



## Team up with AmTrust Ag for an unforgettable 2018

It is difficult to believe we are already entering the heat of the sales season.

Our sales team has done an outstanding job sharing the AmTrust story and aligning with agents who share our commitment to our mutual customer: the American farmer.

Two thousand eighteen is shaping up to be another challenging year to pencil out a profit margin that excites most of our customers. Whether it's bumping up a level on the MPC1 or recommending HarvestMax coverages, please offer plans that protect the farmer's equity, which takes so many years to build.

In short, do not assume anything. Our phones will be ringing all season long from agents who assumed their farmers would just renew at last year's levels on federal crop but now want coverages they can only get through us. This will continue because our agents are out there delivering value and presenting their customers with options.

As the sales team gets ready to pass the baton to our underwriting and claims teams, I assure you we are ready. Ready to answer your questions and to assist you in delivering great service to your customers.

Thank you for your business and for helping America's fastest-growing crop insurance carrier make 2018 a great year for all of us.

Remember, the sales team is available to do joint sales calls! Let us help you play offense. Team selling is a powerful approach to winning business, and we enjoy getting to know the families and farms we insure.

Wishing you continued success,

Tom Wise  
National Sales Manager  
AmTrust Agriculture Insurance Services

## The Ag Armour Update

January has come and gone, and the 2018 Sales closing date will be here soon.

As you meet with customers and review their risk management decisions, it's critically important to evaluate every available option. In the current economy, it's as important as ever to have an understanding of our customers' situations in order to pair them with the best risk management package.

Current commodity prices and federal coverage alone do not typically enable us to insure our customers at or close to their breakeven point. With AmTrust Ag, you can offer your insureds Ag Armour's HarvestMax products, allowing customers to insure up to 95% of their approved APH.

If you haven't considered pairing HarvestMax with an underlying federal crop insurance policy for 2018, we encourage you to reach out to your District Sales Manager and/or Sales Associate ASAP.

The Ag Armour HarvestMax base price was established during the month of December by looking at multiple crop contracts. The corn price for 2018 is \$4.05, and we have set a soybean price of \$10.11. Remember, HarvestMax also allows an insured to elect from 30% to 120% of the price on corn and 30% to 110% of the price on soybeans. This flexibility enables a customer to insure their bushels on the HarvestMax policy up to \$4.86 per bushel and soybeans up to \$11.12 per bushel.

HarvestMax is also a banded coverage, so you do not have to pay to insure bushels that are already covered on the underlying YP or RP policy. Yet, you also have the option of electing how much additional coverage you need versus being constrained to a pre-determined dollar amount. HarvestMax is highly customizable, making it a great option for all types and sizes of customers.

We look forward to working with you and your insureds for the 2018 crop year.

## Important Reminders

### Pre-term letters for Feb. 28 and March 15

By now, your insureds should have received pre-term letters for any coverages with a 2/28 term date. To protect their eligibility, please be sure they have their payments postmarked by **February 28**.

In the middle of the month, we will be mailing pre-term letters for any policy with an outstanding balance due for the 3/15 termination date. To protect their eligibility, please make sure your insureds who have not already made their payments have them postmarked **no later than March 15**.

Mail policy payments to the following address:

#### **AmTrust Agriculture Insurance Services**

**PO Box 3407**

**Omaha, NE 68103-0407**

If your agency receives a payment in your office, please scan and email a copy of the payment and any support (including original envelope, if mailed) to [accounting@amtrustag.com](mailto:accounting@amtrustag.com). Be sure to mail these payments to the address below by the next business day.

#### **AmTrust Agriculture Insurance Services**

**Attn: Accounting**

**11300 Tomahawk Creek Parkway, Suite 300**

**Leawood, KS 66211**

## A Little Livestock Market News

Protection (LRP) & Livestock Gross Margin (LGM) programs.

As we look deeper into 2018, producers are cautiously optimistic about prices in the cattle market. Higher than expected prices in 2017 were a positive sign for the cattle industry, as we digested the impacts of herd expansion and saw a continued increase in beef production.

There were about 1.3 million more calves in 2017 versus 2016, and the number of cattle on feed was 8 percent higher in December 2017 than at the same time in 2016. Generally, analysts expect 2018 cattle prices to be somewhat lower on average than in 2017. This is due in large part to the growth in beef production, which is forecast to grow another 4 percent. Of course, this will all depend on maintaining strong domestic demand and continued expansion of international exports.

Also making U.S. pork and beef more competitive in the global market was the dollar's recent dip to its lowest value against a basket of currencies since 2014. And while beef production is increasing, chicken and pork

production are also expanding, setting the stage for 2018 to be one of the largest meat consumption years of the past decade.

Look for more livestock market news as we roll out this program to our producers.

## Crop Corner: Rice

### From seed to supper table



Here's a closer look at the crop that has fed more people over a longer stretch of time than any other:

- The Chinese word for rice is the same as their word for food.
- There are more than 40,000 different varieties.
- A member of the grains family, rice is cultivated on every continent except Antarctica.
- Farmers in Arkansas, California, Louisiana, Texas, Missouri and Mississippi produce about 20 billion pounds of rice collectively each year.
- There are more than 29,000 grains of rice in a one-pound package of long grain rice.
- A good source of nutrition, rice is rich in carbohydrates, but low in fat.
- Rice is naturally brown after harvesting.
- There are four parts to a grain of rice.
  - The **hull** has a tough outer section and is inedible.
  - The **bran** is the tan-colored, nutritious part.
  - **White rice** is what remains after the hull and bran are removed; it's the most commonly consumed part of the rice.
  - The **germ**, also known as the rice kernel, helps give rice its color.

## Agriculture in the States

### Exploring the marvels of Missouri



The birthplace of Mark Twain, Maya Angelou and Tennessee Williams, Missouri has a rich literary history. The state's farming tradition is equally as impressive.

Below are a few interesting facts about the impact of agriculture in the Show Me State. These facts are courtesy of National Crop Insurance Services (NCIS), the Missouri Department of Agriculture (MDA) and the USDA's Risk Management Agency (RMA).

## Missouri

- Approximately 66 percent of the state's land is comprised of farmland; the southeastern most part of Missouri, known as the boot heel, is the most intensively cropped.
- The Show Me State is home to nearly 100,000 farms, averaging about 290 acres in size.
- Fifty-three percent of the agricultural receipts from the state come from livestock and 43 percent from crops.
- The top five commodities in Missouri are soybeans, corn, cattle and calves, hogs and broilers.
- Among the 50 states, Missouri ranks fourth in rice, eighth in cotton, ninth in soybean and tenth in corn production.
- In 2016, there was over \$356 million in federal written gross premium.
- In 2016, there was more than \$21 million in crop hail written premium.

## Team Member Spotlight



### **Ashley Brinker**

Administrative Assistant

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### **What is your favorite crop?**

Cotton. I love how pretty the white fields are. Every part of the plant is used; none of it goes to waste. Weighing about 500 pounds, one bale of cotton can produce 215 pairs of jeans – or 313,600 one hundred dollar bills.

### **Where is your favorite place to travel?**

Definitely to the beach!

### **What is your alma mater?**

University of Missouri. Go MIZ-ZOU!

### **What are a few of your hobbies?**

I enjoy being outdoors and being active, working out, swimming or going on runs. I also enjoy antiques and decorating.

### **What is your favorite time of year and why?**

Summer is my favorite time of year. I love being outdoors during long, warm days. Plus, watermelon is in season!

### **Andrew Bexten**

Area Claims Supervisor for MFA Crop

Insurance Agency

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515.490.4823



**What is your favorite crop?**

Row crops in general are all good, but I like working with corn the best.

**What led you to a career in agriculture?**

I grew up on a farm in west central Iowa, near Manilla, and I have been involved with Ag ever since. A friend introduced me to a career in crop insurance a number of years ago.

**Where is your favorite place to travel?**

I've been to Hawaii once, and it was great. Second to that would be the Colorado Rockies to go snow skiing.

**What are a few of your hobbies?**

My wife and I have a small cow/calf herd and raise a few pigs every year to sell for meat. I also like to snow ski and I enjoy sitting around a campfire in the evenings with my family and some friends.

**What is your favorite time of year and why?**

I like summer best because I really don't like wearing gloves. Nothing beats summer weather, and things are growing.

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