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Farmers Mutual Hail
Insurance Company of Iowa



FMH ANNUAL MEETING FOCUSES ON ONE COMPANY SUCCESS

At the 128th FMH Annual Meeting, leadership discussed the challenges of 2020 and how FMH still met growth goals and remained financially steady through its One Company strategic approach. Read more, plus 2020 division summaries, on page 2.

NEWSLETTER HIGHLIGHTS:

“ The Divisions are all on the same page, with the same focal points, pulling in the same direction for one company. I think we just continue to get better. ”

-Ron Rutledge
President & CEO

**ANNUAL MEETING RECAP
& DIVISION SUMMARIES** 02

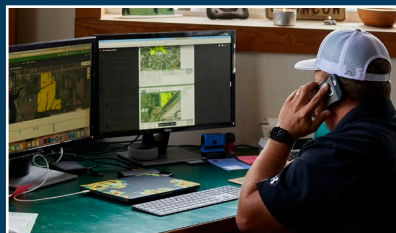
**FMH RETIREES
FEED THOUSANDS** 08

FMH SERVICE AWARDS 05

**CIRB & NCIS PROVIDE
INDUSTRY OUTLOOK** 09

**NATIONAL CLAIMS
CONFERENCE RECAP** 07

**FMH INSURECAST
LINEUP** 10



AGENCY MEETS CUSTOMER DEMAND WITH PRECISION

Connie Nelson, an FMH agent at Cornerstone Insurance in Albion, Nebraska, was interested in finding a way to make the process of reporting acres and production for crop insurance easier for the farmers she worked with. Three years later, she and her fellow team members are using FMH Precision Crop Insurance Solutions™ to do just that. Read her story on page 6.



Pictured left to right: Senior Vice President Dave DeCapp, President and CEO Ron Rutledge, Executive Vice President and COO Shannon Rutledge, Executive Vice President and CMO Pat Faga, Executive Vice President and CRO Ron Kuethe, and Executive Vice President and CFO Darin Roggenburg.

128TH ANNUAL MEETING HIGHLIGHTS

FMH’S STEADY BUSINESS APPROACH

While the 128th Annual Meeting of Farmers Mutual Hail looked a little different this year, the occasion to bring employees and members together was still a welcome opportunity after a long year apart where many employees worked from home. The hybrid event – with limited in-person attendees and a majority attending virtually – was held on March 8. Division Heads recapped the previous year in a roundtable discussion and spoke about the future of FMH and the industry.

The conversation started with a look back at 2020 and what contributed to the company’s targeted growth success despite a challenging year.

Executive Vice President and CMO Pat Faga explained how the sales team leveraged popular products like RAMP and ECO with a targeted growth plan. “Our outstanding sales team has done a great job this year managing the product allocation,” he said. He added how the Diversified acquisition and how some competitors were unable to pay their profit share last year emphasized FMH’s stability and standing as America’s Crop Insurance Company™. “And finally, our key differentiator is Precision Crop Insurance Solutions™,” he said. “These all provide some great tools in the toolbox.”

The leaders shifted to discuss FMH’s ability to pay profit share last year and the company’s ongoing stability, thanks in large part to strategic financial management and continued dedication to a fair claim process.

“There’s a lot that goes on outside of the three lines of business we write, and it’s pretty much unseen, but it has a huge impact to our bottom line,” said President and CEO Ron Rutledge.

Darin Roggenburg, Executive Vice President and CFO, explained how paying a profit share doesn’t necessarily mean the company made money. Rather, strategic management of the company’s surplus and other assets helps to balance difficult years. “Our surplus stands really strong,” he said. “Financially we stand completely stable and ready for the future.”

Executive Vice President and CRO Ron Kuethe added that the hard work behind the scenes still relies on fair practices in the field. He explained how after a difficult crop year in Iowa with the derecho, FMH’s Iowa multi-peril loss ratio ended significantly better than the industry average. “The only thing that this is attributed to is how FMH handled those mechanically-unable-to-harvest claims. Instead of zeroing them out, we followed the rules and paid them according to the procedures. I know there were a lot of difficult discussions, but in the end, it not only led to better results for FMH, but better long-term solutions for the producers as well – and that is huge,” he said.

“We’ve proven over the last three years that we can more than manage through a difficult year. Now it would be nice to just have an average year!” he added.

Another factor in ensuring FMH’s ongoing stability has been the One Company strategic approach, which resulted in better alignment between lines of business and has proven incredibly effective in recent years.

“The Divisions are all on the same page, with the same focal points, pulling in the same direction for one company,” said Ron Rutledge. “I think we just continue to get better.”

Shannon Rutledge, Executive Vice President and COO, explained how leadership combines data from all divisions to create unified goals and track priorities. “With data-based decision making, we are far better at making quick decisions now than we ever have been,” he said.

“We don’t make decisions in a vacuum,” added Kuethe, who shared an example of how the Reinsurance Division looks at sales projections from the crop and P&C lines to determine new contracts. “It’s a very good team effort and good world view – all to create more profit for FMH.”

The conversation quickly moved to the future of FMH and the industry. Ron Rutledge spoke about how more focus on climate and conservation may create new opportunities for insurance and how technology continues to play a crucial part in the industry. “One of the things that I think is not that far down the road is multivariate rating,” he said. The term describes using individual data to customize rates, something that is already seen in the P&C industry.

Roggenburg emphasized how FMH is prepared to continue growing, even after three challenging years: “Through adversity comes opportunity. We’ve had our share of adversity, we’re ready for a little opportunity. Every day we’re looking for opportunities to expand, whether it be through acquisition or even enhancing current programs we have. That’s what I look forward to in the next two to three years.”

The program wrapped up by celebrating the impressive corporate giving amount accomplished by employees, retirees, and the company during 2020. In a year where many needed help more than ever, Farmers Mutual Hail donated just over \$465,000 to support communities across the nation.

If you would like a copy of the 2020 Annual Statement, you may order it on the FMH Online Store at store.fmh.com.



CROP INSURANCE



Shannon Rutledge
Executive Vice
President & COO

When it comes to the year in review, it’s hard to know where to start. So many things happened, good and bad. I have been accused many times of wearing rose-colored glasses, which I feel is a compliment, but after losing money in crop insurance for three consecutive years, the trend needs to revert to the norm: profitability!

In 2018, a trade war with China hammered commodity prices lower. In 2019, record rainfall caused historic prevent plant claims

that trashed results before May. At the onset of 2020, we responded appropriately by raising private product rates substantially. With prices still low, our sales team did a great job holding onto our market share, and heading into the sales closing date, things were trending in the right direction. Overnight though, it seems like the world changed. One day the office was open and the next it was closed. Despite this, FMH not only found a way to continue to process business but to thrive. Our service and excellence could not be denied. Thank you all for your efforts – that can’t be said enough.

So, as we continued through the year with our Marine mentality of “adapt and overcome,” turning a profit in crop insurance still looked promising all the way up until August 10. Sustained winds of 140 miles per hour whipped right through the heart of our writing area. Derechos aren’t new, but it was the first time I had ever heard of one. The claims team once again had to deal with some of the competition’s loose interpretation of procedures, and our integrity shined through. So did our customer satisfaction scores, which again set new levels of excellence at almost 90 percent.

So many things went right in 2020 including our ability to deal with the office closing and ability to continue to process business. Our insurance specialists were able to adapt to having a new work environment literally overnight. We identified gaps, created redundancies in business processes, and settled over 44,000 claims...again! We also implemented some major projects and initiatives: FMHA & Mapping Modernization, enhancements to the Policyholder Center, a large portion of the Dairy Revenue project, and business continuity, which resulted in pandemic planning. Adoption of our Precision Crop Insurance Solutions™ continued record growth this past year on top of record growth in 2019. MPCI again had a profitable year, and we will be able to pay the agent profit share, which not all companies will be able to do.

I won’t miss 2020, but FMH did accomplish many great things throughout the year. Our strategies remain current, and our execution is on point. Here’s to a healthy and profitable 2021 – THANK YOU, team FMH!





PROPERTY & CASUALTY



Patrick Faga
Executive Vice
President & CMO

2020 was a very challenging year right out of the blocks with low commodity prices, a spring filled with regional weather events, political upheaval, and civil unrest. If that wasn't enough, we also experienced an inland hurricane that caused widespread damage and destruction across our home state.

Despite the derecho and 2020's challenges, our claims team followed through on our promise to protect the livelihoods and legacies of rural America.

Once again, we delivered peace of mind to our policyholders and agent partners – just as we have for the past 127 years. Our claims satisfaction scores were a testament to that.

Our 2020 Gross Incurred Losses were up 83 percent from a year ago, while our reported claims were up just 13 percent. The derecho accounted for 51 percent of our overall incurred loss dollars at just over \$22 million, but it only made up 25 percent of our reported claims in 2020.

Our underwriting results were terrific the first seven months of the year, right up until the derecho hit on August 10. Over the fourth quarter our results steadily improved, and we were able to close the year with a 53.2 percent Loss Ratio and a 93.5 percent Combined Ratio, which resulted in a \$2.39 million underwriting profit for the P&C Division.

The COVID-19 pandemic posed some challenges for sales this year. Our overall premium growth was flat – as anticipated – however, we experienced surprising growth in our target states of Illinois, Indiana, Wisconsin, Minnesota, and Kansas, resulting in additional partnerships and a premium growth of 5.3 percent. Additionally, we were able to improve our spread of risk, which reduced our Iowa concentration and increased our average policy premium by 4.5 percent.

We sincerely thank our trusted business partners and wish you continued health and success in 2021!

REINSURANCE



Ron Kuethe
Executive Vice
President & CRO

2020 will be a year that none of us forget in our lifetimes. There just was not a lot of positive news out there as we saw our work and personal lives disrupted due to the pandemic. Despite the difficult situation, from a work perspective, we had hope. In early August, we were looking at the potential for a record year.

Last year, I mentioned that while we had put together seven consecutive years of excellent results, we had also been lucky in avoiding major catastrophes

over those years. Our luck took a horrible turn for the worse on August 10, 2020. In a matter of a few hours on one single day, the Category 4 hurricane-force winds of the derecho turned our potential record profit into a devastating record loss.

Only two of our reinsured client companies got hit that day, but the sheer magnitude of loss they sustained blew away what anyone, or any catastrophe model, ever thought was possible. It will cause a paradigm shift in how insurance companies view Midwestern wind exposures from now on.

Once we got past the initial shock of the storm, we immediately shifted our focus to delivering on the promises we made to our client companies when they chose to trust us with their business. An event like the derecho severely tests your processes, systems, and people. I am so thankful for the efforts of my reinsurance team and the rest of FMH who assisted us in supporting our clients during this catastrophe – while in the midst of a global pandemic.

There is a saying, "When one door closes, another opens, but often we look so long at the closed door that we do not see the one that has been opened for us." Every crisis leads to an opportunity. If we spend our time just thinking about what could have been, we will miss out on the opportunity ahead of us. As a result of the derecho, we will learn and become better. That added knowledge will ultimately help guide us down a path towards greater success in the future.

When a catastrophic event occurs like this, it tends to steal the focus away from the numerous other accomplishments that occurred during the year. I don't want to lose sight of the fact that our U.S.-brokered segment of business had a record profit in 2020. This portion of our business has had to deal with an extremely soft reinsurance market for several years, and it was nice to see all our staff's hard work and patience pay off.

In addition, we were delighted to see our customer satisfaction scores reach 100 percent in 2020. We didn't think that was even possible. We want to thank our customers for seeing value in what we do, and I promise we will work hard to continue to be worthy of your confidence and trust. I wish you all the best in 2021!

FMH SERVICE AWARDS

Congratulations to the following employees for their dedication and years of service to FMH.

40 YEARS - of service -



Pam Baier

15 YEARS - of service -



Lyn Bell



Betty Curtis-Miles



Mike Larson

25 YEARS - of service -



Christie Woodyard



Dru Lesnick



Rob Martin



Jodi Taylor



Mike Weber

SALES AWARD



OUTSTANDING SALES ACHIEVEMENT AWARD Chock Hefner

*Runners Up: Todd Gilkison
and Scott Johnson*

CLAIMS AWARD



OUTSTANDING CLAIMS SUPERVISOR Dave Rice

*Runners Up: Joshua Kaczor,
Roland Livesay, and Brandon Thomas*

CROP ADJUSTER AWARD



OUTSTANDING CROP CLAIMS ADJUSTER Mark Rhode

*Runners Up: Eric Daugherty,
Kelly Gwin, and Paul Olson*

P&C ADJUSTER AWARD



OUTSTANDING P&C CLAIMS ADJUSTER Chris Isebrand

*Runners Up: Trisha Carlile,
Robert French, and Barry Hoffer*

SPIRIT OF FMH AWARD

TAMI SMITH-ROHOVIT, HR GENERALIST/RECRUITER II

Each year the Spirit of FMH award is given to a Home Office or Story City employee that demonstrates a positive, can-do attitude. Award recipients are brand ambassadors and are helpful to the coworkers and customers they serve. They consistently demonstrate the company's core values of Integrity, Service, Accountability, Teamwork, and Excellence.

This year's winner, Tami Smith-Rohovit, has been described by her peers as someone who is an outstanding ambassador for FMH's culture & core values. Her enthusiasm and positivity ensure FMH maintains its good reputation across the industry and the community, and even in the face of challenges, she always maintains an upbeat attitude.





HOW ONE AGENCY MET CUSTOMER DEMAND WITH FMH PRECISION SOLUTIONS

Connie Nelson, an FMH agent at Cornerstone Insurance in Albion, Nebraska, was interested in finding a way to make the process of reporting acres and production for crop insurance easier for the farmers she worked with. Three years later, she and her fellow team members are using FMH Precision Crop Insurance Solutions™ to do just that.

“Keeping up with technology is important to help grow your business and be a great service for customers,” Nelson said. She saw the value in using FMH Precision Solutions, which help agents leverage a farmer’s precision technology to simplify the crop insurance process for both the agent and customer.

After talking with FMH District Sales Manager Landon Shafer and Field Claims Supervisor Tucker Boss about the possibility of using Precision Solutions for their agency, Nelson and two of her team members took the opportunity to meet with one of their interested growers about it. Customer Curtis Tisthammer was already using MyJohnDeere to collect precision farming data for his family operation.

When they met with him, FMH Precision Technology Specialist Branden Plummer was there to help with the process. Plummer said, “Curt was originally interested in using his precision acres over FSA 578’s and precision claims. He also had John Deere’s new ActiveYield™ self-calibrating combine technology.”

To get started, Cornerstone had to establish a MyJohnDeere account and partner with Tisthammer’s account to transfer precision data.

One challenge Tisthammer had was being able to separate out his irrigated and non-irrigated acres. Plummer explained, “We set those boundaries in his farm management software (FMS) and the data comes to FMH already split out for each practice. This allows the agency and adjuster to accurately and efficiently report or process a claim.”

Working out kinks like this is part of the process of ensuring accurate precision data to use not only for crop insurance reporting, but precision claims and APH reviews too. The USDA Risk Management Agency requires calibration records to validate production for crop insurance.

Nelson said how working with FMH’s precision team helped her learn how to handle more complex data, especially for farmers who have irrigation separating the non-irrigated corners on pivot circles: “The precision specialists were great in helping get it completed.”

The support doesn’t end with the planting season though. Throughout the year, FMH’s precision technology specialists (PTS) help agents navigate using precision in the FMH Agent Center, provide training as needed, and keep in touch to provide answers to customer questions or needs.

To prepare for planting season, PTS’s are meeting with agents and their growers to get them up to speed. This means helping to educate growers in what needs to be set up within their monitors for crop insurance. For planting, this includes the Client, Farms, Field, and Crop layers. If they are using an FMS like MyJohnDeere or Climate FieldView™, they will also need to allow shared access (FieldView connects using the FMH Policyholder Center).

While setting up FMH Precision Solutions took some extra planning and coordination, it ultimately has made Nelson’s job easier by simplifying the reporting process for her customers. She reflected, “It is a learning process for them, but overall it has been good.”

“

I was surprised to learn how easy it is to transfer the data from the farmer to their policy in FMHA.

Connie Nelson, FMH agent



ANNUAL ADJUSTER EVENT CONNECTS CUSTOMER EXPERIENCE TO COMPANY MISSION

Nearly 400 people gathered virtually to attend the National Claims Conference (NCC) this February 16-17. As one of FMH's major training events, the conference includes adjusters and staff from multiple areas of the business. The conference featured topics for adjusters to prepare for claims season, provide excellent customer experiences, and help understand the importance of their role to the company.

"It's about being prepared for the upcoming year, but it's much more than that," said Jim Wilson, Assistant Vice President of Claims. "This event is total FMH at a very high level. We're focusing on total farm solutions. Not only do we have crop insurance sessions, but we also have our property and casualty team here and our reinsurance group too."

With sales presentations and featured topics on precision technology, customer surveys, new products, and corporate strategy, the event provides a lot of value to both FMH and its customers who engage with its claims staff. Attendees have the opportunity to learn and develop professionally and personally. Keynote speaker Kevin Brown inspired conference-goers with his presentation on "The Hero Effect."

Attendees also received updates on the latest adjusting procedures, which change frequently. One of the major changes for 2021 is the expansion of the Prairie Pothole rules for prevented planting claims. Previously applying in just five northern states, these rules have now expanded nationwide. The Prairie Pothole rules require any potential qualifying prevented planting acres to be planted, insured, and harvested in one of the last four years.

Other training procedures included updates on the new Quality Loss Option, and the importance of adjusters capturing both "pre- and post-quality" production on all claims. Adjusters prepare to help agents and policyholders with questions on changes like these, but also spend time in sessions that cover tips and tricks for their job.

Wilson added, "We really do look to our agents as business partners, and to me, having that well-rounded adjuster is very important to our agents and our policyholders."

Throughout the NCC event, Wilson explained how the focus is on why everyone does their part – to provide financial security and peace of mind to the American farmer, and to protect livelihoods.



Pictured : Assistant Vice President of Claims Jim Wilson speaks at the FMH National Claims Conference.



PRECISION-FOCUSED AGENT WEBINARS

The 2021 planting season is underway! Are you ready to offer more this year with FMH Precision Solutions? Check out our Precision Tech Tuesday webinar schedule with spring-focused topics to help you better advise your customers this season.

Whether you are just getting started with Precision Solutions or looking to sharpen your mapping skills with precision data, there's a webinar option for you.

Visit fmh.com/training or scan the QR code below to visit our training page. Filter to "Precision-Focused Updates" to sign up.



FMH RETIREES' VOLUNTEER EVENT PACKAGES 150,000 MEALS

FMH retirees Becky and Stu Shepard organized a Meals from the Heartland (MFTH) packaging event in Arizona for FMH retirees, employees, and the public held this past February. The event, which collectively packaged an impressive 150,000 meals, was held at the Midwest Food Bank in Gilbert, Arizona, and resulted in enough donations for 300 different food banks across the state.

While the FMH Snowbirds Reunion was cancelled this year, the Shepards used their FMH contacts to bring in connections from nearby Mesa for this socially distanced event. Hear from the couple on what it took to bring it all together and more on how they give back to their communities.

How did the February Meals from the Heartland packaging event come together?

Stu: *It took a year's worth of planning to put together, and it started with an idea. MFTH wanted to grow, and Becky and I believe in them so much. I went to a meeting with Becky and Joel O'Dell, MFTH's Hunger Fight Supervisor, in February 2020 at the Midwest Food Bank to see their facility and discuss the possibility of this happening.*

What challenges did you face in planning the volunteer event?

Stu: *I basically was in charge of the fundraising and had to raise \$30,000. I sent out literally hundreds of emails about this. We had a wonderful response from people we know all over the country. We reached our total with donations from a lot of generous people that included matches from FMH. I held my breath up until the last minute that it wouldn't be canceled because of COVID.*

Becky: *The hardest part was getting the semi there because of weather conditions. During February there is mountain snow. It showed up 20 minutes before the event set-up began.*

How many people came to volunteer and how did you accommodate them?

Stu: *We had over 260 packagers over a three-day period, spaced out over different time slots. A lot of these packagers were from the area, who come regularly to help the Midwest Food Bank. We had a group come from the Peace Corps since they can't go abroad, along with different high school and church groups.*

Becky: *We had to get release waivers, take temperatures, and coordinate getting volunteers to the right place. We could only put five people at a table, when previously it was ten. Stu and two MFTH staff, Greg DeHaai and Joel O'Dell, walked people through washing their hands, putting on gloves, masks, and hair nets, and then took them to the tables. We had a lot of families come so they could be at one table.*

What's your favorite packing spot on the Meals from the Heartland assembly line?

Stu: *I do quality control for all lines.*

What's your preferred style of music to listen to while packing?

Stu: *It has to be fast, fun music. We can't have any slow music because that slows everybody down.*

Becky: *It would have to be 70s and 80s for me!*

How many years have you served as a volunteer and for what organizations?

Stu: *I organized a group of FMH employees to volunteer at the first annual Hunger Fight in 2008 at Hy-Vee Hall in Des Moines. So, I've been a volunteer for 13 years.*

Becky: *I volunteer for hospice and help out at MFTH as needed.*

When did the Meals from the Heartland event start at FMH?

Stu: *The first Farmers Mutual Hail mobile event, where MFTH came on site, was in 2018. It evolved into an on-site event after working with people at other volunteer events. It's a long story!*

What inspires you to keep volunteering?

Stu: *Just the need for it, and the people are so friendly that I work with. When I'm in Des Moines I try to go every Wednesday and Friday afternoon to volunteer at MFTH. I see people from FMH there too. As a non-profit, MFTH gives approximately 94 cents of every dollar to the program. Not a lot of non-profits can say that, it's amazing!*



Pictured left to right: Greg DeHaai (MFTH), Becky Shepard, Stu Shepard, Angie O'Dell (MFTH), and Joel O'Dell (MFTH).



FMH LEADERS GAIN INDUSTRY OUTLOOK FROM CIRB AND NCIS

FMH leaders attended the virtual annual meetings for the Crop Insurance and Reinsurance Bureau (CIRB) and National Crop Insurance Services (NCIS) in early February. Held just a few days apart, these two events brought together industry experts and political special guests to speak about issues the industry is facing this year.

“There seemed to be two main items discussed at the events,” said Curtis Swain, FMH Vice President - General Counsel. “The first was the increase in commodity prices and what that means for both growers and the crop insurance industry. Increased grain exports and increased trade with China have helped bolster commodity futures, but there is still a lot of uncertainty with respect to the international supply of grain and future trade with China.”

He added, “The second prominent topic was the change in administration and what that means at the USDA. With President Biden in the White House and Secretary Vilsack back at the USDA, we are hearing a lot about climate change and how climate change initiatives present both opportunities and risks to the crop insurance industry. It will be interesting to see what develops as the ag sector is increasingly engaged in helping reduce carbon emissions.”

Swain explained how both CIRB and NCIS are trade organizations with a common goal of supporting crop insurers, reinsurance brokers, and reinsurers.

“Both CIRB and NCIS are crucial partners, and they help FMH in different ways,” he said. “CIRB focuses its efforts on congressional advocacy, education and making sure the crop insurance industry is represented in D.C. CIRB also assists the crop insurance industry in negotiations regarding the Standard Reinsurance Agreement and the Farm Bill.

NCIS focuses its efforts on crop research, data analytics and assisting the industry in keeping up to date on policy/underwriting matters and private product considerations. Swain explained how NCIS also provides FMH and other member companies with tools and information needed to help price insurance products and adjust claims.

While these events help FMH gain a high-level view of the industry for its business and business partners, they also bring valuable connections for attendees.



It is important that FMH be aware of economic outlooks for the ag sector, developments in Congressional elections, happenings in the Senate and House Ag Committees, and future plans from the USDA and RMA. Just as important is the ability for FMH leadership to network and interact face to face with other attendees. It is an opportunity for FMH leadership to sell and promote the FMH brand with our reinsurance and business partners.

Curtis Swain, FMH Vice President - General Counsel

The online format was difficult to network within this year, but Swain noted how he looks forward to being able to interact in person with industry colleagues, government officials, and FMH’s business partners next year.

“FMH is proud of the professional relationships and partnerships we have worked hard to establish, especially with our reinsurers, and it is really nice to be able to sit down and talk face-to-face with an individual or group of people,” he said.

HELP CUSTOMERS PREP FOR PLANTING

Find out how to help set your customers up for success this planting season and make acreage reporting simple in our latest InsureCast episode.

In April's podcast, FMH's Ryan Benes speaks with FMH Precision Tech Specialist Evan Harbert and Climate FieldView™ Activation Manager Tonia Cantwell about what farmers are doing now to prepare for planting, and how precision plays a role in that process.



Ryan Benes, Host
*FMH Strategic Account
Manager*

How to Prep Farmers
for Planting



Evan Harbert, Guest
*FMH Precision Tech
Specialist*

Benefits of Using
Precision Solutions +
Data FMH Can Use



Tonia Cantwell, Guest
*Climate Activation
Manager*

How to Get the Most
from Using Climate
FieldView



FMH INSURECAST PODCAST PROVIDES NEW WAY TO LEARN

FMH's new agent podcast series, InsureCast, brings you the latest insights to broaden your crop insurance expertise along with an insider's look at major FMH events. Episodes are released regularly to address timely topics, and are a convenient way to learn on your own schedule.

Visit the FMH Agent Resource Center to access these episodes and learn more.

- **Episode 1: Enhanced Coverage Option (ECO)**
- **Episode 2: 2021 Crop Insurance Considerations**
- **Episode 3: Special Episode - Live from the National Claims Conference**
- **Episode 4: Special Episode - Live from the 128th Annual Meeting**
- **Episode 5: Prepping for Planting with Guest from Climate FieldView™**

www.fmh.com/podcast



Scan the QR code to visit our the FMH Agent Resource Center Podcast page for all episodes.

PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Brooks Batt has transferred to Crop Adjuster II.



Michael Marugg has transferred to Compliance Field Specialist.



Adam Hudak has been hired as a P&C Underwriter.



Bret Johnson has been hired as a District Sales Manager.



Michael Wegner has been hired as a P&C Claims Adjuster/Inspector.

NOT PICTURED

Lucas Gillman has been promoted to Crop Adjuster I.

Jenny Chitty has been hired as a P&C Underwriter.

Ryan Hasz has been hired as a Crop Adjuster I.

BOARD MEMBERS RE-ELECTED

At this year's annual meeting, the following members were re-elected to the Board of Directors.

We thank them for their dedication and continued service to Farmers Mutual Hail.



Debbie Ladehoff
Senior Vice President – HR
and Assistant Secretary



Curtis Swain
Vice President – General
Counsel and Board Member

IN MEMORY

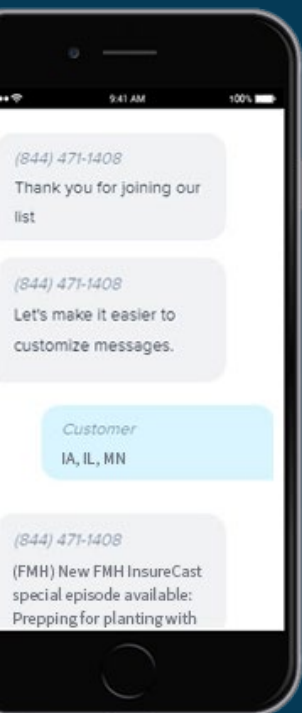
Dave Gillespie

We regret to inform you of the passing of FMH retiree Dave Gillespie of Princeton, Illinois, at the age of 76. Dave was an adjuster with FMH from 1976 through 2012.

Dave was born and raised in Decatur, Illinois. He went on to earn his master's degree in education and taught English and photography at Princeton High School for over 30 years. He also served as a contract negotiator for his fellow teachers and served on many committees to develop educational standards. In the summers, he worked as a hail adjuster with FMH.

Dave was a long-time member of the Lions Club and had served as President of the Matson Public Library Board. He loved music and literature, and most of all, spending time with his wife of 52 years, Harriette, and their children and grandson.

Our thoughts and prayers are with his family and friends.



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TheCloud

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