




# growth

How working with Nationwide can  
help you grow your business and  
**protect your next.**



A man in a purple short-sleeved button-down shirt, blue jeans, and a blue baseball cap is walking through a grassy field. He is holding the hand of a young boy in a blue long-sleeved shirt and jeans. They are walking towards the right. In the background, there are two brown cows and a dense line of green trees with yellow flowers.

| Protect your next

# Protect your next

We're the **#1 farm insurer** in the U.S.\* Our board of directors includes many active farmers, and many associates have **deep roots in agriculture**. We apply that expertise to insuring everything from **small farms to large ranch operations**.

**Find out how Nationwide can help you to protect your next with the right decisions on your insurance.**

\*By direct written premium, A.M. Best, 2021

# experience

**Get to know** people with the experience and knowledge to help you make informed insurance decisions for your business.



# Our roots run deep

As you get to know us, you will find you can benefit from our nearly a century of experience in protecting agribusiness and the industries that surround it.

A lot has changed in agriculture in the last 100 years. What hasn't changed is our commitment to the livelihoods of the families who call American agriculture home. As agriculture evolves, we do too.

\*By direct written premium, A.M. Best, 2021

## A heritage rooted in agriculture

Farmers created the #1 agribusiness insurance company\* in the country.

## By the numbers

The results speak for themselves.

## Comprehensive coverages

Our products and services evolve to help you protect and grow your business.

## Dedicated to the industry

We are proud to support national and local ag and social service organizations, charities and nonprofits.





## Our heritage

For about a century, we've helped farmers and ranchers build their legacies in American agriculture. While agriculture and its related businesses have radically changed over the past decades, our commitment hasn't. We remain dedicated to the business and the people who are American agriculture.

At left, Murray D. Lincoln, one of the founders of the **Farm Bureau Mutual Insurance Companies**



1909



1926



1967



**Nationwide®**  
Agribusiness

1982

# Proud of our agricultural heritage

**Several companies came together to form the #1 agribusiness insurance company.\***

In 1909, a group of determined Iowa farmers and grain elevator owners joined together to create an insurance company that would provide an alternative source of dependable, affordable insurance coverage for losses out of their control. Founded as the Farmers Cooperative Elevator Mutual Insurance Association, in 1967 it became Farmland Insurance. In 1982, it was acquired by Nationwide and became known as Nationwide Agribusiness.

Nationwide Mutual Insurance Company was founded in 1926 as Farm Bureau Mutual by Ohio farmers. Today, Nationwide partners with Farm Bureau in eight states across the country.

Combined with our legacy and dedication to serving the people and companies that are American agriculture, our people will help us remain the nation's most capable, trusted partner for farmers, ranchers and agribusinesses. You can count on Nationwide to continue our tradition of service, safety and integrity, today and for generations to come.



#1

Insurer of farms  
and ranches<sup>1</sup>

Fortune  
**100**  
Company<sup>2</sup>

Rated  
**A+**

financial stability  
by A.M. Best<sup>3</sup>

**\$295.7**  
Billion in  
total assets<sup>4</sup>

## By the numbers

**The stability of Nationwide agribusiness at a glance.**

- One of the largest insurance and financial services companies in the U.S.
- Teams of agronomists, engineers and safety experts on staff
- Dedicated sales managers located geographically throughout the US who are always ready with the industry expertise to help you make the big decisions easy ones
- Industry-leading **risk management services** to help ensure you know the risks you face and what you can do to minimize losses
- More than 500 agribusiness **claims** adjusters who handle more than 100,000 claims annually
- A deep understanding of your industry and business and the most effective ways to help protect it

<sup>1</sup> By direct written premium, A.M. Best, 2021

<sup>2</sup> Based on revenue, Fortune Magazine, 2021

<sup>3</sup> AM Best, affirmed: 12/22/21

<sup>4</sup> Nationwide Annual Report, 2021

# Coverages

- **Property insurance** — Protects your company's buildings, contents, equipment and other real and personal property.
- **Business income insurance** — Protects your business from loss of income due to business interruptions.
- **General liability insurance** — Protects your business against bodily injuries, property damage, medical payments and more.
- **Business auto and fleet insurance** — Can cover employees who drive company-owned vehicles or use their personal vehicles for business.

## Plus:

- Workers' Compensation
- Umbrella
- Cyber Liability
- Inland Marine
- Crime Insurance
- Surety Bonds





# Dedicated

Our roots are in agriculture, and we care about your neighbors, too. You'll see it in the programs and services we provide as well as the support that keeps your farm community thriving.

## Grain Bin Safety Week

Initiated in 2014, Grain Bin Safety Week takes place every third full week of February to promote grain bin safety.

Visit [GrainBinSafetyWeek.com](https://GrainBinSafetyWeek.com) to learn how you can make a donation or nominate your local fire department to win a rescue tube.

## Manure Pit Safety

Newly formed in 2022 is a farm safety program to alert the ag industry about the dangers of manure pits and proper rescue techniques.

Find out more about what Nationwide is doing to build awareness of [Manure Pit Safety](#).

## Golden Owl Award®

Since its inception in 2018, the Golden Owl Award honors ag educators for their tremendous contributions to developing the next generation of ag leaders.

Nominate an outstanding ag teacher you know by visiting [GoldenOwlAward.com](https://GoldenOwlAward.com).

[Check out a few more of the important programs and causes we support in caring for our ag community.](#)



# Community caring

Here are just a few of the important organizations and causes we support:

- We partner with eight state Farm Bureau associations ([CA](#), [CT](#), [DE](#), [MD](#), [NY](#), [OH](#), [PA](#) and [VT](#)), the [National Cattlemen's Beef Association](#) (NCBA) and [National Bison Association](#) (NBA).
- We also partner with major agribusiness leaders including [CHS, Inc.](#) and [Southern States Cooperative, Inc.](#)
- The Nationwide Foundation gives back to the farm community at a corporate level by contributing to [FFA](#), [4-H](#), the [National Education Center for Agricultural Safety](#) (NECAS) and others.
- Nationwide supports women in agriculture through its association with [FarmHer](#) and [Everybody Eats](#).
- We encourage diversity in agribusiness by working with [MANRRS](#) and the [Cultivating Change Foundation](#).
- We support [Feeding America](#) and many food banks in an effort to build an awareness of and possibly eliminate food insecurity.
- We are the largest donor to [Nationwide Children's Hospital](#).



A person wearing blue jeans and black rubber boots stands on a pile of dark brown soil. A shovel with a wooden handle is stuck into the ground, and the person's right foot is resting on its blade. The background is a bright, hazy outdoor setting with another person visible in the distance.

# grounded

Protect your **farm or ranch** from the  
ground up with solid solutions.



# Farm focused

We are dedicated to the business and the people who are American agriculture. We're committed to the livelihoods of the families who call American agriculture home. As agriculture evolves, we do too. We're always poised with **the right tools** to help protect your business for generations to come.



# Farm products

**As the country's largest farm insurer\*, Nationwide offers a broad range of products to meet the needs of changing farm operations.**

Whether row crops, fresh produce or livestock, our people have the expertise to insure what you grow. We insure a full spectrum of different farms in 45 states plus DC. Our agents have access to sophisticated training, and the Nationwide Farm Certification Program is the only one in the industry that enables farm agents to differentiate themselves as their expertise continues to grow and evolve. Our knowledgeable, experienced farm underwriters and team of [risk management](#) and [claims representatives](#) with a shared passion for agriculture combine to make Nationwide the leader in farm insurance.

[Stay current](#) with expert tips and information.

## **We cover agriculture from farm to table**

- **CountryChoice®** — For small farms and rural acreages that need more protection than a homeowner's policy, but less than a larger farming operation needs
- **AgriChoice®** — 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** — A combination of policies in a single package, designed for farms and ranches that have commercial exposures as well as agriculture-based commercial operations



# Stay current

**Find out what is top of mind for farmers, ranchers and other ag professionals by visiting the Ag Insight Center often.**

Nationwide is committed to providing you with the products and resources you need to be successful. We're evolving with agriculture so you can too.

With regular visits to [AgInsightCenter.com](https://AgInsightCenter.com), you can find the latest in expert tips and information to help you navigate the changing agricultural landscape, run a successful business and maintain the safety of your operations.

- **Safety and risk management** — Identify and reduce hazards, keep workers safe and protect assets.
- **Business and operations** — Stay up to date on industry trends, identify business opportunities and run a more profitable operation.
- **Financial planning** — Make important financial decisions for yourself, your families and your business.





# Risk, managed



Dedicated **risk management** team, never far from your farm, ranch or agribusiness.



# We know risk

We combine industry-leading knowledge and expertise built from our experience in agriculture with a coast-to-coast team of risk management specialists, adjusters, and account managers.

**Consider your risk managed.**



# Risk is our specialty

## Nationwide® is an industry leader in risk management services.

Nationwide Risk Management specializes in helping you identify and reduce hazards to make a real difference in your operations. Their services are determined individually — based on unique risk characteristics and needs. And best of all — these services are available at no additional charge.\*

- Agronomy
- Food/Feed Safety and Quality Management Systems
- Propane Safety
- Property Engineering
- Transportation Safety and Compliance
- Worker Safety and Training

They also offer an online risk management resource.

The risk management team includes on-staff, industry-specific specialists such as industrial hygienists, medical professionals, workers' compensation nurses, property engineers, agronomists and large loss and food safety specialists who develop training and materials to help customers identify and remedy risks before a loss happens.

Members of this team focus on loss prevention, rapid response to losses, loss reduction strategies, fair claims settlement, cost-effective and quality claims service.

At [myNSightOnline.com](https://myNSightOnline.com), our customers can find:

- A vast library of articles
- Proprietary safety programs and risk management tools
- An interactive risk management seminar calendar

\*Some services may not be applicable to a specific business.



# We'll be there

Dedicated **claims service**  
professionals committed  
to your success and getting  
you back to business.







# Your claims are our business

Our dedicated claims professionals know your operation and insurance coverage options and can help you make the best decisions to **protect you and your business**. We're committed to your success and we'll be there when you need us so you can get back to business.



# Back to business

**Trust Nationwide claims services to protect your agribusiness, farm and ranch, and be there when you need us.**

An insurance claim shouldn't mean a total disruption of your farm or agribusiness. Nationwide's dedicated claims associates understand the unique industries we insure, provide on-site decision making and have extensive claims settlement expertise in the markets we serve.

We have more than 500 claims adjusters dedicated to commercial agribusiness who handle more than 100,000 claims annually. Plus, our staff is located throughout the country, very likely in an area near you. When we need to bring in outside specialists, a Nationwide claims adjuster will be your liaison and primary contact throughout the process.

Our claims professionals provide:

- A thorough understanding of your operations, employees and coverages
- On-site decision-making authority to act in your best interest
- Vast claims settlement experience in agribusiness and the other related markets we serve
- Complete knowledge of our products

When you trust us with protecting your business, you put a great responsibility in our hands—one we take seriously. It's why our commercial claims team is committed to providing prompt and fair resolutions, at a level of service you deserve, backed by a strong company.



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**Find out how you can  
protect your next with Nationwide.**