



Nationwide®  
is on your side

Nationwide® claims services | Agribusiness, farm and ranch

# Getting you back to business



# Proud to be your farm and agribusiness claims partner

Our farm and agribusiness operation exists to protect businesses, and we are investing in the solutions and experience to become the most trusted, most caring and most customer-focused protection company.

- Our national farm and agribusiness claims operation is evolving to meet your needs and your expectations of fast and fair resolution of covered losses
- We are aligned under 3 national practices: property, workers' compensation and casualty; inside each of these practices, we've segmented claims handling between complex and core types
- While we know you expect this level of expertise, we also understand that many clients prefer a more personalized service experience from start to finish when dealing with these large losses, so we've retained that capability
- We're building lower-effort processes as we leverage digital capabilities through nationwide.com
- Because farm and agribusiness claims are inherently more complex, we've taken our large complex losses and aligned them with our highest levels of expertise across each discipline
- Our national approach for claims also gives us greater scale to specialize within each discipline in support of specific types of business we write; for example, we have associates who specialize in food production and foodborne illness, farm and commercial agribusiness, agronomy and fuel
- Our expanding capabilities focus on expertise and investments in efficient claims handling, giving you the protection and service you expect when working with Nationwide

## **Nick Andersen**

Vice President

Commercial Lines and Agribusiness Claims



## **Nick Andersen**

During his time at Nationwide, Nick has held roles of increasing responsibility, including leadership positions.

He has product and underwriting experience with personal lines, commercial lines and agribusiness and has been in various roles supporting farm and ag, including processing, call center, lean and quality. His diverse commercial lines and farm underwriting and product background, along with more than 20 years of industry experience, is an asset for building and enhancing relationships.

# A team dedicated to helping you

When you trust us with protecting your business, you put a great responsibility in our hands — one we take seriously. It's why our farm and agribusiness claims team is committed to providing prompt and fair resolutions, at a level of service you deserve, backed by a strong company. We have over 500 commercial and agribusiness claims adjusters who handle more than 100,000 claims annually.

Farm and agribusiness insurance claims can be disruptive, costly and time-consuming. That's why we surround you with the qualified people and comprehensive resources you need. Whether that's taking care of employee injuries or dealing with damaged property or equipment, you can expect our claims service to be focused on you.

## Strength and experience you can trust

We're a Fortune 100<sup>1</sup> A+-rated carrier<sup>2</sup> that insures more than 110,000 farms and agribusinesses. This track record ensures we will be there for you in the event of a claim. We've served businesses for nearly 100 years, and we use that experience to help you manage your claims.

## Helping you get back to business

We provide you with the responsive service you need to resolve claims fairly and efficiently. Nationwide has claims associates across the nation, as well as support centers that are open 24/7 to provide prompt claims resolution.

## Assistance when you need it

We have a wealth of resources that can help your operation get to a fair claims resolution. (See "Our core consultative services" on Page 5.)

## Specialized knowledge for complex topics

Each agribusiness, farm, and commercial claims team member has a specialty area; for example, general liability, workers' compensation, material damage, commercial auto, agribusiness, farm, large farm equipment or property.

## A team of experts, ready to help

Our Risk Management Services staff consists of industrial hygienists, property engineers, agronomists and medical professionals who develop training and materials to help customers identify and remedy risks before a loss happens.

A member of our Risk Management Services team can meet with you to discuss your operations and evaluate exposures and controls. Along with your agent, this will help us support your existing risk-management efforts.

Learn more at [MyNSightOnline.com](https://www.nationwide.com/MyNSightOnline.com).

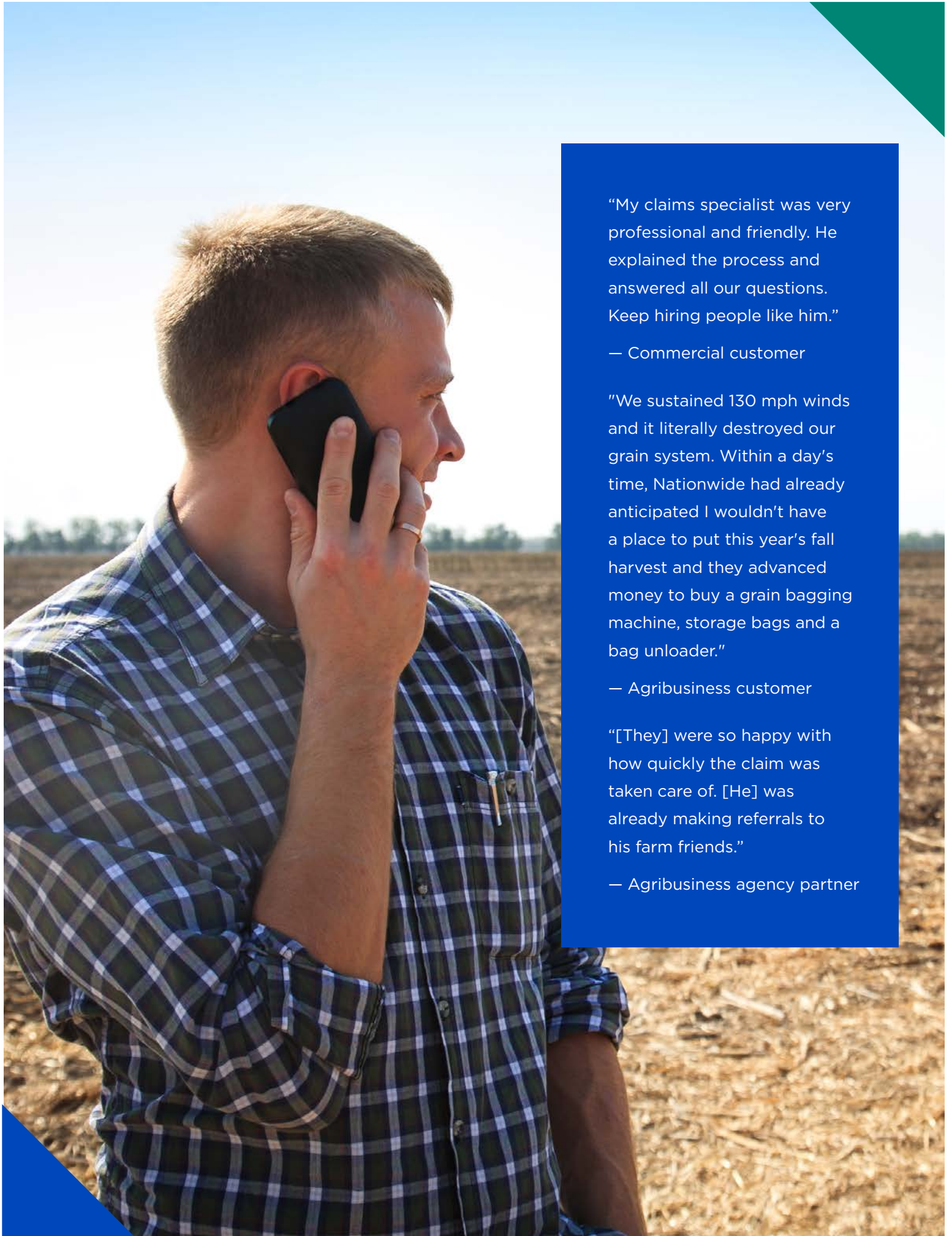
## Dedicated claims consultants

We understand that you don't just want claims support; you want a claims partnership. That's why we offer the unique services of a commercial and agribusiness Account Manager, a single point of contact for managing your claims account for all lines of middle market coverage.

The Account Manager acts as a claims liaison and offers customized claim reviews, large loss claim analysis and detailed loss reports for midsize organizations. They will also partner with Risk Management to provide effective solutions to help you manage risk.

<sup>1</sup> Based on revenue, Fortune magazine (2023).

<sup>2</sup> Standard & Poor's fifth highest of 21 ratings. Affirmed 5/6/23.



“My claims specialist was very professional and friendly. He explained the process and answered all our questions. Keep hiring people like him.”

— Commercial customer

“We sustained 130 mph winds and it literally destroyed our grain system. Within a day’s time, Nationwide had already anticipated I wouldn’t have a place to put this year’s fall harvest and they advanced money to buy a grain bagging machine, storage bags and a bag unloader.”

— Agribusiness customer

“[They] were so happy with how quickly the claim was taken care of. [He] was already making referrals to his farm friends.”

— Agribusiness agency partner

# Agribusiness, farm and ranch claims

Nationwide® is the #1 farm insurer in the U.S.<sup>3</sup> Even agribusinesses with the best hazard prevention, risk management solutions and safety programs can suffer mishaps.

Our Nationwide Agribusiness claims professionals specialize in loss mitigation with an emphasis on getting you back to business. We partner with specialized mitigation and restoration contractors with an understanding of your business and the industry you serve.

- Back to Business Claims Service<sup>SM</sup> that includes in-house adjusters, broad expertise and specialized units; depending on the type of loss, the team assisting you may also include some of our on-staff engineers, agronomists or industrial hygienists
- Nationwide Agribusiness property general adjusters who have expertise in handling severe losses to structures and equipment for large business in the commercial and agricultural industry
- Crisis counseling services offered to help manage emotional impact of a loss

## Agribusiness specialization

- Claims staff with technical expertise specific to agribusiness, including an understanding of how to manage large loss and heavy equipment material damage claims
- Highly educated and trained staff agronomists who handle crop valuation, animal husbandry and agriculture-related consulting for agribusiness customers so you can eliminate the cost of hiring outside experts

## Nationwide agribusiness claims team

- This team includes mobile equipment claims professionals who have extensive experience in handling claims for agricultural equipment (all makes and models) such as combines, tractors, specialized equipment, pivots and augers
- Staff drone pilots can use drone technology to inspect certain properties faster and more safely

## Areas of agricultural industry expertise:

- Grain handling and storage
- Grain milling
- Fertilizer and chemical handling
- Ethanol and biodiesel refining
- Animal feed and micronutrient production
- Implement dealers
- Cotton ginning and storage
- Ranch and farm stores
- Livestock production

## Additional areas of expertise

These include but are not limited to:

- Fuel distributing
- Industrial baking and cooking
- Fruit and vegetable processing and storage



<sup>3</sup> By direct written premium, AM Best (2022).



# Our core consultative services

## Commercial agribusiness and farm

- Dedicated commercial agribusiness and farm property specialists, including large loss associates and general adjuster associates
- Field claims associates trained to perform on-site inspections and scope damages at your business
- Fully staffed forensic accountant team who can assist in the evaluation of a business income loss
- A national catastrophe team that includes commercial agribusiness and farm property-trained claims associates who work within catastrophe response 365 days a year and are prepared for deployment in the event of a natural disaster

## General liability

- Liability claims team trained to investigate and resolve business exposures
- General Liability claims unit with specific specialization in handling Farm and Agribusiness claims
- Special Investigations Unit to combat fraud, helping to control your insurance costs

## Business auto

- Highly skilled claims associates trained to handle large and complex bodily injury claims
- Specialized claims handling for medium- and heavy-duty trucks, trailers and mobile equipment
- Large loss field team dedicated to handling total vehicle losses

## Workers' compensation

- Return-to-work programs to help employees return to gainful employment after an injury or illness
- National team of internal nurse care managers
- Pharmacy, physical therapy and diagnostic partnerships focused on medical cost control
- Experienced claims associates who are knowledgeable about the region where you do business
- First Fill Program that allows prescription processing before workers' compensation is established, with no out-of-pocket cost for the injured worker
- 24/7 Nurse Triage Hotline advisory services for Nationwide workers' compensation insurance customers to report non-life- or limb-threatening injuries through the support of registered nurses

## Commercial agribusiness and farm mobile equipment

- Dedicated commercial agribusiness and farm mobile equipment property associates with a combined average experience of 23 years in the industry, trained to handle large and complex ag machinery losses
- Expertise in agricultural equipment, combines, tractors, wheel loaders, backhoes, swathers, hay balers, sprayers, excavators and pivots; the various makers of this type of equipment include but are not limited to John Deere, Case IH, Kubota, New Holland, Kobelco, Claas, Massey Ferguson, Fendt, Bobcat and Caterpillar

# Focus on your business, and we'll take care of the rest

## Ways to file a claim



<https://www.nationwide.com/business/insurance/claims>



1-800-421-3535



Commercial Ag claims: [newclaim@nationwide.com](mailto:newclaim@nationwide.com)

Farm claims: [enewloss@nationwide.com](mailto:enewloss@nationwide.com)



Fax 1-800-554-2899



Contact your agent

## Workers' compensation claims

How to report an employee injury:

Scenarios	What to do
Serious and/or life-threatening injury (e.g., fall from heights, laceration causing significant loss of blood, struck by falling object)	Call 911 immediately so the employee can receive emergency treatment. Then report the injury to Nationwide at 1-800-421-3535.
Non-life-threatening injury that clearly requires treatment (e.g., broken bone, laceration requiring stitches, concussion)	Refer the employee to an authorized treatment provider if your state permits, or call the Nurse Triage Hotline at 1-855-777-7090 for assistance. If the Nurse Triage Hotline is not called, report the injury at 1-800-421-3535 after medical treatment is obtained.
Injury and you're not sure whether medical treatment is needed	Call the Nurse Triage Hotline at 1-855-777-7090 for guidance.



# Why Nationwide®?

Nationwide is a Fortune 100,<sup>1</sup> A+-rated<sup>2</sup> insurance carrier that insures more than half a million businesses. We hold a leading position in the commercial marketplace and we are the #1 farm insurer in the country<sup>3</sup> with a comprehensive product portfolio and menu of support services to meet the needs of our business insurance customers.

## Personalized guidance and service

- Nationwide has dedicated experts who understand your industry and the day-to-day challenges you face
- Our risk management consultants partner with you to identify risk factors and develop a protection plan to address them at the source
- From on-demand resources to vetted ag technology, Nationwide offers training and innovative solutions to help you manage risk and keep you and your employees safe

## Financial strength you can count on

Nationwide has earned AM Best's A rating for sound financial and management practices. The A rating is supported by Nationwide's capital strength and policyholder surplus.

We are a  
**Fortune 100**  
company

**\$298**  
billion  
in total assets<sup>4</sup>

**A**  
AM Best<sup>5</sup>



<sup>1</sup> Based on revenue, Fortune magazine (2023). <sup>2</sup> Standard & Poor's fifth highest of 21 ratings. Affirmed 5/6/23. <sup>3</sup> By direct written premium, AM Best (2022).  
<sup>4</sup> Nationwide 2023 Annual Report. <sup>5</sup> The third highest of 16 ratings. Received: 12/7/23.

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