



## From the President's Desk

Harvest is in full swing in most parts of the country, signaling that fall has officially arrived. This is probably my favorite time of year in Iowa.

As we receive reports from the field, yields generally look positive, so much so that the corn price discovery this fall is holding in the \$3.50 range. This again sets up the possibility of the low fall/higher spring price pattern we have been in since 2012. Also, with strong harvest numbers come the inevitable discussion about carryover stocks of grain. For the past several years, we have experienced large carryover stocks, which then play into the price pattern I described.

Now, we do not know whether this pattern will hold going into spring. If it does, how should we think, as experts in agricultural risk management? Our farmers look to us to help develop the best insurance plans for their operations, taking into account localized and systemic risks each farmer faces when he makes planting decisions.

Too early to "Think spring"? Not at all. This fall's harvest will play a major role in how the farmer views his next planting season. We have to anticipate this factor as well.

In our last newsletter, I shared with you the exciting news about our acquisition of Ag Armour, the highly regarded private product development team based in Peoria, Illinois. This addition to our AmTrust Ag team will make us an even better source to help you, our agent, address the upcoming risk management needs of your farmers. It is part of our promise to continue to provide you with the best and most relevant products and services, allowing you to meet the financial challenges farmers face each planting season.

I hope the past crop year has been a successful one for you and your customers. As you look at the fall colors and feel the change in temperature, take some time to think about what this really means: spring is coming!

Let your DSM know how they can help you address and educate your farmers on their risk management needs for 2018. We are at your service.

Mark Raymie  
President  
AmTrust Agriculture Insurance Services

## Upcoming Agent Training

AmTrust Ag is offering training opportunities for our new private products: **HarvestMax**, **MP Plus** and **MaxPrice**.

You can follow the link below to sign up. Hope to see you there.

[Training registration.](#)



### Private Product Training for 2018 Crop Year

Location	Date
Wilmington, OH	11/2/2017
Peoria, IL	11/2/2017
Sioux City, IA	11/2/2017
Jonesboro, AR	11/7/2017
Mankato, MN	11/7/2017
Lima, OH	11/7/2017
Lafayette, IN	11/7/2017
Little Rock, AR	11/8/2017
Terre Haute, IN	11/9/2017
Fargo, ND	11/9/2017
Ames, IA	11/14/2017
Garden City, KS	11/14/2017
Bay City, MI	11/14/2017
Pocatello, ID	12/5/2017
Edinburg, IN	12/5/2017
Madison, WI	12/5/2017
Kennewick, WA	12/7/2017

Our **MPCI Spring Update meetings** are just around the corner. Training opportunities will be coming to the following cities:

- Columbus, NE
- Sioux Falls, SD
- Ft. Wayne, IN
- Bay City, MI
- Jonesboro, AR
- Amarillo, TX

- Florence, SC
- Wilson, NC
- Leawood, KS (AmTrust Ag Office)
- Washington, IL (AmTrust Ag Office)
- Ames, IA

Be on the lookout for an invitation in your inbox, arriving around **November 16**. Check out our December newsletter as well for dates, times, locations and topics. The trainings will start in the middle of December

## Achieving Sales Goals: A True Team Effort

Fall is an awesome time of year to witness the final steps of the journey to accomplishing a team goal. Whether it's a major league team playing in front of thousands or a high school football team playing under Friday night lights, every team sets out with a goal in mind.

For some MLB teams, the goal is to win the pennant. Others aim higher, wanting nothing less than a World Series ring. While some high school football teams shoot for making the playoffs, others merely wish to finish the season with a winning record.

Without a goal, why should we work harder each day? Without a goal, how do you know how well you did? I hope you challenge your agency every year by going through the process of setting goals and then following up on how well your team performed in pursuit of them.

At AmTrust Ag, we have set a very aggressive goal for 2018: doubling our book of business! Seem absurd? Perhaps. But consider these items before you stop reading:

- Our adjusting staff is great, and we are staffed to handle the increase.
- Through acquisition, we have grown our sales staff by one-third.
- The Ag Armour acquisition rounded out our product offerings to include leading-edge risk management products at a time when farmers need them the most.
- We continue to play offense on a daily basis to help our agents grow their books of business. What does that mean? Just ask.
- Farmers love our marketing message. I haven't met one yet who doesn't.
- Let's be honest. It's easier to double a relatively small book of business.

These are but a few of the many reasons I believe we are in a good place to meet this lofty goal. Agents do not always get to see, nor do they really know what is going on behind the doors at the home office. For many companies, that is by design.

Recently, a couple of agents told me, "It's refreshing to work with a company that embraces working with agents and truly seeks collaboration."

I agree with them. You will get a chance to help shape how AmTrust Ag will look moving forward. You will not find a more engaged leadership team in the field or in Washington, D.C., lobbying on behalf of the program. Call me anytime at 303.945.7764.

Bottom line: Keep the ideas and recommendations coming. We love them.

Can we meet our goal? You bet we can. Agents like you are voting every day with your book of business, and our win total continues to go up. I think about the famous Henry Ford saying, "Whether you think you can or you think you can't, you're right."

I think we can.

Thank you for your trust in us. We look forward to servicing your business.

Tom Wise  
National Sales Manager  
AmTrust Ag

## AIP Performance Review (formerly NPOR)

The **Standard Reinsurance Agreement (SRA)** requires a periodic review of the operations of each approved insurance provider (AIP) to confirm program compliance and integrity. The Risk Management Agency (RMA), part of the U.S. Department of Agriculture, performs an AIP Performance Review (APR) on each approved insurance provider approximately once every three years.

RMA recently released the APR timetable for the next three years of reviews, with the first ones beginning in November 2017. AmTrust Ag was one of six AIPs selected in the first group. We will work with RMA staff from the Western Regional Compliance Office (WRCO) as they examine our operations and controls to make sure we are in compliance with the 2016 Standard Reinsurance Agreement and Appendices.

This APR review will consist of an offsite analysis and an onsite visit by RMA staff. The AIP Performance Review must be completed within six months from the start of the review. RMA will also shadow one or more of the selected AIP's employees to observe processes while in action.

## Crop Corner

### A Bite of Apple History



An apple a day keeps the doctor away.

Apples are among the best sources of soluble fiber. And with more than 100 different varieties grown in the United States, you should be able to find at least one you like.

Believed to have originated in the area between the Black and Caspian Seas, apples were brought to the United States when Europeans settled in America. Around 1625, William Blackstone planted the first American apple orchard on Boston's Beacon Hill.

Did you know?

- Apple consumption increases the number of good gut bacteria (microbiota), which are essential for healthy digestive and immune systems.
- The United States is the second largest apple producer worldwide behind China.
- Apples are grown commercially in 32 of the 50 states. The top 10 apple-producing states are Washington, New York, Michigan, Pennsylvania, California, Virginia, North Carolina, Oregon, Ohio and Idaho.
- Of the more than 100 different apple varieties grown in the United States, 15 varieties account for almost 90 percent of production.
- The top 10 apple varieties produced in the U.S. are Red Delicious, Gala, Granny Smith, Fuji, Golden Delicious, Honeycrisp, McIntosh, Rome, Cripps Pink/Pink Lady and Empire.
- The top 10 varieties sold in the U.S. are Gala, Red Delicious, Fuji, Granny Smith, Honeycrisp, Golden Delicious, McIntosh, Cripps Pink/Pink Lady, Braeburn and Jazz.
- When you pick an apple from the tree and shine it on your shirt, you remove the natural wax the fruit naturally produces to protect its high water content. Because apples are cleaned before they are packed and shipped, many packers will use a natural wax to replace the wax lost during cleaning.

## Agriculture in the States: Texas



Agriculture plays a huge role in the Lone Star State. Below are a few interesting facts courtesy of National Crop Insurance Services (NCIS), Farm Flavor and the U.S. Department of Agriculture.

### Everything's Bigger in Texas

- Eighty-six percent of the land in Texas is used for some type of agricultural purpose, employing one out of every seven people in the state.
- Texas is the nation's number one cattle-producing state, with more than twice as many cattle as the next largest cattle-producing state.
- Nearly 99 percent of Texas farms and ranches are family farms, partnerships or family-held corporations.
- The state's top ten ag products are cattle, milk, broilers (chickens raised for meat), cotton, corn, hay, sorghum, eggs, wheat and rice.
- If you placed the cotton bales produced in Texas side by side, they would span the distance from New York City to San Francisco one and a half times.
- In 2016, gross written federal crop insurance premium in Texas topped \$889 million.
- In 2016, gross written crop hail premium in Texas topped \$57 million.

## Team Member Spotlight



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

Corn.

### Where is your favorite place to travel?

Sanibel Island, Florida is one of my favorite places to visit. The white, sandy beaches are beautiful, and it has some of the best shelling in the area.

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

My favorite time of the year is fall. Sweatshirts, football, apple cider, and making s'mores over a campfire are a few of my favorite things about autumn.

### Do you have any pets?

We have a dog, Moose. We also have a few heifers/cows named Whiskey, Fireball, Payton (after the great Walter Payton), Foxy, Angel, Elmo, Pepper, Sugar, and Spice. We also host a herd of barn cats, who are normally running at full speed away from our two sons.

### What are your hobbies?

We have show cattle. Therefore, throughout the year, we spend a lot of our time getting our cattle ready for open shows, which take place primarily in the spring and summer months. I also enjoy reading when I am able to

squeeze in a few minutes by myself.



**Regina Shawgo**

Administrative Assistant

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**What is your favorite crop?**

Soybeans.

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

Art, including painting acrylic on canvas, chalk art, murals, and I'm learning autobody airbrushing. I also love hiking, horseback riding and camping.

**What is your favorite type of food?**

Mediterranean. I love grilled vegetables, pita, hummus, oils and their use of herbs and spices.

**Do you have any pets?**

I have a 6-year-old female Doberman pinscher. In addition to my black-and-rust pinscher, my parents share their horses with me.

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

Spring, summer and fall – because they are not winter.

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