

# In the Field



NORTHERN REGION

SEPTEMBER 2016

## Problem Solvers Par Excellence

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.

We tend to hire people from a wide range of backgrounds, so they all have interesting stories. Here is a brief glimpse into the lives of two members of our Northern Region underwriting team.

### Tory Stulen

For Tory, the route to ProAg wound through several career fields. After earning his associates degree



as an automotive technician, Tory went on to obtain a bachelor's degree in agricultural systems management from the University of Minnesota – Crookston. He worked in the retail and auto parts industries before joining the ProAg team in March of 2016.

"The courses within my agricultural major provided my first exposure to crop insurance," Tory says. "I was searching for agricultural jobs and came upon a posting for an underwriter with ProAg. The rest is history."

Tory notes that his dual desires to help and learn make him a good fit for underwriting. "I very much enjoy the variety of my job," he states. "Crop insurance isn't a one-size-fits-all industry. Every policy is a unique situation, and I enjoy the problem solving aspect of underwriting."

Outside of the office, Tory enjoys the outdoors—fishing, swimming, snowboarding and snowmobiling—and, apparently, traveling to international destinations. "I was recently able to spend three weeks in New Zealand and one in Australia. I hiked on a glacier, enjoyed the view from the tallest building in the Southern Hemisphere and went scuba diving at the Great Barrier Reef."

When not globetrotting, ProAg is an enjoyable place to call home. "ProAg is a good place to work because everyone considers themselves part of a team, and is willing to do whatever it takes to help the team succeed," Tory concludes. "Each day provides new challenges, but the support is there when needed, making ProAg a great place to learn new skills and refine the old ones."

### Grady Stehr

Grady knows a great deal about the farmers ProAg insures because he is one. A graduate of the University of Wisconsin – River Falls with a degree in ag business, Grady grew up on the

family cattle and crop farm and was farming full-time until joining ProAg in January of 2016. Farming, in fact, provided his introduction to crop insurance.



"When I started renting land, I wanted to protect myself and crop insurance provided a nice safety net," Grady recalls. "I found myself wanting to learn more about the industry, and now I'm right in the thick of it."

As with any new career, Grady admits that underwriting was just a little overwhelming at the start. But things are clicking now. "When you finally get the hang of things, it gets to be a whole lot of fun," he states. "I believe I'm a good listener and thinker. I love answering questions and helping others find the solutions to their problems."

Farming and his girlfriend, Sarah, are the main attractions on his days off. Grady also likes going to auctions, taking in a Twins game, playing a little baseball himself and keeping stats for the Zumbrota Tigers town ball team.

How would Grady sum up his ProAg experience? "Every day is a new experience," he says. "Every time the phone rings I put on my problem solving hat to get them the answer they are looking for." 🐾

EMPLOYEE SPOTLIGHT



ProAg is an equal opportunity provider. A member of the Tokio Marine HCC group of companies.

WWW.PROAG.COM

# 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. 🌾



7950 MAIN STREET N.  
SUITE 230  
MAPLE GROVE, MN 55369

PRSR STD  
U.S. POSTAGE  
PAID  
**VISTACOMM**

[www.ProAg.com](http://www.ProAg.com)

## The Value of Values

Diane Stinson, Regional Vice President – Northern Region

As a senior management team, we've been working to put together our ProAg strategy articulation map—a roadmap that guides the direction of our company. As part of that process, we're identifying the core values we want every ProAg employee to exemplify in their dealings with each other and with those we serve.

Every business operates according to a set of values—whether written or not. As an organization, ProAg has always been guided by three overarching values: integrity, loyalty and customer service.

Within the definitions of those three values lie some other pretty important terms. Honesty, for example. Integrity requires honest answers, which may not always be what the customer wants to hear. It's our responsibility to provide our best guidance, painful or not, in every situation.

Loyalty translates into faithfulness to commitments or obligations. It's the reason we work to help our agents complete their paperwork on time and respond quickly to their emails so they can provide answers to their insureds.

Both of these, combined with dedication, hard work and a strong presence in the field deliver the third value—excellent customer service.

While we're still refining our value statement, I believe the three values we want each team member to display every day are worth stating.

A ProAg employee:

- **Ensures accountability** – they take responsibility for and ownership of both success and challenges.
- **Communicates effectively** – they actively seek out and communicate with key stakeholders in all situations.
- **Displays resourcefulness** – they will determine how to meet customer and employee needs and find the resources to get it done.

While it's important to state our values, it's critical to live them. We're committed to doing just that as we begin the 2017 insurance year. Thank you for entrusting us with your business, and we will continue to work hard to earn it. 🍀

