

In the Field



NORTHERN 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 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 all the reporting seasons 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 Valerie Meland, underwriting supervisor for the Northern Region, and she will tell you her story.

Valerie Meland

Crop insurance has been my profession for more than 22 years, starting with a data entry position in 1991. I had just graduated from Great Falls Vo-Tech in Great Falls, MT, and Job Service sent me over to Crop Hail Management. That's where I got my start.

Since then, I've worked as an underwriter, an underwriting processing manager, an area claims representative, a crop insurance specialist, and a risk and controls consultant. The last position involves reviewing all processes from underwriting to claims and accounting to make sure the processes are being followed. This experience gave me a good overview of the business, but I always knew I would work my way back to underwriting.

I believe that to be successful as an underwriting supervisor, you need to listen to what is being said—don't

jump to conclusions. Maybe the most important thing is to be willing to go with the flow, as this business is constantly changing. The most satisfying part of my job is developing good relationships with the agents, working with them, and giving them the correct information in response to their questions. I want to be someone they can trust.



My years serving our country as part of a military police unit also helped prepare me for my current position. The lessons I learned about managing difficult situations while working with Cuban detainees in Ft. Chaffee, AR, continue to serve me well today.

On a personal note, my husband Doug and I have two adult children, Kayla and Jeffrey, and spend a lot of time with them and our grandchildren, Drayton, 9, and Tatum Rose, 4. I'm heavily involved in our church and in our community of Baltic, SD. We're a golfing family and hit the course as much as we can when the weather cooperates. One of my bucket list goals is to visit the nine states of the contiguous 48 that I haven't seen yet. 🏹

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
Tues. Dec. 8	Cedar Falls, IA
Thurs. Dec. 10	Green Bay, WI
Thurs. Dec. 10	Emmetsburg, IA
Tues. Dec. 15	Sioux Falls, SD
Tues. Dec. 15	Deer Grove, IL
Wed. Dec. 16	Aberdeen, SD
Wed. Dec. 16	Sidney, NE
Wed. Dec. 16	Champaign, IL
Thurs. Dec. 17	Grand Island, NE
Fri. Dec. 18	Effingham, IL
Wed. Jan. 6	Frankenmuth, MI
Thurs. Jan. 7	Lansing, MI
Wed. Jan. 13	Council Bluffs, IA
Wed. Jan. 13	Fairmont, MN
Thurs. Jan. 14	Sioux City, IA
Wed. Jan. 20	Fargo, ND
Wed. Jan. 20	Minot, ND

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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The Season of Reward

Diane Stinson, Regional Vice President–Northern Region



Fall is one of my favorite seasons, as the farmers we serve realize the fruits of their hard work. This harvest has been particularly rewarding, as yields in most parts of our region are exceptionally good.

A big harvest is good news for farmers and for us, as we are enjoying a comparably light claims season. Of course, as the season draws to a close for producers, we're gearing up for the 2016 insurance year. That means our training schools are just around the corner, and you can find a list of the training locations and dates for this region in this newsletter and on ProAgPortal®.

As I've mentioned before, we're encouraging all of you to give the digital version of our training materials a try. As was the case last year, you do have the option to access the same information found in your hard-cover manual on your

iPad, tablet, or laptop during our meetings. Not only will this save some trees, but you can easily take the digital manual—complete with your notes—with you to the field. It's much easier to access than the cumbersome paper version, particularly when your manual is back on a shelf at the office.

You can register for the training schools online through the ProAgPortal home page. Digital registration also makes it easier to apply for your continuing education credits. We look forward to seeing and working with many of you at an upcoming training event.

From an operations standpoint, we continue to expand the functionality of the ProAgWorks® policy processing system. The most recent upgrade further enhances the mapping function.

Enjoy your fall as we head into the holiday season. And when you get the chance, thank a farmer for everything they do to provide your holiday meals. 🌽

