

In the Field



WESTERN REGION

SPRING 2019

The Faces of the Company

It's often said, and rightly so, that our crop adjusters are the faces of ProAg. We're justifiably proud of our adjusters and the positive impression they make on insureds and their agents. In this issue, we'd like to introduce two of our newest faces in the field.

Markie Hageman

Markie isn't one to waste time. An agribusiness major at Fort Hays State University who will graduate in May, she's already joined the ProAg team as a crop adjuster trainee.



"I just started in January, but my sense so far is that ProAg wants me to do well, grow and have a sense of purpose," Markie observes. "I love the people here. Everyone is so friendly! I plan to be here for a long time."

A communicator at heart, Markie has worked as a communications representative for Protect the Harvest and currently works as a freelance ag writer, having contributed stories to *AgDaily*, *Western Ag Reporter* and *BEEF Magazine*. She's also well-traveled, having lived in Alabama, California and Kansas—where she also attended school.

As if her educational and professional ventures weren't enough to keep her busy, Markie is the secretary for the Tulare (CA) County Cattlewomen's Association and was also the 2014 Woodlake Lions Rodeo Queen, which helped her gain experience in public speaking.

When not engaged at work, school or other activities, Markie enjoys spending time with family in Alabama and California. "I ride and show my quarter horse in ranch horse competitions," she says. "You can also find me up in the mountains, wine tasting, or hanging out with my dogs."



Brandon Hitchcock

Brandon brings a diverse professional background to his position of crop adjuster trainee. A graduate of Merced College, where he completed the Pest Control Advisor program, he's served in the U.S. Army and worked as an ag field

worker, survey chainman and crop scout before joining the ProAg team in October of last year.

"There's a wonderful atmosphere at ProAg," Brandon says. "Every employee greets you with a smile and will go out of their way to assist you in any way possible."

Detail-oriented, focused on problem-solving and willing to learn, Brandon enjoys the challenges and opportunities adjusting provides. "What I like most about my job is meeting different growers and making them happy through the services we provide at ProAg," he states.

Brandon notes that he and his wife, Alexa, have "...several dogs, goats, horses, and one cat. After work, I spend most of my time outdoors shooting, hunting and fishing." 🌿

EMPLOYEE SPOTLIGHT



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

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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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A Happy Return to Business As Usual

By Tyffany Basila, Regional Vice President – Western Region

With the government shutdown behind us, we're once again able to process written agreements through the RMA and book premiums—very good news. We've been catching up on our citrus, almond and grape policies. The startup also means that prices are being issued for the Dairy Revenue Protection (DRP) program, so we're able to sell that product once again.

A good sign, for at least a portion of the Western Region, is the tremendous increase in the mountain snowpack and moisture levels overall. Water should not be an issue going into the growing season, which is a nice change.

This is a big time for citrus freeze, and the ongoing storm systems and moisture kept temperatures elevated and reduced the risk of freezing temperatures. So, in a

portion of our territory, conditions look promising for a good growing year.

In our region, we have a number of sales closing dates, but March 15 will be a big one for our Whole-Farm Revenue Protection policies, which are a very popular option in the Pacific Northwest. Our agent meetings in February included some focused training on WFRP to ensure that everyone was up to speed with all the changes in that product for the upcoming year.

I want to thank everyone who attended our agent training this winter. The turnout was very good, and we appreciate you making room in your schedule to take part. It's always a good opportunity for us to see many of you face-to-face while sharing some valuable information. 🍷

