

In the Field



SOUTHERN 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.

Ashley Young

It seems many people find their way into the crop insurance industry somewhat by accident, then find themselves hooked. That's part of the story for Ashley, a Lafayette, Indiana, native who found her way to ProAg.

"I started at ProAg in 2008 as an administrative assistant," she explains. "In 2011, I was made the licensing coordinator for the Eastern Region, and in 2013 I accepted my current position as a crop hail underwriter and claims processor. I work for both the Eastern and Southern regions."

Ashley notes that the philosophy at ProAg is a great fit for her own. "I work with good people and good customers at a company that values morals and integrity and cares about people," she says. I sit right next to a wall hanging with our ProAg Core Values, which serves as a daily reminder to me to exercise resourcefulness, accountability and trust. Being able to provide our agents with top-notch customer service and support sets us apart from our competitors and makes me proud to work here."

Away from work, Ashley's primary focus is her 14-year-old son, Owen. "He plays the viola, bass guitar, acoustic guitar and piano and will be attending the School for Creative and Performing Arts next year. We enjoy going to the skate park, being outdoors and taking long walks with our English Foxhound, Trixie. Personally, I am absurdly good at jigsaw puzzles, I love singing, and my dream is to one day make it on Jeopardy."



Samuel Dickens

One of the newest ProAg employees, Sam is no newcomer to the insurance business. "I started selling P&C insurance in 2004," he says. "In 2011 I was approached by an AIP about a territory position in Arkansas. It was a startup, but I decided to take a chance on them knowing I could always return to agency sales if it didn't work out."

It worked out. Samuel, who graduated from Arkansas State University in 2000 with an ag business degree, stuck with crop insurance and joined the ProAg team as a business development manager in January. He's excited about the challenges and opportunities the position provides.

"There will always be roadblocks and hurdles in any job," he states. "Growing up on a small farm, you learn at an early age to do the best you can do with what you have. I try to apply this to my job as well. Find the positive and continue to work towards your goals with what resources you have available. I am grateful for the opportunity to continue working in the crop insurance market with a company who is willing to provide its employees the resources they need to be successful."

"At the end of the day, personal relationships are the backbone of any company," he adds. "If you take care of your customers, they will continue to do business with you."

In his free time, Sam and his wife, Melissa, enjoy traveling. 🌿



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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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**

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Risk Management Tailored to Fit

By Chris Ohm, Regional Vice President – Southern Region

Our 2019 spring agent update meetings have wrapped up with a lot of valuable information shared. The meetings were well attended, and I want to thank our agents for taking time out of their schedule to join us and learn about the key changes for 2019. One of those changes was the new Multi-County Enterprise Unit (MCEU) option, which is discussed in more detail on our Twitter feed at @ProAgIns. If you have further questions, please reach out to our underwriting team or your account rep.

These are obviously trying times with depressed commodity prices and trade uncertainty continuing to impact the ag economy. Producers are trying to save where they can, but it's still important to ensure that farmers and ranchers have the right products in place to manage risk. Our private named-peril products provide

the opportunity to make certain your insureds are protected from the specific risks most likely to impact them.

If you have questions about just how these private products can help your insureds, talk to your account rep. They can help you update coverage as appropriate.

As you'll read (or have read) on the front page, we've hired Sam Dickens as our newest business development manager. He has worked in the insurance industry since 2004 and has extensive crop insurance experience. We're excited to have him onboard. He'll be making stops across the region, meeting with agents to determine how we can better serve you.

Thanks for your business. If you have questions or concerns, you can always contact me directly or talk to your account rep. We want to make sure we provide the service you need. 🐾

