

# In the Field



WESTERN REGION

DECEMBER 2016

## Two Reasons for Our Success

We are proud of the fact that our people and the service they provide consistently receive top marks from our customers. Here's a little background info about two of the team members who help fuel our success in the Western Region.

### Cathy Holen

With almost 25 years of experience in the crop insurance industry, Cathy Holen has learned more than a few lessons along the way. One lesson that has proven particularly valuable: Never burn bridges.

"In this business, you never know what the future will bring," she states. "You learn to handle people with respect because you may be working with them or for them in the future. That has been the case for me, as I've worked with a number of the folks here at ProAg before."



While crop insurance has been her primary professional focus, Cathy has also enjoyed some interesting career diversions. "Back in Fargo, the insurance company I worked for moved to Iowa

and I didn't, so I worked for a time as a personal chef, then as a taxi dispatcher," Cathy recalls. "After doing that for several years, I thought it would be interesting to drive, so I became the first female cab driver in Fargo."

Cathy made the move to Fresno, California, in 1998 to help open a new office for another crop insurance provider. Prior to recently joining ProAg as regional vice president, she worked for 11 years as a senior regional underwriting manager for another crop insurance provider.

She has plenty of interests to keep her busy away from the office. "I love to cook and bake," Cathy says. "My husband, Michael, drag races a 1964 Dodge Dart, so we go to the races several times a year. And we love to go on cruises and take advantage of the beaches and mountains here in California."

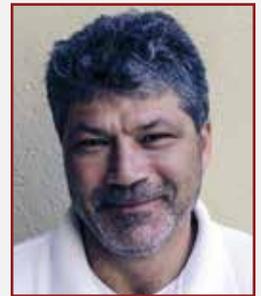
### Paul Lassey

A 29-year crop insurance veteran, ProAg business development manager Paul Lassey likes to focus on building and strengthening relationships with both customers and co-workers. "I care about my agents," he states. "I enjoy meeting new people and helping others, whether they be a co-worker, agent or

farmer. When I'm meeting with people, I try to listen more than talk."

Like many in the industry, Paul has worked for several crop insurance providers over the years. He appreciates the atmosphere at ProAg. "Even though we are now part of a large corporation, the management at ProAg still cares about the employee," he states. "I appreciate the fact that Michael Connealy asked me to follow him to ProAg. He and management have made it an enjoyable experience for the past 10-plus years, and I'm looking forward to the next 10."

Years ago, Paul made a move from the grocery business to crop insurance to gain a more stable schedule. "I wanted to be home more to help my wife, Darcy, raise our children." The couple has been married for 34-plus years and have three children ranging in age from 32 to 12. In addition to his family focus, Paul's spare-time pursuits include reading, gardening, and bird and bow hunting. 🦉



EMPLOYEE SPOTLIGHT



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# Price-Flex<sup>®</sup>, 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<sup>®</sup> intranet at [ProAg.com](http://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<sup>®</sup> 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<sup>®</sup> 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](http://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](http://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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## Ready for New Challenges, Opportunities

By Cathy Holen, Regional Vice President – Western Region

As the new face in the Western Region, I want to begin this article by saying how happy I am to be a part of the ProAg team. I've had the privilege of working with many individuals in the ProAg organization at various points in my career, and they are some of the biggest reasons I joined the company.

Though I am new to ProAg, I've been working in the crop insurance industry since 1992. If you haven't already, you can read more about me on the front page of this newsletter. Every new position brings new challenges and new opportunities, and this position is no different.

As to opportunities, they are huge in this region. We have an opportunity to reach agents who may have been underserved in the past, as well as many new agents who haven't yet delved heavily into crop insurance. We have excellent people, products and service to offer. I'm excited to show you what our team can provide.

As to challenges, when you cover an area from the coast to the Dakotas, and Canada to Mexico, they are diverse. In California, for example, the prolonged drought has many agents thinking about leaving the crop insurance business. The diverse challenges make this region one of the most interesting possible places to work.

Personally, I've never been one to shy away from a challenge, so I'm looking forward to joining forces with agents to build their businesses while also growing ProAg.

I look forward to meeting more of our agents in the days ahead, and I welcome comments, questions and input. 🍷

