meetings and was blown away by the complexity of the decisions that have to be made. I'm proud of our staff for condensing this information into user-friendly parts that even I could understand! Hopefully, you have found this useful as we pride ourselves on delivering these important tools.

I am further pleased to say we were up to date in our quoting software as it related to assisting agents and farmers with the Yield Exclusion and Enterprise Unit decisions that were also part of the changes this year. We have spent millions of dollars with our development teams that have put in many long hours writing code to make sure our agents have the tools they need to assist farmers on these critical decisions. Thanks to our people for the extra efforts to make this happen!

#### **Looking Forward to 2015**

We are now in the middle of a very busy processing season and our underwriting and accounting teams are working with our agents to record their MPCI, Hail, and Named Peril business. With last year's poor Hail and Named Peril results, we were forced to look at our ratings and take rate increases where needed. We have analyzed and finalized all of these changes and appreciate the support our agents and farmers have given us. The industry losses in these programs cannot continue.

We have renewed our global reinsurance contracts and tweaked our operating plans to be more assured of a stable return on our business. We will continue to focus on our customers' needs and our employee value proposition to deliver on our promise to be the best company in the crop insurance industry. You will soon see our IT team doing their "U.S. Tour" to get ideas on how we can serve our agents and customers better. With our strong commitment to technology and good people, I am confident in our ability to meet and surpass your needs this year.

We sincerely appreciate the support of our agents and farmers as we go into 2015 and want to reassure you that we will be there if you need us in the future. We hope that this year will be calmer than what we have seen in the last three! Let's make a mutual toast to a successful 2015!

James R. tri

## Claims Update from Mark Mossman, SVP of Claims

We want to thank all of our agents for your support and partnership with QBE NAU. The last few years have been challenging for our claims team. We believe we have performed well for the American farmer, who has entrusted our partnership in providing a safety net for their farming operation. Over the last few months, QBE NAU has made some organizational changes that I would like to address in this newsletter.

The beginning of our transformation centered on flattening our organization, and looking at the span of control within departments. The footprint of responsibility was broadened, and we created a new position within Claims. This position is what we have titled Claims Specialist. The role of the Claims Specialist is to be 1) Adjuster focused; training, helping, and ensuring competent Adjusters in the field, and 2) Agent focused; making sure lines of communication are open. We are freeing these individuals up from a lot of administrative work to focus on the agents and our employees. We believe as this position evolves over the next year

it will be the key to our success as a claim service focused organization.

Other changes have been the centralization of claims, reporting both in the field and in our processing offices.

Our commitment to have a Branch focused direction and interaction is still priority #1. Our Branch structure facilitates local concerns as a priority.

Lastly, we put into play a position called Field Claims Manager. This position will bear a lot of the administrative work necessary to support a complex and diverse amount of responsibility. These individuals will report up to five (5) Vice Presidents of Claims.

If you would like more specifics, please reach out to myself or any of our Branch Executives. The bottom line is we are here for you, the agent and your customers. We do care first and foremost for the American farmer.

## **QBE NAU Company Store**

Men's and women's clothing, mugs, bags, rain gauges, golf balls, and more! Visit the store website to see all available QBE NAU products.



http://nau.cms-4youshop.com

# Spotlight on our Employees



#### **JOHN WIENSTROER**

**Title:** VP Branch Operations

Branch Office Location: Western Branch Office - Woodland, CA

Years of Service: 8 years

**Hobbies:** 

No time for hobbies - I have four kids. Joking aside, I enjoy spending time with my family, having new adventures, snowboarding, sports, and of course, wine tasting in CA.

#### **Best Part of Your Job:**

Working with people. Whether it is working with agents and insureds to help resolve issues or working with fellow employees to help develop successful strategies and procedures, there is nothing more enjoyable than being part of a successful team effort. I am truly excited and thrilled to be a part of the QBE NAU team.



#### **TERESA EMERSON**

Title: Regional Underwriter Manager - Crop

Branch Office Location: Great Lakes Branch Office - Eau Claire, WI Years of Service: 21 years in Crop Insurance. QBE NAU for 10 years

**Hobbies:** 

Spending time with family, going to the cabin and boating. Also, enjoy watching my kids' sporting events. Watching the Green Bay Packers and WI Badgers!

#### **Best Part of Your Job:**

The best part of my job is the people I work with and opportunity to meet the agents. Since I like a challenge, this is the perfect job with all the changes in crop insurance.



#### **SALLY SOMMERFELD**

**Title:** Lead Field Marketing Specialist

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

Years of Service: 10 years of service

**Hobbies:** 

I guess you could say my biggest hobby would be my family, I love spending time with them. You can usually find us camping or at our cabin. I appreciate the time I can spend outside walking through the woods, floating down the river or just reading a good book.

#### **Best Part of Your Job:**

The best part of my job is supporting our customers, meeting new people, and tackling new challenges.



#### **REBECCA HUDSON**

**Title:** Crop Adjuster

Branch Office Location: Southeast Branch Office - Greensboro, NC

**Years of Service:** 22 months or almost 2 years

**Hobbies:** 

I love being outside, helping my husband on the farm. I also enjoy swimming and playing beach volleyball during the summer months. My most recent interest is the card game, Rook.

#### **Best Part of Your Job:**

One of the best parts of my job is being able to be outdoors, feeling the sunshine, and breathing fresh air. Secondly, I love meeting all of the new people and hearing all of their stories about how their farms got started. It is very interesting how long some of their family farms have been around and what they have gone through. Thirdly, I could not ask for better co-workers and bosses. Everyone is so helpful and so easy to talk to. Overall, the best part of my job is going to work every day and loving what I do.

## 2015 QBE NAU Agent Tour

We're happy to announce our 2nd Annual QBE NAU Agent U.S. Tour will be taking place this coming spring! This year we'll be focusing on the sales tools surrounding EASYquote, EASYmobility and our QBE NAU mobile application. With time permitting we'll also open up discussion surrounding EASYmapping and EASYwriter Pro.

We want to know what you think and how we can meet your needs and expectations better. We'll then take all your answers back to our THINK TANK for evaluation.

If you would like to participate or feel you have great input we need to hear, please reach out to your local Marketing Representative and let them know you're interested! We'll be selecting our agencies and setting the dates soon so act fast!

# We Joined the Fun at the 20th Annual Commodity Classic!

Once again we traveled to America's largest farmer-led, farmer-focused convention and tradeshow. This year's Commodity Classic trade show took us to sunny Phoenix, Arizona. It was another record breaking year at the show with 7,936 attendees.



We spent our days meeting some of our great current agents, introduced others to our leading edge technology capabilities, and assisted anyone interested in registering for our FREE iPad Air giveaway!



After the three-day show and many entries, our lucky winner was policyholder Judy Kahn from Elgin, Minnesota! Congratulations again Judy, we hope you're enjoying your iPad! We may have only had one iPad winner, but each registered contest submission received a FREE QBE NAU custom map just for entering!

We have a few things up our sleeve for next year's event. Be sure to join us in New Orleans March 3-5, 2016!

## Building Better Sales Tools for Our Agents!

With spring sales closing wrapping up, we want to stop and ask you: How did we do this year?

- Did we hit the mark for you on quality and timing for supporting RMA's new products of YE, SCO, and STAX?
- Were you able to utilize the new EASYquote APH multi-level comparison report or the new EASYmobility feature to run a full farm quote for all units on a policy?
- Did our technology training on new products and features bring you up to speed quickly enough? Did we answer all your questions?
- Do our sales tools of EASYquote, EASYmobility, and QBE NAU continue to meet your needs?

Over the next few months we'll be taking your feedback on questions like these and starting to plan the new features for the 2016 sales season. You can help us by:

- Completing our upcoming annual technology survey
- Sharing your thoughts with us at any of our agent training sessions
- Telling your ideas to our sales staff, branch executives, and agent technology staff. Tell them "IT wants to know"

With your help we can continue to provide the best sales tools available in the industry - and remember "IT wants to know!"

## We Are QBE NAU

Founded by the Deal family in the early 1980s, QBE NAU has grown from a pioneer in the crop insurance business to an A rated leader in the crop insurance industry.



With great technology and some of the most experienced Underwriters, Marketers, and Claim Adjusters across the nation, we can address ALL YOUR CROP INSURANCE NEEDS to help secure the American Farm and make every seed count.

Watch our video on YouTube: https://youtu.be/181FhTmXhnQ

# They Were In It to Win It!

Sales Close Date has come and gone and we've reached the first day of Spring! Our EASYmobility Submission Contest has come to an end. We're very excited to announce the QBE NAU agency winners! It was a close race so we decided to reward the top FOUR agents with the most submissions!

## Congratulations to Our Top Four Submission Winners:

#### **Lance Steuck**

Agency: First State Bank - Hawarden, IA

QBE NAU Marketing Rep: Monica Nedved

**Total Submissions: 29** 



#### **Kurt Fleck**

**Agency:** Ag Risk Solutions - Ferdinand, IN **QBE NAU Marketing Rep:** Andrew Abner

**Total Submissions: 22** 



#### **Paula Hattrup**

Agency: Hattrup Ag Services - Kinsley, KS QBE NAU Marketing Rep: Jeff Miller

**Total Submissions: 20** 



**FARMERS** 

STATE BANK

### **Lacey Weber**

Agency: Farmers State Bank -

Bridgewater, SD

**QBE NAU Marketing Rep:** Monica Nedved

**Total Submissions: 19** 

Winners watch your mailbox, we'll be mailing all four of you a \$50 gift card! Congratulations again to all our winners and thank you to everyone who participated in using our new technology!

Thank you for choosing to partner with QBE NAU! We look forward to a great year ahead!

## Electronic Commission Docs are Now Available Through the Agent Portal

You asked... we listened! Commission Documents are now available ON-LINE! Yes, that's right, commission documents at your fingertips. QBE NAU has rolled out exciting, new programming in January 2015, allowing authorized individuals to access Commission Statements in Excel and PDF formats, as well as Payment Notices and copies of the Check or ACH draft in PDF format. The Commission Statements, Payment Notices and Check/ACH Draft Copies are available for MPCI, Hail, Livestock and Named Peril.

How does it work? When a commission document has been generated for your agency, an email will be sent to

the assigned contact notifying them there is a new commission document available in Agent Portal.

## Follow These 3 Easy Steps to Enroll:

STEP 1: Click here to access the Agent Portal Forms.

The Electronic Commission Documents Enrollment Form and the Direct Deposit Enrollment Form can be found under the Agency Services heading.

**STEP 2:** Fill out the enrollment form completely and return it to your Marketing Representative.

**STEP 3:** Log in to the Agent Portal to access your commission documents.

Go completely paperless when you sign up for Electronic Commission Documents AND Direct Deposit of commission payments.

## **Are You Connected?**



Join our mailing list by contacting

itmarketing@naucountry.com to receive valuable weekly emails. We take pride in keeping your information safe, by subscribing to our list you'll receive the items noted below, with no worries of having your information distributed to others.

## **Weekly Emails Include:**

- QBE NAU Product Updates A bi-weekly newsletter thoroughly walking you through each system enhancement
- System Tips and Tricks Newsletter A bi-weekly newsletter featuring a specific topic to help increase productivity with system tips
- Upcoming Technology Training Dates Be the first to know about upcoming technology training dates as they become available. The earlier you know, the sooner you can register
- Marketing Releases Monthly, hear about what's fresh, new, and why to choose QBE NAU

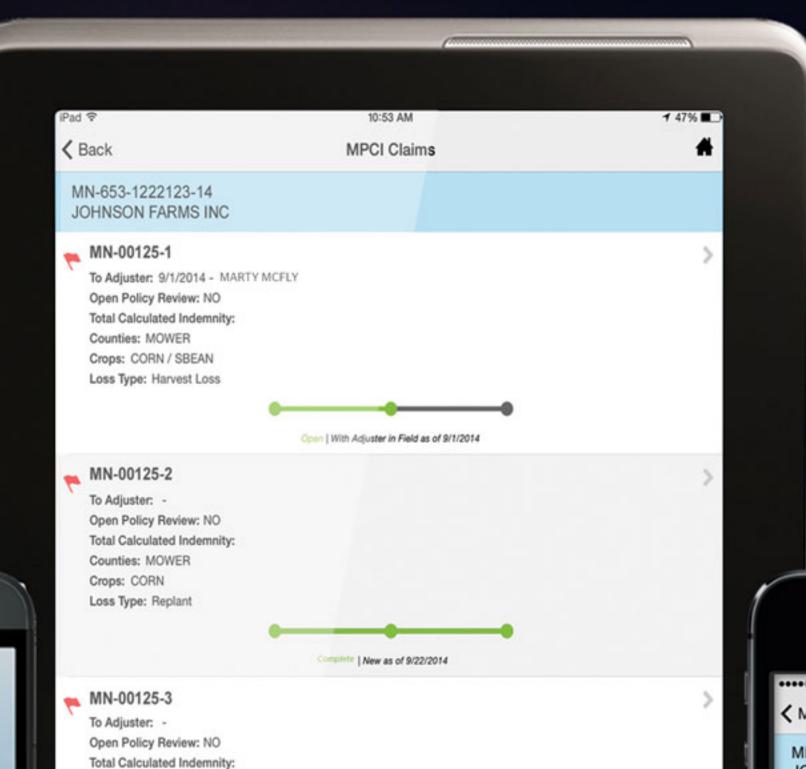
## Friend, Follow and Keep in Touch With QBE NAU on Social Media

- Company happenings
- Technology training course offerings
- Product Update newsletter
- Tips and Tricks newsletter
- IT Marketing releases
- Pictures of our staff and offices
- QBE NAU contests

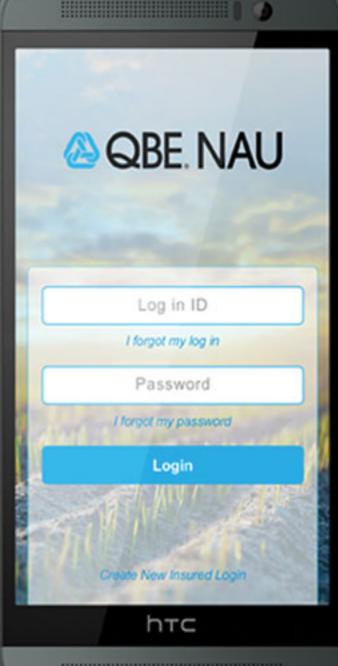
















Download the QBE NAU mobile application from iTunes or the Play Store.





Introducing a

## CAME CHANGER

from QBE NAU a Crop Insurance Company

Whether you're in the office, in the field, or on the go, we are keeping crop insurance simple. From creating claims to receiving status updates, this versatile mobile application gives you complete access at your fingertips. Anytime day or night QBE NAU is making it simple for you to quickly manage your claims.

Learn more at: www.naucountry.com/qbenau

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Continuing our annual January tradition, about 50 agents and guests traveled with QBE NAU's executive staff for a mid-winter getaway to Palm Springs, Aruba - One Happy Island - for the 2015 Agent Trip. Agents from all over the country have been attending the trip since it began many years ago and have transformed business relationships into long lasting friendships. There were 18 new agents and guests who joined the group of seasoned attendees this year.

Trip participants attended informative business meetings, keeping abreast on the latest issues facing the industry and learning how QBE NAU is striving to meet their needs. Agents also took advantage of an Agent Forum; an open, informal platform to inquire on various subjects and share concerns with staff.



Networking opportunities were enjoyed throughout the week during social hours near the pool, along the beach and on the Caribbean Sea during snorkeling and deep sea fishing excursions. Good things happen when agents and QBE NAU staff get together; attendees donated many items to Casa Cuna Progreso, an Aruban orphanage that cares for children who are subjected to unstable family environments. Disguised in their favorite sitcom character costumes, attendees took part in a themed farewell dinner and danced the night away.





We're already working hard at planning next year's trip. We'd love to have you join us for the 2016 Agent Trip taking place in sunny Cancun at the luxurious and all-inclusive Hard Rock Resort the week of January 16-23! We're offering 5-7 day packages, exciting excursions, and industry related workshops. Registration for the trip will begin in late April/early May. Details will be communicated in the coming weeks. Stay tuned to learn how "we're putting the CAN in CANcun."

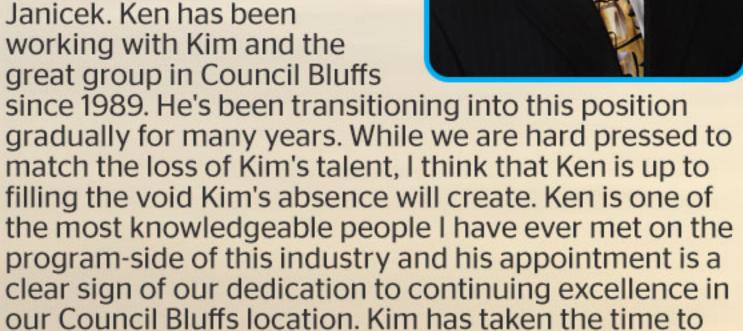


## Central Branch Office Staff Update

While we are sad to announce the retirement of Kim Gibson, we are also happy for him with his decision to

step back and enjoy life by doing more hunting, fishing and farming. For those of you who know Kim, you are aware that he is a man of many words and great expression.

Replacing Kim as SVP and Branch Executive in the Central Branch Office is Ken Janicek. Ken has been working with Kim and the great group in Council Bluffs



write his sending off letter. We'd like to share with you:

When I first started working in this business learning the art of hail adjusting, I never imagined 34 years of time would pass by so quickly. In fact, I just hoped I could make it a couple of years; see some new country and figure out how to make an expense voucher work so I didn't lose money out traveling on the road! It's been a wonderful ride and a rewarding experience filled with friendships, travel, educational opportunities and an appreciation of the importance of agriculture, crop insurance and what it takes to put food on the table and run a business. I have decided to retire at the end of this month and officially turn over the leadership of the branch office to Ken Janicek, the current Assistant Branch Manager for the Central Branch Office of QBE NAU. We have worked closely together for years

and have initiated plans for a smooth transition of responsibilities, which has already occurred along with complete support and assistance from the management of our Company. I congratulate Ken and know we are in an excellent position to move forward with service and support from a dedicated staff of crop insurance professionals. Companies are only as good as the people that represent them and I have been rewarded beyond belief with fellowship and friendships that I will continue to treasure. I extend my appreciation to all those I have been fortunate enough to work with along the way and I thank you for helping myself and my family, as our mutual success was the direct result of the many contributions you provided.

My kids (now young adults) taught me a new word the other day called YOLO. Yes, I had to ask, "What is that?" YOLO - You only live once. I thought that was very appropriate and it reminded me of something I saw not long ago that said, "You only need to live life once if you do it right." I have a fantastic start and I plan to continue down the path of life with that thought in mind. If your travels bring you to the Council Bluffs area I hope to hear from you. You are always welcome to visit me at Cedar Lakes Farm and Lodge. Hunting, fishing, and farming are all part of my plan of doing it right. You may contact me at Kgibson9@msn.com. For anyone with thoughts of retirement keep this in mind:

"When a man retires, his wife gets twice the husband, but only half of the income."

~ Chi Chi Rodriquez

Best wishes and my sincere thanks for your friendships, trust and commitment.

~ Kim Gibson

## Dave Duclos, CEO of QBE North America Operations Visits Ramsey

As part of a series of town hall meetings, Dave Duclos, CEO of QBE North America Operations, came to the Ramsey headquarters and discussed the transformation of the North American Insurance operations strategies and leadership qualities that will make us successful in the years to come. Dave thanked the crop group for the work that

has been accomplished to make QBE's crop division a leader in the crop insurance marketplace. He discussed the collaboration among the other Executive Management Board (EMB) leaders and the potential to



leverage the strengths of other QBE leaders and products across all of North America. He committed to follow up with additional meetings and communications to continue this initiative front and center.

Jim Korin, President of QBE NAU said "Dave's presence was a great follow through to the EMB's commitment to keep all of North America thinking together as one company. We are a stronger company

by engaging the leadership of all business units across all of North America. Our crop team is very excited to leverage the strength and assets of QBE globally and within North America."

# Learn, Refresh and Earn Your Approved CE Credits With Us!

Visit our Agent Portal often for a full listing of our training course offerings.

## Acreage and Hail Update Courses 2 & 3 - \*CE Credits Available

The Acreage and Hail Update Courses will help you earn your CE Credits. These update courses will walk you through region specific acreage and hail updates, including new Farm Bill and system changes.

Wednesday, April 15 - Maumee, OH 9:00 a.m. - 12:00 p.m.

Wednesday, April 15 - Maumee, OH 1:00 p.m. - 4:00 p.m.

Wednesday, April 15 - Rothschild, WI 9:00 a.m. - 12:00 p.m.

Wednesday, April 15 - Morton, MN 9:00 a.m. - 12:00 p.m.

Thursday, April 16 - Eau Claire, WI 9:00 a.m. - 12:00 p.m.

**Thursday, April 16** - Dublin, OH 9:00 a.m. - 12:00 p.m.

**Thursday, April 16** - Austin, MN 9:00 a.m. - 12:00 p.m.

Tuesday, April 21 - Grand Forks, ND 9:00 a.m. - 11:00 a.m.

**Wednesday, April 22** – Fargo, ND 9:00 a.m. – 11:00 a.m.

**Tuesday, April 28** - Minot, ND 9:00 a.m. - 11:00 a.m

## **LRP Update Webinars**

The LRP training fulfills the required 3 hours of annual training to write this product. The agents will learn how the coverage works, why someone would purchase the product, quoting, rules/limits, how the coverage is applied and bound, what forms and keying are required, and how losses trigger.

Thursday, April 16 - Webinar 11:00 a.m. - 2:00 p.m.

Wednesday, April 29 - Mandan, ND 9:00 a.m. - 11:00 a.m.

Tuesday, May 5 - North Platte, NE 9:00 a.m. - 12:00 p.m.

Wednesday, May 6 - Grand Island, NE 9:00 a.m. - 12:00 p.m.

Thursday, May 7 - Lincoln, NE 9:00 a.m. - 12:00 p.m.

Friday, May 8 - Norfolk, NE 9:00 a.m. - 12:00 p.m.

**Tuesday, May 12** - Memphis, TN 9:00 a.m. - 12:00 p.m.

Thursday, May 14 - Bowling Green, KY 9:00 a.m. - 12:00 p.m.

Tuesday, May 19 - Smithfield, NC 9:00 a.m. - 12:00 p.m.

Wednesday, May 20 - Tifton, GA 9:00 a.m. - 12:00 p.m.

Thursday, May 21 - Dothan, AL 9:00 a.m. - 12:00 p.m.

## **Introduction to Crop Insurance**

This training does not offer CE Credits, but is a great way to learn the basics of Crop Insurance.

**Tuesday, May 5** - Fort Wayne, IN 10:00 a.m. - 5:00 p.m.

Wednesday, May 6 - Fort Wayne, IN 8:00 a.m. - 3:00 p.m.

## Pay your crop insurance premium online!

Check your crop insurance policy and pay your premium online at any time with QBE NAU. Our policyholder portal is a great way to manage your crop insurance policy on your schedule.

#### **Pay Premiums Online**

After you create an account with us, you can register a bank account to pay your MPCI, Hail and Named Peril premiums online! Livestock premium payments are unavailable online. You can even review up to five years of past coverage information. If you have any questions about your coverage, you can use the portal to contact your agent for assistance.

naucountry.com/policyholders/policy-portal



## Women's Initiative Network Celebrates Women's History Month With a Women's Leadership Panel

Jan Dawson, SVP Branch
Operations of our Great Lakes
Branch office, participated on a
panel with other QBE leaders
across North America to discuss
the issues faced by women in the
workforce. We appreciate Jan's
input and ideas on the issues
women face in careers which can



be dominated by male counterparts. Her participation and care that QBE has for focusing on these issues will help us to attract and retain the best women in the industry.

"I've grown the most in my career during the times I've been out of my comfort zone."

~Jan Dawson

Congratulations again to Jan on being nominated!



## From All of Us At OBE NAU Thank You

We're motivated by you, we appreciate your partnership, and we're glad you're here! Your customers are our customers and we'd like to do everything we can to make a great team together. Through the seasons, through the disasters and blue skies, we're glad you are here! We are pleased to be your crop insurance providers. Thank you for your business and trust in our services.

**Give Us Your Feedback!** 

Take the Survey

## **QBE NAU Open Positions**

## Help Wanted

## Sr. Network Engineer

Location: Ramsey, MN

**Short Description:** Contribute to the delivery of network services by troubleshooting complex technical issues, modifying network infrastructure as necessary, maintaining documentation, and offering guidance to associate team members.

Experience Required: 5+ years of relevant

experience.

## **IT Quality Assurance Analyst**

Location: Fargo, ND; Council Bluffs, IA

**Short Description:** Support quality assurance (QA) initiatives by creating and executing test models to processes, databases and system applications, providing recommendations for improvement and implementing procedural changes to ensure technical solutions align with organizational objectives, regulatory standards, and business needs.

**Experience Required:** 1 year of relevant experience.

#### **Underwriter**

Location: Eau Claire, WI

**Short Description:** Contribute to the financial success of the company by underwriting crop insurance, to assure compliance with rules and regulations of the Federal Crop Insurance Program and company policies regarding Crop-Hail and Named Peril policies.

**Experience Required:** Experience in an underwriting capacity; insurance industry experience; crop insurance experience.

## Claims Adjuster

Location: Montana - Remote

**Short Description:** Respond to crop claims by completing field inspections, communicating with involved parties, performing investigations, determining appropriate adjustments, and administering insurance policies to ensure compliance with state and federal regulations.

**Experience Required:** Experience with agriculture and/or farming.

Don't see a position for you? **Visit our career page** often as we're always looking

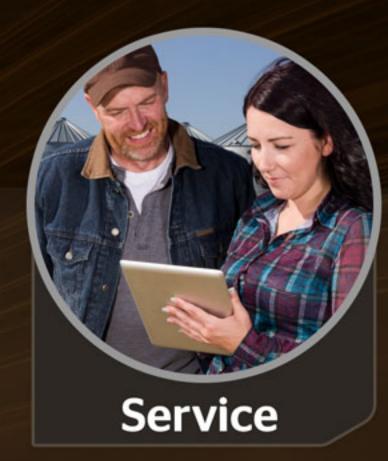


## Claims | Service | Technology

We have the history, the expertise and the people to provide fast, simple solutions for your toughest crop insurance challenges.



- Up-to-date claims status
- Notice of Loss entry anywhere
- Digital signing with eSignature
- Knowledgeable adjusters
- Paperless claims processing



- Friendly personalized service
- Fast and accurate assistance
- Localized branch offices
- Specialized crop expertise
- Dedicated marketing talent



- EASYmobility®
- EASYquote
- EASYwriter Pro<sup>©</sup>
- EASYmapping®
- QBE NAU mobile

## Learn more at: www.naucountry.com/ncis

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