



In the Field

WORKING CLAIMS, FARMER TO FARMER

Who better to understand what a farmer is going through when he makes a claim on his crop insurance than a farmer himself? Nate Wiersema brought that perspective to his work as a ProAg® claims adjuster and now passes it on to those he works with as a ProAg claims supervisor based in Milledgeville, IL.

Like many in the crop insurance business, Nate got started in a roundabout way. “I started out of college as a salesman, and ultimately a plant manager, for a chemical and fertilizer plant,” he recalls. “I did that for about eight years and realized I needed a change. My friend was an adjuster, and he suggested I give crop insurance a try. I’ve been with ProAg for five years now, and that has proven to be a good decision.”

A sixth-generation farmer who raises corn, beans, wheat, and feeder cattle, Nate notes that all of his farming, sales, and management experience are put to use in his current position. “Certainly my farming knowledge is important, as I have an understanding of what the farmer is up against when I’m working a claim,” he says. “When I worked in the chemical business, I did a lot of crop scouting. That’s a big asset, because I can tell the difference between chemical damage and a farming practice.”

“Communication is central to the process of claims adjusting, and my sales experience is a real asset as I communicate with agents, insureds, and other ProAg employees,” Nate continues. “Now that I’m working in a supervisory role, I’m drawing on my management experience. I supervise three adjusters, and two of them are new, so I’m in training mode with them.”

I’ll take them out with me when I’m working my claims so they can see how the process works firsthand. Fortunately, I believe I picked a couple of winners. They’re doing very well.”

Fitting in with farming

Though he is a supervisor now, Nate still does a lot of adjusting. With the potential for certain types of claims to coincide with peak farming seasons, it’s natural to wonder how the two careers fit together.

“Actually, the timing usually works out pretty well,” he explains. “There usually isn’t a ton of claim activity when I’m planting. During harvest, there are always some residual wind and hail claims to work or some field inspections. When I get a call, I shut the combine off and go look at them. I’ll also call my farmers at night to find out where the problems are, and then I’ll visit the fields first thing the next morning.”

Nate acknowledges that while he spends a lot of time working alone, he’s never without support. “I’ve developed kind of a network of go-to people, depending on the issue I’m dealing with,” he notes. “I work closely with the other supervisors and adjusters.”

Clearly, a career in crop insurance has been a good fit for Nate, who enjoys some of the same things in his job that he appreciates about farming. “Honestly, what I like best is the randomness of what can happen in a day,” he says. “I don’t mind office work, but I don’t like to be chained to my desk either. In this work, I get to do enough of both, and I get to interact with some really great people. I’ve formed some strong relationships with agents and insureds, and that is a great part of this job.” 🌿



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. 🌾

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TAKING A BIG PICTURE APPROACH

BY BRYAN BARBEE, LENEXA REGIONAL VICE PRESIDENT

As the new regional vice president here in Lenexa, I wanted to take some time in this newsletter to introduce myself. I'm an Oklahoma native and graduate of Southwestern Oklahoma State University. In fact, it was while I was in college that I entered the crop insurance business. Crop insurance had just been privatized, and one of my math professors worked in claims for a crop insurance agency. He got me started processing claims part-time.

That was in 1982, so I've been involved in the crop insurance industry for a little more than 30 years. Prior to joining ProAg[®] in 2003, I was the vice president of operations with Keystate Crop Insurance in Robinson, IL. We're pretty much a ProAg family, as my wife, DeeDee, is a regional operations supervisor.

During my career, I've been fortunate to work in claims, under-



writing supervision, and regional management. As a result, I've experienced just about every facet of the crop insurance business. I've held agent licenses in both Kansas and Illinois. As a result of my experience, establishing clear and continuous communication between all branches of our servicing office is extremely important to me. As long as we understand each other and are cordial and respectful, we will still have a successful exchange.

One of my goals here is to promote good communication and excellent listening both within our staff and especially with those we serve. I'm excited about working with the people here, and helping to make everyone better, agent and employee, so we get the agent's customer the biggest bang for the buck. The better we all are, the longer we retain our business.

Please remember that communication is a priority for me, so I welcome your input. If I haven't met you yet, I look forward to it. 

