



## From the President's Desk

January brings cold and snow, and thoughts of being in warmer places. But this month also begins a new year and with that, the opportunity to take stock of where we are and where we're going. What are our goals and dreams for 2018?

Some of us are probably not into making resolutions. Everything is what it is, and that's OK. However, for those of us who like to assess, evaluate and wonder about the possibilities, resolutions are useful tools that help move us forward.

What I don't do when making resolutions is get so specific or so out there that there is no reasonable way to achieve them. And I recognize that if I make too many, I'll reduce the possibility of success.

So, let me share one resolution I have for AmTrust Ag with you. Our company will strive to take our leadership position in the sale and service of crop insurance to new heights in 2018. I have written about what I think leadership is before. It's about influence. To be the best influencer you can be you must be willing to serve. Our mission is to serve our customers – namely you.

For 2018, AmTrust Ag has set the bar even higher.

We've raised it for how we work with our agents, helping you achieve success for the benefit of the people you serve: the American farmer. I believe we are providing top-tier sales and support services, along with an outstanding claims staff. However, we will be working every day in 2018 to be even better. There is a reason for this, and it goes beyond just growing our business by helping you grow yours. I believe AmTrust Ag is the best crop insurance company for your business.

Why? Because we believe you, our agents, are the best influencers for crop insurance. Farmers across the nation rely on their insurance agent to help them make the best risk management choices for their farms, for their livelihood. Recognizing this, we have made it clear, even in legislative meetings, that this is why crop insurance is one of the most successful public/private programs ever created.

AmTrust will have your back in serving your customers and in helping protect this industry. We look forward to leading with you.

That's our resolution for 2018.

Mark Raymie  
President  
AmTrust Agriculture Insurance Services

## Spring Update Meetings

The training team has completed the first half of its **2018 Spring Agent Update** meetings. There has been a great turnout to hear RMA's most recent changes and their impact on the crop insurance industry. Among them are

AmTrust Ag's procedures regarding the yield cup option, as well as the removal of the 10 percent buy-up on preventive plant coverage.



Training Specialist Tabitha Miller explains some of the changes for 2018 to a group of agents in Wilson, NC.

We will hold our **January meetings** at the following locations:

**January 9<sup>th</sup>** – DoubleTree in Bay City, MI

**January 10<sup>th</sup>** – Courtyard by Marriott in Lafayette, IN

**January 11<sup>th</sup>** – AmTrust Ag Office in Washington, IL

**January 16<sup>th</sup>** – Hilton Garden Inn South in Sioux Falls, SD

**January 17<sup>th</sup>** – Ramada Inn in Columbus, NE

**January 18<sup>th</sup>** – Holiday Inn Conference Center in Ames, IA

You can still register by emailing [training@amtrustag.com](mailto:training@amtrustag.com) with your desired location. All meetings begin at 9 a.m. and offer three continuing education hours. Lunch will be provided.

We hope to see you later this month!

## Controlled Business

Annually, all agents are required to complete and submit a Controlled Business certification form for each AIP with which he or she has an affiliation, or from which he or she has received compensation. We recently requested our certification forms from agents receiving compensation for RY 2016 (July 1, 2015 – June 30, 2016). RMA regulations require us to submit the names of any non-compliant agents.

Why does RMA require this certification? The Federal Crop Insurance Program (Section 508(a)(10) of the Act) prohibits an individual from receiving compensation for the sale and service of a policy or plan of insurance if the total compensation to be paid to the individual for policies, in which the individual or an immediate family member has a substantial beneficial interest, exceeds 30 percent of the total compensation for the sale and service of all policies or plans of insurance under the federal program.

Individuals and affiliates are in violation of the Controlled Business policy if they exceed this threshold, and may not pay back, defer, or adjust compensation after it is earned. When in violation of this requirement, the individual will be subject to disqualification and civil fines, and can be subject to additional sanctions by the RMA. Keep in mind: the Controlled Business certification concerns the **aggregate** of all direct and indirect compensation from all AIPs with which the individual may have an affiliation.

If you have any questions, please feel free to contact us.

## Crop Corner: Cotton

## Planting a few seeds of knowledge

Let's take a closer look at this fascinating fiber.



- No one knows how old cotton is. Bits of cotton, proven to be over 7,000 years old, have been found in Mexican caves.
- Cottonseed was planted in Florida in 1556 – more than 60 years after Columbus discovered it being grown in the Bahama Islands during his journey to the New World in 1492.
- The world uses cotton more than any other fiber.
- Cotton is the leading cash crop in the United States.
- Every part of the cotton plant is used:
  - Fiber (lint) is used in making cotton cloth.
  - Linters (short fuzz on the seed) provide cellulose for plastics and other products such as batting for high-end mattresses.
  - Cottonseed consists of oil, meal and hulls. Cottonseed oil is an ingredient in cooking oils and salad dressings; the meal and hulls are used to make feed for livestock and for producing fertilizer.
- Our country's major cotton-producing states are Alabama, Arizona, Arkansas, California, Georgia, Louisiana, Mississippi, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Florida, Kansas and Virginia.

## Agriculture in the States

The agricultural industry makes quite an impact in The Natural State. Below are a few interesting facts courtesy of Natural Crop Insurance Services (NCIS), the Arkansas Agriculture Department, and the USDA's Risk Management Agency (RMA).

### Arkansas



- Agriculture is Arkansas's top industry, contributing more than \$16 billion annually to the state economy.
- About one-half of the state's land is devoted to agriculture.
- The state produces more than 50 percent of the nation's rice, making it number one in rice production.
- The top ten agricultural commodities are broilers, soybeans, rice, cattle and calves, chicken eggs, turkeys, corn, hay, grain sorghum, and cotton.
- There was over \$122 million in federal gross written premium for the 2016 crop year.
- There was over \$15.5 million in written crop hail premium for the 2016 crop year.

## Team Member Spotlight



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

Avocados to eat. Corn to insure.

### Where is the most interesting place you have been?

I don't get to travel often, but I've been to Jamaica twice and really enjoyed the white beaches, warm climate, and snorkeling with the fish.

### When is your favorite time of year and why?

I don't like cold weather, so spring and summer are my favorite times of year.

### What are a few of your hobbies?

I like to golf and bowl, as well as read and spend time with family.

### What is your favorite movie?

"Elf" is one of my favorite movies.



**Jim Rink**

Chief Operations Officer

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**What is your favorite crop?**

Cucumbers are my new favorite, because we started insuring them recently. I want to become an expert on all the crops we insure.

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

Indianapolis, Indiana, and Fairfax, Virginia, because my two sons and their families reside in these cities.

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

Reading management books such as *In Search of Excellence* by Tom Peters. The customer service idea of becoming a "raging green thunder lizard" came from reading several Tom Peters management books. I also like to fish...especially for carp.

**What is your favorite sport and who is your favorite sports team?**

The Indiana Pacers

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

My favorite time of year is spring. New and renewed life is most important.

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