

In the Field



SOUTHERN 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 Southern Region.

Jo Treadaway

Many of us are likely looking forward to retirement. ProAg administrative assistant Jo Treadaway tried it and decided one year was enough.



"I knew it wasn't for me," Jo relates. "I was ready to get back to work, so when I heard about the administrative opening, I applied." Jo was extremely well qualified, with 44 years of secretarial and administrative experience on her resume.

A self-described people person, Jo delights in event organization and enhancing the workplace environment. "I enjoy the day-to-day interaction with the staff and agents," she says. "My goal is to always create as pleasant a working environment as possible while maintaining a high professional

standard. Planning events and activities to bring us together as a team is a major priority of mine. I love my job and probably won't retire until I'm unable to fulfill my duties!"

While she's obviously a life-long worker, Jo is also a life-long learner. "I love the fact that this job provides me opportunities to continually learn," she notes. "Weekly training webinars and videos are so informative. When I have completed all my tasks, I have the freedom to offer my assistance to other departments, which is very gratifying and gives further opportunities to learn about the industry."

Jo and husband, David, have been married 43 years. The couple has two children and five grandchildren, so family keeps her busy. She enjoys reading, church activities and decorating, the latter of which came in handy recently when the Amarillo office was renovated.

Lisa Klein

Very few people can say their career started with a bridge game. Lisa Klein is one of them. "My mother played bridge for years with some ladies who worked for Great American insurance," Lisa recalls. "Mom learned that one of their underwriters had retired, told me and I interviewed and started working for them. I knew nothing about crop insurance and very little about farming

at that time."

That's not surprising, since Lisa earned a degree in fashion merchandising from Bowling Green



State University and worked in retail management for 10 years before joining the crop insurance ranks. But she knows ag now. During her 16 years in the crop insurance business, Lisa has worked as an underwriter, field representative, product specialist and underwriting supervisor—her current position with ProAg.

"I feel like my job is to do whatever it takes to make things run smoothly for the agents and the people within ProAg," Lisa says. "Crop insurance is a business about people, and I try not to forget that the decisions I make affect peoples' lives. The long-term relationships that I have been able to maintain over the years are important to me. I am still working with some of the same agents now that I was when I first started in the business."

Lisa and her husband, Mark, have been married for 27 years and have two children: Josh, 25, and Kaitlin, 21. In her free time, Lisa loves to read, shop and travel, "mostly to places that involve sunshine, the beach, great places to eat and interesting places to shop," she states. 🐾

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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After a Good Year, We Look Toward 2017

By Chris Ohm, Regional Vice President – Southern Region

A number of factors were working in our favor in the southern region this fall. As harvest enters the home stretch, our region has been blessed, for the most part, with exceptional weather. Late rains in Texas improved the prospects for cotton yields, which did not look as promising at mid-summer. Winter wheat planting is also nearing completion.

Now our thoughts turn toward our 2017 spring update meetings. Those got underway in late November and will continue through January. You can find a complete listing of meeting dates, times and locations, and complete your registration, on the ProAgPortal® intranet. We hope all of you can find a time and location that fits your schedule. Contact your account representative with any questions on these meetings.

Once again this year, our training manuals are available in electronic form. I know it can be intimidating to make the change, but with a tablet you can take the electronic version into the field—and it doesn't take up any shelf space in your office. You'll also be helping the environment.

Touching briefly on products for the 2017 year, we have seen a lot of interest in the Price-Flex® product for wheat in our region. It's also an excellent fit for corn and cotton. If you haven't already, take a look at the Price-Flex article on page 2 for more information on this excellent risk management tool.

As we move toward the end of the year, I want to wish you all safe travels and a very happy holiday season. 🌾

