



From the COO's Desk

We are so very proud of AmTrust Ag's most valuable resource – our people.

We have developed an outstanding group here. That fact became even more evident last week during our RMA review. During the short time spent developing our growing AIP, we realized we had selected an outstanding group of individuals. However, sometimes it takes an experience like an RMA review to bring out the best in an already talented and dedicated team.

RMA recently selected AmTrust Ag as one of six AIPs for a policies and procedures review. Five reviewers from the RMA's Western Regional office spent the week of February 20 at our Leawood, Kansas office examining all operational functions and procedures within Am Trust Ag.

Our Director of Compliance, Chris Fisher, lead the AmTrust Ag team through the review process before RMA arrived and during their visit. During the week, RMA interviewed our team members from all the departments: Underwriting, Claims, Compliance, Finance and Training. I am so proud of Chris Fisher, Justin White, Ashley Brinker and our entire AmTrust Ag team for organizing and working together during our initial meeting with RMA. Chris and his group did a great job organizing the documents, manuals, policies and procedures for the visit.

During the review, Ryan Danker (Compliance), E'Lise Bracker (Training), Lisa Beckman (IT), Nicole Vette (Underwriting), Art Duvall, Diane Fishburn and Lawrence Ediger (Claims), JD Durham, Jen Red and Stephanie Isom (Accounting/Finance) and Ashley Brinker (Agency Appointments) did a terrific job explaining our policies and procedures to our RMA guests and reviewers. In fact, during the closing meeting, our lead reviewer began her concluding remarks by saying how impressed she was with the positive attitude, quality and professionalism of our team.

This brought to mind something I remember reading in Tom Peters' book, *In Search of Excellence*. Peters wrote that first impressions are what count in every business. He wrote that, soon after boarding an airplane, many passengers notice dirty drop-down trays. Peters wrote that, upon seeing a dirty tray, the passenger's first thought is that the plane is going to crash. The passenger believes that if the airline can't keep its drop-down trays clean, the plane – and its passengers – are doomed.

During our adjuster school this week, I used the same example, explaining to our claims adjusters that first impressions matter to our customer farmers and agents as well. Smiling and conveying a positive attitude when responding to a notice of loss helps create a good first impression on our farmer customers.



The first impression RMA had of our AmTrust Ag team certainly gave them the feeling we are a positive and energetic team, one that is ready to manage and take our company to new levels. Although we already knew how

great our people are, both individually and as a team, sometimes it takes someone from outside the organization to remind us how exceptional the Amtrust Ag team truly is.

We will receive the results of our RMA review over the next few months. If their closing remarks are any indication of how the week's review went, we are looking forward to reading positive comments and recommendations from the RMA.

Thank you, Chris Fisher and our entire AmTrust Ag review team, for getting us on the right track toward a favorable and valuable review.

Jim Rink

COO, Am Trust Ag

Circle These Dates!

March 15 Termination Date



By now, your insureds should have received pre-term letters for any coverages with a March 15 term date. Please be sure they have their payments postmarked by **March 15** to protect their eligibility.

Please mail the policy payments to the following address:

AmTrust Agriculture Insurance Services
P.O. 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. Please 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

Ag Armour Sales Closing Date: March 31, 2018

The sales closing date for the Ag Armour suite of private products is fast approaching. If your insureds are interested in the coverage, please remember the **3/31/2018** deadline.

AmTrust Ag: A Company On the Grow

Strong sales numbers continue to come in from all parts of the country. Solid growth or business retention is likely in all areas, with new business expected in states like Pennsylvania, Ohio, Alabama, Florida, New York, New Jersey and Kentucky.

Our claims team is poised to continue to provide extraordinary claims service to all AmTrust Ag agents and insureds. Over the past year, we have added several new full-time and per diem adjusters. Additionally, we have recently hired a new Regional Sales Manager in Arkansas. With our acquisition of Ag Armour, we also have a claims manager dedicated to that exciting new venture.

Our great team of adjusters has a wide range of knowledge and experience – from wind claims in Nebraska to cucumber claims in Alabama, tobacco claims in South Carolina to cotton claims in Texas, potato claims in

Wisconsin to rice claims in Arkansas – and dozens of crops in between. Our well-trained experts are prepared to work every claim quickly and accurately.

While recruiting new members for our team, one of the questions I am routinely asked is, “Why should I come to work for AmTrust Ag”?

Everyone has his or her own reason for seeking and accepting a position with AmTrust Ag. For some, it's financial compensation. For others, a role with AmTrust Ag would represent a welcome change from their current situation. Yet for others, the motivation came from a change in a previous employer.

What I like to share with any prospective team member is that AmTrust Ag is a team of people dedicated, not only to providing great service, but also to supporting the employees who make up this extraordinary team.

From the president down through each of the company's departments, everyone works together to ensure that every employee has what he or she needs to make a difference. Our team members are committed to making a difference, not only for the agents and the insureds, but also for their own future.

Compared to most AIPs in the crop insurance business, AmTrust Ag is considered a “small” company. For most of the staff, being “small” means they are not just a number on some spreadsheet in the corporate office. It means they have the opportunity to make a difference. Most importantly, it means they have a part in making sure that, as our company grows, it will continue to be a great organization.

To all our new team members, welcome. Welcome to AmTrust Ag.

Arthur Duvall

National Claims Manager

Crop Corner: Soybeans

'Soy' many reasons to love this versatile vegetable



A species of legume native to eastern Asia, the soybean is widely known for its edible bean. However, there is a lot more to this protein-packed food than meets the eye. Here are several interesting facts:

- Consumed for thousands of years, soybeans are one of the most widely consumed foods in the world.
- The only plants that contain *complete protein*, soybeans have all the amino acids found in meat.
- In addition to protein, soybeans are a good source of dietary fiber, vitamin B2, magnesium, vitamin K and potassium.
- An acre of soybeans can produce 82,368 crayons.
- During the Civil War, soybeans were used in place of coffee because coffee was scarce.

- Soybeans provide an array of health benefits, including:
 - Boosting metabolism
 - Promoting heart and bone health
 - Defending against cancer
 - Improving digestive health
 - Increasing circulation
 - Decreasing the risk of diabetes

Agriculture in the States

All eyes on Indiana



The agricultural industry has a big impact in the Hoosier State. Below are some interesting facts courtesy of netstate.com and National Crop Insurance Services (NCIS).

- The top five agricultural products, based on revenue generation, are corn for grain, soybeans, hogs, dairy products and chicken eggs.
- The top livestock products are hogs, milk, beef cattle and eggs.
- Top vegetable crops include tomatoes (even though, technically, the tomato is a fruit), cucumbers, onions, potatoes, snap beans and sweet corn.
- The state's most-produced fruits are apples, blueberries and watermelons.
- Indiana's home to more than 100 farmers' markets.
- Approximately 83 percent of Indiana's land is devoted to farms or forests.
- In 2016, there was over \$338.6 million in federal written gross premium.
- In 2016, there was over \$23.8 million in written crop hail premium.

Team Member Spotlight



Megan Carroll
Underwriting Specialist
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What is your favorite crop?

I've always had a soft spot for grain sorghum. One of my favorite sights in the early fall is driving past a milo field that's close to harvest.

Where is your favorite place to travel?

I love Seattle. Great seafood and the city's within close proximity to mountains, the ocean and Olympic National Park, which is one of the most beautiful places I've ever visited. Also, New Orleans. It has the best food and fascinating history.

What are a few of your hobbies?

Knitting/crocheting, trying to keep plants alive (I'm about 60% successful) and outdoorsy stuff. I also love to cook (well, I love to eat, and cooking is a pretty important step). This year, I'm determined to learn how to make good dumplings.

Where is your favorite book or movie?

My favorite fiction books are *The Passion* by Jeanette Winterson and *Station Eleven* by Emily St. John Mandel. My favorite nonfiction book is *In Cold Blood* by Truman Capote.

What is your favorite time of year and why?

Spring and fall, because I can be outside for long periods of time without being miserable or needing special clothing.

**John Taylor**

Director of Operations

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What is your favorite crop?

I would say corn. In the Midwest, corn is king. Growing up in central Illinois, I realized corn seems to get the most attention because it provides so much for our food supply and has so many uses. When I was younger, I de-tasseled corn for several years and spent a lot of time in cornfields.

What led you to a career in agriculture?

I began my career managing large commercial construction projects in the central Illinois area. I have over 15 years' experience with operations, people management and project management.

John Read and I are longtime friends. He had several private product ideas designed for the crop insurance industry – that you may know now as HarvestMax. John and I joined forces and founded Ag Armour, where I was the COO. The formation of Ag Armour led me to the agriculture industry and ultimately to AmTrust Ag. I am very thankful I have taken this path.

Where is your favorite sport and who is your favorite team?

My favorite sport is football. It was my passion growing up. I absolutely loved playing football and played from fifth grade to college. Now, I enjoy watching my son play the game. I have been a lifelong Chicago Bears fan. Go Bears!

What are a few of your hobbies?

These days, my hobbies seem to be following my kids around to their sporting events. When I can find the time, I also like to work out and play golf.

What is your favorite time of year and why?

Summertime is my favorite time of year. I enjoy having cookouts, spending time with the family at the pool, and just being outside.

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