

# In the Field



WESTERN REGION

SEPTEMBER 2016



## Tales of the Underwriting Team

Our force in the field, supported by our team in the office, has always set ProAg apart from others in the crop insurance field. We would like to highlight some of them in our newsletter.

Here is a very brief glimpse into the lives of our very experienced Western Region underwriting team.

### Liz Young

Underwriter by day, Harley rider by night...and weekends. That's Liz, who has 29 years of crop insurance experience under her belt and loves what she does.

"I love my agents, and have known many of them for many of my years in the business," she says. "I work closely with my agents to achieve the best outcome for the farmer. It's always satisfying when you have the opportunity to help someone."

Liz's husband, Mark, is director of the West Texas HOG Chapter, so Liz is currently club "first lady." In addition to touring the country on her 2016 Harley, she pours a lot of love into their two rescue dogs, Harley and Bug.

### Pam Suess

Pam traces her insurance roots to 1979, when she joined her first agency as a typist and worked her way up to underwriting assistant. She joined the ProAg team in 2003. After 37 years in the business, she has forged some strong

connections.

"I enjoy the relationships I have created over the years with my agents, many of whom have stayed with me through company changes," Pam says. "The most satisfying moments for me come when I am able to help resolve a problem, issue or error for an agent or another underwriter."

Granddaughters, the hard work of spoiling them, garage sale and thrift store shopping, painting landscapes, knitting, crocheting and jewelry making—all keep Pam busy after work hours. "Needless to say, I have a lot of things to look forward to in retirement," she concludes.

### Trisha Lucas

Trisha joined ProAg in 2011 after working for more than a decade in the insurance industry. She got her start in crop insurance in 2001, filling in for two other agents on maternity leave. "I had a short time to learn a lot of information," Trisha recalls. "It was a very scary but rewarding experience. What I thought was a temporary change ended up changing my career direction and life."

Trisha notes that her rural background is a motivating factor in her daily work. "One thing that helps me do my job is the love I have for our farmers," she states. "I come from a small farming community and grew up with a sense of respect for those who work hard

and love their land. This respect drives me to always work diligently when underwriting a policy."

After work hours, Trisha enjoys, in her own words, "spending quality time with my husband and daughter, driving my husband crazy with home improvement ideas/dreams, photography, cooking and a nice glass of wine."

### Tiffany Parysek

By nature, underwriters are detectives and good at managing situations. That's why Tiffany is perfect for the job. "I studied criminology, managed a Denny's restaurant and was in property management right before joining the ProAg team," Tiffany relates. "I was looking for a good company to work for with normal hours, and my friend told me this was a great company. I applied, and here I am!"

Tiffany is organized, thorough and likes to dig until she finds the solution to an issue. But she's also quick to praise the strength of her work team. "ProAg is by far the best place I've ever worked," she stresses. "The support from co-workers here is amazing. Everyone is always willing to step in and help."

On the home front, Tiffany wears the "soccer Mom" tag with pride. She has two sons, 7 and 14, and she enjoys last-minute trips to the beach, planning events for others, cooking and creating crafts. 🐾

# 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. 🌾



4910 E. CLINTON WAY  
SUITE 103  
FRESNO, CA 93727

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

## Value-Driven Planning

By Missy Waters, Senior Vice President of Marketing and Service

The senior leadership team has been spending the past couple of months discussing our three-year plan and re-affirming our core values. We've identified three of those values that every ProAg employee should exemplify. While we're still refining the value statement, I believe these three values are worth stating here.

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.

Our goal, of course, is not simply to write a value statement, but to ensure that these values are incorporated into our culture. As that becomes a reality, we will achieve even better outcomes for our agents and their insureds.

We hope to see you at our annual agent training schools, which got underway this month. We're covering all of the changes that are coming down from RMA and NCIS. It's a great way to get prepared for 2017 and we hope that you can find a location and date that works for you. Take a look at the training calendar on ProAgPortal® for more information.

Agents, we appreciate your efforts in submitting new applications, making adjustments and hitting deadlines. On behalf of our underwriters, I want to thank you for a job well done to this point. It's been a smooth and, happily, lighter claim season thus far.

We appreciate all of you, and hope you all have a profitable 2017 crop year. 🌾

