

In the Field



NORTHERN 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. That's why we would like to highlight two of our veteran team members in this issue.

Robin Speakman

Having owned and operated an advertising business and worked as a manufacturers' rep, Robin got into the crop insurance business by reading the newspaper. "I answered an ad for a part-time crop adjuster," he recalls. "Once they saw my resume they hired me as an field rep."



That was 2001. Five years later, Robin joined ProAg and has been a valued member of the team ever since. Growing up as the only son on his family's farm, he has no fear of hard work and enjoys the satisfaction he receives from helping agents and producers.

"One of the highlights of my time in the crop insurance business was having a farmer approach me at a farm show and tell me that if it wasn't for ProAg offering crop insurance, he would have lost his farm," Robin relates. "Being in a business that helps farmers stay farming and working with a company that truly cares about their customers, agents, farmers and employees is a blessing."

Robin invests much of his free time in his family and their church. "My wonderful wife, Jerene, and I have three daughters, the oldest a college graduate and the youngest a high school freshman," he comments. "I have enjoyed watching all three of them play volleyball. I've also served on my church board for 15 years and been a part of many of the community activities the church is involved in. The most fulfilling to me is the annual backpack give away, in which we distribute more than 1,200 backpacks to less-fortunate families in one day."

A little-known fact about Robin—he was a contestant on the Price is Right with Bob Barker.

Brenda Koenig

How did Brenda prepare for her 29-year career in crop insurance? By working at her parents' lumber yard for 16 years. "I started working at the Home Agency in Elwood, Nebraska in 1990 as the receptionist," she recalls. "I moved into crop insurance very rapidly."



She came to ProAg in 2010 as a field representative, then moved to her business development manager position four years later. "I love building relationships with agents that last a lifetime," Brenda states. "I work with great people and that is why it is a great place to work. We help one another and we all work hard to provide agents with the best possible customer experience. At the end of the day that is what it is all about."

Brenda is good at what she does, receiving an award for adding the most new agents in 2018. "It's easy to talk about ProAg and what we have to offer as an AIP," Brenda notes. "We provide the best claim and customer service in the industry, so any day I get to meet new people and sit down with them to talk about ProAg is a great day."

Having covered South Dakota for several years, Brenda has returned to her home state of Nebraska, where she graduated from Farnam High School as part of a class of 18. She spends a good share of her free time with her three children and five grandchildren. "Other than that, church is really the only thing I'm involved in," she says. 🌿

EMPLOYEE SPOTLIGHT



ProAg is an equal opportunity provider. A member of the Tokio Marine HCC group of companies.

WWW.PROAG.COM

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. 🍁



PRSR STD
U.S. POSTAGE
PAID
VISTACOMM

7950 MAIN STREET N.
SUITE 230
MAPLE GROVE, MN 55369

Easier Dialing

ProAg now has national toll-free phone and fax numbers. The existing local and regional office phone numbers remain the same.

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

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

ProAg.com

USDA is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).



Living by the List

By Diane Stinson, Regional Vice President – Northern Region

At some point in our lives, almost all of us have used a list to help manage our lives. Checklists are a great way to ensure that we cover all the important bases in

any chaotic situation—or even when things aren't so chaotic. That's why I promote our application checklist for agents at every agent meeting.

We all enter our meetings with insureds with the best of intentions and a pretty clear picture of what we want to accomplish. But we also know that conversations don't always go the way we planned. In the heat of a free-flowing discussion, it's possible to conclude your business, get in

your car and drive back to the office, only to realize that you don't have a line completed or a signature registered.

That's where our checklist comes in. There's a basic list right in this issue. We also have a detailed MPCl checklist for our agents available on the ProAgPortal® intranet. Using a checklist can help avoid another phone call or road trip—not to mention the pure pleasure of checking things off.

You get one shot a year at these applications, and there are a lot of questions—entity, policy options, changes to the farming operation and more. Something to keep you on track has real value, whether it's a list from us or one you make up yourself.

I hope you all find new business this year and all your renewals go smoothly. We're here to help in any way we can. 🍀

