

# In the Field



EASTERN REGION

SEPTEMBER 2016

## Q: What Do J.P. Morgan and ProAg® Have in Common?

### A: Jeanette Gatewood

Our force in the field, supported by our team in the office, has always set ProAg apart from others in the crop insurance business. Our people have been the single most important ingredient in the growth we have experienced in recent years. We would like to highlight some of them in our newsletter—particularly some of the folks you may not get to meet.

We tend to hire people from a wide range of backgrounds, and they all have interesting stories. Here is Jeanette's—or at least a part of it.

#### A move slightly north

The Great Recession wasn't a highlight for most people, but at least one good thing did come out of it. It brought Jeanette to ProAg.

"I worked for JPMorgan Chase Bank in collateral customer service and underwriting for nine years until the Lexington, Kentucky, office closed due to the recession," she says. "I moved to Columbus, Ohio, where I found my

new home at ProAg. An underwriting position was available. I knew that would be a perfect fit for my overall experience. I asked to be considered and here I am!"

The transition from the banking industry to crop insurance did require some adjustments, but Jeanette has enjoyed the new direction.

"For me, it was like entering into a new world with a new language, especially the acronyms," she laughs. "Until you work in the crop insurance industry, you don't understand how in-depth it really is. I have enjoyed learning about the farm culture, assisting agents and fellow employees and exploring the depths of the industry that is truly the foundation of our American history. I don't think I would have had a better transition anywhere else."

Jeanette says her investigative skills serve her well in her job. "I enjoy being



a team player and finding resolutions, so when presented with problems or issues, I get this drive inside to figure what happened, why and how we can fix it," she states. "I enjoy the challenges most, and feel satisfied when any issue can be resolved."

When the workday is over, Jeanette focuses her attention on three-year-old son Lathan. "He is truly the highlight of my existence," she states. "Everything I do is for him. I want him to grow up seeing how hard his mother works, and how it can pay off."

So while her heart is definitely at home, Jeanette says ProAg is a pretty great place to spend her working hours. "The atmosphere is very family-oriented," Jeanette says. We band together in times of need and helped by strong company-wide communication, I think the drive to grow and set our mark as one of the top AIPs is honest and real. The bottom line is, I wake up each morning and spend eight hours at a place I respect, doing work I enjoy." 🌱

EMPLOYEE SPOTLIGHT



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# Class Is in Session

By Jamie Hageman, Customer Accounts Service Manager

ProAg's training schools are underway, and once again they provide a great opportunity to gain useful information on what's new and what's changed.

Topics covered in this year's schools will include policy and handbook changes, high-risk ground exclusions, unrated ground, the Simplified Claims Procedure, and mapping and CLU reporting.

A complete list of school dates and locations can be found on the ProAgPortal® intranet, and you can also register there. From the home page, click on the Agent Training icon, select the appropriate region and then the "Click here to register" icon. Please fill out your registration completely because that helps us file your CE credits with the state.

Once again this year you will have a choice of how to 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. If you have any questions, please contact your account representative. 🍀

## On the Web

It's that time of year when everything in our world revolves around dates and deadlines. On our website, there's a rundown of deadlines, along with a couple of suggestions to help smooth the accounting process. Visit <http://tinyurl.com/zt7j4n7>.

# Simplified Claims...the Name Says It All

By Darci Simonsen and Derrek Smalley

When ProAg® rolled out the Simplified Claims Procedure (SCP) last year, it was met with some initial uncertainty—as is the case with most new processes. With a year of experience now under our belts, we can say that it definitely accomplishes what it was created to do. The feedback we've received from agents who used it last year has been very positive.

First, what is the Simplified Claims Procedure? Basically, it is, as the name indicates, a way to expedite certain qualifying claims. The liability limitation is either \$20,000 or \$40,000 depending on whether the claim in question is on an optional or basic unit, respectively. The price and level of coverage are also factored in. In addition, only 22 crops are eligible for a simplified claim.

If a claim qualifies, the adjuster working that claim has the ability to switch it to a simplified claim process. Simplified claims have significant benefits for the insured, including spending less time with the adjuster and in most cases, quicker claim payment—

generally within five to seven days versus two to three weeks.

One other note: A claim can be changed at any time. If, for example, a farmer encounters additional crop damage after the simplified claim process has begun, the claim can easily be switched back to a final claim at any time until the claim is closed.

ProAg is working on system upgrades that will enable an insured who qualifies for SCP to enter information directly into the system online at their convenience. The information would be accessible by both agents and adjusters, who could then follow up to gather any additional information needed.

SCP provides benefits for agents, insureds and adjusters alike. If you have questions about the SCP process, ask your ProAg account representative. It could be an excellent way for you to improve turnaround on qualifying claims and improve your insureds' satisfaction—without additional effort on your part. 🍀

*"The claims process thru ProAg has always been one of the shining points of their company. The addition of the Simplified Claims Process has allowed the adjustors and claims staff to lessen the amount of time needed to complete the claims process, which allows for a faster indemnity payment to our insureds. It is an added benefit for ProAg, the policyholder and the agent."*

Laura Murray  
Farmers Choice Agency, LLC  
Kansas

# Helpful Hints for Harvest

By Darci Simonsen and Derek Eltiste

Here are our Top 10 tips to ensure that the claims process proceeds as smoothly as possible as fall harvest hits high gear.

1. The adjuster is the crucial first point of contact with the insured. Designating strips, putting crops to another use, replanting and communicating the insured's responsibilities all fall to the adjuster. Chopping corn or putting it to another use requires that a notice of probable loss be submitted.
2. Please maintain current contact information—mailing address, phone number and email address—for the insured in ProAgWorks®. Providing current contact information aids adjusters in the timely completion of claims.
3. Scanning production documents, FSA 578s and acreage maps into the policy attachments helps speed up the verification and loss adjustment process.
4. Don't forget to submit the Notice of Loss (NOL) in a timely manner. Be aware of end of insurance period

(EOIP) dates and the consequences related to delayed claims and delayed NOLs.

5. 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) within the ProAgWorks system. A claim that qualifies for the SCP will save time for the farmer during their busy season and allow us to quickly complete those claims, ensuring a timely indemnity.
6. "Other" is not a valid cause of loss (COL). The actual COL should be used when submitting the NOL. Please use the comments section when opening a NOL if specific details need to be noted for the adjuster.
7. Encourage the insured to submit production evidence in a timely

manner. Production records should be reviewed as soon as the agent receives them. Excessive delays could cause delayed NOLs or delayed claims.

8. Acceptable record and load record requirements must be followed. There is helpful documentation available on ProAgPortal to assist agents and insureds with questions they may have regarding these requirements. Commingling prior year's production with current year's production requires bin measurements prior to commingling. To maintain optional unit structure potential, load records are required for EU.
9. Adjusters and claims processing add notes to a claim on a regular basis to keep agents updated on the status of the claim. Answers to questions can often be found in the claim notes.
10. WFRP policies with perennial crops require an annual PAW. 🌾



## Project Phoenix Under Way

By Terri Sell, Senior Vice President of Operations

As we start the 2017 RY, ProAg is excited to begin working with our Partner, MCT (MyCropTechnologies), on a ProAgWorks® user interface upgrade called Project Phoenix. The project will focus on user productivity, operational efficiencies, software and technology upgrades, and modernization of the system. This is NOT a rewrite, just an update to current functionality. The rollout roadmap is divided into six phases spanning a 12-month period. The current stages of development, Alpha and Bravo, are primarily technical in nature and will have a minimal effect on the front-end user's experience.

One important note: Effective August 31, the ProAgWorks® system no longer supports IE v8. Supported browsers would include IE v9 and forward, Firefox and Chrome (while Chrome is not officially supported, there are no known issues).

Some of the other items planned for an estimated August 30 rollout during the Bravo phase included a new look for the Header-Logo, Menu Bar Upgrade, History and Favorites, Notifications and the Settings button.

ProAg has also developed a rollout plan for communications concerning Project Phoenix, and we are working with all our departments to provide you with timely updates. You will begin to see conversations about Project Phoenix at agent update meetings, in quarterly newsletters, in system release notes posted to ProAgPortal® and in the Operations monthly newsletter, which will dedicate space to Project Phoenix updates.

We hope you will share in the excitement we have for this project, as we all strive to continue our forward movement in the crop insurance industry. 🌾



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## Whole Farm Revenue Protection - Results, Growth and Planning



By Jeffrey Vanlandingham, Regional Vice President – Eastern Region

As we prepare for the 2017 Whole Farm Revenue Protection (WFRP) sales season, many have questioned the policy's performance and sales statistics since the introduction of the plan in 2015 and the continued expansion of the policy to every county in the nation this year. With 2015 loss results nearly complete, RMA has compiled the following policy plan statistics to identify policy location, loss development and policy growth. The results indicate industry numbers for all Approved Insurance Providers where the WFRP policy earned premium.

The 2015 policy count in the 45-state policy writing area totaled 1,098 policies. In 2015, growers had a combined total premium of \$53,527,417 with subsidies of \$38,356,031, resulting in an average crop insurance subsidy rate of (71.6%) for commodity revenue protection. Total

liabilities for 2015 were \$1,129,864,013 with current indemnity payments of \$42,623,281, resulting in an insurance plan loss ratio of 80%.

The 2016 policy count, now in a 50-state policy writing area, totaled 2,037 policies—an 86% growth in policies nationwide. Policy results for 2016 will reflect the fact that every state in the union is now participating in the WFRP statistics pool. Impressive growth of 86% coupled with an acceptable loss ratio for 2015 and grower subsidies in excess of 70% (on average) will encourage future policy growth for the 2017 RY.

The top 10 states (by policy totals) for 2016 are: Washington (660), Idaho (251), Montana (133), California (120), Oregon (117), Indiana (82), Michigan (71), Illinois (61), North Carolina (50) and Mississippi (47).

Statistics show that policies are written when the following conditions exist:

- (1) agents have proper training and education to explain the advantages of the program,

- (2) growers have crops that are otherwise uninsured and they operate a diversified farming operation and,
- (3) there is an environment of revenue production with high-subsidy premiums that mitigate loss of market and provide growers with a guaranteed revenue dollar total for the entire farming operation.

The 2017 policy has already been released, and it is evident that overall policy changes are minimal compared to the 2016 policy. As in the past, we are committed to providing you with comprehensive training on WFRP. We believe continued education, coupled with the current interests of the banking and loan communities that wish to consider a loan-to-value on the entire growing operation, will lead to ongoing elevated growth for WFRP.

We value and appreciate your partnership in mitigating agricultural risk, and remain committed to this product and your success. 🌾

