



**Nationwide**<sup>®</sup>  
is on your side

## What do we mean by **farm ready?**

“Farm ready” means you are fully prepared to tap into the agricultural experience and expertise Nationwide has to offer you and your clients. It means you are ready to explore this lucrative market and sell farm insurance, knowing that it can diversify and expand your commercial business.

Start getting farm ready.

FOR AGENT USE ONLY





# Broadening your client base to include agriculture can help grow your business

Because you may be unfamiliar with Nationwide's farm insurance products and opportunities, we created this guide to give you the information needed to have a meaningful conversation with your clients about the farm coverages and resources we offer.

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## The potential is there

Farm insurance has the potential to create a new revenue source that can help your agency grow. Key benefits of selling farm insurance include:

- Farm sales count as commercial production, helping you achieve Nationwide® commercial production goals
- Average farm account premium levels are often larger than other "main street" commercial accounts
- Farmers are loyal, with policy retention historically above 90%



View top  
10 reasons  
to sell farm

# Lucrative sales opportunity

There's significant room for growth throughout the 43 states where Nationwide currently writes farm coverages, because the nation's 2.1 million farms represent \$676 billion in potential DWP.

## Target markets:

### AGRICHoice®

- Crops
- General Livestock
- Cattle
- Dairy
- Fruit and Tree Nuts

### AGRICHoice® PLUS

- Grower/Packer/Shippers
- Fertilizer Dealers/Distributors
- Seed Dealers/Distributors
- Nut Processors
- Dairy with Processing

### CUSTOMSOLUTIONS® — FOOD AND BEVERAGE

- Meat Processing
- Snack Food Manufacturing
- Dairy Processing
- Fruit/Vegetable Processing
- Juice/Beverage Processing



**\$676 BILLION**

2018 TOTAL U.S. FARM P&C DWP<sup>1</sup>



FARMERS ARE PROJECTED  
TO PRODUCE

**\$353 BILLION**

IN CROPS AND LIVESTOCK IN 2017<sup>2</sup>



FASTEST GROWING SEGMENT  
OF FARMS<sup>2</sup>

**2000+ ACRES**



FORECASTED NET CASH  
FARM INCOME

**\$93.5 BILLION**

FOR 2017, UP 1.8% COMPARED  
TO 2016 FORECAST<sup>3</sup>

<sup>1</sup>Market Share Report, AM Best (2018).

<sup>2</sup>"The Voice of the Farmer," Farmers Business Network (2017).

<sup>3</sup>USDA Economic Research Service (2017).

**#1** farm insurer<sup>4</sup>



## A legacy to be proud of

There's great value in having the strength (A+ Superior rating from AM Best<sup>5</sup>) of a Fortune 100<sup>6</sup> company like Nationwide behind you when you talk to clients about farm protection.. We have over 100 years of experience protecting the agricultural community and continue to do so today.

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### We are farm ready

- Endorsed by nine state Farm Bureaus (CA, CT, DE, MD, NY, OH, PA, VT and WV) and agribusiness organizations such as Southern States Cooperative Inc. and the National Bison Association
- Knowledgeable and experienced farm underwriters, risk management and claims representatives with a focus on and passion for agriculture
- Farm Certification Program — the only one in the industry that helps farm agents differentiate themselves
- Nationwide is a company largely governed by farmers (Nationwide's Board of Directors includes several active farmers)
- The Nationwide Foundation gives back to the farm community at a corporate level to organizations such as FFA, 4H, the National Education Center for Agricultural Safety (NECAS) and others
- The Annual Grain Bin Safety initiative was developed with the goal of saving lives

# We cover agriculture from farm to table

We offer a variety of dependable insurance options to help protect farms and ranches of all types, plus a special coverage for food processors and manufacturers.

## COUNTRYCHOICE®



FARM OR RANCH EXPOSURE  
RESIDENCE ON PROPERTY

For small farms and rural acreages that need more protection than a homeowners policy, but less than a larger farming operation needs.

## AGRICHoice®



FARM OR RANCH EXPOSURE  
RESIDENCE ON PROPERTY

Our top-selling farm product packages personal liability, as well as property coverage for the farm's home and household contents with coverage for farm structures, equipment and livestock.

## AGRICHoice® PLUS



FARM OR RANCH EXPOSURE  
PREFERRED *(but not required)*  
COMMERCIAL EXPOSURE(S)

A combination of policies in a single package, designed for farms and ranches that have commercial exposures as well as agriculture-based commercial operations.

## CUSTOMSOLUTIONS®



FOOD AND BEVERAGE  
DISTRIBUTORS, PROCESSORS  
AND MANUFACTURERS

Offers insurance solutions, risk management guidance and underwriting expertise tailored to the specific needs of food and beverage distributors, processors and manufacturers.



View  
coverage  
details

# Start selling farm by confirming you're appointed

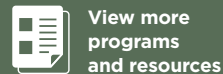
In order for you to start selling farm, you need to confirm you are farm appointed:

- Log on to the Agent Center Workspace and select the Get a Quote menu
- If you see "Agribusiness New," then you are farm appointed and can start quoting
- Call 1-800-345-2222 (Agency IT Service Desk) if you don't see those options and an associate will help you; have your five-digit agency code ready

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## The tools to help you reach the right clients:

- FAST Track Farm New Sales Contest
- Farm Certification Program
- Farm Marketing Reimbursement Program
- Farm Agent Resource Site
- Book Roll Opportunities
- Farm Service Center
- Farm Marketing Collateral
- Agent Locator
- Farm Merchandise



**Contact your Nationwide Sales Manager about getting farm ready.**



**Nationwide®**  
is on your side

**Open the  
door to new  
possibilities.**

**Focus on farm and  
see the difference.**



**We created a top 10 list of the most important reasons to sell farm and ranch insurance to your customers and prospects:**

**1. Reaching your goals**

Farm sales count as commercial production.

**2. High premiums**

Average farm premium levels are often larger than other “main street” commercial accounts.

**3. AgriChoice® Plus**

Targeting commercial agribusiness operations with or without a farming exposure.

**4. Farm Certification**

Expanded class offerings and enhanced benefits for Master and Elite agencies.

**5. Loyalty**

Farmers are loyal, with historical policy retention above 90%.

**6. Farm Workers' Compensation**

Currently available in the following states: AL, AR, CA, CO, GA, IA, IN, KS, MD, MI, MN, MS, NE, PA, SC, SD, TN, TX and VT. Open to all agencies in available states.

**7. Expertise**

From underwriting to risk management, Nationwide is a leader in risk solutions and underwriting knowledge.

**8. Book roll opportunity**

We offer ease of doing business and a streamlined process for farm book rolls.

**9. CustomSolutions® — food and beverage**

We can provide risk management and underwriting expertise for food and beverage processing, distributing and manufacturing accounts.

**10. Brand awareness**

Nationwide® is a household name that has been insuring farms and ranches for over 100 years.



**Start talking to your clients and prospects today about farm.**

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## Helping you find the right clients



We are committed to helping you find the right clients to help you reach your business goals. Use this market list as a guide for prospecting.

### AgriChoice®

- Agritourism
- Almond/Nut Growers
- Aquaculture
- Beekeeping
- Cattle
- Cotton
- Custom Farming/Feeding
- Dairy
- Equine
- Grains
- Hay
- Hogs
- Orchards
- Poultry
- Row Crops
- Sod Farms
- Tobacco
- Tree Farms
- U-Pick Operations
- Fruits/Vegetables
- Vineyards

### AgriChoice® Plus

- Growers/Packers/Shippers
- Commercial Farms
- Nut Processing
- Dairy Processing
- Vineyards with Wineries
- Seed Dealers
- Seed Conditioners
- Fertilizer Dealers
- Ag Chemical Distributors
- Ag Supply/Farm Stores
- Agritourism
- Cattle Feedlots
- Aquaculture
- Custom Farming/Harvesting

### CustomSolutions®

- Candy Manufacturing
- Commercial Bakeries
- Dairy Processing
- Domestic Fish/Seafood Processing
- Frozen Specialty Food Manufacturing
- Fruit/Vegetable Processing
- Beverage Bottling
- Juice Processing
- Meat/Poultry Processing
- Nut Hulling/Processing
- Oil Extraction
- Pasta Manufacturing
- Snack Food Manufacturing
- Spice, Extract and Flavoring Manufacturing

Take advantage of a big opportunity.  
Talk to your sales manager today.

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# We cover agriculture from farm to table

We take pride in helping protect farms and ranches with a variety of dependable insurance options. We also help protect other agriculture-based operations such as food processors and food manufacturers, offering them underwriting, risk management and claims expertise.

COVERAGES	CountryChoice <sup>®</sup>	AgriChoice <sup>®</sup>	AgriChoice <sup>®</sup> Plus	CustomSolutions <sup>®</sup>
FARM TYPES	Smaller farms, ranches, and rural acreages	Traditional production farms and ranches	Large, integrated farms and ranches with commercial exposure	-
QUALIFICATIONS	Farming exposure + residence on property	Farming exposure + residence on property	AgriChoice <sup>®</sup> + commercial agribusiness operation	Commercial food operation with no farming or personal exposures
REQUIRED POLICIES*	Base: property and liability + CountryChoice endorsement	Base: property and liability	Base: property and liability + available commercial endorsements	-
INCOME	Less than \$50,000 in gross annual receipts and primary income <i>is not</i> from the farm	More than \$50,000 in gross annual receipts and primary income <i>is</i> from the farm	-	-
MARKETS		<ul style="list-style-type: none"> <li>• Crops</li> <li>• General Livestock</li> <li>• Cattle</li> <li>• Dairy</li> <li>• Fruit and Tree Nuts</li> </ul>	<ul style="list-style-type: none"> <li>• Growers/Packers/ Shippers</li> <li>• Fertilizer Dealers/ Distributors</li> <li>• Seed Dealers/ Distributors</li> <li>• Nut Processors</li> <li>• Dairy with Processing</li> </ul>	<ul style="list-style-type: none"> <li>• Meat Processing</li> <li>• Snack Food Manufacturing</li> <li>• Dairy Processing</li> <li>• Fruit/Vegetable Processing</li> <li>• Juice/Beverage Processing</li> </ul>
SUBMIT NEW BUSINESS	FarmNB@nationwide.com	FarmNB@nationwide.com	AgriChoicePlus@nationwide.com	Food@nationwide.com

\* Others can be added.

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# Prospecting tips to help you find farm clients

Once you have decided to invest in farm and have confirmed your Nationwide® farm access, you're ready to find new ready to find new farm clients. Here are some ideas to help you get started:

## Centers of Influence

Our experience shows that selling to farmers and ranchers is strongly relationship-based. Identifying centers of influence for farmers and ranchers in their community is important. Whose guidance do they seek? Who is in their inner circle? For example:

- Local equipment dealers
- Farm supply managers
- Farm lenders
- Local cooperative or grain elevator
- Veterinarians
- Agronomists
- County extension representatives

The more you can become known as trusted service providers among the people who make up local farmers' centers of influence, the more likely you are to reap the benefits of referrals. By becoming actively involved in your local communities and in agricultural organizations, you can increase your visibility.

## Farm Organizations and Associations

Many farm-related organizations and associations publish membership directories. As you become affiliated with these organizations, look for ways to obtain the membership directories. Attend county fairs or other farm shows and talk to attendees, or host your own booth. Nationwide offers trade show banners, giveaways and sales promotion literature on [nationwidegear.net](http://nationwidegear.net) and on Marketing Central. On [FarmAgentResource.com](http://FarmAgentResource.com) (within Agent Center), you can find information on agribusiness organizations with which Nationwide® has relationships (Marketing tab > Member Relationships), as well as information on trade show resources and how to access them (Marketing tab > Marketing Tools). Try doing an internet search for farm organizations in your state. You may be surprised what you find.

## Farm Bureau Membership

If you are in one of the states where Nationwide is the endorsed carrier for the Farm Bureau (California, Connecticut, Delaware, Maryland, New York, Ohio, Pennsylvania, Vermont or West Virginia), consider becoming active in the local Farm Bureau organization. This is an excellent way to become acquainted with the opinion leaders in your local farm community. Even if you are in a state where we compete with a Farm Bureau insurance company, you can become active in the local association and make acquaintances.

## County Recorder's Office

Depending on the county, many will make available lists of landowners who have an agricultural-use assessment.

## Country Lifestyle Farmers

Because this is not a well-defined customer base, it's challenging to find listings of farmers who fall into this category. Talk to local real estate agents, mortgage lenders and others who may have these kinds of rural contacts in your community.

**Take advantage of a big opportunity.  
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# We offer support in many ways

Below is a list of programs and resources to help you sell farm insurance.

## Farm-Specific Training

Nationwide offers a suite of on-demand and live training to make sure that everyone in the agency is set up for success. To access the modules, visit: [Agent Center > Learning Center > Agribusiness/Farm > Live Virtual Training](#)



## Farm Certification Program

Farm Certification is a specialized training and rewards program that allows farm agencies to differentiate themselves. It also helps farm customers identify agents who have made a commitment to understanding their business and providing coverages to protect against the unique risks involved in agriculture.

*The program offers three progressive levels:*

PREREQUISITES	ANNUAL MAINTENANCE	CURRICULUM	TIME AND COST	BENEFITS
<b>BASIC Farm Certified</b>				
<ol style="list-style-type: none"> <li><b>Farm appointment</b></li> <li><b>Access to Agent Center Farm Quoting tab</b></li> </ol>	<ul style="list-style-type: none"> <li>\$30,000 in farm premium or 15 farm policies</li> <li>Write 5 new farm policies annually</li> </ul>	<ul style="list-style-type: none"> <li>Farm policy coverage</li> <li>Farmers' buying behaviors</li> <li>Sales strategies</li> </ul>	<ul style="list-style-type: none"> <li>1 1/2 days</li> <li>\$150 includes meals and materials</li> </ul>	<ul style="list-style-type: none"> <li>Priority placement on FarmAgentFinder.com</li> <li>Farm Certified apparel</li> <li>CE credits</li> </ul>
<b>MASTER Farm Certified</b>				
<ol style="list-style-type: none"> <li><b>Basic Certification</b></li> <li><b>\$200,000 in farm premium</b></li> </ol>	<ul style="list-style-type: none"> <li>\$200,000 in farm premium</li> <li>Write 12 new farm policies annually</li> </ul>	<ul style="list-style-type: none"> <li>AgriChoice Plus and Special Ag programs</li> <li>Marketing to large farms</li> <li>Risk management</li> </ul>	<ul style="list-style-type: none"> <li>1 1/2 days</li> <li>\$200 includes meals and materials</li> </ul>	<ul style="list-style-type: none"> <li>Priority placement on FarmAgentFinder.com</li> <li>Free access to Farm Service Center</li> <li>Farm Certified apparel</li> <li>CE credits</li> </ul>
<b>ELITE Farm Certified</b>				
<ol style="list-style-type: none"> <li><b>Master Certification</b></li> <li><b>\$1 million in farm premium</b></li> <li><b>Commit to selling a minimum of 25 new farm policies annually</b></li> </ol>	<ul style="list-style-type: none"> <li>\$1 million in farm premium</li> <li>Write 25 new farm policies annually</li> </ul>	<ul style="list-style-type: none"> <li>Interactive discussions with agribusiness leaders in breakout sessions on underwriting, claims, risk management and sales</li> </ul>	<ul style="list-style-type: none"> <li>1 day</li> <li>\$500 includes meals and hotel stay for two nights</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursement for one AFIS course</li> <li>Top placement on FarmAgentFinder.com</li> <li>Tuition for two staff members to Basic Certification</li> <li>Farm Certified apparel</li> </ul>

## Farm Agent Resource Website

The Farm Agent Resource website is on Agent Center and is your one stop for answers. Click on the Resources tab and choose Farm Agent Resource under Agribusiness.

If you have questions about farm insurance, try Farm Agent Resource first. It provides detailed information about marketing, Farm Certification, underwriting, safety initiatives and more.

The Contact Us page provides listings for agribusiness sales managers, farm underwriters and the Farm Service Center.

It includes phone numbers and email addresses for submitting claims. More information is continuously added to assist farm agents in getting the answers and resources they need any time of day or night.

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## Book Roll Opportunities

Nationwide offers options to ease the contract consolidation process. Whether your scenario is to manage a carrier who has exited the farm market or you recently acquired an agency and seek to move farm clients to us, our team can make that process easier for you.

We can underwrite an entire book as a whole upfront, or we can move a book account by account. Our team can leverage the expiring deck pages and enter your quotes through our quoting platform. You are contacted when the quotes are available online, ready for your review and submission. We have successfully moved large farm books, enabling agencies to focus on generating new sales rather than on revenue-neutral activities.

### *Requirements include:*

- Book of \$200,000 and 25 accounts
- Underwrite book as a whole
- Additional underwriting required upfront will provide a streamlined process for individual accounts
  - Expiration list
  - 5-year loss ratio
  - Accounts outside of appetite
- Limited trailing documents agreed to upon contracting
- Expiring declarations pages need to be submitted 30 days prior to renewal
- Remarketing team will enter quote into Agent Center

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## Farm Service Center

Nationwide's Farm Service Center employs licensed professionals with extensive farm product, customer service and business systems experience who help service existing customers. Agencies with a Farm Service Center contract use its expertise to help reduce expenses and increase retention.

Master and Elite Farm Certified agents are able to leverage the Service Plus amenities at no charge with a signed agreement. If your agency is currently not Master Farm Certified but interested in fully utilizing our Farm Service Center, the service fee will be 2% of your year-end farm renewal DWP divided evenly across your annual pay periods as a commission deduction.

### **FARM SERVICE CENTER/BILLING**

**1-800-418-3188 | Monday - Friday, 8 a.m. - 6 p.m. ET**

- Audit questions
- General billing questions, payments and reinstatements
- Policy/amendment status
- Policy questions, including coverage information, interpretation and clarification
- Renewal premium change explanation

### **For our agency partners with the Farm Service Plus contract:**

- Amendments
- Certificates of insurance
- Existing policy change "what if" quotes
- Policy reprints

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## FASA Underwriting Teams

To provide more responsive service to agents selling farm insurance, we created a team underwriting approach: Farm Agency Service Alignment (FASA). FASA teams provide you with greater access; broader expertise; and faster, more efficient response times for your underwriting needs.

Depending on your location, you may be served by our Des Moines or Sacramento FASA team. All teams are staffed with trained underwriting professionals who possess extensive farm/ag insurance experience and whose goal is to provide you with superior underwriting service, including:

- Accelerated responses to underwriting requests; the team approach provides increased phone and email availability
- Review and discussion of quote activity and risk selection along with pre-bind approvals and pricing
- Review of specific geographical concerns: wildfire, earthquake, access and others
- Risk acceptability, including eligibility, guidelines and exceptions
- Guidance to appropriate resources such as quoting on the Agent Center, eLibrary navigation and other resources
- Provide coaching and support for online quoting but do not directly enter quotes on Agent Center

## The FAST Track Contest

Each year, the FAST Track Contest recognizes Nationwide's top-selling farm agencies. Qualification thresholds are updated annually and include farm premium and account<sup>2</sup> production. Contest results are communicated monthly, and annual winners are recognized with a one-of-a-kind tractor trophy and Farm Marketing Reimbursement dollars.

A select group of qualifiers will receive an invitation to Nationwide's Awards and Recognition Conference. Agribusiness will send 20 top-selling farm agencies that have not already qualified to attend based on other sales criteria to the Conference of Champions.

<sup>2</sup> To count toward the new account threshold, an account must cover a new Nationwide customer with property and liability coverages. Monoline policies and AOR'd policies will not be counted.

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## Farm Marketing Reimbursement Program

You can earn dollars that can be used to support your advertising and marketing initiatives that target farm sales. Amounts earned can be used to supplement co-op available from Nationwide or other co-op programs. They can also be used for nontraditional, agriculture-related marketing such as sponsorships to support an ag association, registration fees to display at a farm show or the purchase of an animal at a county fair.

Farm Certified Agencies can earn Farm Marketing Reimbursement dollars by qualifying for the annual FAST Track New Sales Contest as follows:

- Elite Farm Certified - \$2,000
- Master Farm Certified - \$1,500
- Basic Farm Certified - \$1,000

## Farm Marketing Collateral

### Go to Marketing Central, then search for “farm”

A variety of professionally designed ads and other promotional materials are available on Marketing Central to promote Nationwide’s farm insurance. The ads come in various sizes, can be customized to the agent/agency, and can be easily downloaded and provided to a vendor. In addition to ads, you can find postcards, direct mail letters, billboard art and even online banner ads.

You can find these materials by searching for “farm” in the keyword search.

You also have access to the Nationwide Agent Social Media Program. This program offers a vast content library that includes farm-focused content for you to use on any of your agency’s social media channels. If you’re already part of this program, search the content library using the “farm” tag. If not, you can email [social@nationwide.com](mailto:social@nationwide.com) for more information.

## Agent Locator

### FarmAgentFinder.com

Nationwide provides a great tool to help prospects search for a local farm agent. FarmAgentFinder.com is backed by an extensive database of farm agencies and their office locations throughout the 43 states in which Nationwide sells farm insurance.

#### Here’s what you’ll find:

- All Farm Certified agencies are listed, as well as any agency with \$50,000 or more in farm premium (\$100,000 in California)
- If prospects choose “have an agent contact me,” the site gathers basic data about their operation and automatically sends that lead to the nearest agency location (Farm Certified agencies receive preferential listing)
- Or prospects can find an agent themselves by providing their ZIP code and choosing a mileage range; a list of nearby agencies will come up, and prospects can choose which one to contact
- Agencies update their own information for the site (including farm agent names, phone numbers, email addresses and office locations) on Nationwide’s FarmAgentInfo.com site
- Prospects are driven to FarmAgentFinder.com in several ways, including through corporate advertising and via our relationship partner promotions such as on landing pages for the National Bison Association, Dairy Farmers of America, CHS Inc., Southern States and more

## Farm Merchandise

### NWAGear.com

If your agency is looking for trade show banners, giveaways, farm-related customer gifts, or wearables bearing Nationwide logos, you now have an easy and accessible place to go anytime. Some items are available for co-branding.

Take advantage of a big opportunity.  
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