



In the Field

MANAGING FAR-FLUNG STAFF KEEPS SUPERVISOR MOVING

Bob McPherson hasn't traveled far from his roots on the family farm and ranch operation in Montana. But his scope of responsibility has certainly expanded from a number of acres to roughly 20% of the continental United States. As a regional claims supervisor for the Post Falls region, he watches over a claims staff stretching from the West Coast through Montana.

A member of the ProAg team since 2007, Bob brings 26 years of crop insurance experience to work every day. He started out as an adjuster in 1987, then worked as a claims manager covering Montana and western North Dakota. Due primarily to mergers and acquisitions, Bob worked for several insurance companies prior to joining ProAg as a claims supervisor.



Bob McPherson

Officially, Bob is assigned to the Post Falls office and works from his Montana home, but with the territory he covers, his vehicle is really his office. "I'm a 30,000-mile-a-year guy," he says. "The greater portion of my time is spent traveling, working with the adjusters and the four claims supervisors in my region—Kurt Laubach, Walt Radmer, Rich Lutkehus, and Jim LaPointe.

When there is a claim, the adjuster is really the face of ProAg," Bob states. "That's why I put an emphasis on making sure we understand who the customer is. It isn't only the farmer—it's everyone we contact in the process. I stress treating everyone with courtesy and kindness, and that approach

goes a long way."

Training the team

Overseeing the adjuster staff and their training is one of Bob's primary responsibilities. "I try to be in the field as much as possible, so I maintain an understanding of what the growers and the adjusters deal with," Bob explains. "I make it a point to be present at any catastrophic events—large hailstorms, for example, to make sure that everyone working that claim is on the same page. My supervisors run the in-field training sessions, but I attend as many as I can."

Training adjusters on the new ProAgFieldWorks program has also become one of Bob's priorities. "Since 95% of my adjusters have tablets, I have designated a tablet czar in my region," he explains. "He is charged with learning everything he can about how the adjusters can use the tablet in the field to make their job easier. That person is moving around doing some small group adjuster training. And we all can learn about technology from our younger guys."

When you're talking to Bob, you can tell he's proud of his team. Adjusting in Bob's part of the country is different than it might be in the heartland, as adjusters may have to travel 100 to 200 miles to reach a claim. "They spend quite a lot of time in motels," Bob says. But he notes that they're willing to make the sacrifices because they understand the importance of what they do.

"When we're working with a farmer, we're dealing with their livelihood," Bob states. "We're trying to take care of that small farmer and his family, and in some cases we provide the safety net that keeps them in business another year. My greatest satisfaction comes when I'm meeting with a grower who has a major loss, I explain the coverage and what we're going to be able to do for them, and I see the relief on their face." 🍀



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 non-existent. "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, 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 check. We're here to help, so take a look at the tools we've provided and contact us with any further questions. 🌾



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NOTHING WORKS WITHOUT YOU

By BILL HAAR, FRESNO/POST FALLS REGIONAL VICE PRESIDENT

I took a look back over my articles from past newsletters, and I noticed a theme. I've spent a lot of time talking about our good people, our plans, and what we're doing to better serve the ProAg agents and insureds. There's nothing wrong with that. But I realized there was something I needed to say that was overdue, and that is "Thank you."

Specifically, I want to thank the ProAg agencies for committing your business to us. We've been on the West Coast now for seven years, and we've enjoyed very strong support from agents and agencies from the very beginning.

Like any new undertaking, our attempts to build our business and deliver excellent service have had a few ups and downs. But through it all, I believe we've always tried to do things the right way to support the ProAg agents' needs, and you have rewarded those efforts with loyal support and additional business.



Thanks for your feedback

I would also like to say thanks for the feedback. One big answer to a number of specific agent requests was the release of the ProAgWorks® policy processing system last year. Now with a year of experience under our belt, we can say that ProAgWorks is a big step in the right direction. We'll continue to incorporate input we've received from the ProAg agents, field, and office staff to make the system more user friendly. I anticipate a second year that is even better than the first.

Agents from California to Montana and in between have all stood behind us, and we appreciate it. Without your support, it doesn't matter how good our system or our people are. For our part, we'll maintain our strong commitment to customer service and look forward to doing business with you in 2013 and beyond. 🌰

