



Nationwide

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Derecho, one year later: specialization helps team rebuild in time for harvest

One year ago, a violent storm called a derecho pounded across the Midwest, leaving massive damage in its wake. In addition to the destruction to homes and cars, many businesses were also affected by the rare storm. Agribusiness firms, like Mid-Iowa Co-op, may have been more affected than most.

In addition to having damage to buildings and other property, Mid-Iowa also suffered significant damage to its grain storage bins, where it stores grain for area farmers — and harvest season was coming.

“The timing of the storm was pre-harvest,” said Lane Danielson, Agrigusiness Practice Leader at TrueNorth, an insurance agency that counts Mid-Iowa Co-op among its clients. “Getting back up and running was absolutely crucial.”

As Bruce Kempf, COO of Mid-Iowa Co-op, surveyed the storm damage, it was significant. “The roof took a lot of damage, a lot of shrapnel inside the bin. The rest of the bins were completely smashed in against the towers; the stairs were completely destroyed so no one could even go up top to observe anything,” he said, recounting the challenge ahead.

“We knew it was going to be important that we get a jump start, so we ordered bins the same day the storm happened,” he said.

A large part of what would prove to be valuable in making sure Mid-Iowa Co-op was ready in time for harvest was the expertise and knowledge provided by claims experts at Nationwide.

“We said we wanted to be operable for harvest and Nationwide and TrueNorth, and our millwrights and electricians, really stepped up. The upright bins were all back in place within 75 days,” said Kempf.

Kempf said he appreciated the bias for action Nationwide brought to the table to help make his goal a reality. “Thanks to Nationwide to be able to come out very quickly and get some money in our account so that we could start the process was key,” he said.

But Nationwide’s role was much more than paying the claim, says Danielson.

“Claims can get very complicated for a large agribusiness client like Mid-Iowa Co-op, so their [Nationwide’s] claims team specialization and handling knowledge is probably second to none,” he said.

Insurance companies all understand how to pay a claim, but there was a deeper level of understanding that helped the team deliver on its goal, according to Danielson. “Nationwide understanding the risk – and just understanding their [Mid-Iowa Co-op’s] business – is very advantageous for the co-ops here in Iowa,” he said.

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