

In the Field

LOVE OF AG FUELS PASSION FOR SERVICE

I'm like the grandma of crop insurance," jokes Karen Landman. She's referring to her 30 years of experience in the business—all of it on the claims side. That experience serves her well in her position as a ProAg® claims supervisor overseeing adjusters in Ohio and Pennsylvania. So does her first-hand understanding of farming and farmers.

"I love agriculture," exclaims Karen, who lives on a farm near Cambridge, OH. "When you come from the farm and you live on the farm, it's just in your blood. It defines your character and your values, and I think just about all of us on the claims side have that connection. We can relate to the guy who has dirt under his fingernails, the work shoes, and the weathered face from working in the sun."



Karen Landman

After beginning her career with Federal Crop Insurance in 1983, Karen took her first full-time position with Blakely Crop Hail. She's been with ProAg and the Lexington region for the past seven years. As a claims supervisor, Karen does have to help resolve the occasional issue. But she points out that those occasions are rare, thanks to the team of adjusters she supervises.

"We try hard to hire people who can handle a number of different situations," she emphasizes. "We try to take care of most things before they become issues, but if there are questions, our adjusters will almost always address them. We have the best staff around—dedicated, hard-working people

with good character."

Resource provider

Karen describes the central focus of her role as "Making sure that our adjusters have everything they need to do their jobs." That involves training, coaching, and, occasionally, cheerleading. "We emphasize teamwork, timeliness, and accuracy in our training," she says. "We want to be fully staffed and fully trained. This year, we also had the privilege of presenting the Adjuster Basics training for the whole nation."

One of the most important resources available to the adjusters is the ProAgWorks® policy processing system. The transition to ProAgWorks has been a pleasant one for Karen. "I've been with a number of companies and seen a lot of systems, and ProAgWorks is the easiest I've been trained on—particularly for someone who didn't grow up with technology," she states.

Karen and her team were enjoying a pretty laid-back spring until heavy storms rolled through Ohio. Whatever the result, however, she's confident that her adjusters can handle it. "That's what I love about ProAg," she says. "We all—adjuster, supervisor, auditor, processor—have the same goal, and that's to get that farmer paid as quickly as possible."

"My part of the process is claims," Karen concludes. "I've never really desired to work in another area. We're really the face of ProAg to the farmer. We get to sit at their kitchen table, drink their coffee, pet their dog, and see their face—and I love that part of the business." 🐾



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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FULL SPEED AHEAD IN LEXINGTON

BY MISSY WATERS, SENIOR VP OF MARKETING AND SERVICE

There's a very positive atmosphere in Lexington these days, brought about by a strong new direction and the addition of several key new staff members. We've got some great people on board now, and we are in the process of training them and helping them build an extensive base of knowledge on all the crops we insure in this region.



Most members of our underwriting staff come from ag backgrounds. They love agriculture and have a strong, long-term desire to be a part of the agricultural industry. That background gives them a huge advantage in the crop insurance business.

I also want to focus on a couple of the people who are playing a key role in building the team here in Lexington—underwriting supervisor Sheryl Sutton and regional operations manager Jeffrey

Vanlandingham. Both have brought a strong track record in the crop insurance industry with them, and have invested a great deal of time training our staff and building their knowledge base.

You may also have read about the leader of our marketing team, Angie Steinbarger, in the last issue of this newsletter. Angie is a farmer, an excellent communicator, and a strong, knowledgeable champion of the importance of crop insurance. She and her team have set some aggressive goals for growth, and are sharply focused on building long-term agency relationships.

As you can see, we're committed to building a strong team focused on delivering excellent service here in the Lexington region. Because our mission is to serve our agents and insureds, we would love to hear from you. Let us know where we need to improve—and feel free to tell us when we've gotten something right, too! We appreciate your partnership. 🌾

