



From the AmTrust Ag Leader's Desk: Riding momentum into 2019

As the holidays draw near, I would like to wish all of you a safe and happy holiday season from our AmTrust Ag family to yours. It is a time of preparation as we look forward to the heart of the RY19 sales season. With that in mind, I wanted to update you on some exciting initiatives we are working toward in order to keep our promises. As promised, we will continue to improve our services and provide competitive, leading-edge private products, all while being the best steward of the crop insurance program for you and your farmers.

My Ag Data

AmTrust Ag is enhancing our agent/farmer systems experience by entering into an agreement with MyAgData. Adding this to our existing systems platform will allow for greater use of precision ag data in crop insurance acreage reporting. We are constantly looking for ways to improve our systems to take advantage of an increasing number of uses for the data produced from precision ag equipment. MyAgData and our continuing relationship with Farmoblie will help us meet this objective.



Errors and Omissions

I have heard from many of our DSMs that there is a need for an affordable, state-approved E&O insurance option for our agents. AmTrust Ag has worked with AmTrust Financial Services to develop a best-in-class E&O program, which we will be piloting in several states for the RY19 sales season. We believe this program will provide qualifying agencies with the best coverage available at a very competitive rate. We will begin to roll this program out in mid-December. Stay tuned for more details, or contact your AmTrust Ag DSM.

Home Office Expansion

AmTrust Ag continues to grow. Thanks to our partnership with you, we continue to seek out dedicated and talented people to join our team at our Leawood, Kansas, home office. To ensure a successful RY19, we will be hiring additional claims adjusters, underwriters and sales staff. Service is the foundation of our mission while keeping overall operating expenses lower than that of our competitors. By carefully managing both hiring and expenses, AmTrust Ag is well positioned to weather the unexpected that can arise in this business. This approach helps us ensure that we add staff in the right areas to improve our service to you and your customers.

Ag Armour

AmTrust Ag will continue to offer our Ag Armour product line in RY19. There have been some changes that will improve administration, underwriting and billing for this upcoming sales season. All product administration has been moved to our home office. Additionally, we are working to develop some key product enhancements in several states. Stay tuned for those details in future newsletters. AmTrust Ag remains committed to offering the best risk management products for your farmers, and we believe our Ag Armour product line offers better and more cost-effective protection than any of our competitors.

Our Message

AmTrust Ag remains committed to the three key elements of our message to you and your farmers:

- 1) We will continue to strive to provide best-in-class products and service.**
- 2) We are an American-owned business. We believe that matters to you and your farmers.**
- 3) We will be the best steward of the crop insurance program among our competitors.**

A Growing Resolve

It is not an exaggeration to say that the farm bill debate, trade disagreements and tariffs have had substantial impacts on our industry and your farmers. This only underscores the critical need to partner with a company that sees crop insurance as a national security program. Let's take it one step further: a rural security program. Our message is simple. Crop insurance exists because the American people believe it is vital to their interests. It is vital to have a safe, secure and affordable food supply. It is vital to keep our rural economy alive. That is why crop insurance exists. Realizing this, AmTrust Ag exists to be the best-in-class crop insurance provider for you, your farmers and the American taxpayer.

Our business continues to grow rapidly. Not surprisingly, we sometimes suffer the pains that come with growth. Our team is fully committed to solving issues as they arise, and will be improving service standards for the upcoming year. You will see that difference.

It is growing because more and more agents like you are listening to and agreeing with our message. AmTrust Ag isn't going anywhere, as our competitors would like you to believe. Instead, we have them

responding to our message because they know it matters. They are dropping their foreign-owned addresses from websites and communications, or trademarking “American-owned” phrases on their websites. If imitation is the sincerest form of flattery, then we are flattered.

Thankful

At AmTrust Ag, we are thankful to do what we do for you and your customers. We are thankful to be advocates for this program, both locally and in Washington, D.C. We are extremely thankful and honored that you trust us with your business.

Have a wonderful holiday season.

Mark

President, AmTrust Agriculture Insurance Services

RY19 Projects

We are excited to share our upcoming strategic projects for **Reinsurance Year 2019**. Following is a short description of each project along with the team leader/leaders in charge of each initiative.



1) Livestock/Dairy Program – Develop procedures for writing livestock and dairy coverage with selected agencies. **Team Leader:** Whitney Redig

2) Ag Armour integration into Ag Works – Integrate the Ag Armour systems and procedures into the Ag Works systems and procedures. **Team Leader:** Lisa Beckman

3) Agent Portal – Develop an agent portal within Ag Works for agent/agency marketing and processing. **Team Leader:** Genella Howland

4) Grower Portal – The first stage of the new grower portal will be developed, enabling growers to make premium payments via the grower portal. **Team Leader:** Jennifer Red

5) Agents/Agencies/Employees Onboarding Packet – Create an onboarding/welcoming packet for new agencies and employees. **Team Leader:** E'Lise Bracker

6) Systems Training Procedures – Develop systems training scripts and procedures for sales, underwriting, claims. **Team Leader:** Brad Meyer

7) Operations Review – Develop/implement an internal operational review for efficiencies within all departments. **Team Leader:** Ryan Danker

8) Crop Hail and Private Product rates, rules, policies and procedures – Develop and implement crop hail and private product rates, rules and procedures in AgWorks and Ag Armour systems. **Team Leader:** Nicole Vette

9) Precision Ag Pilot Project – Review and develop a precision ag procedure offering a pilot program in select states using precision ag tools including Farmobile, My Ag Data, Drones and Ag Works. **Team Leader:** Mark Young

10) “My Ag Data” – Using My Ag Data to develop an acreage reporting system where agents use data from a farmer's precision ag equipment and have it edited in My Ag Data. This would allow the farmer's crop insurance acreage reporting to be delivered through their agent to AmTrust Ag and then to RMA. **Team Leaders:** Ashleigh Russell and Lisa Beckman

11) Marketing Plan & Message – Develop and implement a marketing plan that supports our new marketing message and philosophy. **Team Leader:** Carrie Miller

12) Agent E&O Coverage – Develop and implement an agent errors and omissions coverage/policy program in select states. **Team Leader:** Genella Howland

13) Agency Agreement Review – Review and change agency agreements, special addendums and commissions schedules for RY19. **Team Leader:** Chris Fisher

14) Claims Training Procedures – Develop claims training procedures for adjuster schools and webinars. **Team leaders:** E'Lise Bracker and Art Duvall

15) Claims Audit Procedures – Develop claims audit field and desk procedures for all lines of business. **Team Leader:** Genella Howland

16) Billing Statement Procedures – Develop and improve all billing procedures and forms. **Team Leaders:** Stephanie Isom and Genella Howland

17) Internal Audit Schedule and Procedures for All Departments – Develop and implement an annual audit procedure and schedule for all AmTrust Ag departments. **Team Leader:** Genella Howland

Holiday Reminder

The AmTrust Ag office will be closed on **Tuesday, Dec. 25th** for the Christmas holiday and **Tuesday, Jan. 1st** to celebrate the New Year.



HAPPY HOLIDAYS

Team Member Spotlight

**From coaching to crop insurance:
Getting to know Ryan Danker**



Ryan Danker
Compliance Field Manager
ryan.danker@amtrustag.com
402.830.4113

You could say farming's in my DNA. I grew up on our family's century farm with my parents, grandparents and aunt and uncle. We fed cattle and hogs and grew corn, soybeans and alfalfa. On our farm, everyone had a job. During the mid-1980's, I experienced both the good times and bad that come with farming. When I had a chance to get started in crop insurance, I really wanted to help farmers learn the potential struggles they might face.

I started in May of 1997, and have been in crop insurance ever since.

When I began my career as an adjuster, I was coaching high school wrestling. When the wrestling season started, I was asked to come to the office to audit claims during the season. This proved to be a great learning experience. I adjusted, audited and processed claims through 2009. I also worked with compliance as a reviewer, and briefly with underwriting. In 2009, I decided to focus solely on compliance. Since then, I've been a compliance review manager for three companies and the national compliance manager for three others.

I have a wonderful wife, Jody, who is a case manager with a healthcare company. Jody enjoys helping many people obtain much-needed services. We have two amazing girls who keep us very, very busy. We are fortunate to live in a small community that allows them to participate in so many activities including music, sports, 4H, FFA, drama, FCCLA and speech, to name a few.

My favorite thing to do is watch and support our girls in their activities. I also enjoy working outside, restoring old tractors, golf, coaching and wrestling.

Team Member Spotlight

From herding cattle to wrangling numbers: Getting to know Donna Rotert-Baurle



Donna Rotert-Baurle
Financial Accountant
donna.rotert-baurle@amtrustag.cc
913.267.7512

After spending 13 years working in public school accounting/payroll, a friend of mine told me about an opportunity in crop insurance/policy accounting. When offered the position, I was happy to step into a new role. Having been raised on a farm with eight siblings, I am no stranger to agriculture, so it was a natural fit.

In 2011, I began my career in crop accounting, and I spent over six years in that role. I made the switch to financial accounting in June of 2018, when I accepted my current position with AmTrust Ag. It has been a great move!

My husband, Mark, and I currently live on his family farm, where we manage a small herd of cattle. We have three children and two grandchildren. I enjoy landscaping and the outdoors, cooking, traveling and spending time with our kids, grandkids and extended family.

Grow with us

As always, our commitment to serving our agents and farmers is our number one priority. For an overview of our entire suite of products -- from Ag Armour and crop hail coverage to revenue and yield protection policies -- visit us at our [website](#):

AmTrust Ag - Learn More

AmTrust Ag is an equal opportunity provider. In accordance with federal law and the U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA (not all bases apply to all programs).

