

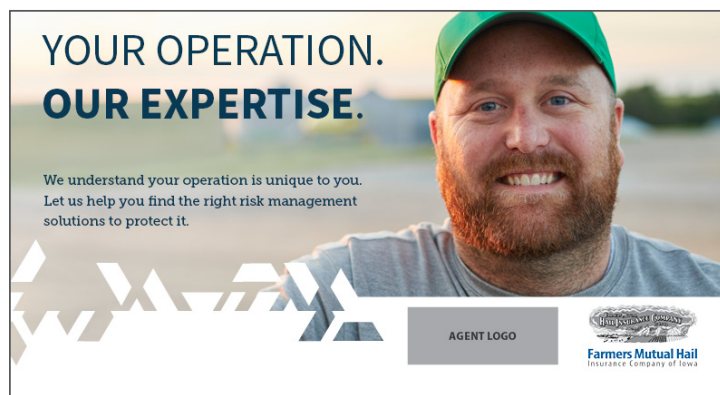
# 2021 MARKETING KIT

## POSTCARDS



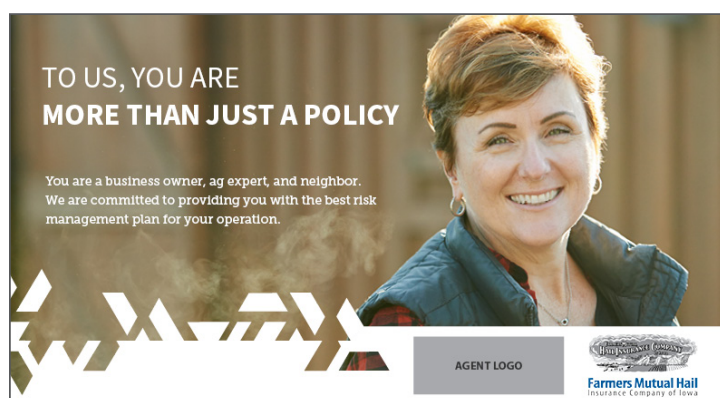
### POSTCARD #1: OUR EXPERTISE - PRECISION SOLUTIONS

Select this postcard to promote FMH Precision Solutions along with claim service and America's Crop Insurance Company.



### POSTCARD #2: MORE THAN A POLICY

Select this postcard to promote products, claim service, and America's Crop Insurance Company. Fits both crop and P&C language.



## Personalized 6x11 Postcards (requires branding upload)

Agents will be sent the invoice after postcard order has been placed by the FMH marketing team.

#### Postcard + Address and Mail Myself

- 100: \$68.00 plus shipping
- 250: \$150.00 plus shipping
- 500: \$290.00 plus shipping

#### Postcard + Print and Mail Service

- 100: \$125.00 plus postage
- 250: \$205.00 plus postage
- 500: \$350.00 plus postage

## Unbranded

There is also an option to order a free unbranded postcard, but that would require adding your own contact information with an Avery label once you receive the preprinted postcard. The space allotted for contact information is 4"x1".

# 2021 MARKETING KIT

## SOCIAL MEDIA POSTS



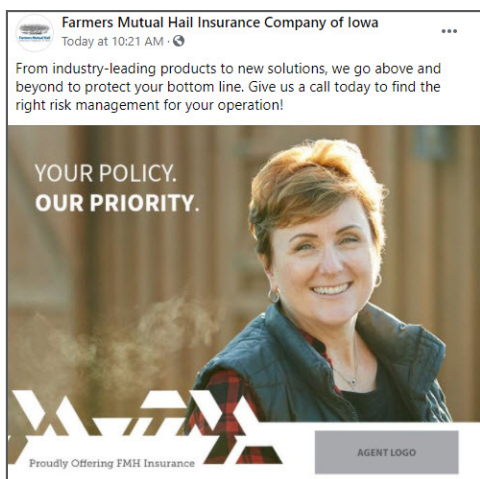
### POST #1: OUR EXPERTISE



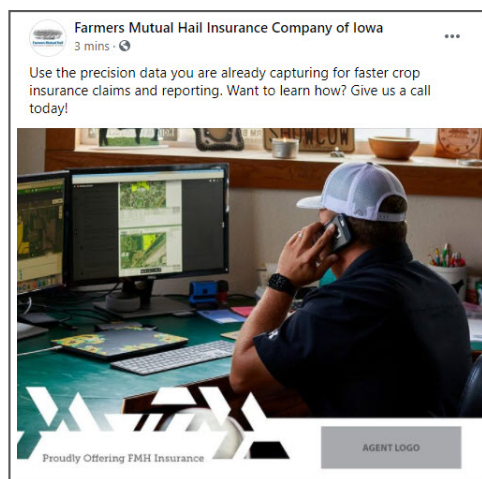
### POST #4: CUSTOMIZED PLAN



### POST #2: OUR PRIORITY



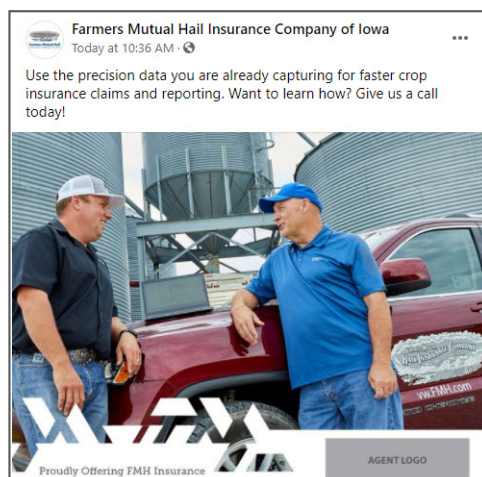
### POST #5: PRECISION SOLUTIONS



### POST #3: OUR COMMITMENT



### POST #6: AMERICA'S CROP INSURANCE COMPANY



# 2021 MARKETING KIT

## NEWSPAPER ADS



### OPTION #1: PRECISION SOLUTIONS



**YOUR OPERATION.  
OUR EXPERTISE.**

From industry-leading products to new solutions, we go above and beyond to protect your bottom line.

Gain more accurate coverage using precision data for your policy or feel more confident in grain marketing with the latest products. We work with you to customize a plan that fits your operation – backed by the service and expertise you deserve.

**Contact Us For A Consultation Today!**


AGENT LOGO

**AGENT NAME**  
AGENCY NAME | CITY, ST  
Office: 123.456.789 • Cell: 123.456.789  
Email: agent@agency.com

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### OPTION #2: MORE THAN A POLICY



**YOUR POLICY.  
OUR PRIORITY.**

We understand your operation is unique to you. Let us help you find the right risk management solutions to protect it.


When you work with us, you get more than just a policy. You get innovative solutions, superior service, and local experts, all backed by FMH: America's Crop Insurance Company™.

**Contact Us For A Consultation Today!**

AGENT LOGO

**AGENT NAME**  
AGENCY NAME | CITY, ST  
Office: 123.456.789 • Cell: 123.456.789  
Email: agent@agency.com

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### OPTION #3: COMMITTED SERVICE



**YOUR CLAIM.  
OUR COMMITMENT.**

When weather strikes or prices fall, we help you get back on your feet with fast and fair claim service.

We're proud to partner with Farmers Mutual Hail, a U.S.-based company with local adjusters ready to help you settle your claim quickly and accurately so you can get back to what matters most - your livelihood.

**Contact Us For A Consultation Today!**

AGENT LOGO

**AGENT NAME**  
AGENCY NAME | CITY, ST  
Office: 123.456.789 • Cell: 123.456.789  
Email: agent@agency.com

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# 2021 MARKETING KIT

## RADIOS SPOTS



### Use Our Audio Clip or Script to Make Your Own

Work with your local radio contact to add your agency name and phone number to the tagline. Each script is 20 seconds with 10 seconds for a tag to make a 30 second radio ad. If your agency name is long, you may need to edit the tag line.

### YOUR POLICY IS OUR PRIORITY

Your policy is our priority. It's why we choose to partner with Farmers Mutual Hail, a crop insurance company owned by American farmers – not a foreign parent company. We work with you to customize a plan that fits your operation with the service you deserve.

To us, you are more than just a policy. With us, you get more than just a policy.

Contact [AGENCY NAME] at [PHONE NUMBER] today for a customized risk management consultation.

Farmers Mutual Hail and [AGENCY NAME] are equal opportunity providers.

[LISTEN TO AUDIO CLIP HERE](#)

### PRECISION SOLUTIONS

Protecting your operation is our expertise. From new products to modern insurance solutions, we go above and beyond to protect your bottom line. We're proud to provide FMH Precision Solutions to help you gain more accurate coverage just by using the data you already collect.

To us, you are more than just a policy. With us, you get more than just a policy.

Contact [AGENCY NAME] at [PHONE NUMBER] today for your customized risk management consultation.

Farmers Mutual Hail and [AGENCY NAME] are equal opportunity providers.

[LISTEN TO AUDIO CLIP HERE](#)

# 2021 MARKETING KIT

## Farmer Meeting Presentation



**Farmers Mutual Hail**  
Insurance Company of Iowa

### Connect with Producers

Our comprehensive presentation gives an overview of crop insurance options, new federal products and FMH private products to help your producers make decisions about their 2021 coverage.

## 2021 Producer's Guide

An Overview of Your Crop Insurance Options



Farmers Mutual Hail  
Insurance Company of Iowa

## FMH

### Choose FMH?

Farmers Mutual Hail offers quality products, outstanding claim service, Precision Crop Insurance Solutions™ backed by over 125 years of insurance commitment and expertise.

### What Sets Us Apart?



Complete Farm  
Insurance Solutions



Commitment  
to Service



America's Crop  
Insurance Company™



Mutual  
Company

Innovative  
Insurance Solutions

## Federal Crop Insurance

### PRICE HISTORY EXAMPLE

Prices vary by state. Please visit [FMH.com](http://FMH.com) for more details.

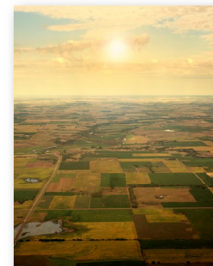
Prices are unpredictable from spring to fall. Protect yourself against production loss, price decline, or a combination of both by making sure you are covered with FMH.

Year	Corn Projected Price	Corn Harvest Price	Soybean Projected Price	Soybean Harvest Price	Winter Wheat Projected Price	Winter Wheat Harvest Price
2014	\$4.62	\$3.49	\$11.36	\$9.65	\$7.02	
2015	\$4.15	\$3.83	\$9.73	\$8.91	\$6.30	
2016	\$3.86	\$3.49	\$8.85	\$9.75	\$5.13	
2017	\$3.96	\$3.49	\$10.19	\$9.75	\$4.59	
2018	\$3.96	\$3.68	\$10.16	\$8.60	\$4.87	
2019	\$4.00	\$3.90	\$9.54	\$9.25	\$5.72	
2020	\$3.88	\$3.99	\$9.17	\$10.55	\$4.94	

## Federal Crop Insurance Plans

### Enhanced Coverage Option (ECO)

- Endorsement that provides area-based coverage for a portion of the deductible of your underlying policy up to a 95% level
- Pays a loss on an area (generally county) basis and an indemnity is triggered when there is an area-level loss in yield or revenue
- Available for 31 different crops in all states within the FMH writing area



## Crop Hail Insurance

### Benefits

- Same day protection
- No value clause
- No pro rata clause
- No replant
- Fire protection included
- Stored crops coverage
- Bumper crop coverage

### FULL/BASIC EXAMPLE

#### 0% Deductible Example Loss: 30%

Coverage per Acre: \$500
Percent of Loss: 30%
\$500 x 30% = \$150 Payment per Acre

### DEDUCTIBLE EXAMPLES

#### 5% Deductible Example Loss: 15%

Coverage per Acre: \$500
Policy: 5% Deductible
Percent of Loss: 15%

Deductible Calculation:  $(15-5) \times 1.25 = 12.5\%$   
\$500 x 12.5% = \$62.50 Payment per Acre

### COMPANION EXAMPLE

#### IP2F Companion Example

Coverage per Acre: \$500
Policy: 5% Deductible
Percent of Loss: 18%

Deductible Calculation:  $(18-5) \times 1.25 = 16.25\%$   
\$500 x 16.25% = \$81.25 Payment per Acre

#### 10% Deductible Example Loss: 26%

Coverage per Acre: \$500
Policy: 10% Deductible
Percent of Loss: 26%

Deductible Calculation:  $(26-10) \times 1.25 = 20\%$   
\$500 x 20% = \$100 Payment per Acre

## Crop Hail Endorsements

### Wind with Extra Harvest Allowance (EHA)

- An optional endorsement that provides coverage for wind, green snap and extra harvest expense for corn that has blown down due to wind damage
- Coverage Availability:
  - Field Corn
  - Popcorn
  - Seed Corn
  - Sweet Corn

