

In the Field



NORTHERN REGION

DECEMBER 2016

Our Hidden Heroes

We are proud of the fact that 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 Northern Region.

Karen Gilbert

You can move the Oklahoman to Minnesota, but you can't take the kindness out of Karen Gilbert.

The Stillwater, Oklahoma, native, who relocated to the frozen north to be near her son and his family, believes that kindness is a must in order to do her job well.

"I like being kind to agents, helping them understand the rules and working with them in the system," Karen says. "With a positive attitude, I believe I can accomplish anything I set my mind to."

Karen logged 27 years with the FSA in Oklahoma before coming to ProAg, so she brought a solid knowledge of agriculture and crop insurance to her underwriter position. Of the career change, Karen says, "I'm thrilled to



be on this journey in this part of my life. I enjoy working with dependable, reputable people who have been patient with me and taught me a lot about crop insurance."

Kindness and caring extend to all aspects of Karen's life. "Until I moved to Minnesota, I had therapeutic foster children in my home," she says. "Over 17 years, I had 28 foster children—some for short periods and others until they graduated. There are still foster kids that email me, Facebook share and call me. I am real proud of the kids I have taken care of. I planted good seeds within them."

Her free time is spent with her son, Chris, his wife, Melinda, and grandchildren, Brooks, EmmaLou and Stella. "I like quilting, gardening, canning, fishing and doing anything with my grandkids. I also have a Shih Tzu, Maggie," Karen says. One thing most may not know? "I roller skated competitively until I was 21 and had my son," she recalls. "It was my release and my way to express myself."

Sherie Renollett

"I noticed the job opening on the Internet and thought, 'I grew up on a farm. I know what crop insurance is for sure!'" That's how Sherie Renollett made the move to crop insurance after an administrative management career with

House of Fabric and New World Trading stores and, for 20 years, a trucking and excavating company.

Sherie describes herself as, "Trustworthy, dependable, reliable and cheerful...wait, that sounds like a Golden Retriever." Clearly, you can add sense of humor and outgoing personality to the list. It explains why she enjoys being the First Impression Manager. "I enjoy making the not-so-happy callers laugh," she elaborates. "I have a knack for making people feel at ease and like developing a rapport with agents and employees. It's just my nature to help people."

After a day filled with people, Sherie retreats to a home full of animals. "I enjoy my quiet time with my two Maine Coon cats, Mattie and Dottie. I also love to dogsit my neighbors' dogs, Benelli the black lab and Gracie the Dachshund." She also has a long list of favorite activities, which include church hospitality, decorating, singing in the choir and solos for special occasions, walks in the forest, birds, wildlife, action movies, traveling (particularly to the beaches in St. John, Virgin Islands), reading mysteries and road trips. 🐦



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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Digital Age Brings Positive Change

By Diane Stinson, Regional Vice President – Northern Region

There is a saying that goes, “Change is always perceived as loss.” That may be true in many cases, but I would like to make a strong case for one change that I believe should be marked in the “gain” column.

I’m talking about making the switch from paper to electronic agent update manuals. I know—it was hard for me to make the switch at first, but I’d never go back now. I’ve talked about this before, but let me quickly review the benefits again.

First, you’re not likely to take a manual to the field, but many of you will have your tablet—and your electronic manual. If you want a section in hard copy, you can print out just the pages you need. There will be one less manual to join all the others on your shelves. Finally, going electronic has environmental benefits. You’re saving trees on the front end and landfill space on the back.

As part of the registration process for our spring update meetings, you’ll be emailed the link that will enable you to download the digital manual prior to the meeting. We have instructions on how to take notes in the electronic versions. And, if you want to walk through that process prior to the meeting you plan to attend, just call me or your account representative.

Speaking of the spring meetings, they have just gotten underway and will run through January. You can see a full schedule with dates and locations, and register for the session that works for you, through the ProAgPortal® intranet.

We look forward to seeing you at the meetings, and we wish you a very happy holiday season. 🍂

