

# In the Field



EASTERN REGION

AUGUST 2015

## Sharpening Our Focus on Service

By Missy Waters, Senior Vice President of Marketing and Service

We're always looking for ways to improve the service we provide to our agents, and that's the reason we've made some changes. Our force in the field has long set ProAg® apart from others in the industry, but even our best features can be made better. We've created two new positions—account representative and business development manager—to better serve existing agents and create new business relationships.

The account representative job description is to be the individual who provides complete, start-to-finish service for their agents. When agents have a need, they'll contact their account representative to handle everything on the ProAg side of the equation.

The business development manager (BDM) position is sales focused and dedicated to initiating new agency relationships. Once an agent decides to do business with ProAg, the BDM will transition the agency to an account representative. Both our account representatives and BDMs are familiar with all of the products ProAg offers.

In addition to further improving customer service, these changes benefit ProAg employees, providing a career advancement path for our sales and underwriting staffs.

### Welcome aboard

Our new Eastern Region BDM is Joey Brickhouse. He joined the ProAg team—and the crop insurance industry—as a per-diem adjuster in 2009. Most recently, Joey was a field representative for five eastern states.



Joey grew up working on a farming operation of several thousand acres, so he understands what farmers face. He's always up for a challenge, which is one of the reasons he's excited about his role as BDM.

“The decision to change roles was not an easy one,” he states. “I enjoy working with the agents in the region as a field representative, but ultimately I decided making the move would help me gain a greater understanding of the industry nationally and would be more effective on the local and regional level. Accepting the role

as BDM will rank as one of the greatest opportunities I've had in my career.”

His field representative experience gives Joey an understanding and appreciation for the agents he serves—something he will keep at the top of his mind in this new position.

“I always remember that agents entrust their livelihood to ProAg,” Joey says. “They depend on us for customer service and support to maintain and grow their customer base. My personal goal is to be proactive with agencies through education, training, and support, providing uninterrupted policy service throughout the crop year with the help of the ProAg team.” 🌾



# It's Training Time

By Ellie Murphy, National Underwriting and Service Training Coordinator

ProAg's training schools for business, and the schedule will really fill up as we move through the next two months.

Though the learning curve may not be quite as steep as it was last year due to the great mass of Farm Bill changes, there are still some Farm Bill items that have been updated, like late payment of debt. We'll also be providing the changes to our materials associated with the new General Standards Handbook.

You can register for the training school online. We would like

to remind you to fill out your registration completely because that helps us file your CE credits with the state.

As was the case last year, you will have a choice of how you receive your training manual—in print or electronically. The electronic version saves a lot of paper and it's much easier to take to the field on your tablet. As always, we will have printed manuals available for those who want them. 🌱

## Top Tips for Smoother Claims

By Rob Young, National Claims Manager

With claims season underway, we wanted to share a few tips that can make the process smoother for everyone and help deliver the most favorable outcome for the insured. Here are our Top 10 Tips for increasing claims efficiency.

- 1. Make policies with open claims a priority when submitting acreage reports:** Replant, prevented planting (PP), final, or any other claims cannot be processed for payment until the annual acreage report has been received.
- 2. Double-check the accuracy and information to establish the SOI Acreage report corrections:** The Loss Adjustment Manual (Section 3) provides the criteria that we must follow in the event an error in acreage reporting is discovered before or after the ARD and how to handle claims in these situations.
- 3. Report PP acreage on acreage reports:** In the event a PP claim has been reported, it is an additional requirement that PP acreage must be reported on the annual acreage report. In the event a claim has been filed but no PP acreage has been reported, the insured may not be able to revise the acreage report to add the PP acreage.
- 4. PP claim reported but the insured was able to plant:** If a PP claim was filed but no PP acreage was reported as a result of the insured being able to plant the insured crop, the claim will be voided with a note added to the comments that no PP acreage was reported.
- 5. Report claims immediately if any quality issues arise** so a ProAg adjuster can make contact with the insured to determine the appropriate course of action. Various crops have different requirements regarding when a sample can be obtained to determine quality and who can obtain it. These guidelines help to avoid jeopardizing any potential indemnity payment.
- 6. Discuss acceptable records with insureds:** In order to utilize insured records for PTC, there are various requirements that must be met for precision farming—weight tickets, load logs, combine monitor records, and structure markings. There is a helpful form on ProAgPortal® (2015 Acceptable Records and Precision Farming Form).
- 7. With organic crops, include documents with claims:** When claims are turned in on crops insured as organic, it is necessary for the adjuster to obtain a copy of the organic plan and organic certificate. It is very helpful if these documents are submitted with other policy paperwork so they can be scanned and uploaded into the system and are readily accessible for the adjuster during claim time.
- 8. Use simplified claims:** To assist in the timely completion of certain claims that meet the criteria, agents are encouraged to submit claims that potentially qualify for the Simplified Claims Procedure (SCP) accordingly within the ProAgWorks® system. A claim that qualifies for the SCP will save time for the farmer during their busy time of year and allow us to quickly complete those claims, ensuring a timely indemnity.
- 9. Submit a NOL immediately when damage has occurred:** Notices of Loss must be submitted in a timely fashion according to policy/crop provisions to ensure indemnity payment. A late Notice of Loss may result in a delayed claim that leads to claim denial.
- 10. Complete the 2016 COI:** And finally, a reminder to complete the 2016 Conflict of Interest Form to avoid any hold-ups with business going forward.

Our standard for claims completion is to have all replant claims closed by Labor Day weekend. Our standard for PP claims is to have all PP claims closed by Nov. 1. Based on the number of claims reported across the nation at this time, we anticipate that we will meet completion deadlines well before our target dates. 🌱

# Online Resources Available

By Jaime Hageman, National Training Manager

Sometimes, technology can actually make your life easier. That is true of the online resources we make available through ProAgPortal®.

For example, all agents are required to take a competency test periodically. We make that test available online, which has its advantages. You can select the test by region, take it at your convenience, it isn't timed, and you can print off your completion certificate immediately.

We also have some great training resources available through ProAgPortal in our Quick Links section and are adding more all the time. For example, there are excellent recordings on Whole Farm, as well as a livestock coverage and several basic crop insurance videos. It's an opportunity to learn at your own pace in your own office. Take a few minutes, log on to ProAgPortal, and see what we have to offer. 🌾

## New Weather Tools Aid Sales, Support Claims

Weather Analytics helps organizations around the world forecast weather risk and impact. A partnership between this cutting-edge company and ProAg® now enables us to offer our agents powerful tools that can build customer relationships, enhance sales, and aid in the claims process.

ProWxAlerts provides location-specific alerts for weather-related threats like hail, wind, rain, and frost up to seven days in advance. Agents can use this tool to provide their insureds with alerts on specific hazards on a field-by-field basis. This service can help strengthen customer relationships and provide data to support the timely sale of named-peril products.

Another valuable tool, ProWxVerify, provides a detailed history on recent weather events that can be referenced once the storms have passed. Agents and ProAg field staff can determine where storm damage is most likely and also verify the time, intensity, and duration of weather events—a great resource to proactively initiate and support the claims process.

“We see this as just the beginning of a fruitful relationship

with Weather Analytics,” says Missy Waters, ProAg senior vice president of marketing and service. “The expertise they provide is an excellent resource for our company and our agents, and the tools we will be able to offer will only grow in the future.”

A beta rollout of these products is underway at this time, with a full release to ProAg agents scheduled for the fourth quarter of 2015. 🌾



## Some Don't-Miss Dates

By Jeanie Bonewitz, National Crop Accounting Manager

'Tis the season of dates and deadlines—billing dates and payment deadlines. Here's a rundown of some of those, along with a couple of suggestions to help smooth the accounting process.

MPCI, of course, has already been billed. Premiums for the July 1 bill date crops not paid or postmarked on or before July 31 began incurring interest charges at the beginning of August. Interest was posted to the policies on Aug. 1, so agencies can see the current amount owed by accessing the policy balance screen on ProAgWorks®.

The Aug. 15 bill date is next up and has the largest volume of policies. Because of

the July 15 acreage report deadline for many crops and states, agencies are encouraged to process the acreages as quickly as possible to allow for timely billing.

*One important item to note:* Coverages on a policy must be marked 'complete' in order for the crop premium due to pull into the bill. For example, let's assume a policy has both corn and soybean coverage. The detail lines for both crops have been processed, but the soybean coverage has not been marked complete. The corn premium will be billed but the soybean premium will not. The “marking complete” process pushes the premium to the policy balance table

that enables billings and commission payments. Underwriters monitor the incomplete reports on a daily basis, but agents also need to be aware of how incomplete coverages impact billings and commissions.

Interest for the Aug. 15 bill will be posted to unpaid policies on Oct. 1. Premium payments postmarked in a timely fashion on or before Sept. 30 will avoid interest charges.

If at any time, there are questions about billings, premium collections, or any similar topic, contact your region's crop accounting specialist. We have people ready to help! 🌾

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## Pilot Programs a 2016 Training Focus



By Jeffrey Vanlandingham, Regional Vice President—Eastern Region

The Farm Bill legislation signed by President Obama in February 2014 was the driving force for the majority of the crop insurance updates and changes that affected 2015 policy contracts. The legislation also provided a catalyst for the overhaul of the

FSA programs and attached a compliance component to the “golden egg” of valued crop insurance subsidies.

In the midst of all the updates, only two “new” programs were considered for revision and/or introduction. These programs involved the addition of a revenue component for the existing peanut program and the introduction of a pilot program, Whole Farm Revenue Protection, to a 45-state footprint. Whole Farm was a generational update to the former AGR and AGR Lite concept first introduced in the Pacific Northwest in 1999. While these two programs were the most significant new material for the reinsurance year, other facets of legislation temporarily kept other privately developed 508(h) programs from meeting FCIC board approval for introduction as pilot programs.

Considering a crowded waiting room of products seeking board approval, 2016 will prove to be a busier than usual year for pilot program introduction. We have already provided instruction and guidance for the Clary Sage pilot with a sales closing date of July 31 for the four-county North Carolina piloted area. All growers will be subject to a required processing contract with a single processor for the entire piloted area. North Carolina acreage for Clary Sage, alongside the requests for MPCCI subsidized coverage, has increased significantly during the past three years. Grower requests for such programs continue to be the strongest voice for implementation of MPCCI piloted program procedures.

Approval was granted for the Margin Protection (MP) plan of insurance as a privately developed 508(h) product for corn,

wheat, rice, and soybeans on June 24. Margin Protection is offered as an area-based plan that can be purchased as a stand-alone policy or purchased in conjunction with a Yield Protection (YP) or Revenue Protection (RP) policy. MP provides producers with coverage to protect their expected operating margin, i.e., the difference between expected revenue and specific expected input costs based on current expectations of commodity and input prices. Margin Protection takes into consideration changes in crop prices, as well as changes in the prices of certain inputs used to grow the crop.

2016 updates are also expected for the ARH strawberry program, rainfall indexing for pasture rangeland forage, macadamia nuts and trees, and updates to a new malting barley endorsement. RMA has also promised a timely contract change release date for update considerations for the 2016 Whole Farm Revenue Protection policy which is scheduled for website release on Sept. 1, with consideration given to the solicitation of comments and feedback designed to increase grower participation.

Considering these programs, as well as the potential for additional programs to be released for spring crop consideration, our focus at ProAg<sup>®</sup> will continue to be to provide the agent with the necessary tools, examples, and claims scenarios to sell and service these options with confidence and certainty for the 2016 reinsurance year. Our goal is to provide high-value product training and claims guidance that is an asset to our agents as they help their customers maximize the impact of their risk management dollars.

We look forward to sharing the details of these programs in our August and September Fall Agent Update training events as well as specified Whole Farm training meetings planned for late fall. As we begin to provide guidance for the 2016 reinsurance year, we never forget the valued partnership of our agents. We look forward to seeing you in an upcoming ProAg meeting. 🍌