

Field Day Podcast Ep. 13 Nationwide Insurance

Welcome to Episode 13 of the Field Day podcast brought to you by the Ohio Farm Bureau Federation. I am your host Jordan Hoewischer, director of water quality and research with Farm Bureau. Today we kind of jump out of the environmental scene and go to insurance. I talked to a roundtable of sorts with Dan Durham, Shawnda Vega from Nationwide Insurance and then Tim Hicks who manages that relationship from the Farm Bureau side. I talked to them before the holidays and just kind of sat down and we just did kind of a roundtable on what's what with different programs from Farm Bureau and Nationwide together and just really had a nice conversation. You know we tried our best to spice up a topic that is insurance but you know it's kind of fun to sit back and talk about the roots of Nationwide, the roots of Farm Bureau and how those are intertwined and you know how Nationwide got its start and kind of has been just a rolling boulder downhill ever since so it was a fun conversation and I hope you enjoy it as much as we did.

Jordan: All right we'll get started I have a full house here from Nationwide and one of our representatives from Farm Bureau. I guess we'll go around the room and tell me who you are, what you do, where you come from kind of all that good stuff. So we'll start with Tim.

Tim: Hi my name is Tim Hicks. I have worked for Farm Bureau for about five years and my current role within Farm Bureau is kind of twofold.

I work with our partners at Nationwide and work with them and come up with strategy and creative solutions to better connect our members with the great products and services that they have and then engage the broader agribusiness community and different opportunities that we kind of work together to serve farmer members.

Dan: Thanks, Jordan. Dan Durham with Nationwide. I've been with Nationwide now a couple of years and moved to Columbus after having a stint with the American Farm Bureau both in Washington, D.C., Chicago and my homeland in Minnesota where I started as an area program director. But I work on the Sponsor Relations team which is the way that we connect with the board of directors and the industry affairs approach to Nationwide as we connect with agriculture and agriculture business.

Shawnda: Hey Jordan. Thanks for having us. So I'm Shawda Vega. I'm an account executive in the Sponsor Relations area of Nationwide. Dan who you just heard is my big boss.

I've been in this role four months now. So it's been a good ride so far. Previously I was in the affinity solutions area of Nationwide managing our partnerships with for example Ohio State Alumni Association. Previous to coming Nationwide I've been in marketing roles most of my life about six years in the nonprofit space and then another six years in the medical space. So insurance and Farm Bureau you know still trying to learn my way and make my way around but a great place to be. I'm excited to be here to talk about it.

Jordan: Nice so I know a lot of our members a lot of people listening. General public may know why Farm Bureau and Nationwide are connected so I guess whoever wants to go... Why Nationwide why Farm Bureau why are we here. What's the connective point with Nationwide and Farm Bureau.

Dan: That's a great question ...I think it actually goes back to the beginning of Nationwide's start right. So Nationwide started with a loan from the Ohio Farm Bureau and one of the things that's core, was core then and is core today is that we saw that there was a need to serve farmers...farmers really had a need to have a specific product that would take care of and was priced accordingly for the needs to protect the things that mattered most to them. Fast forward to today. Much of the same. Right? Our heritage is in the same place. What are those incredible solutions that customers, members, need and desire and that's at the very core of who Nationwide is today and I love working for an organization that is as committed to the people as when it started right. So you think about that initial loan that meaningless little bit of \$10,000 that has turned a company like Nationwide into a Fortune 100 company based upon the needs of farmers and ranchers and being relevant to what happens in those communities. And I think that's a really neat story as to why we still have a very deep relationship and there's a lot of business components to that that are focused around things like does the relationship really matter? When we look at our bottom line, we can see that Farm Bureau matters. Farm Bureau members matter to our base. They're good business. They have more policies per household. It's just good and I think this is because it's where the rubber meets the road -- that deep seeded connectivity to what's going on. As you can imagine a big organization, a big enterprise like Nationwide, we're focused on a lot of things but we have it through this relationship with the Farm Bureau. We have a... It begins with trust for us. We have a deeply trusted relationship where we expect Farm Bureau to know what's going on in agriculture and its community and bringing those needs to Nationwide with the potential solution much the way you guys set policy and look at 'Hey this starts as a water issue' something near and dear to Jordan right. And then 'What is this resolution? What's the solve for this? We don't, you don't just leave it at the doorstep and say, 'Here's a need. Nationwide or government take care of this.' You hold the same accountability to Nationwide I think as you look at advocacy and some other things like that. So to me it's very much wrapped into our heritage and we take that extremely seriously to figure out what are those solutions to the needs that farmers have. For us it's a triad. It's about connectivity, relevance and trust. And it all starts with a trusted relationship and looking at you know here we are fast forward. You guys are going to be 100 years old and shortly thereafter Nationwide will be 100 years old. Right. That's the power that comes from this relationship.

Shawnda: I think it's really neat too. We don't just talk the talk; we walk the walk. You know up to our leadership and our board of directors so we have 17 board members and nine of them are farmers. And then seven of the nine are from Farm Bureau. So it's you know they're at the top of the house working with our leadership making sure that the agriculture voice is heard and that our products and services represent that.

Jordan: Yeah it's always interesting because ...who understands risk more than like a person running the family farm that has millions of dollars worth of assets and their marketing stuff and they have to go through weather changes and you know retirement and you know generation planning and all this stuff that wraps up perfectly into all the products that you guys have to offer so nothing says risk management like a business owner and also a family farm owner which is a large make up of your farming.

Dan: The beauty of what you're just talking about there, Jordan, is that most people think of risk as something on their auto or their home or directly on the liability of their farm. But there is another whole side of risk of what happens to you as a human. As you prepare for retirement. As you look for savings. As you look at you know investments in different things like that, that's one of the things that I'm the most proud of is a program called Land

as Your Legacy for us, which actually came through our board of directors and said, 'Hey one of the things that we see in our own operations is that it's hard to transition plan.' What is that platform. And in true Nationwide fashion the education is provided at no cost. Let's sit down and have a conversation. Let's go to a seminar. Tim just did a great series, a nine part series around financial strategies and investments for farmers where we teamed up with Farm Bureau, Nationwide, a local attorney, an accountant, our friends at Farm Credit and other lending institutions that really help. What's the need of the farmer again and how do we prepare for those things and Farm Bureau and Nationwide come in with a solution that says let's have the tough conversation. What are we doing and then our hope and our expectation is that Bill, that member, will look to us to say OK now we have to fund the solution that makes these things happen. But at the very core of it, the simplicity of it. But for me it's all got to be simple. What's the need. What's the potential solution and have we done enough as a trusted partner to earn that right to be considered for your business.

Jordan: Yeah you guys are. You know we all see commercials from different insurance companies and we kind of get the general landscape but the one thing even before I started with Farm Bureau and knew a little bit more about Nationwide is the thing that came across to me is it is the ultimate premium brand in insurance but that doesn't mean you know super super expensive per se but it means that you guys offer such a wide variety of programs and products for people to you know have their car insured all the way up to their family farm and whatever else. So I just see you guys are such a premium brand and it comes through in some of the programs you guys offer.

Shawnda: I have a question Jordan, can you sing the jingle?

Jordan: Yeah Nationwide is on your side. ...I'm not singing that. It's. I know. I mean you guys this is my podcast. It says Field Day with Jordan Hoewishcher...Hey. I mean maybe I do it all the time so this is the one time of the day I'm not going to be singing the jingle OK.

Tim: My kids my kids sing the jingle often. Yes. I appreciate it.

Shawnda: I think you're right. I mean it's a well-known brand. You know we've gone back to the N and eagle which you know was our original logo.... So going back to our roots and it's a brand that's been around for you know almost 100 years. And you know traveling around Ohio and I also cover territory in West Virginia. Sometimes we hear like you know Nationwide's not the cheapest you know and what we try to sell is that are our products and programs are going to cover you. You know no matter what. We are known for our customer service. We're known for our claims. We're financially backed to where we're not gonna leave you high and dry when a catastrophe hits or that claim comes up. So I would agree with you that we are a premium brand. We may not be the cheapest, sometimes we are, but it's definitely backed with products and services that almost have a 100 year legacy that we can stand by.

Jordan: Yeah I mean because you see I think the stability is the biggest part for me that jumps out let alone the products because you know with you know since since Katrina the whole landscape of how weather events have been happening all over the country you guys have gone from you know Fortune 73 to 69 to 66 or whatever. Climbing up the list. Wow.

Jordan: In this kind of tumultuous time period for insurance companies and just people in general are to have tumultuous that is the word of the day plethora of kids I can't spell it

but I can use it in a sentence.

Tim: Now my mine is gregarious. All three of you are rather gregarious.

Tim: My favorite thing about the relationship that we have with Nationwide and it's kind of been talked around a little bit today but it's all about that relationship that we have at a lot of different levels. So you've got the board of directors of Nationwide they've got a great relationship with Ohio Farm Bureau board of directors and leadership and among the other eight sponsor states that you guys have a relationship with. Shawnda and I have a relationship. We talk regularly.

Tim: The relationships between county leaders and field staff from our Farm Bureau with Nationwide agents.

Tim: You've got all these different products and solutions and we're working with the folks at Nationwide to make sure that they they are the best. So right now it's great because the farm insurance product that Nationwide has is the best on the market and we can kind of hang our hat on that. Our exclusive insurance provider has has the best product out there and that's great. And we're going to try to build and communicate and maintain that relationship so that they maintain that status, that they maintain that level of professionalism and expertise and value that we know is in the farming community's best interest. And so as we kind of work at that relationship at so many different levels. That's what it's all about whether it's the field staff working with the agent, whether it's a county Farm Bureau president having a relationship because we know academically, empirically looking at the metrics that the opportunities there, the solutions are there. All of the resources that Nationwide brings to the table for our relationship are great and that's kind of one of the things as we're kind of going into a new business relationship with with Nationwide and Farm Bureau.

Tim: That's kind of where we're kind of continuing the conversation internally within the Farm Bureau is how are we making sure that we're building that connectivity or building that relationship value that ROI to the great partners that we have.

Dan: And I think a testament to that Tim as you know we attend the board meetings where we can the state Farm Bureau board meetings and one of the things that has continued to gain a little momentum was from board members to say, 'Teach us how to advocate on behalf of Nationwide.' So we've introduced a program called Understanding Nationwide and it's just a real simple 15 minute piece that has about a 3 minute testimonial in it and one of the things that is unique is that the first three testimonials are all Farm Bureau members and leaders of one from New York, one from Pennsylvania, and then our very own Mike Boyert here in Ohio and the really cool part from a filming perspective on that was the director doing it just had a list of six questions. And Mike and Patti Boyert came up for air about three hours into the conversation and it was just beautiful because none of it was scripted but it was this genuine piece of here's what I needed on my farm in my greenhouse operation in their case and how I needed to transition this to the next generation of the family.

Dan: And it was just so proud. And the even better part is Patti did most of the talking. So it's just you see a whole piece of. And then we took that deck and said OK so if you are if you're having a conversation with someone at the coffee shop or the country store whatever it is that you call it in your neighborhood you can talk about how you utilized a

service or solution from Nationwide to solve for what you had and what we hope you're hearing and continue to hear as is the value of this relationship. The value of the relationship between Farm Bureau and Nationwide has never been better. We know there are some some differences. The way that discounts were applied and some of those things. But what I'm here to tell you is that the discount around farming and agriculture is still there right. It's not going away. There are some bumps in the road and some interruptions that are beyond our control but we are still committed to the Farm Bureau at its core serving its members serving its communities and we take advantage of what each one of us does. I hope that the Farm Bureau is as proud of what we do at Nationwide Children's as we are about how proud Farm Bureau is doing opioid crisis things in rural Ohio right. So we don't duplicate what each one of us is doing. We're making sure that those investments are reaching and amplifying as much as we can beyond.

Jordan: It's funny because you know not to get too far off subject. It just kind of popped in my head when you talked about the Boyerts where there has to be such a challenge. I mean we're not you know insurance agents but it seems to be such a challenge dealing with farmers because they are so genuine and realistic and they will tell you what's up. And but also when they actually care about something they're not going to phone it in. When they're saying yes I love Nationwide. Nationwide is my dog They're going to say Oh my god I love what this, this and this does for my farm. So it's got to be even more fulfilling when you get those genuine reactions.

Dan: My favorite part of the conversation it still sticks out. Every time I show the video somebody laughs about it and then we have a conversation and it's Patti Boyert saying Yeah I want to slow down to 60 hours a week and laugh about the fact that wow that goes beyond covering your home or your auto. It helps you as a human decide. I haven't been on vacation. How do I help transition this business so that I can enjoy what nest egg I've built. And I think that's that's where we want to be.

Tim: Yeah I think as we kind of continue to build these relationships that that's my word of the day I'll keep bringing that up. As we continue to build these relationships between the solutions partners within Nationwide and members and leaders and field staff across the state, we're going to be able to kind of look at the full breadth of those solutions. So Nationwide when we think of Nationwide do you think of the jingle. You think of Peyton Manning and you think of insurance. That's kind of that's been the kind of the bread and butter that's how they started in 1926 and to where we are now in 2018. You know they are still that you are still that but you're you know you have a lot more to offer. So we've been engaged in some conversations, not to double dip into the Boyert pool again, but we had some conversations with them on retirement planning to kind of continue that conversation.

Shawnda: Can I just tell you I mean we're around their kitchen table. I mean it was, it was fantastic. Yes in today's environment when we are so digital and we're texting or you know you said across the Thanksgiving table Facetiming things like that. To really just have this genuine business conversation around their kitchen table. And I hope they don't mind we're talking about this. It was so genuine.

Shawnda: They were so real talking about their life and what they need. And you know we weren't there really in the sales persona; we were there trying to learn so that we can kind of take back to our specifically here retirement plans team to say this is what we're hearing from farmers and people in the ag world and what they need. And just to kind of do some

of that collection around their farmhouse kitchen table was just super cool.

Shawnda: And we just don't get those real connections a lot these days. So to have that in this job is really cool.

Shawnda: And to know that leaving that you know we will be able to have a solution that will meet their needs. And even they said we have so many friends with the same questions and same needs. So how we can kind of evolve and build these solutions from having table conversation I thought was really cool.

Jordan: Yeah that's a good approach because you know focus groups are great getting the opinions. Soliciting opinions from surveys and stuff are great, but there's something about the nuances about some of those genuine conversations you can have at someone's dinner table or you know leaning up against a truck or whatever is always kind of been the backbone of information sharing. When it comes to farming I think I'm glad you guys are taking that approach. I think that will gather kind of those little small little trinkets that you can take back and build into something bigger.

Dan: Another one of those great successes for us based on need didn't actually start in Ohio. It actually started in Iowa but a new program we've launched called Golden Owl. Brad Liggett the president of our Nationwide Agribusiness was with an ag teacher who said it was costing him a lot of money to him personally. A lot of money to take his students to their career development events and you know other things like that. And Brad came back and said 'Can we do something?' So we started this program called Golden Owl where we're awarding... most of you probably heard about it I hope, so if not, next year make sure that you watch for details so that you can nominate your local ag teacher. But as we look at that one of the things that we saw was how do we, how do we allow a community to recognize someone that's important to them. At the core of their agricultural community which in a lot of cases is your Ag educator right in your high school or your college or somebody like that. And the cool part about this was it started in Iowa. Iowa did a really good job of it but there's not as much of a Farm Bureau presence in Iowa. So we brought it here to Ohio and when we, when we got engaged when Nationwide got engaged with Farm Bureau we saw the numbers just go through the roof and at the end of the day more nominees from Ohio than Iowa.

Yay OH-IO, now that I'm an Ohioan.....

Tim: For those listening. You're from Minnesota ... Go Gophers .

Dan: I do have a few Buckeye things in my house but to get back to the Golden Owl. What I think is really neat about that was when we brought it to Ohio we said to the folks the marketing geniuses that put all this stuff together. 'Hey if we're going to do this in Ohio we have to bring in our best partner the Farm Bureau and instantly the field staff, all of the state office staff said 'We can make a grassroots movement out of this.' And you know I think the number that Tim wants to talk about a little later is is probably 15 percent right 15 percent more impact in this state. And that's because of the grass roots commitment, the relevance, the connectivity that comes from this relationship starting to come right back to where we started. Why does it matter. We saw a need right it's around the kitchen table leaning up against the truck having a conversation with an Ag educator. How do we provide a solution. And this brings me to the point of we think about things in a double bottom line Nationwide. We know that customers expect great products, great service and

to be a great business but they also believe in corporate social responsibility. When you think about the impacts that happen because we are a fantastic business and have built that from that initial piece of farmers. Now we can contribute to things like Nationwide Children's and smaller things like ag education improvements and you know other things like that that. Because we have this great business we can do more.

Jordan: Yeah I mean going back to the ag educator piece I mean that's one of things we've tried to do on our demonstration farms. We did a career day with about 130 FFA kids that came and we wanted to introduce them to careers that aren't just farming because a lot of those kids like myself may have grown up on the farm and either the farm's not exactly what you want to go back to or you kind of have a half interest but you want to do engineering or science or something else. Is how do we set them up to be introduced to all these people that run the gamut of I have you know my high education all the way to my Ph.D. and in between. And you know I think you know being able to support those ag educators and the systems that they come from is great because that is the future of Farm Bureau and also Nationwide's you know agricultural influence because you know the number of farmers are going down as the years go on but you still need people who are in that sector that have you know maybe a smaller farm center or touch the industry so I think that's such a great program to tie everybody in to services and support that Nationwide can provide.

Shawnda: And I think we also need to give kudos to the Ohio FFA. They did a great job.

Shawnda: Also they are our partner in this and currently this week they're helping us to notify the winners. So by the end of the year the teachers in Ohio. Now we're naming 10 total with one grand prize so it's going to be exciting exciting stuff and hopefully more announcements in December. Yeah yeah that's right.

Tim: When you're listening the prizes are in fact you might have already been the winner. Congratulations...really happy for you.

Tim: So and it's and it's it's great partners with Nationwide. It's great partners with the Ohio FFA kind of make that program like that move forward with resounding success in year one right out of the gate to be really really beneficial to Ohio's ag community. But then when we start thinking about some of the other programs that we work on. So Dan you mentioned this past year Ohio Farm Bureau worked with a series of partners to deliver the Ohio Farm Bureau Financial Essentials and those programs really tried to take some of the some of the needs of our members and some of those needs of the of the community and bring in subject matter experts to talk about some of the solutions that might be there whether or not product specific but solutions specific to help address those needs. So Farm credit Mid-America was a big help to that. Wright Moore law and others hoping to kind of continue that program next year and bring in additional partners. As we work within the industry we work with great partners at Ohio State University. We work with great partners and other commodity groups and other organizations in a way that advances agriculture in Ohio in a way that kind of works for farmers across Ohio and leverages all the solutions that you guys have to the betterment of agriculture which is at the end of the day whether you're Ohio State University or a farm Bureau or Nationwide you know we're all in this space to help farmers in Ohio and across the nation succeed and be successful and this is as positive of a work environment as we can get in that space.

Dan: And I think to use your word Tim that you were using a little earlier. It's about the

relationship right what you just showed us was that we don't have to own all of it but when we think about the need of where the farmer is Ohio State and FFA or 4-H and others have just been a huge component of figuring these things out. Right. The Dean is very anxious to have all of us collectively work together to solve those needs whether it's on Lake Erie issues or it's on you know other things that we all want to be a part of this. We have to think about where our advocacy is, what happens in the legislature, what happens in the court of public opinion.

Dan: All starts at that kitchen table. Shawnda what a great example to think about us being out there thinking about the product solution but that's much the same way that Farm Bureau works to solve issues of relevance to keep farmers farming. What's common to any kind of production practices that you have to have the social licence to operate right. Sometimes we fall on the side of science which is great. I'm all for that. But we also have to help people understand why we do this and I think that's where the collaboration and the relationship really comes to play because we don't want to have adversaries that are unnecessary. It's going to happen sometimes. But I think that's what I value in this relationship that says it's about the relationship and making sure the right solution partners are around the table and then let us as a solution partner say our product is better or could better fit what you need. If today it's not, then making sure that you have the awareness to choose. This is where we want you.

Jordan: Yeah that's what I like about I mean Nationwide's obviously grown from that \$10,000 loan in '26 to to this huge company. I know this is a Nationwide love, a love fest that we're doing here. But it's genuine. This is what we do. This is what you guys do as a career.

Shawnda: But really we appreciate it.

Jordan: But the thing I've noticed as opposed to maybe some other companies in other sectors that grow grow from small to worldwide or nationwide is you guys still you know peek across the street at Farm Bureau and the farmers in your community and not just oh my god you we are Brad Paisley and Peyton Manning and we're doing all this stuff. But it's like you know the people that you insure their kids you know come to Nationwide Children's and they see the logos everywhere they see the stuff on TV. It's such a like micro to macro approach and I think that really comes through with Nationwide's ability to kind of touch even you know the smallest partner in this whole thing to this broad nationwide approach.

Dan: And I think that's why there's a lot of change afoot right. One thing that has to happen is you have to change and adapt to continue to that. Some things we're not going to give up. We love to have conversations around kitchen tables. We love to have deep seeded relationships. We also know that some people want to do business differently. Some people still want to walk in the front door to an agent. Some of them want to get online. As Shawnda said we have a digital effect. Some people want to pick up the phone and have an app. Some people may we don't even know yet. If they're not going to drive their own cars it's going to be autonomous.

But what is that solution right. Things are never going to change right. There's a need and there's got to be a solution for those needs. So we have to keep transforming this business. We take this very seriously to that very beginning of our heritage said solve this for me. That's the continuum that keeps moving us forward as we look at and.

Jordan: So moving forward to the future. Is there anything that jumps out is as a highlight to look forward to in 2019 or beyond anything that jumps off the page for you.

Tim: The Centennial baby will be celebrated all year. There will be a lot of opportunity. We're going to be engaged with both Nationwide corporate and county efforts.

Shawnda: The guys worked really close with our Nationwide archives and historians to kind of get that footage and pictures and facts to help commemorate the event. And then of course there's a concert sponsored by Nationwide.

Shawnda: So we hope that all will come out and celebrate. But there's a few things in 2019 I'm particularly excited about. So I think as we talk about how we connect the organizations. One thing is we're looking at safety program. It's a rollout. Kind of been Tim's baby, some modules but then also you know getting our risk, getting our subject matter experts out to actually work with communities and deliver some content. I think that's going to be really exciting hopefully in Q1 to Q2.

Tim: And I think over and over over 2019 as we kind of continue this conversation Dan had mentioned earlier that Understanding Nationwide is as we're kind of reorienting ourselves to this new relationship that we have between the two organizations. And as we all kind of acclimate to the new temperature of the room I'm really bullish and I'm really excited about kind of slow walking out some of the different solutions that are out there helping to create and find ways that a Nationwide solution partners: the great advisors, the insurance agents, the people that are subject matter experts to get them out in front of our members and share and impart their kind of collective knowledge and resource capabilities to help address some of the issues that folks have around their family, around their business, around whether it's you know retirement planning solutions which we're engaged in a series of conversations to help help make Nationwide's retirement planning offerings to farmers better you know in that kitchen table conversation that Shawnda mentioned. You know there were a few different reasons why we were doing that. One of them was to kind of help provide specific solutions to them and help address their issues. But it was also to internalize and kind of leverage our relationship to help position and help create better solutions on Nationwide's side. So that's that's really where I think that we can continue to engage in that space in 2019 to help I don't want to say direct because that's a little bit too forceful.

Tim: But to help support a Fortune 60 plus company to be even more relevant to our members and they're going to be doing that by servicing the needs of our members and to be able to kind of be a part of it and help kind of shape that to improve the lives of farmers in Ohio and in the broader agri business community is pretty great.

Shawnda: And I think doing that with as much data as possible. You know when it comes to claims you know what are the top claims. How can we as organizations try to curtail those and provide information and training and policies and services around that.

Dan: So I think as I like to think about the best accident is one that doesn't happen right. So to that point when we could learn from and really help educate them. As we think about 2019 Jordan we want to continue to do better at having the right speed and ease for customers to get what they want right. The thing that won't change is our commitment to each other. Our commitment to the Farm Bureau, our commitment to being a mutual

company. There's a lot of value in the fact that our shareholders are our members right. There's nobody out there or else directing so we can make these major investments in better technology and better ways that we serve what's going on because it is changing. The way people drive is different. The way people take in information is different.

Dan: The data that we collect all of those things that are out there I think members Farm Bureau members particularly expect us to know. Show up with the know. Show up with having had this deep relationship with the Farm Bureau to have the best solution for us to choose and we are bullish enough to think we should have this deep seeded relationship that allows us to beat to earn the right to your business.

Jordan: And I guess as I wrap a bow on this conversation I really appreciate you guys being here. You know if you're a Farm Bureau member that's not with Nationwide, you know be curious and see what's out there for you and see the benefits and the programs and vice versa if you're a Nationwide policyholder and you're curious about what Farm Bureau could do for you if you have some sort of operation or are you just want to support the agriculture community. I would suggest being curious about Farm Bureau and then checking that out. So any any last words?

Dan: So Farm Bureau members, think about Nationwide as your company. Right. The number one farm and ranch insurer across the United States with an exclusive relationship and nine state Farm Bureaus.

But think about this now impactful company to a community even to a business community to its own community as being your company. This just really started on the backs of farmers and ranchers in 1926 and we're happy to help you celebrate in 1919 and 2019 rather than where you started back in 1919 and we hope that you'll continue helping us celebrate into 2026 when Nationwide turns 100.

Jordan: I think it's all I got for you guys. Appreciate it. Thank you.

Jordan: Thanks and that was Dan Durham, Shawnda Vega and Tim Hicks. I appreciate the listen. You know we're picking up some steam here. I think this is Episode 13 so we're getting a good collection of episodes and I've appreciated the feedback recently. If you have any feedback for me or any suggested topics you'd like to see please email me at jhoewischer@ofbf.org. And please rate and subscribe the podcast. That helps us understand if you're enjoying the content and we can either adjust it, change it, keep it the same however we can do to make sure you guys are getting good content and as always visit ofbf.org if you want to learn more about Farm Bureau. And again I appreciate the listen. Thank you.