



In the Field

COOPERATION KEY TO WORKING TEXAS CLAIMS

What do you do when you wake up one morning and realize you're burned out? Simple. Go into the crop insurance business.

That's what Dennis Whitley did some years back, and it worked for him. "I'd managed a ranch for 15 years and worked in the feedyard business for eight," he elaborates. "I was ready for a change, and a friend advised me that crop insurance was something I might be interested in—even though I had absolutely no idea what crop insurance was."

Dennis jumped into the business as a trainee per-diem adjuster in 1994, and after having worked as a claims manager for four different companies and managing his own agency for five years, he's got a pretty good idea what crop insurance is now. He came to work for ProAg in 2010 and serves as the Amarillo regional claims manager.

"Because of my experience, I can understand both sides of the equation—the agent's perspective and ProAg's position," he notes, "and that's certainly helpful."

Training and support

Dennis oversees three area claims supervisors and a small army of adjusters who handle claims from the Panhandle to the Texas coast, where Dennis makes his home. Though you might think that a person in his position would spend a fair amount of time resolving issues, he says those situations are relatively few—something he credits to good training and excellent adjusters.

"The supervisors and I are available at all times, but we get very few calls," he states. "We have a great group of adjusters, and I couldn't be more proud of them. So I focus a lot of my attention on training. We have frequent training sessions, but

we keep them short and we keep them small so we can spend time with each adjuster. We also inject other adjusters into the training, so that everyone has a chance to teach.

Training, to me, is the chance for us to exhibit some enthusiasm and intensity, and emphasize how important it is to go into a situation with confidence knowing they have backup," Dennis continues. "We tell them if they follow procedure, use good common sense, and maintain a professional attitude, we will back them to the hilt. That helps them face the tough situations with a minimum of stress."

Dennis notes the adjusters have earned their way this past year. "We've had massive losses from where I live—halfway between Houston and Corpus Christi—south for two years in a row," he says. "That's uncommon for this area. We worked 6,000 claims statewide last year, about 3,600 between Abilene and here. Our adjusters have worked the past two years non-stop down here, and I can't say enough good about them."

Having a new policy processing system to support those adjusters when they contact the customer is a significant benefit, Dennis notes. "This is the fourth new system I've gone through, and it's going to make a world of difference for us," he states. "As with any new system, there have been a few issues. But the folks responsible for getting them straightened out have welcomed our input, been responsive, and been diligent about addressing them."

Ultimately, it's the team approach that gets Dennis fired up. "The main thing that's exciting about ProAg is the support of the people I answer to," he stresses. "They've provided me with the resources I need to serve our customers. And down here, we all kick in to help one another. We have a real early final plant date down here on the coast, and we were between busy seasons with wheat and cotton. The folks from Abilene, Lubbock, and even up in the Panhandle sent people down to help. They came with a great attitude, did a fantastic job, and we got our work done before anyone else around here. That's the ProAg difference—our people in the field." 🌾



THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENT®

HAPPY BIRTHDAY, PROAGWORKS!

Where We've Come in Our First Year and What's Ahead

With a full year of experience under our belt, how well is the ProAgWorks® policy processing system performing? Actually, that's a question we ask every day.

"One thing that virtually everyone associated with the system agrees on is the fact that this system is a significant step forward," states Missy Waters, senior vice president of marketing and service. "We've gained new business and had other agents increase their book of business with us in part because of ProAgWorks. At the same time, we realize that while we have a good system, there's still a lot of room for growth."

If you compare the implementation of a new processing system to a construction project, the first year has been spent building a strong, functional foundation and framing in the building. Now comes the finishing and fine tuning, which is really an ongoing process.

"We are constantly adding enhancements to the system, based on input from our agents and our own experiences working with the ProAgWorks system," Missy adds. "One of those improvements that will help get checks into farmers' hands more quickly is ProAgFieldWorks. Being able to work that claim in the field and electronically transmit the data is going to really increase efficiency."

Data transition, integrity positive

Like any major transition of this type, there have been growing pains in the first year of ProAgWorks. "This has been



a growing year," says Terri Sell, vice president of operations. "But the problems have been minimal, and we've had some major successes. We had a good transition of the data from the old system into the new. One of the biggest positives is that data integrity and stability is so much better with ProAgWorks."

Larry Turner, owner of CIS (Crop Insurance Solutions) in Dumas, TX, agrees. "With the previous system, I was never certain that data I entered would stick," he states. "I don't have that concern with ProAgWorks. I'm very comfortable with it." (For more feedback on ProAgWorks from Larry and other agents, visit our website, www.proag.com, and read the story *ProAgWorks—The Agents' View* in the Latest News section).

"The message that I keep hearing from underwriters and agents is that ProAgWorks is so much better, but we need to keep refining," Terri says. "One of the things we believe will be very important in that process is to put together a processing agent advisory group. We want to hear from them the things that would make their day-to-day operation easier and help them grow as an agency. And those won't be the same for every agency."

The road ahead

As ProAgWorks evolves, what improvements can be expected in the near term? "Our focus going forward will be on performance and ease of use," states German Mendoza, senior vice president of information technology. Significant improvements are currently in process and others will be made on an ongoing basis."

Among those improvements already in development are:

- Batch scanning of forms, enabling them to be easily attached to the appropriate policies, is very near.
- Creation of new data collection forms that parallel data entry fields more closely.
- The ability for agents to access CIMS data on a particular customer.
- The Policyholder Tracking System, which will allow agents to move business from one AIP to another and pull the history with it.
- Integration of mapping functionality into the ProAgWorks system.

To keep everyone on the same page and increase the efficiency of the development process, ProAg created a Vendor Management Office. "We have set up a team to handle communication with the various vendors working on ProAgWorks so our efforts are coordinated. That way, we're all headed in the same direction."

It's been a good first year for ProAgWorks, and while everyone is pleased with what has been accomplished, no one is satisfied.

"We all want ProAgWorks to do everything we want it to do, and we want it today," Missy summarizes. "It is a process, and the waiting is the hardest part. We're all working to keep the waiting to a minimum." 🍌

GOING MOBILE

The migration of technology from something you house in a big box under your desk to a tool you can keep in your pocket is transforming the world of business, and the crop insurance industry is no exception. That's why ProAg® introduced ProAgFieldWorks in January of this year.

"ProAgFieldWorks is our tablet-based adjuster system," explains ProAg claims and compliance training manager Jamie Hageman. "Information can be downloaded in the field from ProAgWorks, and the adjuster can do appraisals and accounts for production to help determine the loss payable. We can also capture digital signatures, which can shorten the process by a full day. That information can then be pushed immediately back up to ProAgWorks, so both the agents and the claim processors can access it within seconds of the form being completed in the field."

The best feature of the system is its connectivity, but claims system support analyst Matt King notes that ProAgFieldWorks also gets the job done when reception is limited or nonexistent. "Whether you're connected or not, your ability to work through the process on your tablet is the same," he explains. "If you don't have a connection, you can get all the information and a signature and then upload it when you can connect."



Make it and break it

Roughly 300 tablets loaded with ProAgFieldWorks are currently in the field, working cotton and winter wheat claims.

In addition to getting adjusters trained on ProAgFieldWorks and releasing software updates to the field, Jamie and others also focus on breaking the system. "We have a number of testing environments where we work to make the system fail," he says. "By exposing issues before they show up in the field, we deliver a better system to our adjusters."

As with any new system, there have been a few issues to work out. "We're addressing those issues, as well as responding to the adjusters' suggestions about how to make the application work more smoothly for them," Jamie notes.

Matt notes that they're always working to improve the system. "We're already working on adding more supported crops to ProAgFieldWorks," he says. "Down the road, we would love to see integration with mapping software so maps are available in the field. We'd also like to see the incorporation of a notification function to let the farmer know when his claim has been submitted. We always want to make the system more user and client friendly."

"Our goal is to have the fastest, most accurate claims service possible," Jamie summarizes, "and ProAgFieldWorks is a positive step in that direction." 🌾

CLAIMS HANDLING: THE HEARTBEAT OF PROAG®

By Rob Young, National Claims Manager

Perhaps more than any other single factor, our strength in the field and ability to get claims adjusted, processed, and paid quickly is what sets ProAg® apart from other crop insurance providers. That was once again the case during the 2012-13 production season. This year we're facing the dual challenges of continued heat and drought in the Southwest and planting issues in the Corn Belt caused by a cold, wet spring.

This year, to further speed our response, we've equipped 300 ProAg adjusters with tablet computers and ProAgFieldWorks. You can read about this new program in more detail above. It's a great timesaver, and we've already had success using the program to process cotton claims this spring.

Our new technology is a great tool, but there are also some basic

processes that will help our claim-handling efficiency. We're already processing prevented planting claims—many in areas of the country unaccustomed to dealing with them. There is a helpful Q&A brochure about prevented planting on our website in the Agent Toolbox that could serve as a good resource for you as you encounter prevented planting situations. We've placed a number of other helpful documents and tools in the toolbox as well.

Apart from that, I just want to reinforce how important the fundamentals of timely loss and acreage reporting are. The sooner we receive the information, the sooner we can begin working the claim, and the faster your insureds will receive their checks. We're here to help, so take a look at the tools we've provided and contact us with any further questions. 🌾



2025 S. HUGHES STREET
AMARILLO, TX 79109

www.ProAg.com

GOOD CHEMISTRY YIELDS RESULTS

By JUSTIN MADSEN, AMARILLO REGIONAL VICE PRESIDENT

The past two months have been enjoyable for me, as I've watched the evolution of a new culture here in the Amarillo office. There's a change in direction and a new philosophy—brought on in part by the infusion of new ideas and enthusiasm we've received from some of our new employees.

We've actually been blessed with the right combination of new blood and experience, and those two ingredients have been working very well together. In addition, we've done some interdepartmental cross-pollination.

For example, we've moved some people from IT into underwriting. The IT folks bring their behind-the-scenes knowledge to the front end of the process, and they're helping our underwriters with some tricks that will make the process more efficient. At the same time, our underwriters are showing those from the technical world what the job of underwriting requires on a daily basis—knowledge that they can incorporate into the technology. It's been interesting and good for both groups.



The goal is for everyone to have a better grasp of the big picture and a clearer understanding of what every individual contributes to the process. What's coming out of this is a willingness to entertain new ideas and do what we do for our insureds, our agents, and each other, better.

To that end, I feel that the ProAgWorks® system has been a real asset. The underwriters have commented on how much smoother the process is, and we've received similar comments from some of our agents. We've taken a look at some of the improvements that are in development, and we know that they will only make the system better.

With any change, there are always a few speed bumps to iron out. I'm confident that we are headed in the right direction and will continue to improve our efficiency as we fully engage all parts of our team. Watch for good things down the road, and please don't hesitate to let us know what we can do to better serve you. 🌱

