

In the Field



EASTERN REGION

DECEMBER 2016

Our Hidden Heroes

As Jeffrey accurately states in his article on the back page of this newsletter, our people and the service they provide consistently receive top marks from our customers. Many excellent folks work behind the scenes—and they would be perfectly content to remain there. However, we would like them to have a couple of minutes in the spotlight. Here's a little background info about two of the team members who fuel our success in the Eastern Region.

Lauren Showalter

Lauren has worked in a variety of industries before joining the ProAg team as an administrative assistant. "I've worked as a call center rep, retail merchandise coordinator and restaurant server," Lauren says.



Though she's settled into her administrative assistant position, variety is still a big part of the equation. "What I like most about my job is doing a variety of tasks," Lauren states. "I enjoy learning new things, and since I don't have an agricultural background, everything I've learned while working

here has been completely new and interesting," she says.

Lauren enjoys the relaxed, friendly atmosphere at ProAg. "Everyone is willing to help one another, and people let you know when you've done a good job," she notes. "Your work doesn't go unappreciated."

What does she do when she's not working? "My immediate family is Lilly, the puggle dog, who I like to take to the park," Lauren begins. "I like concerts, drawing, painting, browsing Pinterest® and trying various other crafts like sewing, knitting, macramé, jewelry-making, wood burning, furniture refinishing—anything that looks interesting. My current project is trying to fix up an old camera that belonged to my grandmother, and then I'll try my hand at photography. In my spare time, I've also been learning Spanish and computer coding."

Ashley Young

It seems most 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 Lexington and ProAg.

"I sort of fell into the industry, actually," she explains. "I started at ProAg in 2008 as an administrative assistant. In 2011, I was made the licensing

coordinator for the Eastern Region, and in 2013 I accepted the crop hail underwriting/claims processing position."



With an intense focus on customer service, Ashley finds the long-term relationships she forges with agents to be one of the most satisfying parts of her job. She's also formed some great relationships with her co-workers. "The most enjoyable part of my job would have to be the people I work with, not just in the office, but in other regions as well," she states. "In addition to the Eastern Region, I also process Lenexa's hail business and help with claims in Amarillo. I get to talk to folks from all over, and I have to say our employees are some of the nicest."

Away from work, Ashley says her "greatest job is being a mother to my amazing 11-year-old son, Owen. We enjoy dining out, going to movies and trips to the dog park." One thing that doesn't change is her focus on service. "Owen and I enjoy volunteering with Room In the Inn, a service provided through our church during the colder months to homeless men in our area," she says. "It's a great opportunity to give our time and to be of service to those in need." 🐾

EMPLOYEE SPOTLIGHT



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Price-Flex[®], the Perfect Tool for the Times

By Jon King and Jim Jubb, Watts and Associates, Inc.

If you're trying to position the Price-Flex product in one line or less, try this: "Price-Flex expands a producer's opportunity to establish the highest possible minimum revenue guarantee."

We use this short phrase because it's easy to remember and, therefore, easy to repeat to any customer. The Price-Flex advantage? It's very simple. Take less risk, make more revenue—that is the essence of Price-Flex.

For our customers, fixed costs are high and the value of their production is driven by factors beyond anyone's ability to predict or control. This striking reality opens the window to opportunity. Price-Flex offers products, tools and technology that reduce uncertainty and increase the probability of the best possible outcome.

How it works is simple, but the coverage is powerful. The idea is to replace the RP policy's projected or harvest price, used to establish the Revenue Guarantee, with a higher price from a selected interval. Your grower can choose up to 12 intervals. The more intervals selected, the higher the probability the grower will receive the highest possible minimum revenue guarantee. Plus, additional intervals can be selected right up to the sales closing date for the crop covered by Price-Flex.

The window is wide open for agents to have a conversation about locking out the bottom side risk. Producers are open and anxious to see this product and ready to incorporate Price-Flex into their sustainable business plan. Price-Flex is not an opportunistic gimmick to "game" a one-time payment out of

the insurance company; it's a rock-solid foundational part of a producer's business plan year after year. Developing a great campaign takes a little work, but the results are worth it with Price-Flex.

We have developed a twice-weekly guide, called the Revenue Power Guide, or RPG for short. These bulletins have all the information you need to effectively present Price-Flex in a brief and easily read format that includes videos detailed by subject. These can be accessed through the ProAgPortal[®] intranet at ProAg.com. Check them out and get ready to help your customers establish the highest possible minimum revenue guarantee by taking less risk and making more revenue. 🌾

Price-Flex[®] is a registered trademark of Watts and Associates, Inc.



Project Phoenix Rolls On

The next phase of the Phoenix upgrade is now available. Included in the Charlie release is a redesign of the Fast Edit Acreage Report and Fast Edit Production Reporting screens. More information and an instructional video detailing these changes will be available on ProAgPortal[®] as we get closer to the release date.

Some of the other main items that will be included in the Charlie release are:

- "Drawer" functionality—which allows users to view the

APH database for the unit from the Fast Edit screen.

- Indicators for detail lines showing which ones have had changes made to them.
- The ability to validate detail lines.

Please contact your account representative or underwriter in the regional office if you have specific questions regarding Project Phoenix. We'd love to hear your feedback on what you're seeing and experiencing so far. 🌾

Spring Training – Not Just for Baseball

By Jamie Hageman, Customer Accounts Service Manager

Just as a great baseball team looks to improve during their spring training, our goals for the next few months are to make the spring update meeting more interactive, make sure questions are answered and ensure more of the information is retained.

One of the topics we'll be discussing is the Simplified Claims Process. This process has been further streamlined to reduce the time needed to get a replant claim check or indemnity into the producer's hands. We'll also be sharing some information on ACRSI from the RMA and FSA and how it may be able to make your lives a little easier. Our account representatives will also talk about some of the system enhancements that have been implemented over the past few months and those yet to come.

Once again, we encourage you to consider downloading the electronic manual prior to the meeting and using this instead of the paper manuals, which take up so much shelf space. The electronic manuals are accessible through your portable devices, enabling you to find the information you're looking for easily in the field. We have made considerable efforts to include more examples in the manual for this meeting so should you have questions while visiting with your customers, the examples might help answer some of these questions.

You can find a complete schedule of meeting dates, locations and times at portal.proag.com. We believe these meetings will be interesting and informative. We hope to see you there. 🍌

FROM THE C-SUITE

The Latest on ProAg and Our Industry

By Kendall Jones, Chief Operating Officer

As we move into the holiday season, this is a good time to take stock of the year almost past and look ahead to 2017. From a company standpoint, ProAg has issued our 2015 reinsurance year agent profit share checks. As 2016 prices were set, corn showed some recovery and beans were above the base. These prices—better than farmers expected but not as high as they would like—put ProAg and the industry in a position to have a good year for 2016.

The 2016 industry premium is just under \$9.3 billion, and that gives ProAg a market share growth of just under 8%. Our company came out of the gate very strong with Whole-Farm Revenue. We are the industry leaders in Whole-Farm, and anyone interested in learning more about this growing product should contact their ProAg account representative.

Moving ahead to 2017, we look for continued growth in our MPC business, as well as our supporting products. We will continue our customer focus by expanding communication tools for both agents and insureds, and improving our policy and claim service options. We will be conducting an employee survey in the near future, which will generate new ideas that will increase our effectiveness and maximize the efficient use of our resources.

Industry challenges

Taking a look at the bigger picture, we as an industry are working in collaboration with RMA and FSA to improve ACRSI by streamlining data management for

USDA. We're trying to expand system options to better interface with our customers' precision ag tools and data.

Discussion is already well underway regarding the next Farm Bill. With the new administration, it will take a little time to determine where we're headed. We encourage all of our agents and employees to follow us on Twitter and our website to keep abreast of developments in the event your help is needed to contact and inform your representatives. We have an obligation to do everything we can to give our farmers a way to make it through the next cycle by keeping the crop insurance program in place. 🍌



Exclusive ProAg Agent News

We have more news than we can fit in the newsletter, so be sure to read these stories on our ProAgPortal at portal.proag.com.

A Quick Review of CLUs

We're helping to ensure that everyone is on the same page when it comes to the RMA-mandated changes to the CLU reporting process.

Underwriting Corner—Revisiting Production Reporting

It's the season for production reporting, so this is the perfect time to refresh everyone's memory on areas of the process that tend to yield the most questions. 🍌



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The Human Factor

By Jeffrey Vanlandingham, Regional Vice President – Eastern Region



Quite often, our newsletters are focused on a new crop insurance program or an improvement within our internal processing system to increase efficiencies and more accurately process business. I recently returned from a national meeting where we discussed such improvements.

We also reinforced the continued and passionate focus of the ProAg team on our partnership with the agency community as we work together to help producers manage risk.

In all situations, people continue to drive the moments of success we enjoy. We often fail to internally offer “thanks” for the quality work and determination that supports all of our initiatives on a daily basis. From the administrative assistants to the chief executive officer, ProAg continues to receive the highest ratings regarding the concern and helpfulness of our customer contacts in all situations.

Considering the increasingly busy holiday season ahead, I wish to thank the valued team members within the Eastern Region and the entire ProAg organization for the quality service we provide to our customers—and to each other. This is the engine that moves our organization in a positive direction. We can solve any problem with ambitious, skilled and well-trained people.

We certainly have a great deal of good to share with our agents and each other. As we approach the end of yet another calendar year, let me offer my thanks to you—our partner in risk management. May we continue to meet the challenge of offering the best risk management solutions as we move forward into the spring of 2017.

I look forward to the opportunities ahead. I hope to spend a moment with each of you in an upcoming meeting to share continued value as we meet the needs of growers in an increasingly challenging farm economy. Thanks for your trusted partnership. 🍁

