

In the Field



EASTERN REGION

DECEMBER 2015



Underwriting Supervisors Key on Accuracy, Customer Experience

By Terri Sell, Senior Vice President of Operations

Working within the ProAg® organization are four dedicated individuals that, in my estimation, are on a par with our regional vice presidents in terms of their importance to our success and growth. These are our underwriting supervisors. They are ultimately responsible for the overall underwriting experience from A to Z.

Of course, a laundry list of responsibilities falls under that broad description. For example, they supervise a staff of 4-10 people, depending on their region. Throughout the reporting season they make sure all the agents and agencies have the policy cycle completed, processed, and in the system. They are also responsible for error resolution in each of the regions, CLU reporting, and a host of other functions.

At the top of the list in importance, right next to managing their staff, is providing superior customer service. At the end of the day, if an agent has a concern or a communication problem, that issue will often wind up on the underwriting supervisor's desk. Consequently, each of our supervisors is extremely well-versed in multi-peril insurance and possesses outstanding customer service skills.

It takes a lot of energy to be an underwriting supervisor, as these individuals put in many more than 40 hours a week and are constantly available to

internal and external customers. They are a critical part of the ProAg organization.

With that said, let me introduce you to Sheryl Sutton, underwriting supervisor for the Eastern Region, to tell you her story.

Sheryl Sutton

Agriculture has always been a part of my life. I was raised on the farm, married a farmer, and we farmed together for 12 years until making the difficult decision to pursue other professions. I've worked in the medical field with children from high-risk backgrounds and as a case manager at a medical center.

I entered the world of crop insurance in 1995 and obtained my agent license, which I still maintain. I find crop insurance to be very stimulating work. It is challenging just to keep up with all of the policy provisions, program changes, procedures, and software. It's also a people-oriented business, and in college I prepared for a career in social work because I enjoy working with people and finding solutions to problems. Being able to connect with people of diverse backgrounds and cultures allows me to build good working relationships.

In my position, I value timely follow-up and responses to my questions, so I work to provide that same service to the customers we serve. I have found the easiest road to success is treating all people

with respect, regardless of their position or behavior. As a supervisor, I try to lead by example and be willing to do anything myself that I'm requesting of my direct reports.

When I first began working at ProAg, I was most impressed by how personable and approachable Mike and Kendall are.



That inviting atmosphere has continued as we have implemented changes in our organizational structure and software system. ProAg allows individuals the opportunity to learn as much about the business as they want and the chance to expand their career path.

Away from work, Joseph and I have been married almost 32 years. We have two daughters, Lauren and Stacy, both married and starting families of their own. Working in the garden is one of Joseph's favorite pastimes, which gives me plenty to do in the summer as vegetables are ready to pick, eat, and can. I also enjoy my flowers and hummingbirds. Our favorite getaway spot is the mountains, specifically Black Mountain, where we met. Our dream is to take a train trip up to D.C. and New York with stops along the way. 🌿

ACH: Faster, Simpler Commission Payments

By Jeanie Bonewitz, National Crop Accounting Manager

Thanks to the ongoing evolution of technology, all of our agents have the option of receiving their agency commissions by direct deposit (ACH), as opposed to a paper check. Yet, we still have many agencies that elect to receive checks through the mail.

Not surprisingly, the number one reason I get for this loyalty to paper is, "I like to see and feel that check in my hand." I completely understand that. However, if you can handle the check, the Postal Service can lose the check. Or, it can be misplaced in a stack of papers, in a desk drawer, under a car seat, or in a coat pocket.

So let me make the case for ACH. First, it's fast. The commission will be in your account 24-36 hours after we process it.

The commission contact at your agency will also receive a detailed report regarding that commission via email. And, obviously, there is no paper to keep track of and no need for a trip to the bank.

If you're interested in making the switch to ACH, the process is pretty simple. Just complete an ACH form available through your account rep or the crop accounting department, attach a voided check, and return it to us. It normally takes 8-10 days to process the request and set up the transfer. After that, it's automatic. The only time you'll need to do anything is if you change banks, change the name on the account, or close the account. If that happens, you'll need to notify us. 🍷



Crop Insurance: Our Seat at the Table

By Kendall Jones, Chief Operations Officer

Although the 2014 Farm Bill has been in place for barely one year, coordinated efforts are already underway to reduce the funding for federal crop insurance that was provided as part of the legislation. Defending crop insurance and the farm families it protects will be an ongoing challenge.

What can we do? Here are six simple steps that will help the crop insurance industry stay focused with consistent information—information that is vital to provide so Congress protects the Federal Crop Insurance Program.

1. **Sign up to show your support** at National Crop Insurance Services' (NCIS) website: www.cropinsuranceinamerica.org. Embed one of the badges or widgets on your website to display your commitment.
2. **Follow and understand crop insurance issues** throughout the year. Some suggested sources include your crop insurance provider, NCIS, Crop Insurance and Reinsurance Bureau, Inc. (CIRB), and Farm Policy Facts.
3. **Be ready to contact your U.S. Senators and Representatives.** Two website addresses you'll want to keep handy are:

<http://www.house.gov/representatives/find/> and <http://www.senate.gov/senators/contact/>

4. **Engage your employees.** Encourage them to stay up to date with current political issues and be actively engaged in contacting political representatives to support crop insurance and agricultural initiatives.
5. **Engage your clients as well.** One more voice does make a difference and the voice of a farmer is most important. Many senators and representatives will explain that after the fourth or fifth call in one day, they will take notice of the issue and act accordingly.
6. **Utilize social media.** Tell the agricultural story. Provide a positive voice of how crop insurance and agriculture support the American economy from your point of view.

This information is excerpted, with permission, from an article in the AgriBank Insurance Newsletter. You can read Kendall's entire article on our website at <http://bit.ly/1IhajDP> 🍷

Preparing for 2016 Named Peril Sales

By Rick Warner, Senior Sales Manager

As the end of 2015 approaches, our thoughts and yours are beginning to turn to the 2016 sales season. What opportunities will 2016 offer to protect your insureds and strengthen your agency, and how can you prepare to take advantage of them right now?

One of the best ways to prepare for the coming sales season is to plan for increased private product sales in the year ahead. ProAg® continues to develop and seek out new named peril product offerings, which meet specific needs for your insureds and provide benefits for your agency.

How can private, named peril products strengthen your business? The benefits are actually threefold. First, they are revenue enhancers. The new SRA has capped commissions on all the federal products, but private products offer upside opportunity for income. Second, private products—especially those that can be sold early in the insurance year, like Price-Flex—give you a chance to lock in your client's multi-peril business early for the next sales year.

Finally, private products enhance the risk management portfolio for your farmer. Our products—Price-Flex, PAR, HIP, and ICE*—give you the opportunity to determine the needs and wants of the individual farmer, then choose the product or products that address that specific need. Our products are designed to enhance the full risk management portfolio for the agent, thus improving the quality of protection for the farmer. You can read more about our named peril products in our February 2015 newsletter posted on our website. More detailed information is also available in the Agent Toolbox section of the site.

Learning curve

Whether you plan to offer a product like Price-Flex in December or intend to begin selling in January or February, now is the time to acquire the knowledge needed to position and quote these beneficial private products.

Take, for example, Price-Flex—one of our most dynamic revenue-

enhancing products. To position it well, you first need to gain a basic understanding of the product and the part it can play in a total risk management strategy. Second, each of these private products utilizes a different quoting process. So, in the case of Price-Flex, you'll need to go through an online training, take a test, and then familiarize yourself with the quoter before you offer the product to a farmer.

The front-end effort is worthwhile for what these products can add to your business. The time to determine which products are right for your customers, where they fit into your agency, and how to quote them is now—not during the heat of sales closing season.

If you have questions about these products and what they can bring to your business, please talk to your account representative soon.

**ICE, or Increased Coverage Election, was not discussed in the article published in our February 2015 newsletter. It's not a complicated product. In short, ICE increases the per bushel price a producer will receive for their lost bushels in the event of a production loss. 🌾*

2016 SPRING TRAINING



Our spring training sessions are scheduled. ProAg® offers mandatory online training for: civil rights, conflict of interest reporting, drug-free workplace, controlled business, and anti-rebating. NOTE: These topics will NOT be covered in the meeting. In order to receive full CE credit, you must complete this training before attending the update meeting. If this training is not completed before an update meeting, it must be completed prior to credit being issued for the meeting.

This training can be accessed by clicking the following link: <http://www.proagclaimstraining.com/cr/CR-COI-agent.htm>.

Date	Location
Fri. Dec. 11	Columbus, IN
Wed. Dec. 16	Cordele, GA
Thurs. Dec. 17	Lexington, KY
Fri. Dec. 18	Hopkinsville, KY
Tues. Jan. 26	Lakeland, FL

Additional details about training times and locations can be accessed at ProAgPortal®.

Not Just to do Well, But to do Good

As we move into the Holiday Season, our minds begin to drift to Thanksgiving turkey, the bustle of holiday gatherings, and presents under the Christmas tree. Businesses prepare to send out their well-wishes to partners and employees for a Merry Christmas and a Happy New Year.

This got us thinking about how we could break out of the holiday ritual a bit and share some resources with others as a way to spread the holiday cheer.

In that spirit of goodness, rather than sending out Christmas cards and paying the postage, ProAg is going to redirect those monies to help children in need this holiday season.

Our ProAg partners understand that we strive not just to do well, but to do "good."

Please join us as we share kindness in a world that certainly needs some. Watch for more on these donations to charities in the near future.

—The ProAg Executive Team



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RMA Expands Risk Management Options for Pasture, Rangeland, and Forage

By Jeffrey Vanlandingham, Regional Vice President—Eastern Region



The RMA has expanded crop insurance coverage for ranchers to help them protect against loss of forage produced for feeding livestock. The Rainfall Index Pasture, Rangeland, Forage (PRF) pilot program will now be available in all 48 contiguous states beginning with the 2016 crop year. Livestock producers have until Nov. 15, 2015, to apply for coverage.

“This program has a proven history of helping ranchers. I am pleased that we are able to expand this tool,” said RMA Administrator Brandon Willis. “Providing these options to ranchers gives them the stronger safety net they need to continue ranching, even after particularly bad years.”

PRF is an area-based plan of insurance that uses a rainfall index to determine losses and trigger indemnities. It is important for ranchers and farmers to understand that payments are not based on individual rain gauges on their farm or a single weather station. Online tools are available on the RMA PRF web page to assist producers in determining how well the program correlated with their past forage production.

Unlike other MPCCI crop programs, the grower may choose the amount of acres they wish to insure with regard to the Rainfall Index program. Considering the coverage levels and productivity factors, many growers will benefit if the highest levels are insured even if their budget requires them to maintain such coverage levels on reduced acres. The decision tool examines historic rainfall averages and provides assistance in pinpointing the grower’s land location within the established grid map.

The board also approved a new pricing methodology for PRF that will better reflect the replacement cost of feed and the losses many producers experience, as well as the addition of an irrigated practice for haying that will reflect the cost of additional irrigation when there are precipitation shortfalls. RMA has also announced that a forthcoming manager’s bulletin will describe how a grower may qualify for both NAP and PRF on the same acreage.

To assist with your sales and education efforts, please consider our online web-based training opportunities alongside recent updates to our PRF brochure found on ProPortal®.

We look forward to exceeding your customer service expectations for the 2016 reinsurance year. As always, we value and appreciate your partnership with our ProAg® family. 🐾

