

In the Field



SOUTHERN REGION

SEPTEMBER 2016

New Additions to the Southern Region Team

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 our two newest team members—Tiffany Overlease and Jessica Dillbeck.

Jessica Dillbeck

Jessica brings an ag background and a love of crop insurance to her new position as a ProAg account representative. A



2012 graduate of Oklahoma State University, Jessica earned a degree in agricultural leadership with minors in agribusiness and ag economics. She got her start in crop insurance the next year.

“I started out working for an agency in Pratt, Kansas, in August 2013,” she says. “I knew nothing about the industry until starting that job, but I have loved it ever since. What I enjoy the most is being able to interact with the agents and knowing I am helping farmers.”

In her new role with ProAg, Jessica will be serving agencies in Texas and her home state of Oklahoma. When she started she immediately formed some positive first impressions of her new employer.

“ProAg is very team spirited,” Jessica notes. “Everyone works well together. I also appreciate the fact that they have a strong focus on training and development. They want to create opportunities for their employees to better themselves. I’m thankful to be on the team and looking forward to learning and growing with ProAg.”

In her free time, Jessica is a diehard OSU fan, attending football games whenever possible, and a lifelong member of the OSU Alumni Association. She also enjoys skiing and is involved in her church in Stillwater.

Tiffany Overlease

“I’ve never met a stranger!” That short statement is a good introduction to Tiffany, whose outgoing personality and insurance industry experience serves her well in her role as the Southern Region business development manager.

A business administration graduate from McPherson College, Tiffany is able to draw from her work experience in media, marketing and crop insurance to generate new business for ProAg and the agencies we serve.

“I have always been involved in crop insurance growing up on my family’s farm and ranch, which led me to a career in crop insurance,” she states.

“I enjoy people and networking, and am convinced that trust and integrity are the two keys to success in my position. People have to trust that you are going to take care of them and always do the right thing.”

Among Tiffany’s most unique experiences are the six months spent as an intern for Congressman Jerry Moran in 2008 as he was working on the Farm Bill, followed by another two months working for the Republican National Committee.

On the personal side, Tiffany and her husband, Matt, have two children: Brooklyn, 3, and Trey, 2. Matt is the athletic director and coaches at the local high school. They volunteer as coaches and sponsors and are active in their church.

Her first impressions of ProAg? “ProAg has made my adjustment very easy and comfortable,” she says. “It’s a team environment where everyone is striving to provide the best experience for you whether you are an employee, agent or insured.” 🌾



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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Stronger by Two

By Chris Ohm, Regional Vice President – Southern Region

It's always exciting when talented individuals join the ProAg team, and I would like to officially welcome Tiffany Overlease and Jessica Dillbeck. Hopefully, you read about both of them on the front page. Tiffany is not only new to ProAg, but is also filling a new position for our region as our first new business development manager. Tiffany will put her extensive crop insurance experience to work helping us expand into areas in the region we haven't previously served, and will also work with our agents to help them expand their business.

Jessica is an account representative, and will serve agencies in Texas and Oklahoma from her home base in Stillwater, Oklahoma. Both Tiffany and Jessica will be attending some of our upcoming agent training meetings, so you will have a chance to meet them there.

Those meetings will continue through September. They will also provide me with a great opportunity to get better

acquainted with those of you that I haven't met yet.

We'll be offering training webinars on the Pasture, Rangeland and Forage (PRF) program in mid-September. Each webinar will provide one-and-a-half hours of quality training. You should have received an email on these webinars from our training team, so get in touch with your account representative with questions or to sign up.

As we start to wrap up the 2016 crop year and move forward into 2017, this is a great time to be evaluating coverages. We have a good and growing selection of named-peril products to help you build a program to fit any customer's risk management needs.

We thank you for the privilege of working with you, and look forward to building on our relationship in the year ahead. 🍷

