



From the COO's Desk

“If you communicate skillfully, you can work miracles”

Irish playwright George Bernard Shaw once wrote, “The single biggest problem in communication is the illusion that it has taken place.”

Management guru and business author Peter Drucker said, “The most important thing in communication is hearing what isn't said.”

And Greek philosopher Epictetus wrote, “We have two ears and one mouth so that we can listen twice as much as we can speak.”

At AmTrust Ag, we believe that providing outstanding customer service and communicating our marketing message effectively are the keys to our success. We believe in communicating our message so much that we have recently hired a full-time marketing coordinator to develop and communicate that message.

A graduate of Kansas State University, Carrie Miller recently joined AmTrust Ag and is working out of our Leawood, Kansas, office. A marketing major at KSU, Carrie will be responsible for working with our entire team, creating marketing brochures, writing our agency newsletter and developing our social media websites.

By bringing Carrie aboard, we are demonstrating our sincere belief in author Jim Rohn's statement about communication: “If you just communicate, you can get by. But if you communicate skillfully, you can work miracles.”



It is our intent that the entire AmTrust Ag team works with Carrie – communicating skillfully – so we can change the crop insurance world. We will change the crop insurance world by developing our marketing message using UCLA professor Albert Mehrabian's **7%-38%-55% Rule of Personal Communication**.

Dr. Mehrabian's communication rule states that only 7% of our message is based on the words we speak. Thirty-eight percent of our message is actually processed based on our tone of voice. In other words, how you say something is more important than what you are actually saying. Additionally, 55% of the messages our brain receives and processes are based on our body language. That means while communicating, we are being judged more on our physical stance and facial movements than by our words. Dr. Mehrabian determined that messages received in communication are mostly received in a nonverbal form.

We believe passionately about the crop insurance marketing message we recently shared with many of you at our agency update meetings. We also believe in Jim Rohn's statement about communication: "Effective communication is 20% what you know and 80% how you feel about what you know."

I'll end with a humorous story about communication.

Henry, an older gentleman, was at his doctor's office for his annual checkup. Henry's doctor asked him if he had any health-related issues he wanted to discuss. Henry said, "Doc, I don't have any issues, but I think my wife, Susan, is losing her hearing. Are there any tips you can give me to test Susan's hearing?"

The doctor told Henry that he could do a simple hearing test when he returned home. The doctor instructed, "With your back to your wife and from about 50 feet away, ask her a question. If she doesn't answer, step a few feet closer and ask the question again. If she doesn't answer again, continue to stand closer to her until she hears your question."

Henry went home that afternoon and administered the doctor's hearing test to his wife.

From about 50 feet away, Henry asked in a normal tone of voice, "Honey, what are we having for dinner tonight?" Susan didn't reply.

Henry stepped a few feet closer and asked again, "Honey, what are we having for dinner tonight?" Still no reply. After asking several more times, Henry found himself standing right next to his spouse in the kitchen. Henry repeated his question, "Honey, what's for dinner tonight?" Susan finally replied, "Henry, for goodness sake, for the tenth time, we're having meatloaf for dinner tonight!"

As George Bernard Shaw said, "The single biggest problem in communication is the illusion that it has taken place."

As you communicate with your insureds, family and friends, remember that 20% of our communication is what we know and 80% of communication is how we feel about what we know.

In the next few weeks, Carrie will be providing the marketing brochure we shared with many of you at our agency update meetings. The marketing piece is just one way the AmTrust Ag team will be conveying our marketing message with passion.

Jim Rink
COO
AmTrust Agriculture Insurance Services

Billing Reminders

MPCI & Private Products

Billing statements for September are in the mail. **Please be sure to have payments postmarked by September 30 to avoid interest attachment (MPCI only).**

The September 30 termination date for the MPCI policies is quickly approaching. If your insureds have not already paid, please make sure their payment is postmarked by that date to protect their eligibility.

Policy payments should be mailed to the following address:

AmTrust Agriculture Insurance Services
PO Box 675060
Dallas, TX 75267-5060

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.

These payments should be mailed to the address below by the next business day.

AmTrust Agriculture Insurance Services
Attn: Accounting
11300 Tomahawk Creek Parkway, Suite 300
Leawood, KS 66211

Fall Update Meetings

The AmTrust Ag Training Team has wrapped up its **2019 Fall Update meetings**. Due to the tremendous turnout, we added seating to accommodate all the attendees. There were great discussions regarding the 5% tolerance on production evidence and the new multi-county enterprise units.

We will be announcing our Spring Update meeting locations and dates soon!



National Sales Manager Tom Wise shares with AmTrust Ag's partners our roles in maintaining a safe, secure and affordable food supply at the 2019 Fall Update meeting in Tunica, Mississippi.



President Mark Raymie discusses with agents in Jonesboro, Arkansas, why being an American-owned company is important to the crop insurance industry.

Team Member Spotlight

From managing sales to managing a household: Getting to know Nikki Ball



Nikki Ball

District Sales Manager

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515.232.1013

A 12-year crop insurance veteran, Nikki began her career in the insurance industry working for an agency. During her time with the agency, she assumed the roles of CSR and agent. Currently, Nikki is a District Sales Manager.

Nikki and her husband have a 12-year-old daughter and an 8-year-old son who keep her busy in her spare time with dance, softball, baseball and wrestling. Outside of work, Nikki enjoys spending time with her family and

friends, enjoying the outdoors and traveling to new places.

Farming has always been a family affair: Getting to know Mark Young



Mark Young
Regional Claims Manager
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Having grown up cultivating crops and raising livestock on his family's farm, Mark has always been involved with agriculture. Mark enjoyed farming so much, he wanted it to always be a big part of his life. A 17-year crop insurance veteran, Mark began his career as a crop insurance adjuster. In 2006, Mark was promoted to regional claims supervisor, the role he holds today.

Mark, along with his wife, Tracy, and stepdaughter, Cassidy, live in rural Burrton, Kansas, just a few miles from his family's farm. He has three brothers and a sister. Mark's two oldest brothers continue to take care of the family farm with their dad. During his free time, Mark enjoys working at the family farm where it all began. He also enjoys spending time traveling and seeing new things.

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