

In the Field



WESTERN REGION

AUGUST 2015

Sharpening Our Focus on Service

By Missy Waters, Senior Vice President of Marketing and Service

Our force in the field has set ProAg® apart from others in the industry, but even our best features can be made better. We're always looking for ways to improve the service we provide to our agents, and that's the reason we've made some changes. We've added two new positions—account representative and business development manager—to better serve existing agents and create new business relationships.

Their account representative job description, in brief, is to be the individual who provides complete, start-to-finish service for their agents. When agents have a need, they'll contact their account representative to handle everything on the ProAg side of the equation.

The business development manager (BDM) position is sales focused, dedicated to initiating new agency relationships. Once an agent decides to do business with ProAg, the BDM will transition the agency to an account representative. Both our account representatives and BDMs are familiar with all the products ProAg offers.

In addition to further improving customer service, these changes also benefit ProAg employees, providing a career advancement path for our sales and underwriting staffs.

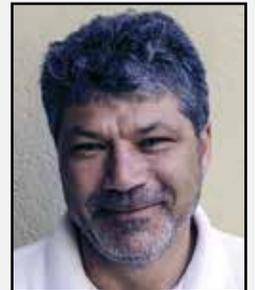
New role

A 27-year crop insurance veteran, Paul Lassey brings a focus on building

and maintaining relationships to his new role as a BDM for the Western Region, a strength he put to good use in his previous position as a ProAg regional marketing manager.

"I care about my agents, and that certainly won't change in my new role,"

Paul states. "Those I work with know that they can count on me to follow through on my word, no matter if the news I have to deliver is good or bad. I love meeting agents and putting on new business." 🌱



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It's Training Time

By Ellie Murphy, National Underwriting and Service Training Coordinator

ProAg's training schools for business, and the schedule will really fill up as we move through the next two months.

Though the learning curve may not be quite as steep as it was last year due to the great mass of Farm Bill changes, there are still some Farm Bill items that have been updated, like late payment of debt. We'll also be providing the changes to our materials associated with the new General Standards Handbook.

You can register for the training school online. We would like

to remind you to fill out your registration completely because that helps us file your CE credits with the state.

As was the case last year, you will have a choice of how you 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. 🌿

Top Tips for Smoother Claims

By Rob Young, National Claims Manager

With claims season underway, we wanted to share a few tips that can make the process smoother for everyone and help deliver the most favorable outcome for the insured. Here are our Top 10 Tips for increasing claims efficiency.

- 1. Make policies with open claims a priority when submitting acreage reports:** Replant, prevented planting (PP), final, or any other claims cannot be processed for payment until the annual acreage report has been received.
- 2. Double-check the accuracy and information to establish the SOI Acreage report corrections:** The Loss Adjustment Manual (Section 3) provides the criteria that we must follow in the event an error in acreage reporting is discovered before or after the ARD and how to handle claims in these situations.
- 3. Report PP acreage on acreage reports:** In the event a PP claim has been reported, it is an additional requirement that PP acreage must be reported on the annual acreage report. In the event a claim has been filed but no PP acreage has been reported, the insured may not be able to revise the acreage report to add the PP acreage.
- 4. PP claim reported but the insured was able to plant:** If a PP claim was filed but no PP acreage was reported as a result of the insured being able to plant the insured crop, the claim will be voided with a note added to the comments that no PP acreage was reported.
- 5. Report claims immediately if any quality issues arise** so a ProAg adjuster can make contact with the insured to determine the appropriate course of action. Various crops have different requirements regarding when a sample can be obtained to determine quality and who can obtain it. These guidelines help to avoid jeopardizing any potential indemnity payment.
- 6. Discuss acceptable records with insureds:** In order to utilize insured records for PTC, there are various requirements that must be met for precision farming—weight tickets, load logs, combine monitor records, and structure markings. There is a helpful form on ProAgPortal® (2015 Acceptable Records and Precision Farming Form).
- 7. With organic crops, include documents with claims:** When claims are turned in on crops insured as organic, it is necessary for the adjuster to obtain a copy of the organic plan and organic certificate. It is very helpful if these documents are submitted with other policy paperwork so they can be scanned and uploaded into the system and are readily accessible for the adjuster during claim time.
- 8. 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) accordingly within the ProAgWorks® system. A claim that qualifies for the SCP will save time for the farmer during their busy time of year and allow us to quickly complete those claims, ensuring a timely indemnity.
- 9. Submit a NOL immediately when damage has occurred:** Notices of Loss must be submitted in a timely fashion according to policy/crop provisions to ensure indemnity payment. A late Notice of Loss may result in a delayed claim that leads to claim denial.
- 10. Complete the 2016 COI:** And finally, a reminder to complete the 2016 Conflict of Interest Form to avoid any hold-ups with business going forward.

Our standard for claims completion is to have all replant claims closed by Labor Day weekend. Our standard for PP claims is to have all PP claims closed by Nov. 1. Based on the number of claims reported across the nation at this time, we anticipate that we will meet completion deadlines well before our target dates. 🌿

Online Resources Available

By Jaime Hageman, National Training Manager

Sometimes, technology can actually make your life easier. That is true of the online resources we make available through ProAgPortal®.

For example, all agents are required to take a competency test periodically. We make that test available online, which has its advantages. You can select the test by region, take it at your convenience, it isn't timed, and you can print off your completion certificate immediately.

We also have some great training resources available through ProAgPortal in our Quick Links section and are adding more all the time. For example, there are excellent recordings on Whole Farm, as well as a livestock coverage and several basic crop insurance videos. It's an opportunity to learn at your own pace in your own office. Take a few minutes, log on to ProAgPortal, and see what we have to offer. 🌾

New Weather Tools Aid Sales, Support Claims

Weather Analytics helps organizations around the world forecast weather risk and impact. A partnership between this cutting-edge company and ProAg® now enables us to offer our agents powerful tools that can build customer relationships, enhance sales, and aid in the claims process.

ProWxAlerts provides location-specific alerts for weather-related threats like hail, wind, rain, and frost up to seven days in advance. Agents can use this tool to provide their insureds with alerts on specific hazards on a field-by-field basis. This service can help strengthen customer relationships and provide data to support the timely sale of named-peril products.

Another valuable tool, ProWxVerify, provides a detailed history on recent weather events that can be referenced once the storms have passed. Agents and ProAg field staff can determine where storm damage is most likely and also verify the time, intensity, and duration of weather events—a great resource to proactively initiate and support the claims process.

“We see this as just the beginning of a fruitful relationship

with Weather Analytics,” says Missy Waters, ProAg senior vice president of marketing and service. “The expertise they provide is an excellent resource for our company and our agents, and the tools we will be able to offer will only grow in the future.”

A beta rollout of these products is underway at this time, with a full release to ProAg agents scheduled for the fourth quarter of 2015. 🌾



Some Don't-Miss Dates

By Jeanie Bonewitz, National Crop Accounting Manager

'Tis the season of dates and deadlines—billing dates and payment deadlines. Here's a rundown of some of those, along with a couple of suggestions to help smooth the accounting process.

MPCI, of course, has already been billed. Premiums for the July 1 bill date crops not paid or postmarked on or before July 31 began incurring interest charges at the beginning of August. Interest was posted to the policies on Aug. 1, so agencies can see the current amount owed by accessing the policy balance screen on ProAgWorks®.

The Aug. 15 bill date is next up and has the largest volume of policies. Because of

the July 15 acreage report deadline for many crops and states, agencies are encouraged to process the acreages as quickly as possible to allow for timely billing.

One important item to note: Coverages on a policy must be marked 'complete' in order for the crop premium due to pull into the bill. For example, let's assume a policy has both corn and soybean coverage. The detail lines for both crops have been processed, but the soybean coverage has not been marked complete. The corn premium will be billed but the soybean premium will not. The “marking complete” process pushes the premium to the policy balance table

that enables billings and commission payments. Underwriters monitor the incomplete reports on a daily basis, but agents also need to be aware of how incomplete coverages impact billings and commissions.

Interest for the Aug. 15 bill will be posted to unpaid policies on Oct. 1. Premium payments postmarked in a timely fashion on or before Sept. 30 will avoid interest charges.

If at any time, there are questions about billings, premium collections, or any similar topic, contact your region's crop accounting specialist. We have people ready to help! 🌾



4910 E. CLINTON WAY
SUITE 103
FRESNO, CA 93727

www.ProAg.com

Quiet? Not So Much

By Bill Haar, Regional Vice President, Western Region



At first glance, you might think this is a quiet time of year for those of us in the crop insurance business. In reality, it's far from quiet. Our underwriters are busy clearing the last few errors they have and finishing up Whole Farm. Agents are busy tracking down acreage reports and getting their premium booked so we can bill in

August and roll our system into 2016 with booked acreage reports.

The new manuals are out—Written Agreement, Document and Supplemental Standards, and Crop Insurance handbooks. So, it's time to saddle up and get going, because there's a lot of work and learning to do.

Our claims department is also running hard. The drought is still the big story all through much of the Western Region. It's fire season, as evidenced by the recent California and Washington wildfires that caused serious property loss. We're working to clear our prevented planting claims as quickly as possible. Crop hail is booked, and we're adjusting claims already.

We're looking at our named peril products to see if we need to make any changes, and the competitiveness of our crop hail products. Any changes there have to be made in the next 30-60 days.

While all of this is going on, we're transitioning our field representatives to the new account representative position. As a company we're focusing on supporting that transition and

making sure we don't miss a beat. Once we have those account representatives fully trained, we believe it will raise the bar as far as customer service is concerned.

Just as the work of production agriculture moves seamlessly from one season to the next, the work of protecting the end product doesn't really have an off-season. It's a 24/7 business, and we're proud to be an integral part of it. 🍊

