CROP HAIL & PRIVATE PRODUCTS

Innovative Insurance Solutions for America’s Farmers
THE FMH DIFFERENCE
Farmers Mutual Hail offers quality products, outstanding adjusting service, and Precision Crop Insurance Solutions™ backed by over 125 years of crop insurance commitment and expertise.

Our customers choose FMH because we are the leading experts in crop hail insurance. We have been protecting farmers against hail loss since our company began in 1893. Our highly-trained adjusters are the most experienced in the industry, and provide unmatched customer service. For leading expertise and service, look to America’s Crop Insurance Company™: Farmers Mutual Hail.

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Strength [Commitment to Crop Insurance]
FMH has the financial strength and security to last over a century – and to keep growing. With crop insurance as our main focus, we’ll always put farmers first.

Stability [Trusted for Generations]
We’ve been in crop insurance since 1893. Generations of farming families have trusted Farmers Mutual Hail to stand by them, even through the most hard-hitting losses.

Service [Dedicated to Customer Service]
Our large staff of dedicated adjusters is prepared to help policyholders settle claims quickly and accurately so that you can get back to what matters most: your livelihood.

Solutions [Innovative Farm Insurance Technology]
We are committed to offering the best technology solutions for innovative farmers, including Precision Crop Insurance Solutions™ and the FMH Policyholder Center.
ABOUT FMH

Farmers Mutual Hail provides a comprehensive suite of Crop Hail and private products designed to fill the gaps left behind by federal crop insurance. Since 1893, we have delivered these products with outstanding customer service backed by the financial strength and stability only FMH can offer.

Our private products protect against perils not entirely covered by MPCI, including hail damage and loss, wind damage, replant expenses, loss due to fire and vandalism, and even revenue loss due to price changes or yield shortages.

“For years I have felt the necessity of mutual insurance for farmers against hail. During the growing season, every black cloud which appeared on the horizon has caused a feeling of uneasiness, and we have felt how the waving and ripening grain might have been mowed down by this terrible destroyer. Last March, 1893, the farmers themselves came together and organized The Farmers Mutual Hail Insurance Association. The members are jubilant and believe they have at last got something that meets their needs.”

W.A. Rutledge, FMH Founder
Extended Coverages
With Farmers Mutual Hail, not only do you get the broadest policy in the industry, but we include these extended coverages for most policies at no additional cost:

- Fire and lightning
- Vandalism, theft, and malicious mischief
- Certain perils while in transit and storage
- Includes accidental death benefit
0% Deductible/Basic Coverage Policy
A policy that gives the insured a payment that equals the percent of loss multiplied by the limit of insurance per acre.

Deductible/Dollar Plans
A policy that requires the insured to meet a percent deductible before loss payments begin. Once the loss exceeds a certain percent, this provision will no longer apply.

CROP HAIL SAMPLE CALCULATIONS

**0% Deductible/Basic Coverage Policy**
- Coverage per Acre: $800
- Ownership: 100%
- Policy: 100%
- Damaged Acres: 20

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage per Acre x Damaged Acres</td>
<td>$16,000 Total Coverage</td>
</tr>
<tr>
<td>$16,000 x 40%</td>
<td>$6,400 Total Loss Payment</td>
</tr>
<tr>
<td>$6,400/20</td>
<td>$320 Payment per Acre</td>
</tr>
</tbody>
</table>

**Deductible/Dollar Policy (10%)**
- Coverage per Acre: $800
- Ownership: 100%
- Policy: 10% Deductible
- Damaged Acres: 100

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage per Acre x Damaged Acres</td>
<td>$80,000 Total Coverage</td>
</tr>
<tr>
<td>Deductible Calculation: (40-10) x 1.25</td>
<td>37.5%</td>
</tr>
<tr>
<td>$80,000 x 37.5%</td>
<td>$30,000 Total Loss Payment</td>
</tr>
<tr>
<td>$30,000/100</td>
<td>$300 Payment per Acre</td>
</tr>
</tbody>
</table>

All calculations found in this brochure are for example purposes only.

**FMH PROTECTOR**
Combine your Crop Hail and MPCI coverage to receive these benefits only from FMH:

- Less paperwork: one application for both MPCI and Crop Hail policies
- One payment: your MPCI and Crop Hail premium payment is combined
- Extended reporting dates beyond industry standards
- County blanket coverage
PRODUCTION PLAN

Production Plan is a Crop Hail insurance endorsement that is coupled with your federally-subsidized MPCI policy, and is designed to provide coverage on the portion of your crop that is left unprotected by your MPCI policy.

Production Plan differs from traditional hail insurance in the indemnity phase. A traditional hail policy pays based on the percent of damage a crop sustains, while the Production Plan endorsement goes a step further and takes into account the total harvested production. An adjuster will still assess the percent of damage at the time of the hail loss; however, the final hail loss calculation cannot be completed until harvest when the actual production to count is known.

How Does It Work?

• The crop acreage insured under this endorsement must also be insured under a Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion policy with FMH or another Approved Insurance Provider (AIP).
• If MPCI is with another AIP, FMH will require the summary of coverage and current crop year acreage report.
• Offered on an MPCI unit basis for select crops at 110–120% of insured’s APH (check with your FMH agent for crop and modified APH availability).
• Insured’s APH and MPCI levels are used to determine the Limit of Insurance and premium.
• An indemnity payment is based on the actual hail loss and the final production to count.
• Coverage terminates December 31.

Benefits

• Allows producer to protect crop against hail loss up to 120% of the producer’s APH
• Covers the gap created by yield and revenue policies
• Ideal for producers that generally do not purchase private hail insurance due to cost or other factors

Late and Prevented Planting

Any percentage reduction to the MPCI Production Guarantee on the MPCI policy because of late planting will apply to the Limit of Insurance on this policy. Any acreage prevented from being planted is not insurable.

Insurance Units

If the supporting MPCI policy is written on an enterprise unit basis, this policy will compute the minimum deductible and loss payable on an enterprise unit basis. If the supporting MPCI policy is written on an enterprise unit basis, but the insured can maintain records on an optional unit basis, FMH will provide coverage on an optional unit basis.

Loss Requirements

• The insured is to provide the total harvested and/or appraised production for each unit no later than the earliest of 30 days after harvest is complete or 30 days after termination of coverage.
• FMH cannot pay any loss until the entire insured crop in the unit sustaining direct damage has been harvested or appraised.
• Harvested and/or appraised production will be determined using the same procedures used to establish production to count under the underlying MPCI policy.
Price Election
The Price Election is the MPCI Projected Price on the underlying MPCI policy.

Price Election Percent
The insured may select a percentage of the Price Election between 25% and 100%.

Production Plan Coverage Level
The insured may select levels of 110%, 115%, or 120% of the approved APH yield. Check with your FMH agent for the levels available.

Production Plan Guarantee
(APH) x (Production Plan Coverage Level) x (Acres per Unit)

MPCI Production Guarantee
(APH) x (MPCI Coverage Level) x (Acres per Unit)

Crop Hail Production Guarantee
(Production Plan Guarantee) – (MPCI Production Guarantee)

Production Plan Loss
(Production Plan Guarantee) – (Production to Count)

Production Loss Due to Hail
(Production Plan Guarantee) – (Percent of Hail Loss)

Loss Payable
Lesser of (1) Crop Hail Production Guarantee, (2) Production Plan Loss, or (3) Production Loss Due to Hail, multiplied by the Price Election and your Share.

Limit of Insurance
(Crop Hail Production Guarantee) x (Price Election) x (Share)

**PRODUCTION PLAN SAMPLE CALCULATIONS**

<table>
<thead>
<tr>
<th>Acres per Unit: 100</th>
<th>Production Plan Coverage Level: 115%</th>
</tr>
</thead>
<tbody>
<tr>
<td>APH: 180 bu/acre</td>
<td>MPCI Coverage Level: 80%</td>
</tr>
<tr>
<td>Share: 100%</td>
<td>Price Election Percent: 100%</td>
</tr>
<tr>
<td>Production to Count: 18,000 bu.</td>
<td>Price Election: $6.01</td>
</tr>
<tr>
<td>Percent of Hail Loss: 7%</td>
<td></td>
</tr>
</tbody>
</table>

180 bu/acre x 115% x 100 acres = **20,700 bu. Production Plan Guarantee**
180 bu/acre x 80% x 100 acres = **14,400 bu. MPCI Production Guarantee**
20,700 bu. – 14,400 bu. = **6,300 bu. Crop Hail Production Guarantee**
20,700 bu. – 18,000 bu. = **2,700 bu. Production Plan Loss**
20,700 bu. x 7% = **1,449 bu. Production Loss Due to Hail**

Select the lesser of: Crop Hail Production Guarantee, Production Plan Loss, or Production Loss Due to Hail for indemnity payment calculation. In this example, Production Loss Due to Hail will be used to determine the indemnity payment.*

1,449 bu. x $6.01 x 100% = **$8,709 Indemnity Payment**

*May require to subtract deductible bushels from bushels lost and multiply times an increasing payment factor if production plan contains a deductible.

All calculations found in this brochure are for example purposes only.

The Production Plan is ideal for a producer who:
- Looks at exposure on an aggregated basis as indemnity is paid on a UNIT basis, not an acre-by-acre basis.
- Understands that a crop that has sustained a hail loss can recover through a growing season and in some cases, may harvest over its actual production history.
- Is comfortable waiting until final unit production is determined prior to calculation and payment of any indemnity.
GREEN SNAP

A windstorm can flatten your fields in a matter of minutes. Green Snap protects against losses from wind damage to your crops so that you’re financially covered even when your fields can’t be harvested.

Green Snap (GS) is an optional Crop Hail endorsement that provides protection against the severing or breaking of the stalk at a joint above the brace roots and below the ear as a result of natural wind and will prevent an ear from forming or prevent the harvesting of the ears by normal harvesting equipment.

Benefits

- Protects against loss of yield
- Protects against losses of wind damage so that you are financially covered even if your fields can’t be harvested
- Green Snap losses are netted against any prior hail damage

Covered Crops

Field corn, seed corn, sweet corn, and popcorn. All crop(s) may not be available in some states. All acres of the same type of corn (as mentioned above) in which the insured has an interest in the county must be covered with the Green Snap endorsement.

When Does Coverage Attach?

Coverage will attach once the crop has reached the seventh-leaf (V7) stage of growth.

How Does It Work?

- Three Green Snap deductibles are available: 0% Deductible/Basic, 10%, or IP2F
- Three policy combinations with Crop Hail are available:
  - Basic hail coverage with either 0% Deductible/Basic or 10% GS
  - Deductible hail coverage with either 0% Deductible/Basic or 10% GS
  - Companion hail coverage with 0% Deductible/Basic, 10%, or IP2F GS

Exclusions and Expiration Date of Coverage

Exclusions of this coverage include neglect, failure to properly care for the crop, other weather perils, insects, disease, chemicals, failure of ears to pollinate, or failure to harvest the field corn in a timely manner.

Coverage under this endorsement will expire on September 15.
**GREEN SNAP SAMPLE CALCULATIONS**

**Full Coverage Policy**

- Coverage Level: $500 per Acre

<table>
<thead>
<tr>
<th>Loss Percentage</th>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>.05 x $500</td>
<td>$25</td>
</tr>
<tr>
<td>15%</td>
<td>.15 x $500</td>
<td>$75</td>
</tr>
<tr>
<td>35%</td>
<td>.35 x $500</td>
<td>$175</td>
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</table>

**10% Deductible Policy**

- Coverage Level: $500 per Acre

<table>
<thead>
<tr>
<th>Loss Percentage</th>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>(5-10) x 1.25 = 0%</td>
<td>$0</td>
</tr>
<tr>
<td>15%</td>
<td>(15-10) x 1.25 = 6.3%</td>
<td>.063 x $500 = $31.50</td>
</tr>
<tr>
<td>35%</td>
<td>(35-10) x 1.25 = 31.3%</td>
<td>.313 x $500 = $156.50</td>
</tr>
</tbody>
</table>

**IP2F Policy**

- Coverage Level: $250 per Acre

<table>
<thead>
<tr>
<th>Loss Percentage</th>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>.05 x $250</td>
<td>$12.50</td>
</tr>
<tr>
<td>15%</td>
<td>(15-5) x 2 = 20%</td>
<td>.20 x $250 = $50</td>
</tr>
<tr>
<td>35%</td>
<td>(35-5) x 2 = 60%</td>
<td>.60 x $250 = $150</td>
</tr>
</tbody>
</table>

All calculations found in this brochure are for example purposes only.

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**WIND WITH EXTRA HARVEST ALLOWANCE**

Wind with Extra Harvest Allowance is an optional Crop Hail endorsement that provides coverage for wind, green snap, and extra harvest expense for corn that has blown down due to wind damage. It covers ears that cannot be recovered because of flattening, bending, or breaking of the stalk.

In the event that wind damage has caused harvest expenses to increase, the insured may be eligible for an Extra Harvest Allowance indemnity payment. Any Extra Harvest Allowance paid by FMH will not exceed 8% of the field limit of insurance.

Coverage is available for field corn, seed corn, and sweet corn. Wind coverage expires on:
- **September 15**: AR, CO, KY, OK, and TN;
- **October 1**: KS;
- **October 15**: IL, IN, MI, MO, OH, and WI;
- **November 1**: IA, MN, ND, NE, and SD.

**EXTRA HARVEST ALLOWANCE SAMPLE CALCULATION**

- Acres Insured: 100
- Liability: $80,000
- Acres Damaged: 40

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Amount</th>
</tr>
</thead>
</table>
| 40 damaged acres – 20 acre deductible = 20 acres
| 20 acres x 8% x $800 x 1.4 multiplier = |
| $1,792 EHA Indemnity |

All calculations found in this brochure are for example purposes only.
GRAIN FIRE

When harvest approaches, crops are at a greater risk for fire damage. Grain Fire coverage from FMH can give you the extra protection you need on top of your Crop Hail policy to ensure your crops are protected through dry summer conditions.

Grain Fire is a policy that covers fire damage in standing grain and grain in transit until first place of storage. Grain Fire covers various crops depending on location. Please talk to your FMH agent to learn what crops may be eligible in your area. The Grain Fire policy is solely offered by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

How Does It Work?

- Covers loss from fire or damage from lightning strike before harvest begins or while the insured crop is in a harvester or other mobile equipment. (Coverage is in excess over other valid and collectible insurance, excluding the MPCI policy.)
- Covers a loss from a transit accident while the harvested insured crop is in a harvester or other mobile equipment. This may include damage caused by windstorm, collision, overturn, and collapse of bridges, docks, or culverts.

Benefits

- No deductible will apply to a loss caused by fire, lightning, transit accident, or fire department service charge.
- Provides more coverage for the peril of fire for small and coarse grains above the MPCI coverage.
- Cost-effective option for producers who may not trigger a loss from the MPCI policy, this policy adds coverage on a per-acre basis.

Covered Crops

Eligible crops include small and coarse grains and forage production.

Expiration Date of Coverage

Coverage under this policy will expire December 1.

PASTURE FIRE

Pasture Fire coverage protects your pastureland from fire before and during grazing, especially during dry conditions. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

How Does It Work?

- Covers loss from fire damage caused by lightning strike, equipment, and machinery.
- Covers loss from fire damage caused by weather-related downed power lines.
- Also covers fire department service charges incurred when the fire department is called to protect your insured crop.
How Does It Work?
- Partners with a Yield Protection, Revenue Protection, or Revenue Protection with Harvest Price Exclusion policy.
- Provides coverage for these perils: adverse weather conditions, fire, insects, plant disease, wildlife, and failure of irrigation water supply due to an unavoidable cause.
- Replant Premier must be elected by the MPCI Sales Closing Date.

Benefits
- Provides coverage for replanting expenses that more accurately reflect increased seed costs
- Payments on a per-acre basis instead of a unit basis
- Replant indemnity up to $80/acre

Covered Crops
Corn, soybeans, sugar beets, and cotton. All crop(s) may not be available in some states.

When Does Coverage Attach?
Policy is effective once the completed and signed application is received by the FMH office.

Coverage provided on acreage planted the later of: 10 days prior to earliest planting date or MPCI Sales Closing Date. Applies to corn and soybeans only.

Termination Date of Coverage
25 days following MPCI final planting date for corn and soybeans (consistent with MPCI); sugar beets and cotton have differing dates.

Limit of Insurance
Insured selects level of coverage (up to FMH-selected maximum limit).

Loss Payable
\[(\text{Replant Acres}) \times (\text{Limit of Insurance per Acre}) \times (\text{Share})\]

REPLANT PREMIER SAMPLE CALCULATIONS

Example 1:
- Crop: Corn
- Limit of Insurance: $40
- Acres: 100
- Replant Acres: 80
- Share: 100%
- Loss Payable: 80 x $40 = $3,200 Total Loss Payable

Example 2:
- Crop: Soybeans
- Limit of Insurance: $50
- Acres: 150
- Replant Acres: 150
- Share: 100%
- Loss Payable: 150 x $50 = $7,500 Total Loss Payable
**REVENUE ACCELERATOR MAX PROTECTION**

Revenue Accelerator Max Protection (RAMP) gives you the opportunity to boost revenues at specific risk levels within your risk management plan, including triggers up to 95 percent. RAMP supplements your MPCI coverage and is designed to help provide additional coverage for when production and/or revenue losses are just over or under your MPCI guarantee.

RAMP is solely offered by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

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**How Does It Work?**

- Partners with a Revenue Protection policy or Yield Protection policy with either an optional or enterprise unit structure.
- RAMP Yield includes bushel loss protection only, while RAMP Revenue includes bushel and revenue loss protection.
- If MPCI is with another AIP, FMH will require the summary of coverage and current crop year acreage report.

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**Benefits**

- Select only the amount of protection your operation needs
- RAMP unit structures can differ from your MPCI unit structures
- RAMP coverage can begin before or at the same level as your MPCI policy – you choose

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**Covered Crops**

RAMP is available in select states for field corn, soybeans harvested as grain, wheat, barley, grain sorghum, and popcorn. Coverage availability may be limited by county and by crop.

**Deadline Date to Elect Coverage**

RAMP must be elected by the MPCI Sales Closing Date.

**Policy Qualifications**

(See policy provisions for a complete list)

All insurable acres must be insured. Acres not planted or considered high risk, organic practices, second or double crops, or acres with written agreements are not eligible for RAMP coverage.

RAMP is not available for acres insured at an MPCI CAT coverage level amount or Area Risk plans.

**Producer Responsibilities**

Producers must provide the actual production by practice, type, and unit for all acres insured under this policy 30 days after harvest is completed or the end of the MPCI insurance period. Any crop left unharvested by these dates will cause forfeiture of RAMP coverage for any units on which the unharvested crop applies.

**Termination Date of Coverage**

Coverage under this policy will terminate consistent with the underlying MPCI coverage termination date.

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See policy provisions for a complete list of guidelines, details, qualifications and availability.
**RAMP SAMPLE CALCULATIONS**

### RAMP YIELD Adding Coverage Alongside Your MPCI

<table>
<thead>
<tr>
<th>MPCI Coverage: 85% Yield Protection</th>
<th>APH: 200 bu./acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAMP Band: 85-50% Yield policy</td>
<td>RAMP Coverage per acre: $75</td>
</tr>
</tbody>
</table>

- **Total payment** if harvested bushels fall below 100 bu./per acre
- **Partial payment** for bushels harvested between 170 bu./per acre and 100 bu./acre
- **No RAMP payment** if harvested bushels are above 170 bu./per acre

**Coverage Option Highlights**
- Payments begin when your MPCI YP policy begins
- Strengthens your existing coverage and pays out slower
- Provides savings
- Protects bushels only

### RAMP REVENUE Adding Coverage Above Your MPCI

<table>
<thead>
<tr>
<th>MPCI Coverage: 85% Revenue Protection</th>
<th>APH: 200 bu./acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAMP Band: 95-85%</td>
<td>Spring Price: $4.00/bu.</td>
</tr>
<tr>
<td>RAMP Coverage per acre: $50</td>
<td></td>
</tr>
</tbody>
</table>

- **Total payment** if harvest revenue falls below $680
- **Partial payment** if harvest revenue falls between $760 and 680
- **No RAMP payment** if harvest revenue is above $760
- **Note**: If a higher harvest price occurs, RAMP Revenue works like RAMP Yield

**Coverage Option Highlights**
- Begins after harvest revenue falls 5% below your APH revenue (APH x Projected Price)
- All RAMP liability will be paid before an MPCI claim is triggered

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**RAMP FORWARD PLUS**

RAMP Forward Plus (RFP) is an endorsement to your RAMP policy that helps eliminate some of the worries of forward marketing grain before the crop is in the bin.

**How Does It Work?**
- If your production to count falls below your RAMP guarantee and the harvest price is higher than the MPCI projected price, RAMP Forward Plus will cover the bushels short of your RAMP Forward Plus guarantee based on the new higher fall prices.
- Covers corn (limit up to $1.00/bushel) and soybeans (limit up to $3.00/bushel)
- Can be added to 10% RAMP band coverage

**ADDING RAMP FORWARD PLUS TO RAMP POLICY SAMPLE CALCULATION**

<table>
<thead>
<tr>
<th>MPCI Coverage: 80% Revenue Protection</th>
<th>APH: 200 bu./acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAMP Band: 90-80%</td>
<td>Spring Price: $4.00/bu.</td>
</tr>
<tr>
<td>RAMP Coverage per acre: $80</td>
<td>Harvest Price: $5.00/bu.</td>
</tr>
</tbody>
</table>

- **Total RFP payment** if fall production is less than 160 bu./acre, RAMP Forward Plus totals out at $100 an acre ($80 payment from RAMP and $20 payment from RFP)
- **Partial RFP payment** if fall production lands within the selected coverage band (between 160-180 bushels)  
  *For example, if fall production was 166 bu./acre, RAMP Forward Plus adds $1.00 to all bushels short of 180 bu. (14 bushels x $5.00/bu. = $70) for an indemnity payment of $70 per acre*
- **No RFP payment** if fall production is above 180 bu./acre

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See policy provisions for a complete list of guidelines, details, qualifications and availability.
USE PRECISION DATA FOR ACREAGE & PRODUCTION REPORTING
Use the data you are already collecting for required crop insurance reporting after planting and harvest.

USE PRECISION DATA FOR CLAIMS
Using just three precision records, your FMH adjuster can adjust a loss in a fraction of the time. Plus, more accurate, complete data results in the fairest loss payment.

USE PRECISION DATA FOR APH REVIEWS
Use your electronic precision records for supporting a review to save time, provide the most accurate data available, and improve record organization.

To get started, contact your agent or visit www.fmh.com/precision.

PRECISION CROP INSURANCE SOLUTIONS™
Use your precision technology for more than just agronomic decision making. With FMH Precision Crop Insurance Solutions, use your precision ag data for electronic reporting and claims - making crop insurance faster, easier, and more accurate.

Backed by FMH’s expert specialists and precision-certified adjusters, Precision Solutions provide a seamless experience with one set of paperwork and one single location for all of your crop insurance information. With FMH, you can electronically send your precision data to your agent - no need to make an extra trip!

**BENEFITS OF FMH PRECISION CROP INSURANCE SOLUTIONS**

**Convenient**
- Electronic reporting means you can report without leaving your home office
- Use the precision data you are already capturing
- Simplify record keeping with fewer documents and paper records

**Saves Money**
- With more accurate data, you insure exactly what you plant and harvest
- Potentially increase your APH
- Potentially reduce your crop insurance premium

**Saves Time**
- FMH connects to multiple Farm Management Software (FMS) for a faster, more seamless reporting experience
- Fewer records are needed for adjusting a loss, so validating a claim takes less time - from days to hours and hours to minutes
WHAT SETS US APART?

Quality
FMH provides a wide variety of complete farm risk management products, tools, and services for America's farmers.

Experience
As leaders in the crop insurance industry since 1893, you can depend on our experience and knowledge to provide you with the best products and solutions.

Financial Stability
We have earned an 'Excellent' rating from A.M. Best for over 50 years, proving our financial strength to pay your claims and give you peace of mind.

Integrity
FMH is a company with strong family values and unrivaled integrity.

Service
More than 400 quality adjusters are ready to work your claims quickly and accurately.

FMH COMPLETE RISK MANAGEMENT

Complete your risk management package with Multi-Peril crop insurance and Farm Property, Auto, and Liability insurance* from Farmers Mutual Hail.

Benefits of Combining FMH Multi-Peril and FMH Private Products

- Our private products are designed to fill the gaps left behind by federal crop insurance.
- FMH Protector combines your MPCI and Crop Hail coverage for less paperwork, one easy payment, and county blanket coverage.
- Experience exceptional adjusting service with FMH's knowledgeable staff for all of your crop insurance needs.

Benefits of Adding FMH Farm Property, Auto, and Liability Products

- Receive reduced cost options when combining FMH Farm Property, Auto, and Liability insurance with FMH crop insurance.
- FMH becomes a “one-stop shop” for all your farm risk management needs.
- FMH Farm Property, Auto, and Liability are customizable products built specifically for farmers and their operations.

*Available in select states. Contact your FMH agent for more information.