

Zurich North America Has A History Of Helping To Protect America's Farmers And Ranchers



We provide insurance solutions, and in this challenging farm economy, insurance solutions like crop insurance are essential. That is why it is no surprise that Zurich North America has been helping to protect American farmers and ranchers and supporting jobs in rural America for more than 20 years.

Zurich Helps Protect American Farmers And Ranchers And Helps Support Jobs In Rural Communities Across The U.S.

52M

Acres of America's farmland

3,600

Crop insurance agents

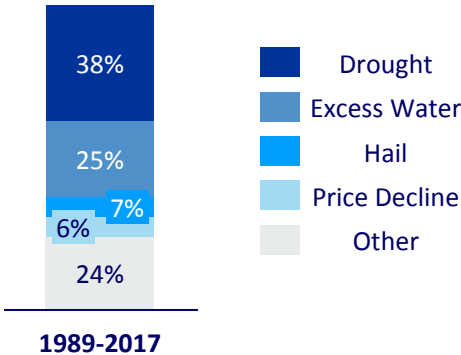
Nearly 1,000

Claims professionals

- Zurich North America has been a part of American business for **more than 100 years** and a part of the U.S. crop insurance business for **more than 20 years**.
- As a leading insurance provider, it was a natural fit to strengthen our investment in U.S. agriculture** through our acquisition of Rural Community Insurance Services (RCIS) in 2016.
- We deliver outstanding claims service, prioritize customer satisfaction, and invest in advanced technologies that can help **make our agents' and policyholders' jobs easier and more efficient**.

Zurich North America's Global Capacity Helps Enable Crop Insurance To Reach Farmers And Ranchers In All 50 States, Helping To Provide Protection Against Uncertainties In A Highly Volatile Agricultural Market.

Cause Of Loss On Average, 1989-2017



Source: Industry data provided by United States Department of Agriculture's Risk Management Agency

- We are proud to offer insurance solutions to farmers and ranchers in **all 50 states**.
- With significant price changes, historic droughts, and extreme weather events in recent years, **Zurich North America's global capacity diversifies risk, allowing us to make coverage available in high-risk geographies and reducing risk correlation**.
- This global capacity keeps **insurance available** for American farmers and ranchers, and enables claims to be paid out efficiently in times of crop failure.

Private Sector Delivery Of Crop Insurance Policies Leverages Industry Efficiencies And Best Practices While Helping To Reduce Taxpayer Exposure To Additional Liability.

According To National Crop Insurance Services:

- Risk Sharing:** Crop insurers sell policies to farmers, collect premiums, and pay claims. In bad years, insurers absorb a share of losses, reducing the burden on taxpayers.
- Investing:** Crop insurers invest in technology, training, and service improvements to enhance efficiencies. This provides timely indemnity payments to farmers and ranchers.
- Monitoring:** Crop insurers monitor compliance to combat waste, fraud, and abuse.

Source: National Crop Insurance Services, "Just The Facts," Accessed April 2017

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