



In the Field

THE MOST INTERESTING MAN YOU MAY NEVER MEET

Sometimes, you have to wander a little off the beaten path to find the right mix of skills for a particular job. That's a decent description of Kensal, ND, home to territorial claims manager Darci Simonsen. With the area he has to cover, home is just a starting point for some lengthy road trips.

"My territory starts in Arizona, rolls up through California and Nevada to Washington, Oregon, and Idaho, then east through Montana and the Dakotas to Minnesota," Darci says. Not only is the territory big, but the job description is, too. Darci oversees claims management, loss adjustment expenses, and loss adjuster hiring, training, and placement.

Because of the area he covers, and due to the fact that he may only be called upon when there is a problem, Darci is one of those background members of the ProAg® team that agents and insureds may never meet. "I would love to meet more people, but it's just about impossible to get around to everyone," Darci admits. But when you need him, Darci has what it takes to resolve the issue.

Diverse experiences

Darci understands the needs of agricultural producers because he was a farmer himself. "I started farming in 1981," he recalls. "Within that farming operation, we also sold seed and crop insurance. My experience with crop insurance got me started down that path."

While continuing to farm, Darci also began working full time for a crop insurance company in loss adjustment and worked his way up to manager. At the same time, he was serving on elevator boards

and earning his Certified Crop Advisor status. That diversity of experience serves him well when addressing the needs of agents and customers.

"I've had the opportunity to work with all sorts of people in the ag industry," Darci states. "That definitely helps me relate to the people I meet and work with."

When he joined ProAg three years ago, Darci finally stepped away from the farm—but not from agriculture. "Agriculture has always been my passion, and it's the people that I meet and the wide variety of crops I work with that keeps my job interesting all the time."



Darci Simonsen

No off season

There are three other territorial claims managers covering the other three U.S. territories, but it's doubtful anyone handles a greater diversity of crops than Darci. His border-to-border territory also guarantees that there's virtually no off season. Still, he's more than satisfied with his role in the crop production process.

"When I first started out in farming, I couldn't stand the crop insurance part of the business," he says, laughing. "Funny how that's turned out. Either you love this business or you don't, because it's sure not an 8-5 job. But I really like it, and some of the most interesting people I've ever met and worked with have been in crop insurance.

"The rewarding part of the job is to 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," Darci summarizes. "It's a team effort, and you're a part of making positive changes." 🌾



THE PAST, PRESENT AND FUTURE OF AGRICULTURAL RISK MANAGEMENT®

WOMEN IN AGRIBUSINESS SUMMIT AN EYE-OPENER

When five ProAg® employees headed to New Orleans to attend the inaugural Women in Agribusiness Summit, they weren't exactly sure what they would take from the experience. What they brought home were some new connections and a deeper understanding of the role women are playing in agribusiness today.

ProAg was a Gold Sponsor of the event, organized by HighQuest Partners and held September 17, 2012. Missy Waters, Kim Haar, Terri Sell, Diane Stinson, and Linda Miller made the trip south.

"We got to listen to an impressive list of speakers, and had a chance to network and talk about the challenges we face as women in the ag industry," Diane says. "It was a good start to what they hope will become an annual event. I guess I'll have something to do with that, because I'm on the Summit advisory board now."

"One of the stats I wrote down was that there has been a 30% increase in farm ownership by women since 2002," adds Terri. "In 2007, NASS published a report estimating that 14% of all farms are owned or operated by women now. That fact was one of the drivers behind the organizers putting together this conference."

Terri noted that the winner of Monsanto's Mom of the Year award, who was recognized at the summit, was the primary decision maker on their farming operation. "It was a kind of role reversal, where she managed the farm and her husband worked off the farm," she elaborated. "It took me back to when I was 16 years old, my siblings were in college, and I was helping my father carry irrigation pipe from field to field while all my friends were dating."

Strong speakers

From banking to insurance to transportation and grain marketing, the speakers represented all aspects of agriculture. Both Diane and

Terri mentioned two presenters in particular: Mary Shelman, director of the agribusiness program at Harvard Business School, and Janine Mansour, commercial manager at the Port of New Orleans.

"First, I was somewhat surprised that Harvard Business School had an agribusiness program," Terri recalls. "Mary talked about how they are working to change the perception of agriculture as a 'male' profession. She pointed out that in industry worldwide, statistics show that some of the most successful companies are led by women."

"Janine talked about the condition of our transportation system, and how important the condition of our infrastructure is to agribusiness," Diane adds. "That's an area I didn't know a great deal about. That was one of the great things about this conference—hearing presentations from people from so many different parts of the industry."

Outside the lines

Both Terri and Diane stressed that some of the best takeaways from the conference were captured outside of the formal sessions.

"The evening social events, and just the time between sessions, gave us a chance to meet people from different markets we haven't partnered with yet," Diane states. "That could lead to some interesting opportunities."

"On Sunday night before the sessions really kicked off, there was a reception for the 'early arrivers,'" Terri says. "It was a beautiful evening, so a bunch of us were sitting outside, and I got into a conversation with a grower of large amounts of rice in Arkansas. Of course, I had to bring up crop insurance. She didn't have it and didn't want it, so she told me all the reasons why. The chance to visit with her was as valuable as anything else I took from the formal sessions." 🌾



THE ART AND SCIENCE OF CROP HAIL INSURANCE

Crop hail insurance is a different animal, and the people who work with it are a breed apart as well. It's a different world, and ProAg® is fortunate to have a team of experts that know that world extremely well.

Tom Vetter, national crop hail coordinator for ProAg, was the third generation of his family to sell crop hail insurance. After heading up the crop insurance division of Continental Insurance Company, Tom started his own company, Crop Growers Insurance, in 1974. He was also one of the 10 people from the crop insurance industry who assisted in writing the Crop Insurance Act of 1980.

"Crop hail products have been developed by the industry over a 50-year period," Tom notes. "The crop hail and named-peril adjusting and claims staff have to have an entirely different knowledge base and use a completely different approach to adjusting." Tom has developed many of those adjusting procedures, as well as written many of the industry adjusting manuals.

ProAg also has underwriters and claims processing staff specifically trained on crop hail and named-peril insurance. "It's almost a company within a company," Tom says.

Creating new products

Barry Cermak traces his roots in crop insurance back to his early days as a crop hail adjuster in his home state of South Dakota. Today, he is the member of the ProAg crop hail team most closely associated with the development of new named-peril products.

"Named-peril is an area that has seen quite a bit of growth in recent years, and that trend is continuing," states Barry, who is based in Des Moines. "It is a very competitive part of the industry, because while the multi-peril is the same for everyone, named-peril is a way to differentiate yourself from the others in the crop insurance business."

New named-peril products are suggested all the time, Barry notes, but a good idea has to pass through several filters before it is actually brought to market.

"First we ask, is this product marketable to the farmer?" Barry explains. "Then you have to determine if it is an actuarially sound product. Next, can an adjustment procedure be developed that will allow adjusters to accurately determine loss? If it passes those tests, you may have a marketable named-peril product."

Central to that assessment is another member of the crop hail team, Kansas-based Mark Lesperance. "Mark comes up with the formulas from which we can develop our rates," Tom says. "The production staff gives us their wants, needs, and desires, and we work with Mark and

others to convert that into policies with a rate that will sell but will still return a profit for us."

Barry notes that popular named-peril products vary by region. Supplemental replant coverage, for instance, generates a great deal of interest in the Midwest. In California, citrus freeze and grape cluster freeze products are in demand.

"Named-peril products are a very important part of an agent's arsenal," Barry states. "They need to have products that are needed in order to provide full service to their customers. In fact, we get a lot of requests for new named-peril products from our agents. We tell our agents that if there is a named-peril product that would benefit you, your customer, and ProAg, we're always willing to review the request."

Fine-tuning the system

The universe of crop hail and named-peril products, of course, has to be efficiently handled by the new ProAgWorks™ processing system. That's where team member Mary Holle comes in.

"I've worked with crop hail for 26 years," says Mary, who serves with ProAg as the crop hail underwriter for the Lenexa/Robinson region. "I'm kind of unique among the underwriters in that I handle all aspects of the crop hail business, from underwriting to claims to the accounting portion."

That global understanding makes Mary the perfect person to help fine tune the ProAgWorks system to properly process crop hail named-peril claims. "I'm part of the testing squad," she explains. "I go through what our needs are in terms of rules we need to put in place, making sure that the rules are all correct, the endorsements work correctly, and that the screen setups are right."

"We're currently running through the entire system using the winterkill endorsement in the Northwest, since that is one of the first endorsements we process each year," Mary continues. "The crop hail team continues to make suggestions, working to make this the best system it can be. So far, it's going really well."

With a depth of experience that would be tough to equal in the industry, the crop hail leadership team and their staff of dedicated underwriters, adjusters, and claims processors stand behind the ProAg lineup of crop hail and named-peril products. 🙌





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UNSEEN BUT INVALUABLE

By BILL HAAR, FRESNO/POST FALLS REGIONAL VICE PRESIDENT

There's a natural tendency to assume that the faces you're familiar with in the regional office make up the whole of the ProAg presence in your region. The truth is, there are a lot of people behind the scenes that you may never meet, but they play an enormous role in our company. One of those people is Darci Simonsen, who is profiled in this issue.

Darci is just one of many folks in ProAg who are invaluable to our ability to deliver service at a high level. In most cases, they have a depth of knowledge that is difficult to match in the industry, and they carry a workload that would require several people to handle, were they not here. Darci is just one of a number of people who support the western region in a very strong manner. The unfortunate fact is that in many cases, the only time their name surfaces is when something goes wrong and we need help.

While they may be largely invisible to agents and insureds, we know them well. They are just as much a part of the daily function of our regional office as the local staff. Darci, for example, knows how to relate to the RMA, has worked with NCIS,

and he has an understanding of the crop insurance system that extends well beyond the local picture. He's worked on the agency side, so he understands the challenges an agent faces managing a book of business. He farmed for almost 30 years, so he understands the perspective of the grower.

He does a great job for us. More than that, he is a great representative for ProAg. And when you need help, Darci and other ProAg specialists are there, standing behind the people you deal with on a regular basis.

Our front-line staff is fantastic as each of them deliver great service day in and day out. And we have a behind-the-scenes squad of experts backing them up when things don't go exactly as planned. That's a combination that helps ProAg stand apart from the crowd. 🌾

