

In the Field



EASTERN REGION

SPRING 2019

Featuring Our Finest

Our force in the field, supported by our team in the office, has always set ProAg apart from others in the crop insurance business. Here are two of the team members we would like to highlight in this issue.

Connor Bonnell

Connor may be new to the crop insurance business but he's no stranger to agriculture. "I grew up on a 50-head show cattle operation," he says. "I studied ag sales and marketing at Purdue University, then worked for LG Seeds as a district sales manager for four years."



As a business development manager for ProAg, Connor feels right at home meeting with agents and farmers. "Based on the variety of experiences I've had growing up and working in agriculture, I feel I am able to relate to farmers with varying backgrounds," he states. "I enjoy interacting with and learning from different types of people."

He also enjoys the environment at ProAg, where he has quickly formed some solid relationships with agents. "We've made some great connections in North Carolina where we hope to grow with new agencies," Connor says. "In my short time here at ProAg, I have realized that it is a tight-knit group of people that are very focused on 'moving the needle' in terms of growing the company with both our existing agents and new agencies. This is very exciting to me. I am proud to be a part of insuring the American farmer's livelihood, and to do it ethically with the customer as the main focus."

Away from the office, Connor and his wife, Becca, are active members at the church Connor has attended his whole life. "We live on a small farm and have two dogs and a litter of Corgi puppies," he relates. "We are involved in embryo transfer with our family's top cattle genetics and took that to the next level by cloning the best cow we ever had, Black Jade. Our clone just had a heifer calf in January."

Trevor Talley

A passion for farming and farmers fuels Trevor in his role as a ProAg account representative. A Virginia Tech graduate with a degree in agribusiness management, Trevor is an active farmer who got his start in crop insurance in 2016.



"During college, I became interested in agricultural risk management," he recalls. "I was a crop adjuster with ProAg for 2 ½ years before being hired as an account representative. As an adjuster, it was always satisfying to meet with insureds and examine their crop damage, because it allowed them to feel some relief after a stressful experience during the growing season."

Trevor also is an active farmer, raising Black Angus and produce. "The passion I have for agriculture and family-owned farms allows me to work diligently to help protect them," he states. "ProAg provides a great environment in which to do that. We have a family atmosphere and it's very easy to make friends—and the friends you make are lifelong. We work hard, and it's gratifying to be able to protect farmers today from natural events that might happen tomorrow."

Not surprisingly, farming occupies a lot of Trevor's spare time. "I manage some of my and my family's land for wildlife," he says. "My wife, Hayley, and I enjoy being out on the lake at my family farm and taking beach vacations. I'm also a vendor at our local farmers market and help coach our county's high school baseball team." 🍌

EMPLOYEE SPOTLIGHT



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2018 Farm Bill Highlights

For the latest details on Farm Bill legislation, visit www.ProAg.com/farm-bill18.

Keys to Smooth Crop Hail Processing

By Mary Holle, Crop Hail Underwriting Supervisor

As we move into our primary reinsurance season and begin to look at crop hail and other named peril coverage, this is the right time to point out a few changes and key points for 2019.

First, our ICE (Increased Coverage Election) policies issued last year will not automatically roll to a quote this year but rather will require prior approval. We ask that agents email signed ICE applications to ice@proag.com. The application will be reviewed and once approved, the crop hail underwriter will email a copy of the confirmation of coverage to the agent. The policy will sit in binder status until the MPCl acreage report is processed, at which time the information will auto-import to complete the policy.

Another note: In 2019, Supplemental Replant Coverage (SRC) policies will have changes in three states—Illinois, Indiana and Ohio. In these states, the SRC coverage will be an endorsement to an Annual Renewal Crop Hail (ARCH) policy. The maximum insurance per acre still stands for the coverage, but the crop hail policy requires a minimum insurance per acre of \$300 with a basic policy form only.

Just a reminder...

This is also a good time to review a few of our processes to help ensure efficient policy processing.

First, preprinted applications are available through the ProAgWorks® system, and agents can determine how they want those applications to print. Remember that the information that prints out is solely based on last year's policy information, so it is very important to review the 2019 Rates and

Rules manual to determine what the maximum per-acre insurance limits are for their given crops. Anything over the limits will need prior approval.

Any one-year policy will roll from last year to this year as a quote, with the exception of any named peril policy that requires prior approval. Any one-year policy will need to have a new signed application.

Our continuous ARCH policies will roll as a binder and require no new signed application unless there is a change that the insured wishes to make. Any changes must be made prior to the final plant date for the crop and county. Cancellation requests need to be made prior to crop emergence, and a signature is required. If the associated MPCl policy is canceled, the ARCH policy is automatically canceled, as well.

For binding coverage going into 2019, it is imperative we have the insured's name, county, legal location if at all possible, crop, policy form and any endorsement they wish to add, estimated acres and insurance per acre. Endorsements need to be applied at the same time as the hail coverage. Agents need to look at the endorsement language in the Rates and Rules manual to find the sales closing date for each particular endorsement.

Finally, it is mandatory we have a copy of the signed application scanned into each policy. Similar to last year, we ask for a signed copy on hand before our agents could convert from a binder to policy status. 

FOR MORE INFO

Questions on any ProAg named peril product? Talk to your account rep to see how our complete line of products can work for you.

TOP 8 ITEMS TO VERIFY ON YOUR APPLICATION

- 1 Grower and SBI information
- 2 Entity type
- 3 Coverage information filled out clearly and correctly, including options
- 4 All the conditions of acceptance questions have been answered, and additional documentation has been provided, if applicable
- 5 Articles of Incorporation have been included with the application, if applicable
- 6 Partnership statement has been included with the application, if applicable
- 7 Valid signatures have been provided (If applicable, has a POA been provided)
- 8 Valid dates have been provided

Named Peril Products Fine-Tune Risk Management

By Barry Cermak, Product Development Manager

When it comes to customizing an insurance program to meet the specific risk management needs of a given customer, named-peril products from ProAg can be the perfect solution in many instances. Here are a few of the products that can help you protect your insureds and strengthen your business.

Our ICE (Increased Coverage Election) product proved immensely popular last year and is available once again for 2019. The ICE supplement increases the price you will receive for your indemnity in the event of a production yield loss. It allows you to supplement the price on your corn, soybeans, wheat or sugar beets. You can simply select an eligible dollar amount over the Federal crop price election.

Supplemental Replant Coverage (SRC) is a great option for areas traditionally prone to replant issues. Equally popular are the endorsements we offer for federal crop hail policies—wind, green snap, wind/green snap and extra harvest expense.

Finally, a note to our agents. Watts, the RPowerD™ folks, have added some new functionality to their agent eVantage site in the form of an ARC and PLC comparison tool. The tool can help you determine which option is the better choice for an insured's specific farm. 🍁

Multi-County Enterprise Unit New for 2019

Beginning in the 2019 reinsurance year, producers have a low-cost option for insuring small parcels of land in one county by combining them into a single enterprise unit with land in a contiguous county under their crop insurance policy.

Insureds have the option of creating multi-county enterprise units (MCEU) by crop or irrigated practices. So, one MCEU could be created for a crop in two counties, for all the irrigated practices for a crop in two counties and/or all the non-irrigated practices for a crop in two counties. The land in one county must qualify for EU and one county must not qualify. Counties must also be in the same state.

MCEU is available for spring crops (small grains, coarse grains, cotton, peanuts, rice, canola and sunflowers) with a November 30, 2018, and later contract date. Contact your ProAg account rep for details. 🍁



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Toll-free phone number: **(800) 366-2767**

Toll-free fax number: **(866) 306-3038**

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Finding a Fit for New Products

By Missy Waters, Senior Vice President of Marketing and Service

Our crop hail rate filings are completed, we've updated our account reps and they're prepared to relay this information to agents and producers. We're looking forward to grower and one-on-one meetings to cover all the details on private products and MPCU changes.

The Multi-County Enterprise Unit (MCEU) option is the biggest change on the multi-peril side this year. In our spring training, we wanted to ensure that both agents and growers have a thorough understanding of the coverage, what that option offers and

when to use it. You can find information on MCEU on page 3 and on our Twitter feed at @ProAgIns.

We were excited and relieved to be able to resume daily Dairy Revenue Protection (DRP) sales following the government shutdown. As the dairy markets continue to fluctuate, DRP could be a good option. The year-round availability of this product allows you to purchase this coverage during periods of the year where DRP may be more advantageous.

Once again, thank you for your business. I'm looking forward to a good 2019. I am hoping the hurricanes stay away this year and business for all of us returns to something resembling normal. 🍀

