

In the Field



EASTERN REGION

SUMMER 2018

Guiding the Claims Process

The value of insurance—and of the companies that stand behind the coverage—is proven by the level of service farmers receive when they make a claim. That's the reason ProAg® has always ensured they have the best “boots on the ground” in the business. Here's a little background information on two of the people who shepherd claims from field to payment.

Darci Simonsen

As National Claims Manager, Darci oversees the regional claims managers and the entire ProAg claims team.

“Management and training are the two largest components of my job,” Darci notes. “I’m one of the behind-the-scenes people at ProAg® that an agent or insured may never meet. My job is to keep the team performing at their best. Everything we do translates to better service to our agents and their insureds.”

Darci understands the needs of agricultural producers because he was a farmer himself for 29 years. While farming, Darci worked full-time for a crop insurance company in loss adjustment, and then progressed through the ranks of claims. At the same time, he was serving on elevator boards and earning his Certified Crop Adviser status. That diversity of experience serves him well when addressing the needs of agents and customers.

“The most rewarding part of the job is when you provide the best service you can, gain the confidence of the agents and insureds, and feel like you’re playing a part in growing the business,” he summarizes. “Agriculture has always been my passion, and some of the most interesting people I’ve ever met and worked with have been in crop insurance. It’s a job that’s satisfying, challenging and never boring.”

In his spare time, Darci enjoys hunting, fishing and hiking.



Matt King

Agriculture has always been front and center for Eastern Region claims manager Matt King, who got his start in the crop insurance business in 2007. “I was about to graduate from Mount Vernon Nazarene University and needed an income source while returning to the family farm,” he recalls. “An agent friend gave my number to a regional claims manager and the rest is history.”

He joined the ProAg team as an adjuster in 2009, and he notes that ProAg has “...provided a small-town boy from central Ohio with more opportunity than I could have ever expected. As a student of agriculture, I get the chance to learn and work in all kinds of crops, styles, and aspects of the industry.”

Some of those experiences stand out, like the work he and his team did in Florida. “Following Hurricane Irma, we showed up nine days after the storm hit to begin loss adjustment on nurseries and orange groves,” Matt says. “I’m still getting comments and compliments from agents and insureds about our responsiveness and my staff’s ability to respond to such a big catastrophe so quickly.”

Matt has been married to his wife, Gina, for nine years. They have two daughters: Mya (6) and Reagan (3). His family farms 2,200 acres of corn, soybeans, wheat and hay in Central Ohio. The farm takes up most of his free time, but he also enjoys hunting and reading. 🍷



EMPLOYEE SPOTLIGHT



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REMINDERS FROM CROP ACCOUNTING

Billing for 2018 crop hail cash policies started June 1, 2018 for policies / states with a due date of July 1. The 2018 Crop Hail Cash Discount Guidelines bulletin is posted on the ProAgPortal® intranet periodically, the most recent being June 25, 2018. Agents, agency affiliates and employees are encouraged to review this bulletin. It references the applicable due dates for cash premium in order to take advantage of the discount.

REMINDER: When crop hail (CH) / named peril (NP) bill batches are generated on the system, they are subsequently posted so a copy of the bill is attached to each policy. Questions about cash billings should be directed to the crop accounting department.

MPCI July 1, 2018 Bill Date

The first major MPCI bill date is quickly approaching. Since July 1 is a weekend, the bills will be generated and mailed on Monday, July 2. When bill batches are generated they are also subsequently posted so a copy of the bill is attached to each policy. Questions about MPCI billings should be directed to the crop accounting department.

As a reminder, the premium is owed regardless of the status of pending or future claims. Interest attaches if the premium is not paid by July 31 and will continue to accrue monthly until the full balance is paid.

Online Payments

As many are aware, we rolled out the online premium payment option in October 2017. Instructions for the process are included with each bill that is mailed. MPCI premium payments may be made via ACH (withdrawal of funds from a designated bank account). Crop hail and named peril premiums may be paid via ACH, as well as credit card. The instructions include an email address for those needing assistance with the process: myProAgHelp@proag.com. 📧

FOR MORE INFO

We are excited about all that myProAg™ has to offer. Take a look at the newest features in Jamie Hageman's sidebar and stay tuned as more features are announced on proag.com/myproag.

Livestock Coverage Made Easier

By Terri Sell and Darla Bachman



Making an agent's job easier is one of our goals at ProAg. We're excited to report that we've been able to do just that when it comes to livestock insurance.

Almost a year ago, RMA announced they were going to do away with the eDAS system used to process livestock coverage. This was good news, as agent access to the system was restricted to very inconvenient time periods. The system was antiquated so there was no automated way to enter data and transfer it to the RMA.

Following the RMA announcement, ProAg began to work with our ProAgWorks software vendor, MCT, to develop a new agent interface for livestock policy processing. We are happy to announce that beginning with the 2019 insurance year, agents will be able to enter livestock policy data through the ProAgWorks® system in a way that is very similar to what you use for your MPCI policies. This data will then be transmitted directly to the RMA.

User-friendly

We believe MCT has created a very user-friendly policy processing system for livestock. Users will be able to create policies and submit them directly to the RMA using the ProAgWorks system. Similar to the MPCI system, you'll locate the grower, then add coverages and endorsements. The biggest difference is that with MPCI, we create a file on each policy to submit to the RMA. With Livestock, multiple endorsements can be added to a policy in advance of sales closing which will then be submitted once rates are posted by RMA.

Gone also are the inconvenient time windows to enter policy information. ProAgWorks will import the LRP rates every five minutes starting at 3 p.m. CST until all the rates are retrieved or 6 p.m. CST. LGM rate imports run every 10 minutes each Friday beginning at 3 p.m. until all rates are received or 6 p.m. The system also contains an LRP estimator, if you wish to estimate premiums.

Also important to note is that the ProAgWorks system contains not only the policy processing system, but the associated livestock accounting and claims modules, as well. There will be new processes in place for both accounting and claims payment.

If you haven't written livestock coverage, take a look at the overview at proag.com/livestock. Here you can also find brochures on this new system, and the livestock coverage options.

We hope you were able to take advantage of the training we offered on this system in May. If not, this will be one of the areas we cover in our fall agent training meetings. The training materials as well as a recording of the training are also available on ProAgPortal intranet. This new addition to the ProAgWorks policy processing system will be available to trained agents for the 2019 insurance year on July 1, 2018. 📧

Acreage Input Upgraded

By Mike Weber and Wes Banks

As the RMA increased their CLU reporting requirement to 100% in 2017, feedback from our agents made it clear to us that we needed a better way to enter acreage information into both our ProAgWorks policy processing system and the ProAg Mapping system. We heard your concerns. We're happy to report that we have created new tools to improve the reporting process.

Within ProAgWorks, we're introducing a fast-edit CLU screen. This is an additional screen that will allow the user to quickly identify land and assign it to the appropriate detail line. It enables you to report acreage information, such as planted acres, plant dates, crop and premium line unit numbers, by Farm Serial Number (FSN) and tract at a field level. This fulfills both CLU and annual acreage reporting requirements without duplicating effort.

The screen layout is formatted to be similar to the FSA 578. The fast edit screen is initially populated from a CLU staging table using CIMS data from the 2017 reinsurance year. As 2018 CIMS files are received, an automated weekly import process will update existing FSN tracts and fields with any new 2018 FSN tracts and fields found in the 2018 reinsurance year file.

We also rolled out the new acreage reporting form that many of you were able to take advantage of this year. It delivers CLU information with the detail line. We hope this new concise

approach was helpful for you.

On the mapping side

We have also developed an electronic record process that does not require keying information from a printed form. We've partnered with MyAgData to connect to third-party cloud systems. For example, we can access a grower's John Deere cloud account and acquire their planting records. MyAgData can use those files to compile the CLU reporting, then push that information into the ProAg Mapping system.

This year, we've focused our efforts on improving the efficiency and accuracy of ProAg Mapping, particularly when working with large policies. We have added the option of a pop-out panel. This allows us to display much more imagery of the surrounding areas which provides more detail and context while working inside the reporting grid.

We've also introduced a drop-down menu which allows you to perform the entire process from one panel, without having to bounce through different areas of the system as you navigate through your policy.

To aid in the movement of data from the ProAg Mapping system into the ProAgWorks system we have added a QR code to map-based acreage reporting forms, which enable those forms to be batch-scanned.

We will continue to improve our

systems to better meet your changing needs and make your job easier. Your input is appreciated, as we base many of our improvements on the feedback we receive from the field. 🍷

Enhancements Add Value to myProAg™

By Jaime Hageman, Customer Account Services Manager

We're never content with the status quo, and are constantly seeking to improve the functionality and user experience of our ProAg applications. Here are the latest additions to our myProAg platform.

- **Weather event notifications:** For policyholders that have created a myProAg account, if there is a weather event (for example wind, hail, excess rain or tornadic activity) that affects the ground on their policy(ies), a weather event email and a myProAg portal notification will be sent to the policyholder.
- **Ability to upload documents:** Policyholders now have the ability to attach records to a specific policy using myProAg by using the paperclip in the policy detail screen. Agents will be notified when policyholder documents have been uploaded and will have access to view them in myProAg or ProAgWorks.
- **Compliance review icon:** A new icon will indicate if there is a review on a policy. The icon can be found to the right of the agent name under each policy. The review information can be found by clicking on the policy and clicking on the review tab if a review exists. 🍷



Kendall Jones, President and CEO of ProAg, was recently named as First Vice Chair and member of the Executive Committee of the National Crop Insurance Services (NCIS) Board of Directors at the Crop Convention on February 7, 2018. Kendall has served on the Board of Directors for a number of years. She will hold this position for two years. Congratulations, Kendall!

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Crop Insurance Linkage Provides Additional Disaster Dollars

By Jeffrey Vanlandingham, Regional Vice President – Eastern Region



On May 1, 2018, the USDA announced the details of the wildlife and hurricane indemnity program (WHIP), commonly referred to as the disaster aid package. While disaster aid is never certain or guaranteed, we believe that federal crop insurance was maintained in a positive light. Crop insurance utilization provides

access to additional dollars from such aid packages and is required in order to receive the aid, encouraging continued crop insurance program participation.

Key Updates Include:

- **Hurricane Recovery:** To be eligible a crop, tree, bush or vine must be located in a primary disaster county with either a Presidential declaration or a Secretarial designation due to a 2017 hurricane. Crops, trees, bushes or vines located in other counties may also be eligible if the producer provides documentation the loss was caused by a 2017 hurricane.
- **Wildfire Recovery:** Any crop, tree, bush or vine, damaged by a 2017 wildfire is eligible.
- **Eligible Producers:** Eligibility will be determined on an individual basis, using the level of insurance coverage purchased for 2017 for the total crop acres on the area for which the WHIP application is made. Eligible producers who certify to an average adjusted gross income (AGI) of at least 75 percent derived from farming or ranching, including other agriculture and forestry-based businesses during the tax years 2013, 2014 and

2015, will be eligible for a \$900,000 payment limitation with verification. All other eligible producers requesting 2017 WHIP benefits will be subject to a \$125,000 payment limitation.

- **Crop Insurance Requirement:** Both insured and uninsured producers are eligible to apply for WHIP. However, all producers opting to receive 2017 WHIP payments will be required to purchase crop insurance at the 60% coverage level, or Noninsured Crop Disaster Assistance Program (NAP) at the 60% buy up coverage level if crop insurance is not available. Coverage must be in place for the next two applicable crop years to meet program requirements.
- **Acreage Reporting Requirements:** In addition, for the applicable crop years, all producers are required to file an acreage report and report production (if applicable).
- **Payment Formula:** FSA will calculate WHIP payments with this formula: $\text{Payment} = \text{Expected Value of the Crop} \times \text{WHIP Factor} - \text{Value of Crop Harvested} - \text{Insurance Indemnity}$

The WHIP factor ranges from 65 percent to 95 percent. Producers who did not insure their crops in 2017 will receive a 65 percent WHIP Factor. Insured producers, or producers who had NAP, will receive between 70 percent and 95 percent WHIP Factors; those purchasing higher levels of coverage will receive higher WHIP Factors.

We value and appreciate your business! 