



# WELCOME!

Kevin Johnson  
Senior Vice President of Sales



FMHwire

# Other Introductions



FMH Home Office Staff



FMH Field Staff



Introductions of  
Agents

Name, Agency Name,  
Location, What's your  
expectation for the  
week?

# Introductions

- Kevin Johnson
  - SVP of Sales
  - 40-year association with FMH
  - 31 Sales Manager
  - 1051 agencies (GA's and subs)
  - 3145 agents

# FMH Wire Concept

- Present a unique training opportunity
  - Different than an MPCI 101 or 201
  - Better understanding of FMH
- More acquainted with FMH staff and procedures
- Repeatable



# What's Expected of you?

- Participation
- Feedback throughout the day
- Suggestions for future Wires
  - Opportunities Missed
  - What hit the mark?

# FMH Stats

- MPCII
  - 6<sup>th</sup> Largest
  - \$1.75 Billion
    - FMH \$1.4 billion
    - Global AG- \$335 Million
- Private Product
  - 5<sup>th</sup> largest
  - \$185 Million
  - Palliser-\$35 million
- \$9 million in Livestock
- Reinsurance \$60 Million
- Almost \$2 billion in all!

# Trivial Quiz

- Which State generates the largest MPCI premium?
- Second Largest MPCI?
- Largest Crop Hail premium state?
- Second Crop Hail Premium

# FMH Stats



297 HOME OFFICE EMPLOYEES



305 FULL TIME AND PART TIME ADJUSTERS  
PLUS 36 SUPERVISORS



# Tyler Gotto

Sales Operations Coordinator

# Logistics

- The patio doors are about to be locked
- Breaks; morning and afternoon
- Restrooms and Drinks (ICE CREAM)
- Lunch; today and tomorrow
- Dinner on your own tonight
- Bus leaves the Marriott at 5:30 tomorrow
- Strength Finder
- WIRE Guides





## **FMH Overview**

Presented by Patrick Faga  
Executive Vice President  
Chief Marketing Officer

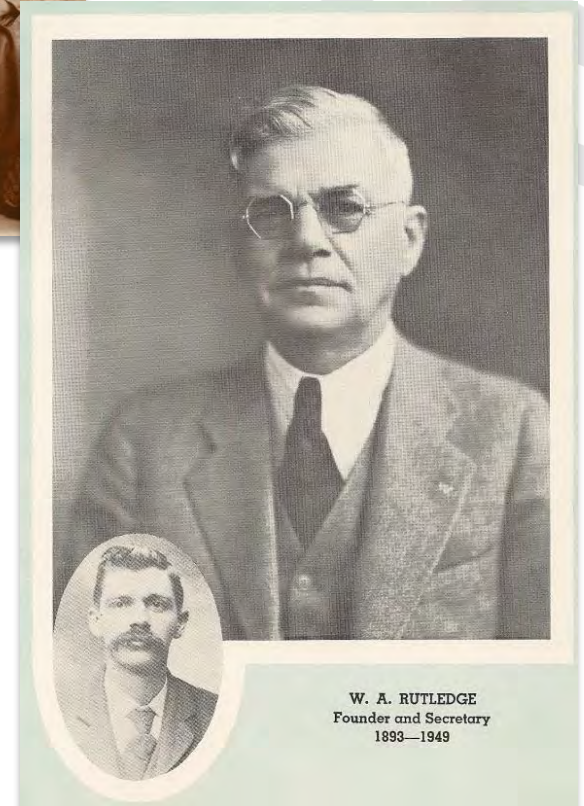
# Agenda

- Company History
- Family and Farm Focused
- Significant Milestones
- FMH Today
- Mission, Vision, and Values
- Strategic Pillars
- Board and Executive Leaders
- Working at FMH – culture, company events
- FMH Giving



# Founding of FMH

- Founded by WA Rutledge in 1893
- Attempted ouster in 1901; attempt failed
- Rutledge brothers and brother-in-law joined board in 1904
- Numerous families have worked for FMH for multiple generations



# Family – Run Business



**Shannon Rutledge**  
President & CEO



**Aaron Rutledge**  
EVP/COO



**Curtis Swain**  
SVP General Counsel



**Kate LeWarne**  
AVP BI Data Ops



**Connie Then**  
Help Desk Supervisor



**Branden Plummer**  
Precision Technology Field  
Supervisor



**Patrick Rutledge**  
Software Developer III



**George Raife**  
Claims Analyst II



# “Bear Ye One Another’s Burdens”

- Premise on which the company was founded
- Title of book written for FMH’s 100-year anniversary
- Tribute to mutual insurance companies’ founding philosophy of people coming together to protect each other in times of need





# NAMIC:

National Association of Mutual Insurance Companies

FMH is a founding member

NAMIC is designed to serve the interests of member mutual insurance companies

# Significant Milestones

**1893**

Founded in Iowa as a mutual association writing crop hail insurance

**1895**

FMH becomes founding member of NAMIC

**1915**

FMH writes first reinsurance contract

**2011**

FMH Property & Casualty Division is created

**2015**

Acquires John Deer Insurance Company

**2018**

FMH celebrates 125 year anniversary

**2021**

FMH reaches \$1 billion in premium

**2023**

FMH launches a new company, Ag Brokerage Solutions

**2024**

Acquisition of Global Ag Insurance Services



# FMH Today



**Farmers Mutual Hail**  
Insurance Company of Iowa

**AG BROKERAGE™**  
**SOLUTIONS**  
AN FMH COMPANY



 MULTI-PERIL  
& CROP HAIL



 ABS COVERAGE

# The FMH Difference



## Complete Farm Insurance Solutions™

FMH provides a variety of farm insurance products, ag brokerage services, and other tools for America's farmers.



## Commitment to Service

FMH takes pride in providing outstanding customer service through our claims and support staff.



## America's Crop Insurance Company™

We take pride in being a U.S.-based company, headquartered in America's heartland.



## Owned by Farmers

As a mutual organization, we are owned by our policyholders, American farmers, not a foreign parent company.



## Innovative Products and Solutions

We create industry-leading products and offer time-saving tools like Precision Crop Insurance Solutions™.



# Lines of Business



- CROP

Multi-Peril

Private Products  
& Crop Hail



## REINSURANCE



## BROKERAGE

Ag Brokerage Solutions

Pledge Insurance  
Advisors





# Profitability on Purpose

# Company Mission + Vision

## OUR MISSION

At Farmers Mutual Hail, our mission is to provide peace of mind to America's Farmers by protecting their livelihoods and legacies through complete farm insurance solutions; enabling them to clothe, feed, and fuel the world.

## OUR VISION

To be a leading provider of financial security for America's Farmers through innovative insurance solutions.

# Company Core Values



## INTEGRITY

It's up to you to do what is right in every situation.



## SERVICE

You can create a positive experience with every interaction.



## ACCOUNTABILITY

You have 100% responsibility in everything you say and do.



## TEAMWORK

It's up to you to communicate, collaborate, and contribute.



## EXCELLENCE

Perform to your highest ability every day to be the best that you can be.

# FMH's Strategic Pillars





# Meet the Board of Directors & Leadership Team



# Board of Directors



Standing L to R: **Debbie Ladehoff, Aaron Rutledge, Jim Brost, Curtis Swain, and Jean Duffy**  
Sitting L to R: **Shannon Rutledge, Ron Rutledge, Darin Roggenburg (EC)**



# Executive Leadership Team



# Department Heads – COO



**Aaron Rutledge**  
EVP/COO



**Jeff Lisk**  
Senior Vice President  
Technology



**Dru Lesnick**  
Senior Vice President  
Security & Infrastructure



**Angie Brooker**  
Vice President  
Corporate Services



**Sheila Backer**  
Vice President  
Crop Insurance Underwriting



**Jim Wilson**  
Senior Vice President  
Claims



**Zach Allsup**  
Vice President  
Field Claims



# Department Heads – CFO



**Darin Roggenburg**  
EVP/CFO



**Scott McEntee**  
Senior Vice President  
Accounting



**Curtis Swain**  
Senior Vice President  
General Counsel



**Wendy Mayfield**  
Vice President  
Talent Management and Development



**Brian Farley**  
Vice President  
Compensation and Benefits

# Department Heads – CMO, CRO, CBO



**Pat Faga**  
EVP/CMO



**Ron Kuethe**  
EVP/CRO



**Brent Walker**  
EVP/CBO



**Dave DeCapp**  
Senior Vice President  
Marketing



**Kevin Johnson**  
Senior Vice President  
Sales



**Candy Magee**  
Senior Vice President  
Business Intelligence



**Rob Martin**  
Vice President  
Reinsurance



**Brian Knoll**  
Vice President  
Ag Brokerage Solutions



**James Tesdall**  
Agency Manager  
Pledge Insurance Advisors

# Working at FMH

FMHwire





# Company Culture



- Family-friendly approach
- We value your input – employee engagement surveys, Seeds of Innovation, suggestion box
- Culture Committee – helps you stay connected!
- **Get involved:** networking groups, company events, volunteer



# Company Functions

Annual Meeting – March

Corporate Games – May thru July

FMH Day at the Fair – August

Steak Fry – September

Trunk or Treat – October

Office Holiday Party – December



# FMH Giving



# FMH Giving

- **Investing in future generations:**
  - Agriculture Future of America (AFA)
  - FFA Foundation Scholarships, and an Iowa FFA Sponsor
  - Iowa College Foundation
- **Supporting our communities through:**
  - VTO (Volunteer Time Off)
  - Matching Gift Program
  - Sponsorship of numerous local events & activities





**We're Glad You're Here!**

**FMHwire**



# FMH Training & Education

**Trevor Robins** – *Training & Education Manager*



## OUR VISION

To establish FMH as the Training Company of Choice.

## OUR MISSION

To equip agents and employees with accessible and timely training solutions  
in order to serve as trusted advisors to their customers.

## OUR VALUES



INTEGRITY



SERVICE



ACCOUNTABILITY



TEAMWORK



EXCELLENCE



TRUST AND  
KNOWLEDGE



# FMH Training

## OUR PURPOSE

### ROLE WITH OUR CUSTOMER

**Translate** complex  
concepts into real  
world applications

**Deliver** timely  
and relevant  
content in a  
consistent  
manner

**Elevate**  
understanding  
of products and  
procedures

**Educate**  
through various  
modalities

**Partner** with the  
customer through  
expertise

### ROLE INTERNALLY

Establish training  
**best practices**

Serve as **SMEs**  
on business  
projects

Be the  
**gatekeeper**  
of new product  
information

**Collaborate**  
with industry  
partners

Ensure up-  
to-date  
**procedures**

### LEARNING & GROWTH

**Adapt and lead**  
through change

**Reflect** on  
customer feedback

**Knowledge  
share** across the  
team

**Invest** in professional  
and personal  
development

**Research**  
training and  
content trends

### FINANCIAL

Be mindful of the costs associated with the training and development of others by planning strategically, utilizing all technology options, and matching resources to opportunities in order to meet their educational needs.

# FMH Training & Education Team



**Tracy Klever** | AVP Marketing Services  
515-327-5719  
[KleverTracyR@fmh.com](mailto:KleverTracyR@fmh.com)



**Ellen Miller** | Training Operations Supervisor  
515-327-5705  
[Ellen.Miller@fmh.com](mailto:Ellen.Miller@fmh.com)



**Trevor Robins** | Training & Education Manager  
515-327-5718  
[RobinsTrevorK@fmh.com](mailto:RobinsTrevorK@fmh.com)



**Kelli Soesbe** | Instructional Designer III  
515-724-5054  
[ksoesbe@fmh.com](mailto:ksoesbe@fmh.com)



**Dave Alfstad** | Technical Writer II  
515-724-5061  
[Dave.Alfstad@fmh.com](mailto:Dave.Alfstad@fmh.com)



# FMH Trainers



**Dakota Tracy** | Regional Trainer III – Northwest Region  
218-850-9665

[Dakota.Tracy@fmh.com](mailto:Dakota.Tracy@fmh.com)



**Kelly Luett** | Regional Trainer II – North Central Region  
641-799-0560

[kluett@fmh.com](mailto:kluett@fmh.com)



**Laura Held** | Regional Trainer III – Southwest Region  
515-971-2393

[lheld@fmh.com](mailto:lheld@fmh.com)



**Kelly Engelland** | Crop Insurance Specialist II  
515-327-5715

[Kelly.Engelland@fmh.com](mailto:Kelly.Engelland@fmh.com)



**Ryan Vandall** | Regional Trainer – Northeast Region  
602-301-4228

[Ryan.Vandall@fmh.com](mailto:Ryan.Vandall@fmh.com)



**Derek Watters** | Regional Trainer III – Southeast Region  
270-227-6135

[WattersDerekA@fmh.com](mailto:WattersDerekA@fmh.com)



# Training & Education

- Agent 1:1 Training
  - Beginner to advanced
  - Regionally-assigned trainer
- Classroom and Webinar Training
  - Fall & Spring Updates
  - MPCI, Crop Hail, and Private Products
  - FMHA Processing
- Agent Resources
  - FMHA Procedures
  - Product Presentations



# Fall & Spring Updates

- 90+ sessions annually
  - 3000+ attendees
  - Classroom and webinar options
- Fulfill annual federal training requirement (3 hours)
- Covers recent MPCl program changes and latest FMH and industry updates
- Collaborative meetings with Training, Sales, Claims, and Underwriting



# MPCI 101

- Offered three times per year in multiple locations
- Two-day classroom session provides:
  - Group collaboration
  - Comprehensive presentation and Participant Guide with interactive examples
  - 12 hours Federal and State CE
- Great for beginners and experienced agents!



# MPCI 201

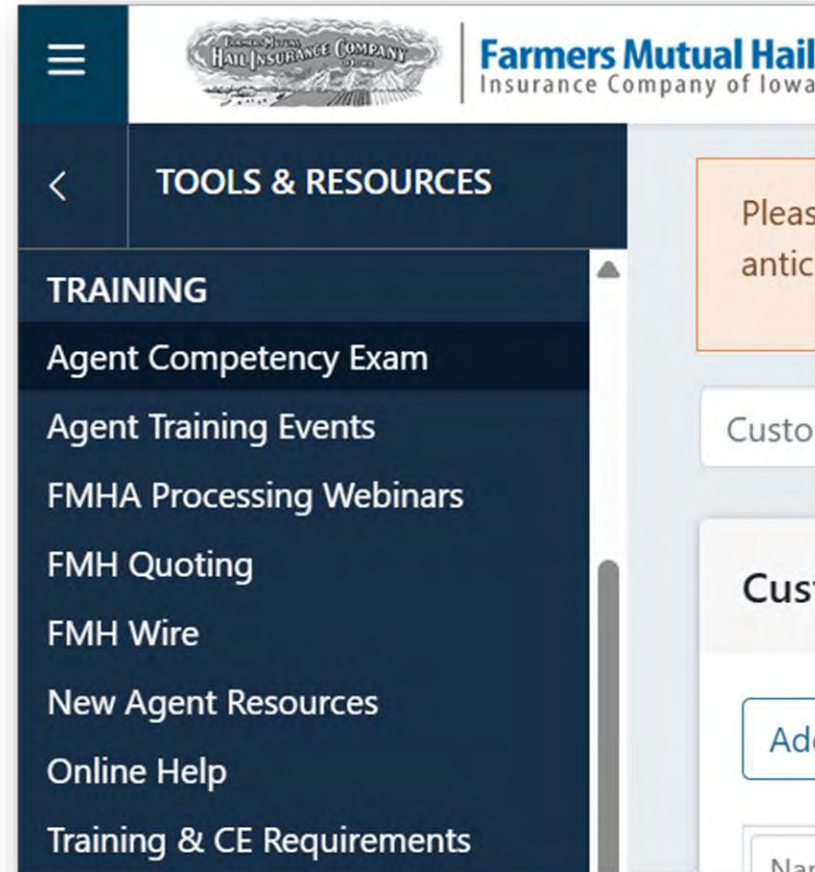
- Goal: Provide an enhanced agent experience covering in-depth crop insurance topics
- Collaborate with agency partners and FMH staff
- Minnesota-July 2025 (Pilot)
  - 40+ agents
  - FMH Training, Sales, Claims, Precision, and Underwriting
- More courses to come across training regions!





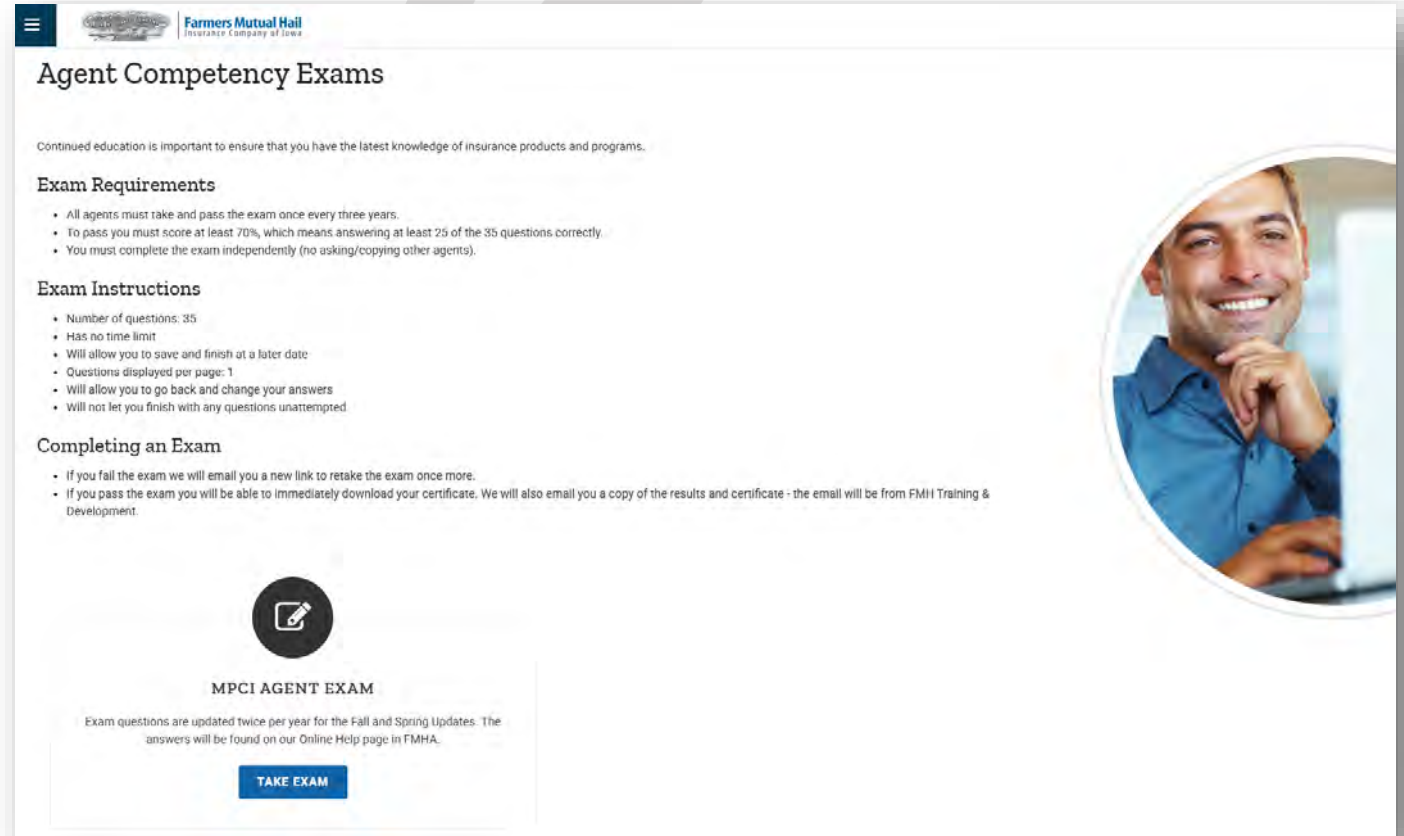
# Agent Resources

- Accessibility to Training Resources
  - Comp Exams
  - Training Events
    - Classroom Sessions
    - Webinars
  - Online Help
  - Training & CE Requirements



# Competency Exams

- Easy access to MPCl Comp Exams
- Annually updated
- Certificate immediately available upon completion



The screenshot shows the 'Agent Competency Exams' page for Farmers Mutual Hail. The page includes a header with the company logo and name. The main content area is titled 'Agent Competency Exams' and contains several sections: 'Exam Requirements', 'Exam Instructions', and 'Completing an Exam'. A circular inset image on the right shows a smiling man in a blue shirt. At the bottom, there is a 'TAKE EXAM' button.

**Agent Competency Exams**

Continued education is important to ensure that you have the latest knowledge of insurance products and programs.

**Exam Requirements**

- All agents must take and pass the exam once every three years.
- To pass you must score at least 70%, which means answering at least 25 of the 35 questions correctly.
- You must complete the exam independently (no asking/copying other agents).

**Exam Instructions**

- Number of questions: 35
- Has no time limit
- Will allow you to save and finish at a later date
- Questions displayed per page: 1
- Will allow you to go back and change your answers
- Will not let you finish with any questions unattempted

**Completing an Exam**

- If you fail the exam we will email you a new link to retake the exam once more.
- If you pass the exam you will be able to immediately download your certificate. We will also email you a copy of the results and certificate - the email will be from FMH Training & Development.

**MPCI AGENT EXAM**

Exam questions are updated twice per year for the Fall and Spring Updates. The answers will be found on our Online Help page in FMHA.

**TAKE EXAM**



# FMH Training Events

## Agent Training Events

Clear Filters

Show 20 entries Page 1 of 3 > >>

Title	↑↓	Description	Format	↑↓	CE Hours	↑↓	Location	↑↓	End Date/Time	↑↓
> <b>Multi-Day</b> June 2025 MPC1 101: Kansas City, MO		i	In-person		12		The View at Briarcliff Event Space 4000 North Mulberry Drive Kansas City, MO 64116		06/19/2025 2:30 PM CDT	Register
> <b>Multi-Day</b> July 2025 MPC1 101: Bloomington, IL		i	In-person		12		DoubleTree by Hilton Hotel Bloomington 10 Brickyard Drive Bloomington, IL 61701		07/10/2025 2:30 PM CDT	Register
> <b>Multi-Day</b> July MPC1 201: Morton, MN		i	In-person		6		Jackpot Junction 39375 County Rd 24 Morton, MN 56270		07/18/2025 12:00 PM CDT	Register
> 2026 MPC1 Fall Update Training: Columbia, MO		i	In-person		3		Hilton Garden Inn Columbia 3300 Vandiver Drive Columbia, MO 65202		08/05/2025 12:00 PM CDT	Register
> 2026 MPC1 Fall Update Training: Eau Claire, WI		i	In-person		3		Holiday Inn Eau Claire South I-94 by IHG 4751 Owen Ayres Court Eau Claire, WI 54701		08/05/2025 12:00 PM CDT	Register

# FMHA Processing Webinars

## Continued Education for our Agents

Continuing education is important to ensure that you have the latest knowledge of insurance products and programs. FMH puts on educational meetings throughout the year for agents to get their continued education hours.

We want to make sure you're up-to-date on changes happening in your area and in the industry.



## FMH Training

### Upcoming Events

Product and Process ▾

#### Mapping 102: Acreage Reporting Webinar

June 10, 2025 1:00 PM - 2:15 PM

#### Acreage Reporting - ACRSI/Manually/Quick Edits Webinar

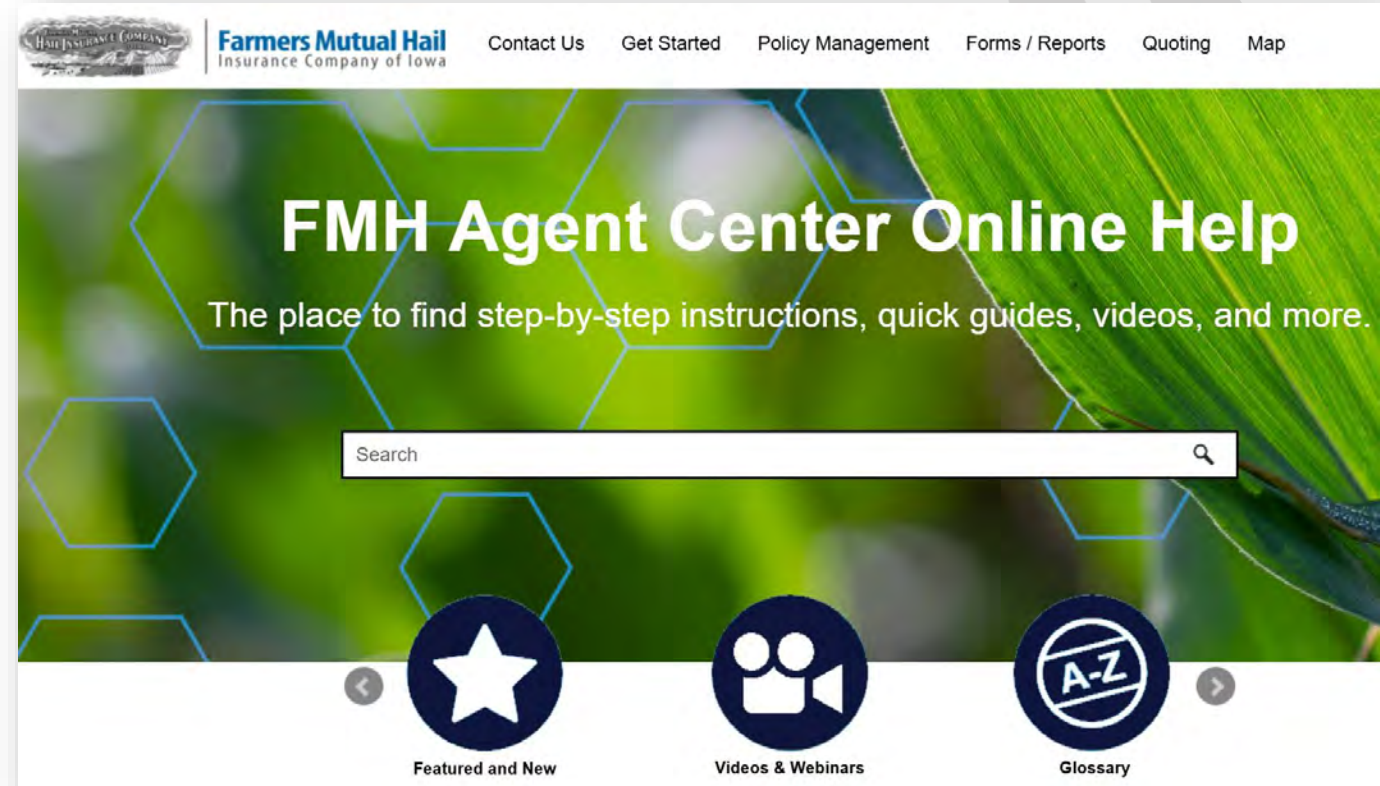
June 18, 2025 1:00 PM - 2:00 PM

#### Claims Webinar

June 25, 2025 10:00 AM - 11:00 AM

# FMHA Online Help

- Agent Resources
  - FMHA Procedures
  - Training Videos
  - Product Presentations
  - Agent Checklists
- Live in October 2025 FMHA Online Help Revamp!





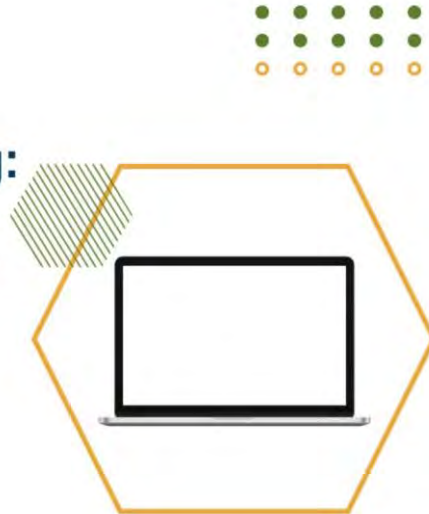
# FMHA Online Help

## FMHA Webinar Recording: *Mapping 101: Basics of FMHA Mapping*

Presenter:

Kelly Engelland

FMH Crop Insurance Trainer



## Product Presentations

This page contains PDFs of presentations and supplemental materials from FMH training sessions.

### MPCI 101

[MPCI 101 Participant Guide](#) (PDF)

This course is a comprehensive overview of crop insurance basics, including:

- Unit Structure, Unit Numbering
- APH Databases
- Coverage Types
- Entities/BFR/VFR
- Application Processing
- Production Reporting
- Acreage Reporting
- Claims
- Compliance
- Crop insurance resources and provisions

### Spring and Fall Updates

**NEW!** [2026 Fall Update Participant Guide](#)

[2025 Spring Update Participant Guide](#)

[2025 Crop Hail Participant Guide January 2025](#)

[Enterprise Units \(EU\) Flowcharts](#)

## Create / Update an MPCI Policy

**Important:** To create a secondary policy (i.e., an Added County policy), refer to [Create a Secondary Policy \(Added County Policy\)](#) instead.

### Navigation:

- To create a new MPCI policy, go to *Policies Management > Add New > MPCI Application*
- To update a policy/application, open it and click **Edit**

### ▼ Step 1: Application Tab

1. Complete the **Policy** section:

- State:** Select the state.
- Company:** Defaults based on the state you selected.
- Insured:** Click **Add Insured** to search for and select an existing entity or to create a new entity record.

**Tip:** After you add the insured, you can click **Edit Insured** to view or change their SBI information.

### MPCI

[MPCI APPLICATIONS Agent Process](#)

[Cancel an MPCI or Protector Crop, Coverage, or Policy](#)

[Create a Secondary Policy \(Added County Policy\)](#)

[Create/Update an MPCI Policy](#)

[Request and Link a Written Agreement](#)



# Training & CE Requirements

## Training & CE Requirements

MPCI FEDERAL & STATE REQUIREMENTS

LIVESTOCK FEDERAL & STATE REQUIREMENTS

POST-TRAINING PROCESS

AGENCY COMPETENCY EXAM

### MPCI Federal Training Requirements

Federal Training requirements are set forth by the Standard Reinsurance Agreement (SRA).  
The SRA identifies company responsibilities through quality assurance and program integrity.

#### NEW AGENTS



Must have **12 hours** of comprehensive training on the federal crop insurance program prior to selling or servicing a policy.

#### FMH courses meeting the Federal Training requirement

MPCI 101 (Minimum 6 hours)  
Spring MPCI Update Training (Maximum 3 hours)  
Fall MPCI Update Training (Maximum 3 hours)  
Whole Farm Revenue Protection (WFRP) (Maximum 3 hours)  
Rainfall Index (RI) (Maximum 3 hours)  
Other crop-specific training courses (i.e., Perennials, Nursery, etc.) (Maximum 3 hours)

#### EXISTING AGENTS



Must have **3 hours** of comprehensive training on updates or changes to the federal crop insurance program.

#### FMH courses meeting the Federal Training requirement

Spring MPCI Update Training (Minimum of 1 hour required) \*  
Fall MPCI Update Training (Minimum of 1 hour required) \*  
\*One hour of Fall Update or Spring Update is required as part of the three-hour annual requirement  
Whole Farm Revenue Protection (WFRP) (Maximum of 1 hour)  
Rainfall Index (RI) (Maximum of 1 hour)

This includes training for Annual Forage, Apiculture, and Pasture, Rangeland, and Forage (PRF) and other crop-specific training courses (i.e., Perennials, Nursery, etc.) (Maximum of 1 hour)

**NEW AGENTS – Need 12 hours**  
**Completed prior to selling and servicing a policy**

<b>MPCI 101<sup>1</sup></b> Minimum of 6 hours, required	<b>Understanding Crop Insurance Coverages<sup>2</sup></b> Maximum of 3 hours
<b>Whole Farm Revenue Protection (WFRP)</b> Maximum of 3 hours	<b>Rainfall Index (RI)</b> Maximum of 3 hours
<b>Spring MPCI Update Training<sup>3</sup></b> Maximum of 3 hours	<b>Fall MPCI Update Training<sup>3</sup></b> Maximum of 3 hours

**Other crop-specific training courses (i.e., Perennials, Nursery, etc.)**  
Maximum of 3 hours

All courses must be sponsored by FMH or another Approved Insurance Provider (AIP) unless noted otherwise. Classroom and webinar courses are acceptable. If completed with another AIP, a certificate of completion must be provided to [FMHtraining@fmh.com](mailto:FMHtraining@fmh.com).

<sup>1</sup> Includes similar 'Basics of Crop Insurance' courses

<sup>2</sup> Sponsored by WebCE

<sup>3</sup> Must be approved by the FMH Training Manager; handled on a case-by-case basis

**EXISTING AGENTS – Need 3 hours**  
**Completed annually within the Reinsurance Year (7/1 – 6/30)**

**Fall MPCl Update**

Minimum of 1 hour, required<sup>1</sup>

**Spring MPCl Update**

Minimum of 1 hour, required<sup>1</sup>

**Whole Farm Revenue Protection (WFRP) *Update***

Maximum of 1 hour

**Rainfall Index (RI) *Update***

Maximum of 1 hour

**Other crop-specific training courses (i.e., Perennials, Nursery, etc.)**

Maximum of 1 hour

- All courses must be sponsored by FMH or another Approved Insurance Provider (AIP) unless noted otherwise.
- If completed with another AIP, a certificate of completion must be provided to [FMHtraining@fmh.com](mailto:FMHtraining@fmh.com).
- Classroom and webinar courses are acceptable.

<sup>1</sup> One hour of Fall Update or Spring Update is required as part of the three-hour annual requirement

# FMH Contacts

Who should I contact when I have a question concerning...?





# Regional Trainer

- Anything you might need trained on...
  - FMHA processing training
  - Product and policy education
    - MPCl
    - Crop Hail
    - Private Products
  - Assistance with FMHQ or Mapping
  - Help generating policy forms and reports
  - General education questions

# Insurance Specialist

- All things policy and underwriting-related
  - Policy and Handbooks clarifications
  - Underwriting procedural questions
    - MPCl
    - Crop Hail
    - Private Products
  - Assistance with submitting or correcting a policy errors
  - Status of a policy
  - Much more!

# One Team Approach

- FMH Training & Education works closely with Sales, Claims, and Underwriting
- Ensures agents have tools, resources, and training readily available
- Multiple contacts available for assistance

Thank You!

FMHwire





# Agency Administration

A circular inset image on the left side of the slide shows a field of green plants with yellow flowers, likely corn, under a vibrant sunset sky with orange and yellow clouds. The field is divided into neat rows, and a line of trees is visible in the distance.

FMHwire

# Lance Van Vleet

## Agency Manager

- Started with FMH in 2009 in the Agency Department as the Department Coordinator
- Promoted to current role in 2015
  - Oversee over 800 contracted agencies and 3,160 active agents licensed in 43 states
  - Agent continuing education manager





# Agenda

- Agent continuing education
- Agency and agent licensing
- E & O Agency Insurance
- RMA User Review



# Agency Continuing Education History

- To view an agents MPCl continuing education and exams in FMHA
- Must have the General Agency Compliance role assigned by your administrator in order to access CE information





FARMERS MUTUAL HAIL INSURANCE COMPANY OF IO

Customer List

Add New

Clear Filters

All Agents

All Agents

DAVID DECAPP

JD AGENT

JD AGENT

Show 50 entries Page 1 of 1

Name	Agency	Policies	Quotes	PHC	
BACKER, SHEILA	14001	1	0	P	<div>View</div>
ENGELLAND, KELLY	14001	1	0	P	<div>View</div>
HARRIS, RYAN	14001	2	0	P	<div>View</div>
HELD, LAURA	14001	2	0	P	<div>View</div>
LUETT, KELLY	14001	1	0	P	<div>View</div>
ROBINS, TREVOR	14001	3	0	P	<div>View</div>
SOLUTIONS, PRECISION	14001	4	0	P	<div>View</div>
TRACY, DAKOTA	14001	1	0	P	<div>View</div>

Showing 1 to 8 of 8 entries

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Message Center

08/06/2025

**FMH Price Discovery**

August is the Harvest Price Discovery period in select states for 2/28 SCD Corn, Sorghum, and Rice, plus 3/15 SCD Barley, Oats, Popcorn, and Wheat. Use the [Price Discovery Tool](#) to track prices until the harvest price is announced in September.

View All Messages

- COMPLIANCE
- AGENTS
- Compliance and Education
- NON-DISCLOSURE
- Non-Disclosure - Individual
- Non-Disclosure - Agency
- CONFLICT OF INTEREST
- Conflict of Interest - Personal
- Conflict of Interest - Other
- Conflict of Interest - Copy
- COVENANT NOT TO SUE
- Covenant Not to Sue
- CONTROLLED BUSINESS
- Controlled Business

FARMERS MUTUAL HAIL INSURANCE COMPANY OF IO

JD AGENT

Customer List

Add New

Clear Filters

Show 50 entriesPage 1 of 1

Name	Agency	Policies	Quotes	PHC	
HELD, LAURA	14001	2	0	P	<div>View</div>
ROBINS, TREVOR	14001	3	0	P	<div>View</div>
TRACY, DAKOTA	14001	1	0	P	<div>View</div>

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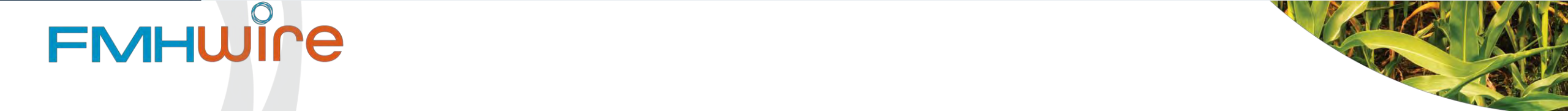
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View All Messages



Agents/Agency Employees

Compliance

Suffix:

First Name:

JD

Middle Name:

Last Name:

AGENT

National Producer No.:

FMHA12345

Non-Disclosure Date:

02/22/2017

Conflict Of Interest Date:

Covenant Not to Sue Date:

10/31/2016

Date Started with FMH:

07/01/2009

Education

MPCI Class History

Last Competency Exam:

05/06/2025

Exam Expires:

2028

Last Update Training:

08/12/2025

2026 Hours:

3

New

Clear Filters

Show 20 entries Page 1 of 1

Reinsurance Year	Class Date	Hours	Test %	Location	Provider	Instructor	Description
2026	08/12/2025	3		Bismarck, ND	FMH		2026 MPCI fall Update
2025	05/06/2025	3		100 WDSM, IA	FMH		TEST CE/EXAM
2022	11/05/2021	0		100 WDSM, IA	FMH		TEST - Agent Exam
2022	11/05/2021	3		WDSM, IA	FMH		TEST - Agent MPCI Hours





# Agent Training Classes

- FMH Training Department conducts MPCCI Spring Updates, MPCCI Fall Updates and MPCCI 101 Classes
- Spring and Fall updates will be for 3 hours of State and Federal CE Hours the 101 class will be for 12 hours of State and Federal CE
- Classes are filed and approved in 43 states for both State and Federal continuing education
- Classes thru FMH University are not State approved
- Ethics will not be included in FMH classes





# Federal Continuing Education Requirements

- A new MPCl agent appointed with FMH must provide proof of 12 MPCl continuing education hours and a test certificate
- Existing MPCl agents must complete 3 hours of MPCl CE each crop year and a MPCl exam every 3<sup>rd</sup> crop year
- FMH will begin auditing agents who have active MPCl policies beginning April 1<sup>st</sup>.
- If an agent with active MPCl policies does not comply with the Federal CE requirements by 6/30 MPCl policies will be moved to a compliant agent within the agency.





# Agent Licensing

- Each active agent must maintain an active license in each state a policy is written. The agent must hold a state appointment before any policy can be submitted.
- The Agency Department conducts monthly license audits to make sure the agent is maintaining the license. We will send reminder emails when a renewal is approaching.
- Agency Department conducts yearly state appointment audits
- If an agent does not maintain the license we will move the policies in that state to a compliant agent.





# Agency Licensing

- If an agency is a Corporation or LLC, it must maintain an Agency license in each state a policy is written
- Same audits used for agents is used for agencies
- If the agency is a Sole Proprietor no license will be required. The agency will work under the agents license



# Errors and Omission Insurance

- Each contracted agency must maintain at least \$500,000 of E&O insurance.
- The E&O requirement is part of the Agency contract
- Monthly E&O audits are conducted by the Agency Department
- If an agency has questions FMH has a partnership with NAMIC, information is under Tools & Resources-E&O coverage in FMHA.



# System User Review

- RMA Yearly User Audit
- Agency we will receive an email in September with instructions on how to complete the FMHA review
- Once review is completed by the agency FMH will receive a system generated email indicating so
- If agency does not complete review by December 1<sup>st</sup> access to FMHA will be removed until review is completed



# Questions????

















# Break

9:40-10:00am



# Underwriting Tips & Tricks

FMHwire



# Kelly Luett—Regional Trainer



- Celebrating 11 years at FMH
  - Underwriter (5 years)
  - Regional Trainer (6 years)
    - Territory: Iowa and Wisconsin
- Lives in Clive, Iowa (about ten minutes away)
- Married to Nick and we have one son, Kingston (almost 4)
- Hobbies: Craft business, golfing and whatever Kingston is interested in

# Doug Wright - Underwriting Manager



- Celebrating 20 years at FMH
  - Underwriter
  - Underwriting Mgr Feb 25
  - Live in Ankeny IA
  - Married to Ann with 1 25 yr old son
  - Hobbies hunting, fishing, motorcycles.

# Agenda

- Agency Reports
- Written Agreement Requests
- Calendar Reminders
- Addendum D
- Online Help
- Checklists





# Agency Reports





# Agency Reports—FMHA Location

The screenshot displays the FMHA Agency Reports interface. On the left is a dark blue sidebar menu with the following sections:

- DASHBOARD**
- AGENCY MANAGEMENT**
- DOCUMENTS**
  - Upload Agency Documents
  - Upload Agent Documents
- PREFERENCES**
  - Set Preferences
  - Document Preferences
- AGENCY SWEEP**
  - Sweep History
  - Agency Sweep FAQ
- FORMS & REPORTS**
  - Agency Reports** (highlighted with an orange box)
  - Docusign Administration
  - Retrieve Documents
  - Agency Commissions Direct
  - Deposit Form
  - Commissions FAQ

The main content area is titled "Agency Reports" and shows "Step 1: Select a Report". A dropdown menu is open, listing various report types:

- Select Report --
- ACH Election Report
- ACRSI Status Report
- Additional Subsidy Report
- Agency Loss Register
- Agency Policy Register
- BFR VFR Policy Report
- Blanket Written Agreement Report
- CIMS Request Status Report
- CLU Report
- Cash Discount Report
- Duplicate Entity Report
- Hail Standalone Unamended Report
- MCEU Report
- MPCI Conservation Compliance
- Missing ACH Election Report
- Missing APH Information
- Missing AR Information Report
- Missing CLU Information
- Missing FSN Information

On the right side of the main area, there is a "Recent Reports" section with a refresh icon. It lists the following reports:

Report Name	Timestamp	Action
Policy Status Report - Crop	06/09/2025 01:40 PM	Download
ACRSI Status Report	06/09/2025 01:29 PM	Download
ACRSI Status Report	06/09/2025 01:27 PM	Download
ITS Ineligible and Eligible Report	06/06/2025 02:36 PM	Download

Below the list, a message states: "Something missing? Reports expire after 7 days and won't be shown here."

# Missing Items Reports



**Pending Policies**



**Missing APH Information**



**Missing AR Information**



**Missing Unit Information**



**Hail Standalone  
Unamended**

# Pending Policies Report

- **Identify policies that need to be submitted so they can be reviewed and submitted timely before any deadlines are missed**
- If the changes saved in the agent version are no longer needed, delete the open agent version to make sure policy flow is optimized in FMHA





# Policy Versions—Best Practices



Click Edit only if you need to make a change to the policy

If you click Edit but then decide you don't want to save your changes, click Cancel right away

Run the Policy Status report frequently to identify policies you've changed but haven't submitted

Submit your policy changes before crop roll occurs

Maintain spring and fall crops on separate policies

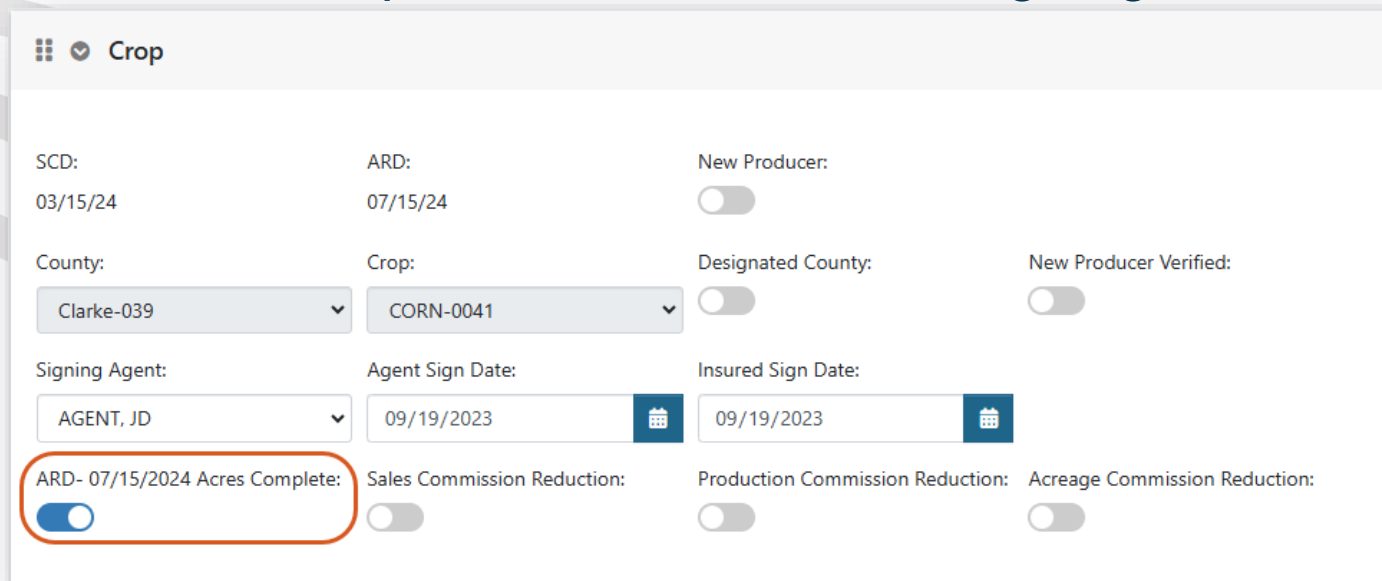
# Missing APH Information Report

- **Lists policies with units that are missing**
  - Production for the previous year
  - An APH sign date
  - A yield calculated for the previous year
  - A production record type
- For acres planted in 2025, the Missing APH report will need to be run in 2026



# Missing AR Information Report

- Lists all policies/crops for which the **Acres Complete** check box isn't selected
  - This process applies the default signature dates and inserts zero acreage flags onto units that have no acres reported per RMA requirements
- If toggle on the Crop tab is on, the policy has had the Acres Complete box selected
  - This serves as a quick double check or “signing off” of the keyed acres



**Crop**

SCD: 03/15/24 ARD: 07/15/24 New Producer: ☐

County: Clarke-039 Crop: CORN-0041 Designated County: ☐ New Producer Verified: ☐

Signing Agent: AGENT, JD Agent Sign Date: 09/19/2023 Insured Sign Date: 09/19/2023

ARD- 07/15/2024 Acres Complete: ☒ Sales Commission Reduction: ☐ Production Commission Reduction: ☐ Acreage Commission Reduction: ☐



**FMHwire**

## Knowledge Check!

**What purpose does the Acres Complete button have?**

- A) Underwriters need to know when you're done keying**
- B) A quick double check or "signing off" of the keyed acres for agents**
- C) Inserts zero acreage flags onto units that have no planted acres per RMA requirements**
- D) B & C**
- E) All of the above**



# Missing Unit Report

- Lists specific crops on policies that aren't associated with any unit

The screenshot displays the 'Policy Review' interface for policy 0001-0001. A dropdown menu for 'CORN - 0041' is open, showing options: 'CORN - 0041', 'OATS - 0016', and 'SOYBEANS - 0081'. The 'Go To' section has 'Unit' selected. The list of units shows four entries, all for 'CORN' and 'SOYBEANS', with no entry for 'OATS'. An orange arrow points to the empty space for Oats in the list.

Prod Id	Search
Go To: <input checked="" type="radio"/> Unit <input type="radio"/> Acreage	
CORN - RP - 0001-0001 - 003 - 016 - 1 - 1.0000 - 8223	
CORN - RP - 0001-0002 - 003 - 016 - 2 - 1.0000 - 8223	
SOYBEANS - RP - 0001-0001 - 003 - 091 - 5 - 1.0000 - 8223	
SOYBEANS - RP - 0001-0002 - 003 - 091 - 6 - 1.0000 - 8223	

No units for Oats



FMHwire

# Hail Standalone Unamended Report

- Lists all standalone hail policies that need the Acres Complete box to be checked on the Hail Lines tab

State: **IA** County: **Dallas** Acres Complete

☰

**Dollar Plans**

▼ Filter Column List

+ Add New Dollar Line

Actions	Crop/Plan/Practice/Type	Coverage	Acres	Share %	TWN/RNG	Section(s)	Other Person Sharing	Farm Name
<div>🗑️</div> <div>📄</div>	CORN - FULL - IRRIGATED - ALL - GS - \$500	\$500	0.00	1.0000	079N029W	0028	<div>...</div> <div>🔗</div>	
<div>🗑️</div> <div>📄</div>	CORN - FULL - NON IRR - ALL - GS - \$400	\$400	20.00	1.0000	079N029W	0028	<div>...</div> <div>🔗</div>	
<div>🗑️</div> <div>📄</div>	CORN - FULL - NON IRR - ALL - GS - \$500	\$500	0.00	1.0000	078N029W	0028	<div>...</div> <div>🔗</div>	
<div>🗑️</div> <div>📄</div>	SBEAN - FULL - ALL - ALL - \$600	\$600	50.00	1.0000	080N026W	0028	<div>...</div> <div>🔗</div>	

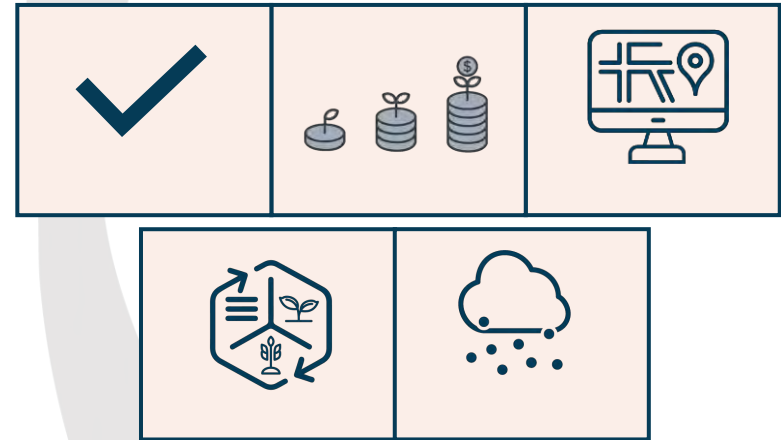
🔴

 Acres Complete



# Policy Status Report

- **Gives an overall view of their policy statuses in FMHA and what action may be left to do**
- This report can help identify policies
  - In an open agent version
  - Missing current-year production
  - Missing acres
  - Missing units
  - Missing APH production
  - Standalone policies missing acres
- View all the tasks that are in their work queue to streamline the workflow
- Allow General Agencies to view the task lists from sub-agencies
- Filter options to view only the tasks they need to see



# MPCI Conservation Compliance

- **Lists insureds that have conservation compliance violations who will not be eligible for premium subsidy in the current Reinsurance Year**
- For current year updates, run before premium billing date to avoid any surprises on billing statements
- Prior to any sales closing dates, run to see if you have any violators
  - If you have a violator, be sure to quote them as the policyholder might want to change coverage based on the increased premium they will owe



# Multi-County Enterprise Unit Report

- **Lists all policies with crops/coverages that have the MC option selected**
- Allows you to verify at SCD time the MCEU eligibility requirements
  - MC option is selected
  - Coverages match between counties
- Primary County and Secondary County columns pull in as the elections are keyed
- Run report before SCD keying window closes

# Cash Discount Report

- Lists by agency code, producers who are eligible for cash discount, if applicable

J	K	L	M	N	O	P
Total Private Product Premium	Private Product Not Eligible	Private Product Eligible	Cash Discount Amount	Private Product Premium with Cash Discount	Cash Discount Percent	Deadline Date
11261	0	11261	338	10923	0.03	07/31/2025
3056	0	3056	92	2964	0.03	07/31/2025
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	
2035	0	2035	61	1974	0.03	07/31/2025
2540	0	2540	77	2463	0.03	07/31/2025
122	0	122	3	119	0.03	07/31/2025
302	0	302	9	293	0.03	07/31/2025
105	0	105	3	102	0.03	07/31/2025
0	0	0	0	0	0.03	
122	0	122	3	119	0.03	07/31/2025
302	0	302	9	293	0.03	07/31/2025
105	0	105	3	102	0.03	07/31/2025
0	0	0	0	0	0.03	
0	0	0	0	0	0.03	

# Duplicate Entity Report

- **Lists entities with same Entity Type and Tax Identification Number**
- Benefits of cleaning up entities
  - One billing statement for all policies at FMH (per billing date, if multiple)
  - All policies, regardless of billing date, listed on Entity screen for outstanding premium owed tracking
    - Same for Policyholder Center
  - Linked Units capability

# Written Agreement Requests





# Written Agreements

- Also known as “Request for Actuarial Change”
- Document used to request crop insurance for insurable crops
  - When coverage or rates are not available
  - To modify existing terms and conditions in the insurance policy

# Written Agreements

- Not allowed on Area Risk Protection Insurance policies
- Agent and insured/applicant complete form and submit required supplemental documentation
- Agent enters and uploads information into system
- FMH reviews materials, electronically submits request to the RMA for consideration

# Written Agreements

- RO will approve or deny request
  - If denied, FMH will mail the insured and send an email to the agent
    - Coverage will not be provided for the crop or terms requested by the insured
  - If accepted, FMH will upload the offer letter to the policy and inform the agent to retrieve
    - The insured has the option to accept or reject the offer
- Can be single-year or multi-year, based on RMA's offer
  - The multi-year request box must be selected to receive a multi-year offer

# Written Agreements

Request Type	Submission Deadline	Purpose
High-Risk Areas (HR)	Initial: ARD Subsequent: SCD	To request reconsideration of an existing high-risk area premium rate
Unrated Practice/Type (TP)	Initial: ARD Subsequent: SCD	To request coverage for a Practice or Type currently not insurable in the county
County without Actuarials (XC)	Initial: CD Subsequent: SCD	To request coverage for a Crop currently not insurable in the county



# Written Agreement Handbook

- Exhibit 5 Table
  - Every type of Written Agreement available
  - Every deadline
  - Minimum documents needed

## Exhibit 5 Deadlines, Documentation, and WA Availability Summary (Continued)

### A. Deadlines and Documentation Summary (Continued)

(e) If the WA request involves a Category C or perennial Category D crop, an acceptable inspection report (e.g., a PAIR, if existing PAIR exceeds five years) unless waived by the RO and, if required by the CIH, a producer's PAW.

(3) The following minimum supporting documentation is specific to the identified request type and is in addition to the documentation required for all new WA requests, unless otherwise specified. Submission deadlines are provided in the following chart unless specified in the CP or Special Provisions.

Request Type	Submission Deadline	Minimum Supporting Documentation
HR – High-Risk Rated Areas  See <a href="#">Para. 72</a>	Initial Year: ARD  Subsequent Years: SCD	(1) Levee information, if applicable.  (2) For fragile or HEL, five years of records may be required, if applicable.  (3) For land located in a wildlife protection or management area, a copy of the current contract between the wildlife management agency and the producer.
NB – New Breaking  See <a href="#">Para. 73</a>	Initial Year: SCD  Subsequent Years: SCD (Renewals are not required unless the acreage covered by the prior WA was not planted.)	(1) The method and date land was/will be cleared, chemically cleared, or broken out of sod, pasture, perennial legume, or other vegetation.  (2) Documentation ground has been previously tilled and planted to a crop, if available.  (3) Reason WA is needed (only required if the requirements of a Special Provisions statement available in the county to provide insurability for the new breaking acreage of the crop are not met).
NL – Nursery Plant List  See <a href="#">Para. 74</a>	New Insured: With application  Carryovers/Subsequent Years: SCD	(1) A list of exact names of genus, species, subspecies, variety, cultivar (e.g., scientific name), common name (if available), patented name (if applicable), plant or container sizes, and number of plants requested to be insured by WA.  (2) The practice (e.g., container or field grown).  (3) Two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales containing the crop year and name, address, and phone number of the nursery.

# Written Agreement Request

Written Agreement Request

Cancel

Submit

Save

Delete

Print

Type of WA:  
HR - High Rate Areas  
HR Written Agreement in Saved status exists.

7. Explanation of requested actuarial change:

8. Land Identified in Appendix:  
a) Years in Crop Production:  
  
b) Years Operated by Present Operator:  
  
c) Comprises an Entire Unit:  
☐ Yes  
☐ No  
d) If not entire unit, what other land is included:  
  
e) Has the crop been planted:  
☐ Yes  
☐ No  
f) Is the High-Risk Land Exclusion Option in effect:  
☐ Yes  
☐ No  
10. Do any pending losses for the requested crop and acreage exist? ☐ Yes ☐ No

Request Type:  
Type of Producer:

Application

Crop

Unit

Acreage

Quick Edits

Premiums

Policy Review

Claims

Documents

Notes + Log

INC

State: TX

County:

New Crop

Copy Crop(s)

←

→

Crop

Month: --Select--

Written Agreements

Add New WA Request

d) Dry bean variety:

# Written Agreement Status Report

- Lists FMH Written Agreements per policy, regardless of acceptance

**Farmers Mutual Hail**  
Insurance Company of Iowa  
6785 Westown Parkway | West Des Moines, Iowa 50266

## WRITTEN AGREEMENT STATUS REPORT

Insured Name	Policy	Crop	Request Type	Request Status	Status Reason	Request Sent	RMA Response	Exp Date	Insured Accepted Date
		CORN	HR - High Rate Areas	Final	Insured's Acceptance Received	03/14/2025	04/19/2025	04/17/2025	03/25/2025
		GRAIN SORG	HR - High Rate Areas	Final	Insured's Acceptance Received	03/14/2025	04/19/2025	04/17/2025	03/25/2025
		SOYBEANS	HR - High Rate Areas	Final	Insured's Acceptance Received	03/14/2025	04/19/2025	04/17/2025	03/25/2025
		CORN	HR - High Rate Areas	Final	Insured's Acceptance Received	03/14/2025	04/19/2025	04/17/2025	02/25/2025
		GRAIN SORG	HR - High Rate Areas	Final	Insured's Acceptance Received	03/14/2025	04/19/2025	04/17/2025	02/25/2025
		SOYBEANS	HR - High Rate Areas	Final	Insured's Acceptance Received	03/14/2025	04/19/2025	04/17/2025	02/25/2025
		CORN	NP - New Producer Variable T-Yield	Final	Insured's Acceptance Received	04/16/2025	04/26/2025	05/24/2025	
		GRAIN SORG	NP - New Producer Variable T-Yield	Final	Insured's Acceptance Received	04/16/2025	04/26/2025	05/24/2025	
		SOYBEANS	NP - New Producer Variable T-Yield	Final	Insured's Acceptance Received	04/16/2025	04/26/2025	05/24/2025	

Agency Totals: 9

Report Totals: 78

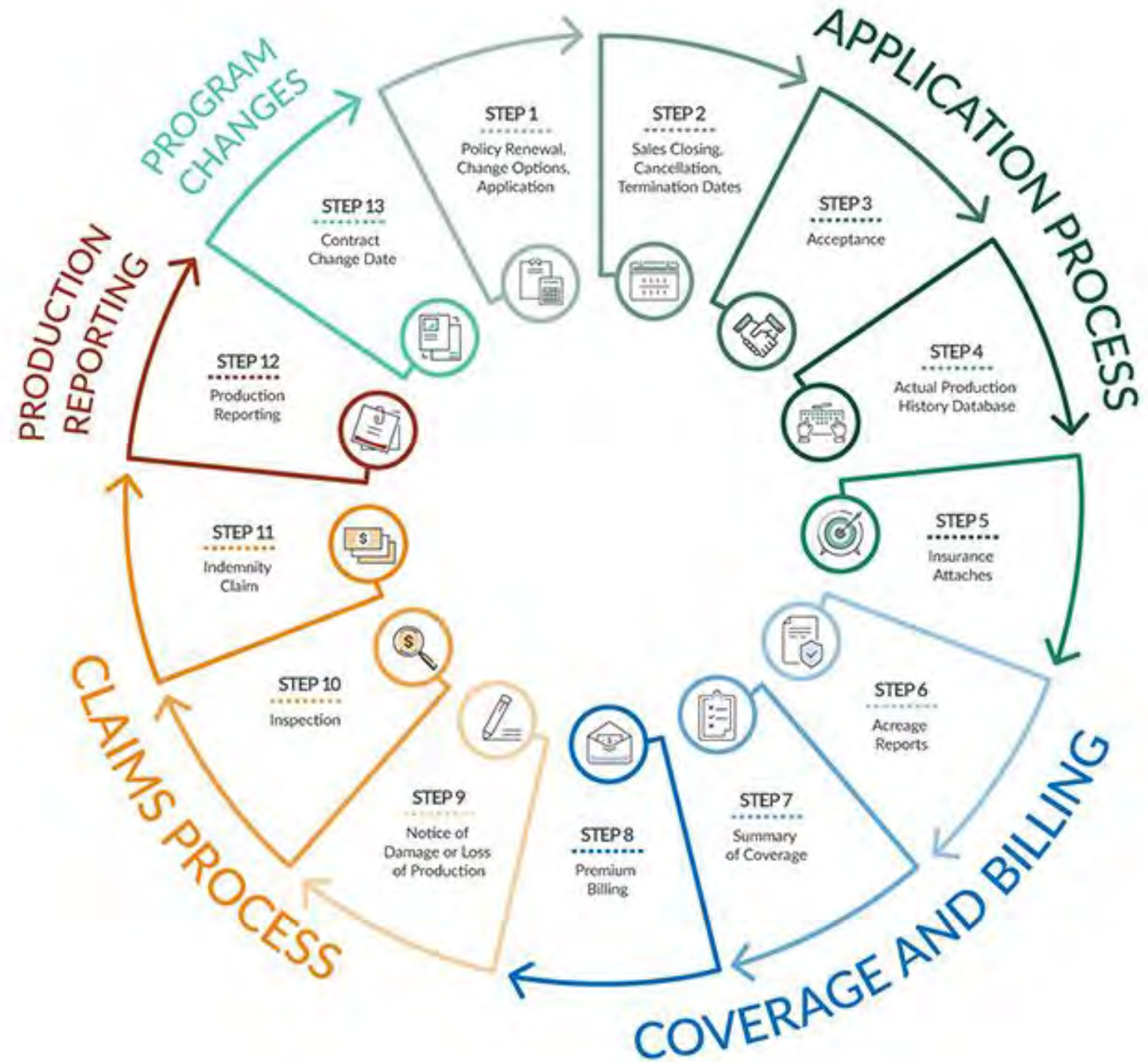


# Calendar Reminders





# Insurance Cycle



# Reminders—Agent

- **Deadlines to keep track of**

- Sales Close, IPR, Production, Acreage signature deadlines
- Keying
- Planting Dates
- Claims
- Written Agreements
- Conservation Compliance
- Cash Discount, if applicable
- New Producer

- **Termination Dates**

- Private Products (Hail cancellation, endorsements, amendments)
- Crop specific (Forage Underwriting Report, PAW, Sugar Beet Early Harvest, etc.)
- **Licensing**
- **Annual Compliance Forms**
- **Co-Op Advertising or Farmer Meeting reimbursement**

# Reminders—Processing

- **Deadlines to keep track of**

- Sales Close, IPR, Production, Acreage
- Keying Deadlines
- Planting Dates
- Claims
- Written Agreements
- Conservation Compliance
- Cash Discount, if applicable
- New Producer

- **Termination Dates**

- Private Products (Hail cancellation, endorsements, amendments)
- Crop specific (Forage Underwriting Report, PAW, Sugar Beet Early Harvest, etc.)
- Licensing
- Annual Compliance Forms
- Co-Op Advertising or Farmer Meeting reimbursement

# Addendum D





# Required Forms to Be Uploaded

- Applications
  - Annual Forage App/Change/Cancel/Transfer & Acreage Report
  - Apiculture App/Change/Cancel/Transfer & Acreage Report
  - MPCl App/Change/Cancel/Transfer
  - Beginning/Veteran Farmer Rancher App
    - Including SBIs
  - PRF App/Change/Cancel/Transfer & Acreage Report

**Sales Close  
Deadline**

# Required Forms to Be Uploaded

## Application

- Whole Farm Revenue Protection, including Micro Farm
  - Supplemental docs, if needed

- 
- Apiculture
  - Pasture, Rangeland & Forage



Needed every year  
as it is also the  
Acreage Report

**Sales Close  
Deadline**

# Required Forms to Be Uploaded

- Other Documents
  - Cancellations
  - High Risk Land Exclusion
  - High Risk Alternate Coverage Endorsement
  - Intended Acreage Report
  - Limited Resource Farmer Waiver
  - New Breaking Request (optional)
  - Request for RMA Assigned Identification Number
  - Various Written Agreements

**Sales Close  
Deadline**

# Required Forms to Be Uploaded

Calibration Report (precision producers only)

**Insured  
Production  
Reporting  
Deadline**



# Required Forms to Be Uploaded

- APH Revisions: Might include an Acreage Revision
- Agreement to Combine Optional Units
- Determined Yield Requests (varies)
- Master Yield APH: Transmit initial/updated APH to FMH
- New Producer Certification
- Use of Another Producer's History with a signed production report

**Production  
Reporting  
Deadline**

# Required Forms to Be Uploaded

- Revised Acreage Reports: Including original documents
- Annual Forage Acreage Reports: Due by 5th of month after each planting
- Processor Contracts
- Various Written Agreements
- Organic Certificates

**Acreage  
Reporting  
Deadline**

# Required Forms to Be Uploaded

- Tobacco
  - Acreage Report Worksheet
  - Written Lease Agreement, if applicable
- Unit Division by Grid Option
- Unit Division Option
- Waiver of Acreage Limitation: Carryover insureds

**Acreage  
Reporting  
Deadline**

# Required Forms to Be Uploaded

- Sales Close
  - NVS Plant Inventory Value Report (new policy)
  - NVS Price Listings/Wholesale Plant Catalog (2 original copies needed)
  - Waiver of Acreage Limitation (new policies)

**Perennial  
Specific**



# Required Forms to Be Uploaded

- Insured's Production Reporting
  - Block Production Worksheet
  - Florida Fruit Tree Grove Producer Pre-Acceptance Worksheet
  - Florida Citrus Fruit Producer Pre-Acceptance Worksheet
  - Perennial Producer Pre-Acceptance Worksheet

**Perennial  
Specific**

# Required Forms to Be Uploaded

- Production Reporting: Calibration Report (Precision Producers only)
- Acreage Reporting: Grove Identification Map
- Anytime: NVS Peak & Plant Inventory Value Reports

**Perennial  
Specific**

# Required Forms to Be Uploaded

- Sales Close: Whole Farm application, including Micro Farm app
  - Supplemental Documentation
  - Farm Operation Report (IFOR)
    - Intended section
  - Previous year's Farm Operation Report uploaded (FFOR)
    - Final section
- Acreage Reporting: Farm Operation Report (RFOR)

**Whole Farm  
Revenue  
Protection**

# Required Forms to Be Uploaded

- Anytime
  - Assignment of Indemnity
  - Power of Attorney
  - Transfer of Right to Indemnity
- March 15: Short Rated Acreage Request
- Premium Billing: Conservation Compliance Exemption
- October 15: Forage Production Underwriting & Acreage

**Misc.  
Deadlines**



# Forms Not Required to Be Uploaded

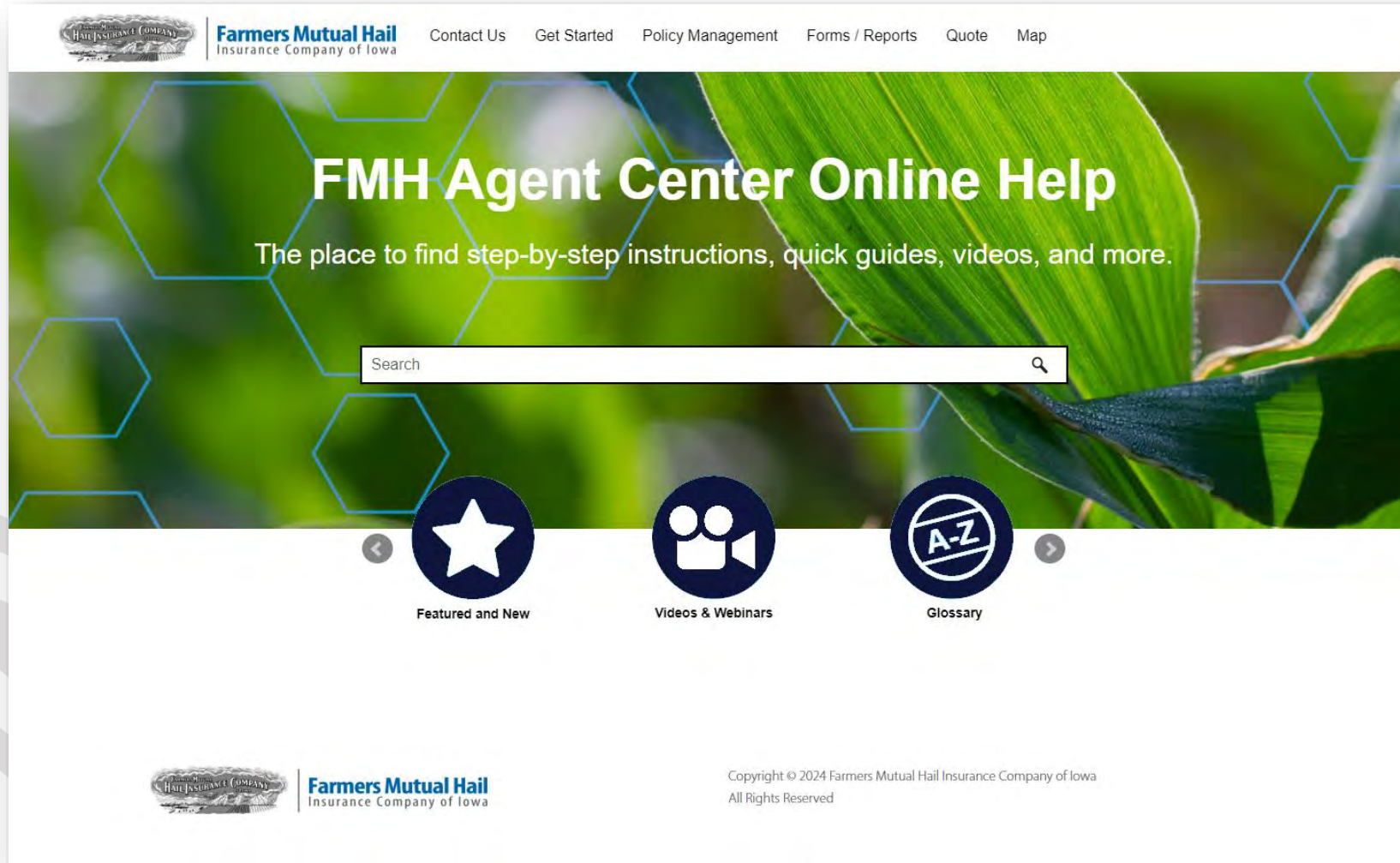
- Acreage Report
- Combo
- Hail & Fire Exclusion
- Hybrid Seed Corn Yield History Report
- Production Report
- Source Documents used to create & support APH/AR

**Not Required,  
But  
Recommended**

# Online Help

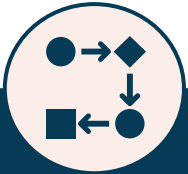


# Online Help



# Types of Information Available

## Job Procedures



Guides keyer through every mouse click needed in FMHA

## Checklists



Lists to double check all items have been accounted for during reporting times

## PDFs



All the books we print are available for download, flowcharts, and product guides

## Videos



Library full of videos for FMHA processing, recorded webinars, and product specific



# Checklists



# Sales Close

- Use this checklist during the Sales Close period, as you're discussing coverage options and policy changes with your insureds

Category	✓	Item
Entity		Is there an entity change being made (e.g., corporation created, trust created, divorce, etc.)?
		Does the entity change affect the insured's Conservation Compliance? If so:
		<ul style="list-style-type: none"> <li>Has the insured filled out an AD1026 with FSA under the new entity?</li> </ul>
		<ul style="list-style-type: none"> <li>Does the insured need to fill out an exemption form? If so, this is due by the earliest SCD of the crop on the policy.</li> </ul>
		Does the insured qualify for New Producer? If yes, select the appropriate check box and list the crops they intend to produce.
		Does the insured (and SBIs) qualify for Beginning Farmer and Rancher (BFR) or Veteran Farmer and Rancher (VFR)? If yes, complete the necessary paperwork.
Crops		Are all crops insured/may want insurance for on the application?
Plan of Insurance		What plan of insurance does the insured want?
		If the insured chooses a plan with Harvest Price Exclusion, do they understand how the plan works?
Options/Endorsements		Are there optional coverages/endorsements available to the insured? <b>Note:</b> This isn't an all-inclusive list.
		<ul style="list-style-type: none"> <li>Yield Adjustment (YA), Trend Adjustment (TA) Yield Exclusion (YE), and Yield Cup (YC)</li> </ul>
		<ul style="list-style-type: none"> <li>Buy-up Prevented Planting Coverage</li> </ul>
		<ul style="list-style-type: none"> <li>Enterprise Units (EU) or Multi-County Enterprise Units (MCEU)</li> </ul>
		<ul style="list-style-type: none"> <li>SCO (Supplemental Coverage Option)</li> </ul>
		<ul style="list-style-type: none"> <li>Enterprise Unit by Cropping Practices (EC), Irrigation Practice (EI), Type (ET), or Enterprise Unit by Organic/Non-Organic (EO)</li> </ul>
		Are any units on the policy certified organic or transitional organic farming? If so, include OC or OT under Coverage Options.

Land Changes		Will the insured be adding land in another county after Sales Closing Date? If yes, check the appropriate box and fill in the designated county box.
		Is there any High Risk Ground on the insured's policy that they wish to exclude?
		Has the insured not grown any crop in the four most recent calendar years in a county or qualify as a new producer on a crop in a county listed on the application? If yes, fill out the intended acres box on the application to qualify for prevent plant.
SBI		Are there SBI changes?
		<ul style="list-style-type: none"> <li>Was the SBI change due to a death? If so, when did death occur and does the deceased entity need to be removed?</li> </ul>
		Has the insured identified all parties with at least a 10% interest in the crops covered by the policy and listed them in the SBI section of the form?
Additional Forms		<ul style="list-style-type: none"> <li>Note: Spousal information will also be filled out in the SBI section</li> </ul>
		Are new or renewed written agreements needed for the policy?
		Is a Power of Attorney or Signature of Authority needed for the policy?
		<ul style="list-style-type: none"> <li>If the spouse wishes to sign documents, they must have a Power of Attorney or Signature of Authority signed.</li> </ul>
		Is an Assignment of Indemnity needed for this policy?
		Has the insured filed an AD 1026 with FSA?
Miscellaneous Items		Is this a transfer? If yes, please fill out the appropriate section with the previous policy number and company.
		Does the insured want Private Product coverage, as well?
		Have you and the insured <b>timely signed and dated</b> the forms?

# Production Reporting

- Use this checklist when the insured reports production to make sure you've gathered all needed information.

Category	✓	Item
Production		Is all production reported on all units?
		Is all production reported on all units by Practice, Type, T-Yield Map area?
		Is there documentation to support the production?
		<ul style="list-style-type: none"><li>• Is there commingled production within Optional Units?</li></ul>
		<ul style="list-style-type: none"><li>• Does the insured have verifiable evidence at unit structure level at which they reported?</li></ul>
		For transfer policies, is the prior year's production reported?
		Is production reported correctly?
		Does insured have any production that didn't get reported last year that should be reported now?
		Has insured added any land that should be reported on the policy now?
		Is there any uninsurable production to report?
		Does insured want to select 60% Yield Adjustment (YA)?
		Does insured want to opt out of any years of Yield Exclusion (YE), Yield Cup (YC), Quality Loss (QL)?
Unit Structure		Is the past history on all units correct?
		Is the unit structure (BU, OU, EU, or WU) desired correctly indicated on the production report?
		If the policyholder is a new producer for any crop on the policy, remember that new producers must complete and sign an APH form to establish unit structure for the new crop.
Other		If needed, have you submitted a Determined Yield Request?
		If needed, have you completed and submitted the <b>Use of Another Person's History</b> form?



# Acreage Reporting

- Use this checklist when the insured reports acres to make sure you've gathered all needed information

Category	✓	Item
Acreage		Are all planted, prevented plant, and uninsurable acres reported?
		Are all acres reported on all units by Practice, Type, T-Yield Map area?
		Are all legal descriptions accurate?
		Are all acres reported by CLU for Plans 1-6?
		Have you accounted for all zero acreage for this crop year?
		Even "Zero acre" policies require a signed acreage report.
		Are there any units the insured is no longer farming that should be marked as no longer farming?
		Has the date that planting was completed for each unit been reported? (Report initial planting date, not replanting)
		If acreage has been planted after the final plant date, have acres been recorded with a separate plant date?
		Do all planted acres reported on the acreage report equal the total planted acres in the insured's planting records?
		If insured elected MC, have they designated primary and secondary counties?
Enterprise Units		Have the forms been timely signed and dated?
		If insured elected EU, do they qualify? If no, did you indicate BU or OU on the form?
		If insured elected EC, EI, ET, or EO, do they qualify? If no, did you indicate EU (for the crop), BU, or OU on the form?
High Risk		If insured elected MC, did you select desired unit structure?
		Have acres classified as High-Risk land or unclassified been identified correctly?
Added Land		Has map-area been identified on the High-Risk land?
		Is there any new land that should be added to the policy?
Entity		Has all added land been clearly identified as added land?
		Are all persons with a Substantial Beneficial Interest (SBI) listed on the policy?
Share		Are all SSNs and/or EINs for the policy listed correctly?
		Have any share arrangements changed from previous years?
		Have the names of any shareholders for the crop changed?
		Is the complete name (first and last) of shareholders provided?
Other		Have you verified LL/T units?
		Is a written agreement needed for any crop or unit?
		If you're growing any crops under contract, have you included a copy of your current contract?



# Pasture, Rangeland, Forage (PRF)

- Use this checklist when writing Pasture/Rangeland/Forage (PRF) policies to make sure the information you've gathered is accurate and complete

Category	✓	Items to Verify
Insurable Interest		(Grazing only) Do livestock receipts support the named insured on the policy, and does insured have an insurable interest?
Share		(Grazing only) Do livestock receipts support the share listed on the units?
Grid IDs		Is the correct Grid ID listed for each unit grouping?
Points of Reference		Are there enough points of reference listed on the POR map and keyed on units in FMHA, especially for non-contiguous CLUs/RLUs?
		Are the points of reference listed actually in the insured CLUs?
CLUs		Except in split field situations, did you ensure that the same CLUs aren't listed on multiple unit groupings?
		Have unused/invalid/expired CLUs been removed from the units?
		Have new/valid/reconned CLUs been added to units?
		Are CLUs listed on the right unit type (i.e., Grazing or Haying)?
RLUs		If insured area doesn't have a CLU, has an RLU been established in FMHA mapping and associated to correct unit?
Land Suitability		Is the ground suitable for the practice?
		(Grazing Only) Is there a water source for livestock?
		Is the ground on a steep hillside and too steep to hay?
		Is the ground rocky and unhayable?
		Is there a building site, pond/lake, or dense timber not suitable for grazing within insured CLU acres that need to be removed?
Acre Reporting		Does the insured have the right to be on the CLU's listed?
		Is the ground leased or owned? Can they provide proof of either?
		Is there a Grazing Permit?
Other		Have you checked the special provisions for your county/state? For example, in AZ, NV, and UT, acreage must have at least 60 contiguous acres when its intended use is grazing.

# Who has the first question?



# Precision Solutions



Brian Hagen  
Precision Technology Manager

Sheila Backer  
VP Crop Insurance UW



# Welcome to Precision at FMH

The Future of Crop Insurance Starts Here

- Precision isn't just tech—it's the future for all of us...farmers, agents, FMH
- It helps us serve producers faster, smarter, and more transparently
- You're here to lead that change





# Topics we will cover today

What is Precision Ag

Precision Ag in Crop Insurance and impacts to everyone

What is Precision Express

What to do to get started



# What Is Precision Ag ?

Industry

Type of Precision Ag	What it does	Farm usage
<b>Variable Rate Tech (VRT):</b>	adjusts seed/fertilizer by zone	saves input cost and boosts yield
<b>Auto-Steer &amp; GPS</b>	enables precise planting, tillage, spraying	reduces overlap and compaction
<b>Aerial Imaging &amp; NDVI</b>	drones/satellites monitor crop health	in-season input targeting
<b>Yield Mapping</b>	combines track yield + moisture data	inform future decisions
<b>Cloud Farm Platforms</b>	tools like JD Ops Center and Climate FieldView	centralized data allows farmers to create decisions based on operational view

# FARMER IMPACTS



## Reduced Labor Costs:

Automation and GPS-guided equipment reduce the need for manual labor and **improve operational efficiency and costs.**

## Optimized Input Use:

Variable rate technology (VRT) applies fertilizers, pesticides, and seeds only where needed.

Reduces waste, cuts costs, and **increases yield efficiency.**



## Higher Yields:

Data from soil sensors, drones, and satellite imagery help farmers make more accurate decisions on planting and crop management. This leads to better crop health and potentially **higher outputs per acre.**

## Precision Irrigation:

Technologies like moisture sensors ensure crops get the exact amount of water needed, **saving money and improving yields.**



## Better Marketing Decisions:

Market data integration allows farmers to sell crops at the most profitable times, **increasing revenue.**





# FARMER IMPACTS

## Farmers Who Use Precision Technology = Reduction in Errors and Fraud

### Greater Transparency and Traceability

- Precision ag tools collect detailed, time-stamped data on planting, inputs (fertilizer, pesticides), harvest, and yields
- Creates a **verifiable digital record** of farm operations, making it harder to falsify claims

### Improved Accuracy of Claims

- Insurers can access **geo-referenced yield maps**, planting data, and remote sensing imagery to **validate reported losses**
- Limits both intentional fraud (e.g., overstating losses) and unintentional errors

### Third-Party Data Sources

- Satellite imagery, UAVs (drones), and IoT sensors provide **independent verification** of field conditions
- This can corroborate or refute a farmer's claim, improving the integrity of the process

### Audits are Easier

- Well organized data
- Digital documentation increases auditability and accountability



# FARMER IMPACTS

Increased Yield Efficiency &  
Improved Yields

Improved Operational  
Efficiency & Money Savings

Increased Revenue

**Farmers Who Use Precision Technology = Data Driven Decision Making = Increased Profitability**

**Attracting More Customers who use Precision Technology IMPACTS:**

- Increase in customers choosing higher coverage levels due to larger operations and higher yields
- More savvy farmers tend to approach crop insurance as risk management tool, adding supplemental coverages for higher levels
- Reduced likelihood of losses due to better yields



# What Is Precision Ag in Crop Insurance?

Core Concepts Made Simple

- GPS + monitor data = real, field-level insights
- Used for acreage reporting, APH, claims validation
- Producers already collect it—we help them use it



# What's In It For You?

Your Time, Your Reputation, Your Growth

- Less manual entry = more time for relationships
  - Average time from import to map based combo was 4.6 compared to 11.96 for non-express precision agents
- Cleaner audits, stronger claims = more confidence

# Why Precision? Why Now?

- 70% of large farms use yield monitors or auto-steer — foundational tools
- Farm Management Software market = \$2.9B in 2023, growing 11.6% CAGR
- Precision planting market forecast to hit \$12.24B by 2032
- 68% of large farms use site-specific tools like VRT or mapping



# FMH Precision Solutions

Strategy Supporting a Mission

**As a mutual answering to our policyholders, our eyes are on protecting the future of agriculture, forming strategies to support our mission.**

## Our Mission

To provide peace of mind to America's farmers by protecting their livelihoods and legacies through complete farm insurance solutions; enabling them to clothe, feed, and fuel the world.

## Precision Solutions Strategy

FMH serves policyholders by leveraging their investments in precision farming technologies to streamline crop insurance policies, processes, and procedures.

## Precision Solution Impacts

- Realized operational efficiencies
- Precision Solutions strengthens our industry position, attracts better farmers
- Efficiency gains support sustainability
- Enables growers to be better environment stewards



# FMH Leads the Industry

From Innovation to Integration

- 2015 – JDIC Acquisition
- 2018 – FieldView Partnership
- 2019 – Precision Certification
- 2020 – Orchard Drone Pilots
- 2021–2024 – Satellite, Drone, Elevator POCs
- 2023 – Precision Express Launch
- 2026+ – Continuing to produce what is next...

# Precision Express = Simplicity

*Fast, Accurate, and Supported*

- Auto-assigns precision data to the correct units
- Reduces manual entry and compliance risk
- Backed by PTS team and quality checks





# Precision Express = Automation

- Auto-Import
- Auto-Assign
- Confidence Check
- CLU Check
- Policy Sync
- Comparison Check
- Report Running and Review
- Notification





Farmer  
Submits Data

Import Data

Auto Assign

Verify CLUs

Verify Acre  
Totals

Policy Sync

Verify FMHA

Create Map-Based  
Combo for Review  
and Signature

# Precision Automation

## Auto-Import

- When files are requested and received, they are immediately imported

## Auto-Assign

- Automatic process of Unit Identification and Assignment



# Precision Automation

## Confidence Check

Comparison Report

Acreage

Production

Download

CONFIDENCE LEVEL: 100.00%	100.00%	0.00%	100.00%	99.00%
2024 SUMMARY	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
View Details	78.30	0.00	78.31	79.12
2023 SUMMARY	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
View Details	78.25	0.00	78.26	79.12
2022 SUMMARY	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
View Details	78.51	0.00	78.51	79.12

Close





# Precision Automation

## CLU Check

- Identification of CLUs needing updated and missing CLUs

## Policy Sync

- Alignment of data in mapping and FMHA





# Precision Automation

## Comparison Check

- Verification of totals from policy to map

## Report Running and Review

- Map-Based Combo generation and Precision Team Review

## Notification

- Email sent to agent to make aware of process completion



Farmer  
Submits Data

Import Data

Auto Assign

Verify CLUs

Verify Acre  
Totals

Policy Sync

Verify FMHA

Create Map-Based  
Combo for Review  
and Signature

# Ways to set everyone up for Success

## Get policy set up accurately from beginning

- CLUs updated
- Unit structure correct & consistent
- High risk units set up
- All new farms added to policy
- Attend Precision Tech Tuesday's leading up to planting

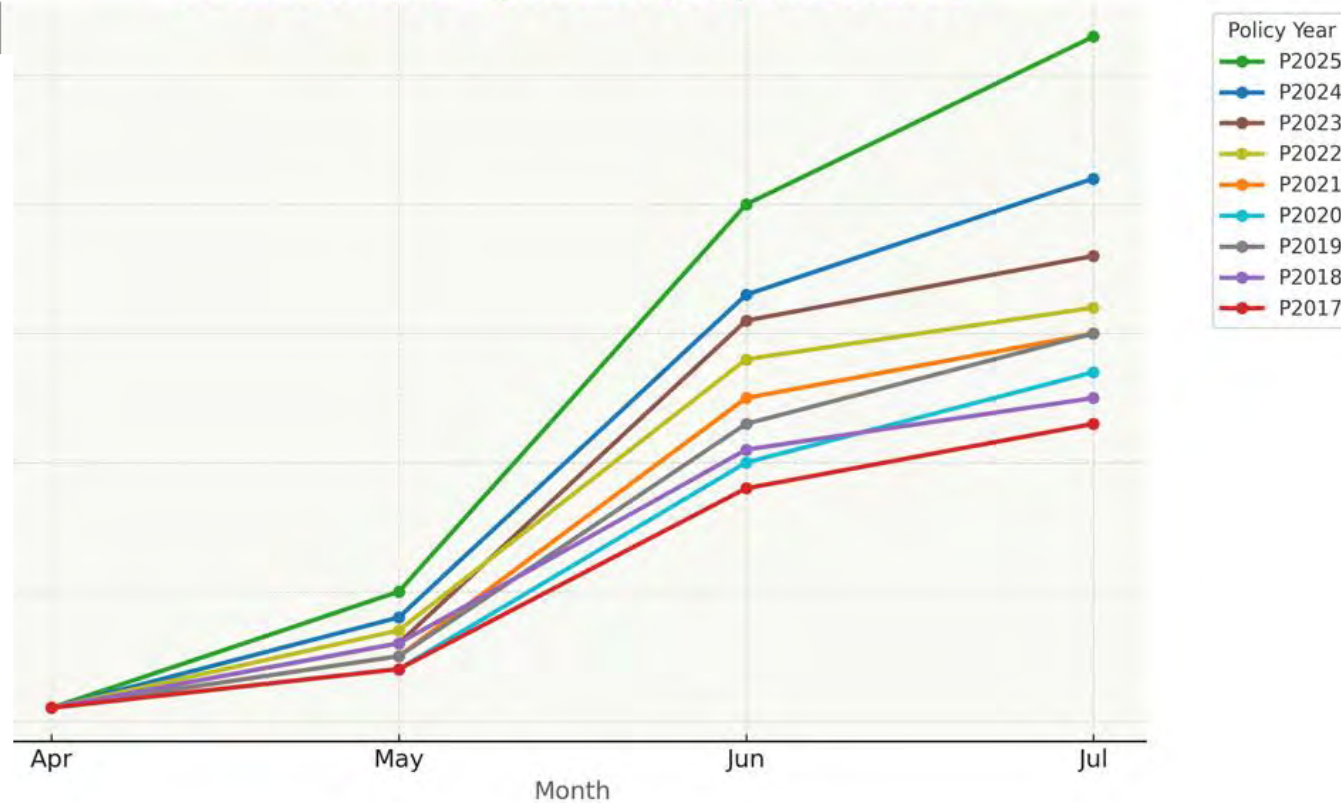
# What is the benefit for you?

- APH Reviews
- Ability to do linking of units quicker
- Saves time for you during busy acreage reporting season
- Quicker SOC's out to customers if acres come in shortly after planting
- Potentially less revisions as data is more accurate



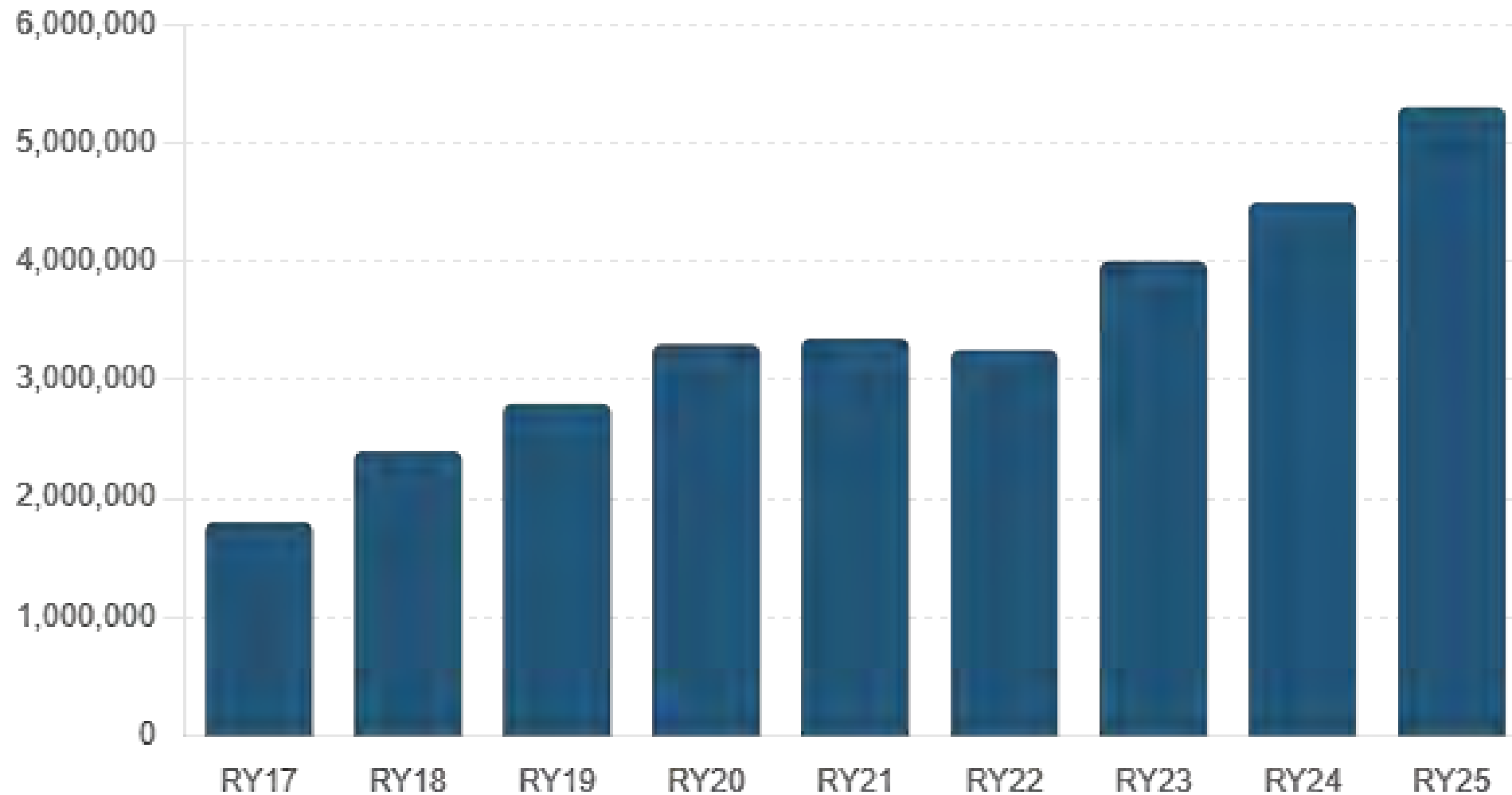
# Why Precision? Why Now?

Precision Acres by Month (Crop Insurance)



Turnaround Time (Days)		
	RY24	RY25
Precision (Legacy)	25.21	6.49
Agency's 1st Year Automation	17.2	5.3
Agency's 2nd Year Automation	34.11	3.27

# FMH Precision Solutions At Scale





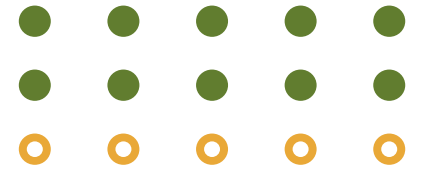
# What The Industry Is Saying

Backed by Data and Direction

- 62% of reinsurers say precision is key to profitability (Swiss Re)
- Long-term precision users are more profitable (SDSU + EDF studies)
- More accurate APH, fewer errors, lower fraud risk

# PRECISION SOLUTIONS

## Strategy Supporting a Mission



**DATA STUDIES** were conducted to analyze actual data on the impact of using Precision Solutions to demonstrate policyholder, agent, company, and program benefits in adopting technology.

### CLAIMS IMPACT



PRECISION CLAIMS TAKE MORE THAN  
**60% LESS TIME**  
THAN TRADITIONAL

**FMH**  
PRECISION SOLUTIONS

PRECISION  
ADJUSTMENT TIME:  
**51 MINUTES**



TRADITIONAL  
ADJUSTMENT TIME:  
**166 MINUTES**

PRECISION CLAIMS REQUIRED  
**49 FEWER MILES**  
DRIVEN PER CLAIM



SAVES  
AROUND  
**2 GALLONS**  
OF GAS

**CUTS AROUND**  
**44 POUNDS OF**  
CARBON DIOXIDE

### APH/PREMIUM IMPACT

Farmers Pay Premium on Actual  
Planted Acres = Money Savings

**8.5% LESS ACRES**

APH Based on Actual Bushels =  
Increased APH, Better Protected in  
Down Years

**17 HIGHER BUSHELS**

### PROCESSING IMPACT

**7 HOURS  
SAVED**

per applicable task with  
Precision Process vs.  
Traditional Process



# Where Precision Is Going (2026+)

## Your Role in the Future

- Further enhancing FMH Automated Processes
- AI enablement – FMH Answers, AI-assisted OCR
- Auto-mapped unit structures from planting data
- Instant claims from connected scale tickets
- Flood/emergence detection from satellite + SAR
- Parametric products & AI underwriting tools
- Farmers are blending heritage and technology to fully manage farm inputs and make data driven business decisions





# Where You Fit In

You Don't Have to Know Everything – Just Get Started

- Express is your entry point
- PTS team supports setup, training, and troubleshooting
- PHC simplifies precision reporting for your growers
- You lead by starting—even one account at a time



# Q&A and Close

Let's Talk

- What excites you most about what you saw?
- What do you need to feel confident taking your first step into precision?
- Who's your first candidate to try Express with?



# Office Tour

Lunch To Follow: 12-1pm



# Crop Insurance: Who's Who?



Sheila Backer  
VP Underwriting  
Kevin Johnson  
SVP Sales



How this presentation  
came to be..





# Today's Goals

Better understanding of:

- How all the pieces (entities) of crop insurance works together?
  - History of Crop Insurance
  - Who makes the decisions?
  - Who are the players?
  - Who controls who?





# Today's Agenda

- History Of Crop Insurance
- Government Sponsored Entities (GSE)
- FCIC Roles
- Approved Insurance Providers -AIPs
- Other Influencers

# Historical Lookback



**1930's**

Dust Bowl and Great Depression

First experiment into Federal  
Crop Ins.

# Dust Bowl -Investment Opportunity

- Entrepreneur question?
  - If you had a \$100 million dollar investment opportunity to start of a private Crop Insurance company in the 30's- Would you invest your money?
  - Thus, Government Sponsored Entities -GSE's

# Historical Lookback



**1938**

Established the FCIC

(Federal Crop Ins Corporation)

- Administer Crop Ins
- Major Crops
- Limited scope



# Historical Lookback- Big Changes

- 1980
- Federal Crop Ins. Act
- Expanded Program
- Invited Private Companies to participate
- Introduced more subsidies



# Historical Lookback-More Changes



**1996**

RMA (Risk Management Agency)

Established within the USDA to  
administer FCIC programs

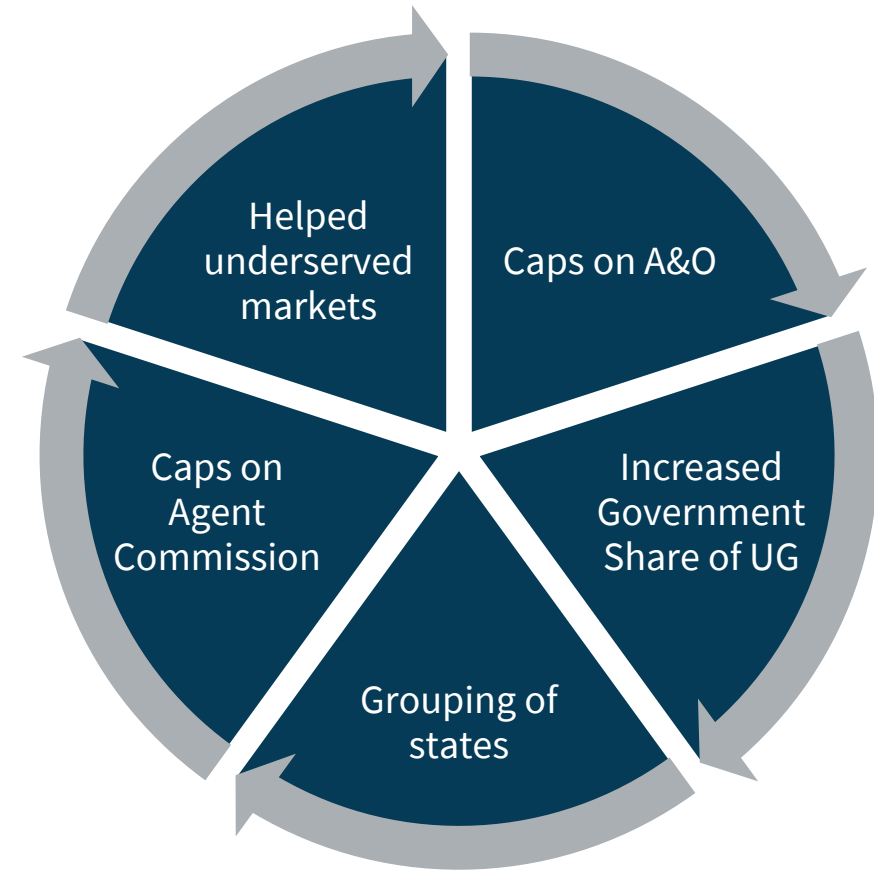
# Historical Lookback- Big Change



**2011**

SRA (Standard Reinsurance Agreement)

Established rules between AIP and RMA



# States by Tier



# Today

## The Association

- President
- Congress
- USDA
- FCIC
- FCIC Board
- RMA

## The Umpires

- RMA Regional Offices
- FSA
- NRCS
- OIG

## The Players

- AIPs
- Agents
- Producers
- Reinsurers

## The Media and Fans

- Trade organizations
- Commodity groups
- PACs

# The Association



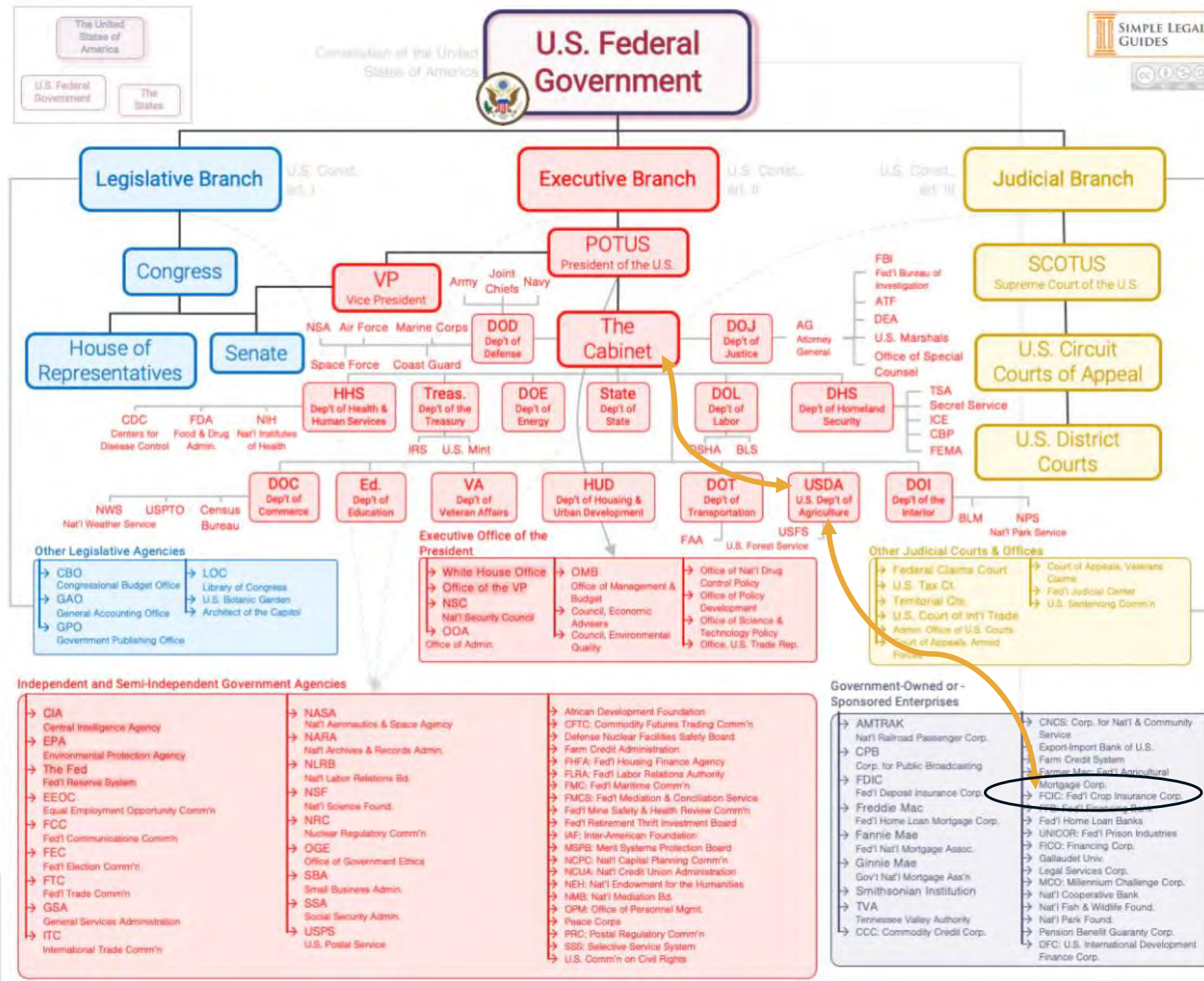
Raise your hand if you think you've worked with or used a Government Sponsored Entity or a GSA?

# Partial List of government Sponsored Enterprises

- Federal Home Loan Banks (FHLBs)
- Federal National Mortgage Association (Fannie Mae)
- Federal Home Loan Mortgage Corporation (Freddie Mac)
- Farm Credit System
- Federal Agricultural Mortgage Corporation (Farmer Mac)
- Government National Mortgage Association (Ginnie Mae)
- The Student Loan Marketing Association (Sallie Mae)
- Federal Crop Insurance Corporation(FCIC)



# Expanded Version



# Simplified Version

Executive Branch – President

Cabinet – (Secretary of AG)  
U.S. Department of  
Agriculture (USDA)

Federal Crop Insurance Corp.  
(Risk Management Agency)

# Government Owned or Sponsored Enterprises

## Government Sponsored

- Created by Congress

→ AMTRAK Nat'l Railroad Passenger Corp.	→ CNCS: Corp. for Nat'l & Community Service
→ CPB Corp. for Public Broadcasting	→ Export-Import Bank of U.S.
→ FDIC Fed'l Deposit Insurance Corp.	→ Farm Credit System
→ Freddie Mac Fed'l Home Loan Mortgage Corp.	→ Farmer Mac: Fed'l Agricultural Mortgage Corp.
→ Fannie Mae Fed'l Nat'l Mortgage Assoc.	→ FCIC: Fed'l Crop Insurance Corp.
→ Ginnie Mae Gov't Nat'l Mortgage Ass'n	→ FFB: Fed'l Financing Bank
→ Smithsonian Institution	→ Fed'l Home Loan Banks
→ TVA Tennessee Valley Authority	→ UNICOR: Fed'l Prison Industries
→ CCC: Commodity Credit Corp.	→ FICO: Financing Corp.
	→ Gallaudet Univ.
	→ Legal Services Corp.
	→ MCO: Millennium Challenge Corp.
	→ Nat'l Cooperative Bank
	→ Nat'l Fish & Wildlife Found.
	→ Nat'l Park Found.
	→ Pension Benefit Guaranty Corp.
	→ DFC: U.S. International Development Finance Corp.

# Why Have GSE's

- Created to fulfill a specific Goal-
  - Such as
    - To stabilize certain markets
    - Improve home ownership
    - Agriculture, real estate, student loans, banks, many more
- Do not loan money
  - Guarantee loans, provide financial stability, and credit



# Partially or Wholly Federally Owned Enterprises



Farm Credit System



Amtrak



Federal Crop Insurance  
Corporation (FCIC)

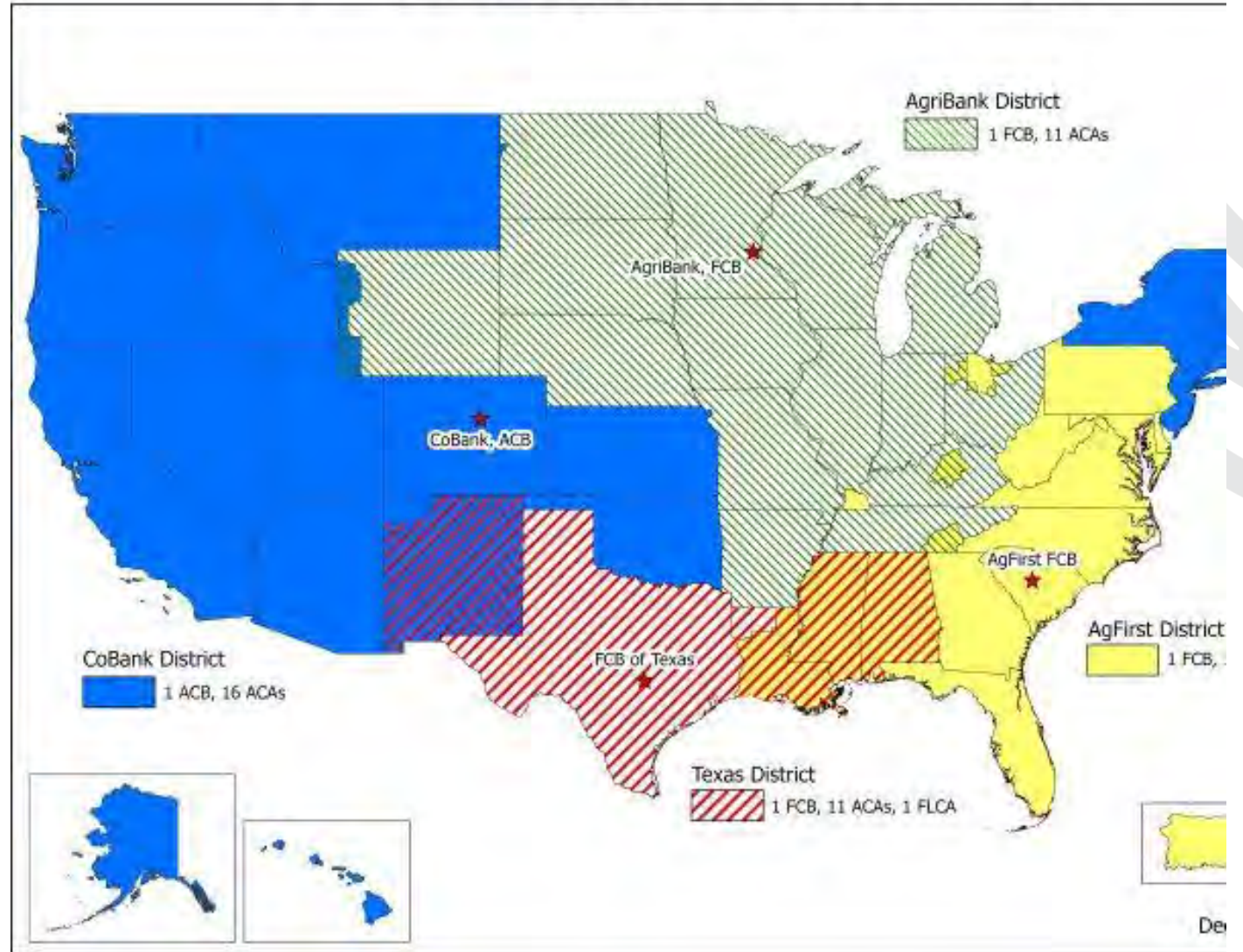
# Government Sponsored Entity (GSE)

## Farm Credit System

- FCBs(Farm Credit Banks) are not government agencies but GSE's known as the Farm Credit System
- Created by Congress in 1916 to provide a reliable source of credit to farmers and ranchers
  - Network of borrower-owned financial institutions including 4 banks(3 Farm Credit Banks and Agriculture Credit Bank)
  - These banks are privately owned by member-borrowers
  - Regulated and overseen by the FCA (Farm Credit Administrator)
  - Not owned by the government like FCIC

# Government Backed Enterprises

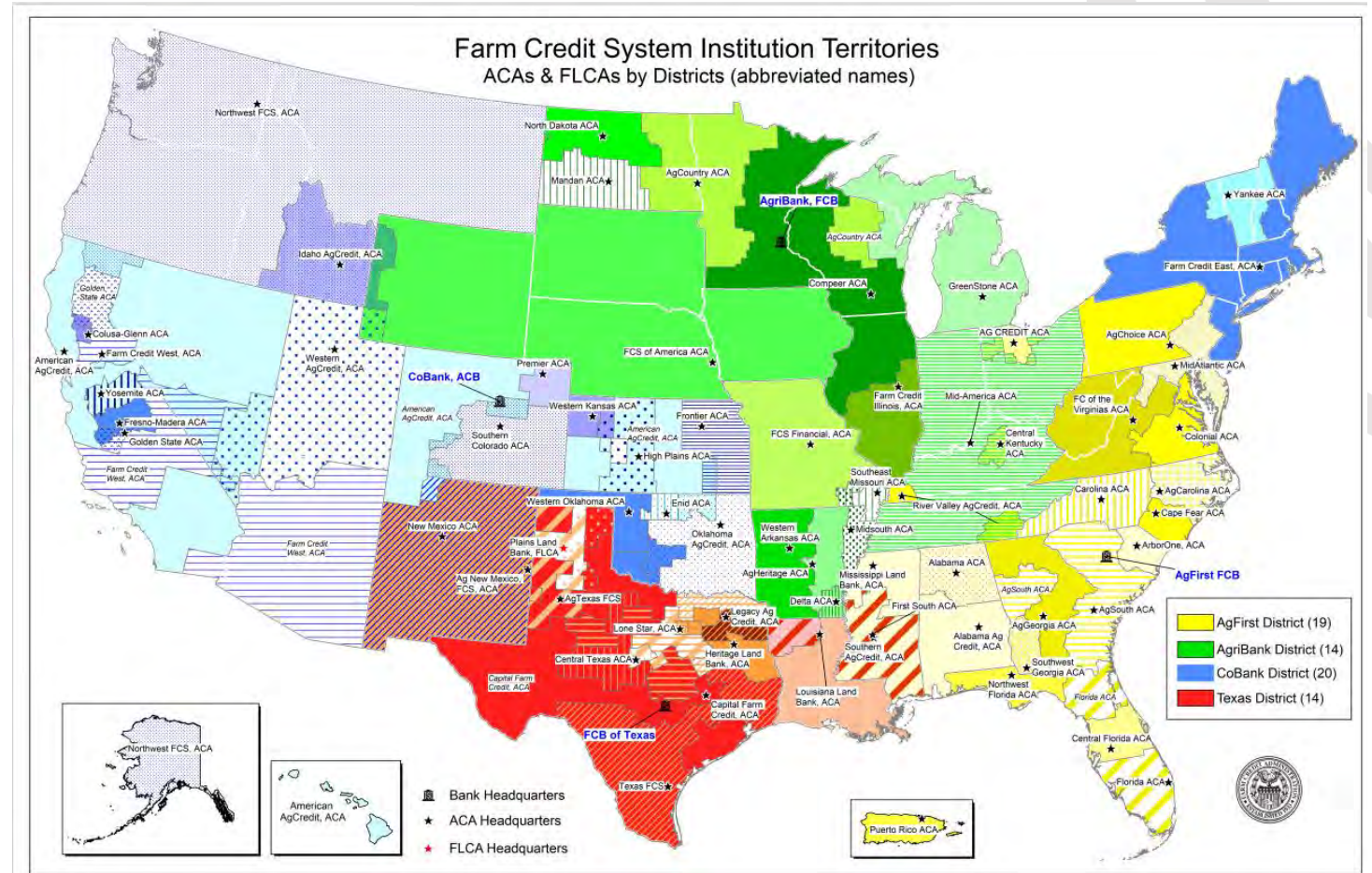
- 4 Banks
  - AgriBanks
  - CoBank
  - FCS of Texas
  - Ag First





# Farm Credit System

- Farm Credit System
- 77 Insurance Districts or Associates who borrow from the 4 banks





# Government Partially Owned Enterprise



## Government and Private

- Amtrak
  - Improve Intercity Travel
  - For profit?
  - State and federal funding
  - Board is made up of both public and private members

# Government Owned Enterprises

## FCIC

- Solely owned by the government
- Risk Management Agency (RMA)
  - Manages the Federal Crop Insurance Program
- Provides crop insurance
- Supervised by the USDA



# Question

- Would any of the previously mentioned GSE's stand on their own or do what they do without government backing?
  - Amtrak –
    - **Loses** \$700 Million
  - FCIC –
    - **Loses** \$12 Billion
  - Post Office –
    - **Loses** \$9.5 Billion
  - Farm Credit System –
    - **Made** \$7.8 Billion

# Federal Crop Insurance Corporation

FCIC





# FCIC

- Main Duties

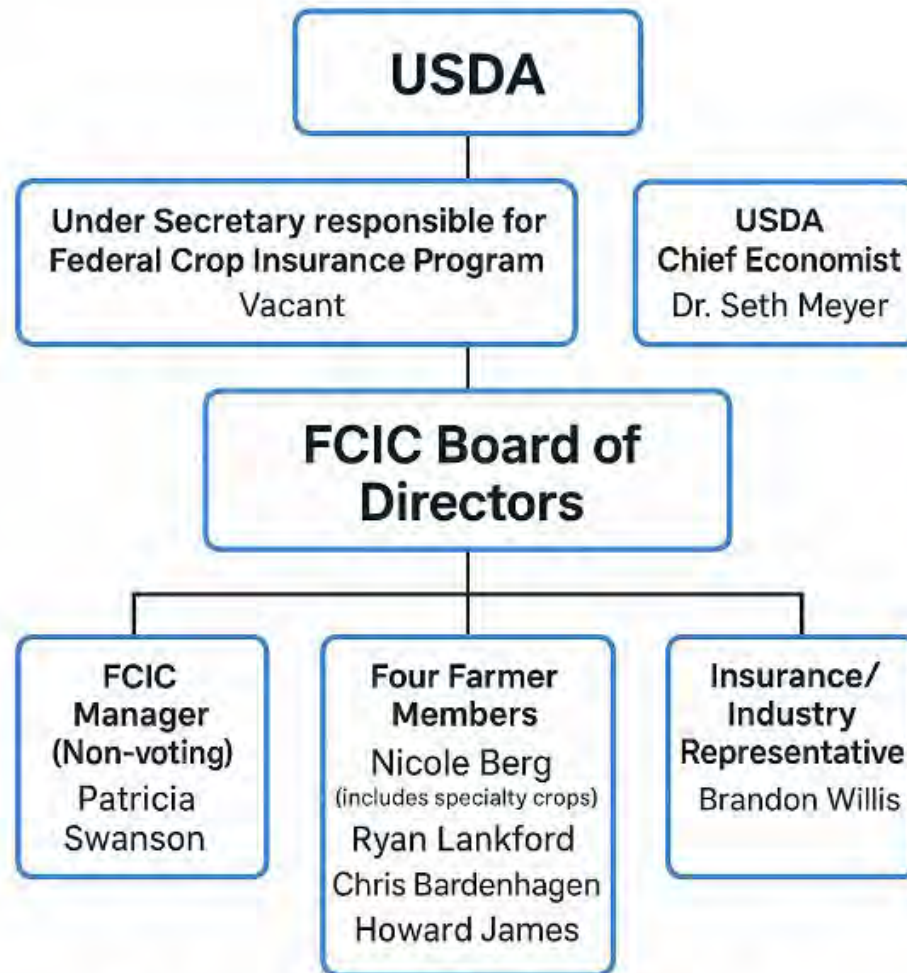
- Administers the FCIP – Federal Crop Insurance Program
- Reinsures federal crop insurance policies
- Shares UW gains and losses with AIPs
- Subsidizes premiums on behalf of the producer
- Pays A&O
  - Administrative and Operating subsidies
    - Loss adjustment expenses, agent commissions
- Delegates most of the regulatory authority to RMA

# Federal Crop Insurance Board (FCIC Board)

- Selected by the Secretary of Agriculture
  - No set term
    - Serve at the whim of the President
    - Very little power
  - Can't submit new programs
- Main purpose
  - Review existing programs for improvements
  - Review and approve 508H programs
  - Review target loss % on programs
  - Can move RMA “pilot programs” to other states

# Federal Crop Insurance Board

- Who serves?
  - Administrator - Manager of the Board - No vote
  - Chairman – Can vote
  - Two USDA members, The Under Secretary - Can vote
    - Four producers, at least one of whom is a specialty crop producer
      - Must come from a diverse geographic and represent cross-section of ag commodities
    - One individual involved in insurance, often an agent
    - One individual knowledgeable about reinsurance or regulation
    - Three USDA members and 6 members from the private sector



The FCIC Board acts to improve the actuarial soundness of federal crop insurance and ensures fair application of coverage to all insured producers.



# The Umpires



# Risk Management Agency (RMA)

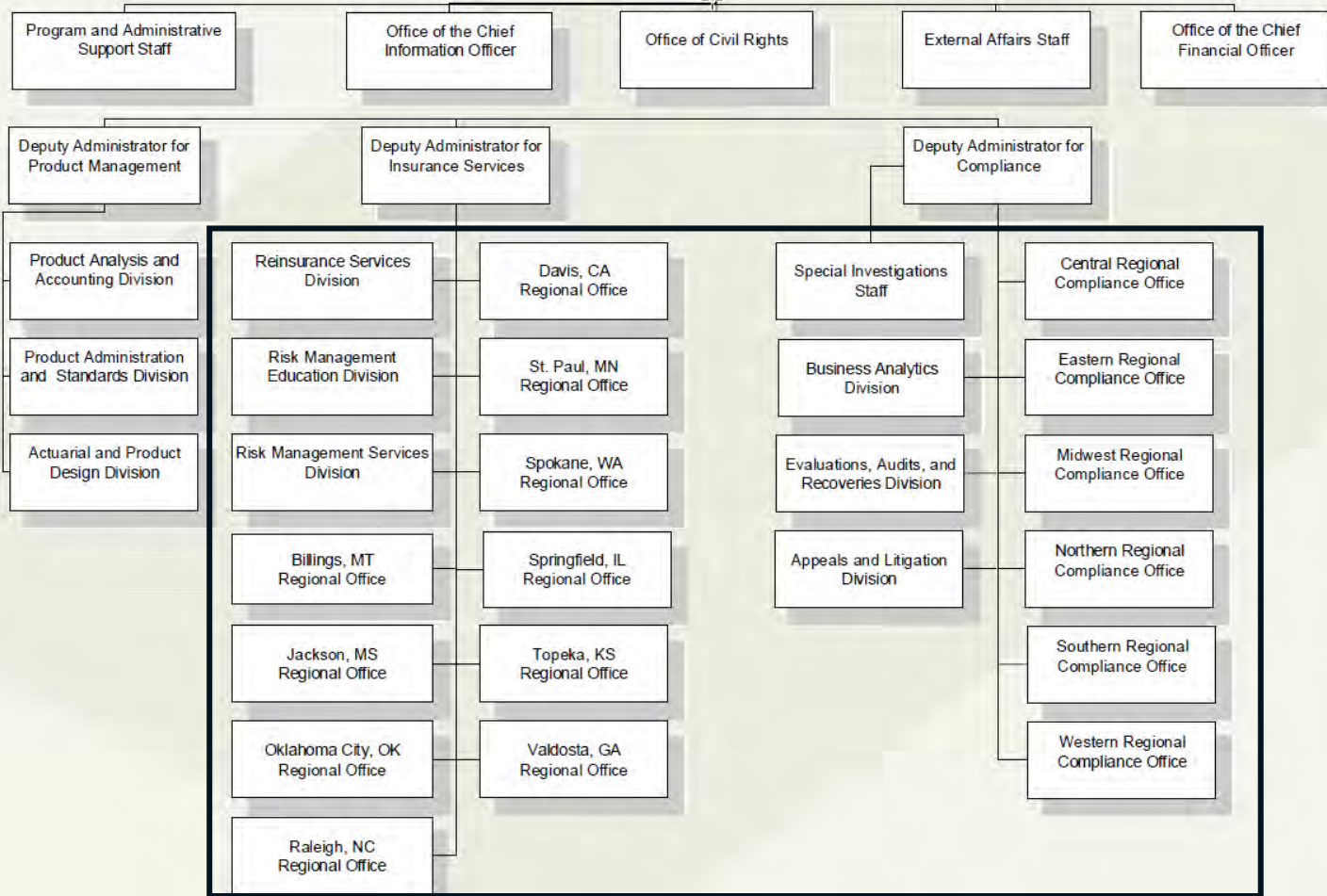
- Division of the USDA
- Administers the Federal Crop Insurance Program on behalf of FCIC
- New Administrator – **Pat Swanson**



# RMA

**Pat Swanson**

RMA Administrator  
Associate Administrators



# RMA Regional Service Offices





# Risk Management Agency

Regional Service Office  
St Paul, MN



Regional Compliance Office  
Eagan, MN



# Role of Regional Offices

## Regional Service Office

- RSO – St Paul, MN
- “Eyes in the field”
- Responsible for safeguarding the integrity of FCIP
- Recommends changes to policies, ADJ procedures, FSA procedures
- Approve Written Agreements

## Regional Compliance Office

- RCO – Eagan, MN
- Compliance Reviews
- Fraud, waste, and abuse
- Improper payments, \$200k reviews
- Operational review

# Office of Inspector General

- Division of a federal or state agency that investigates and audits operations for waste, fraud, and abuse
- How does OIG interact with RMA and AIPs?
  - **Audits:** Ensures agencies are following laws and regulations;
  - **Investigations:** Investigates allegations of fraud, waste, and abuse
  - **Recommendations:** Makes recommendations to promote efficiency and effectiveness

# The Players





# AIPs (Approved Insurance Providers)

- Obtains reinsurance from FCIC
- Obtains outside and possibly private reinsurance
- Shares UW gains/losses with FCIC
- Receives A&O and CAT LEA for selling and servicing policies



**Farmers Mutual Hail**  
Insurance Company of Iowa

# AIPs

- State chartered property and casualty insurance companies
- Authorized to sell and service Federal Crop (MPCI)
- 12 AIPs
- Must show:
  - Financial and operational resources
  - Technical skills, experience, organization
- Sign 2011 SRA (Standard Reinsurance Agreement)-

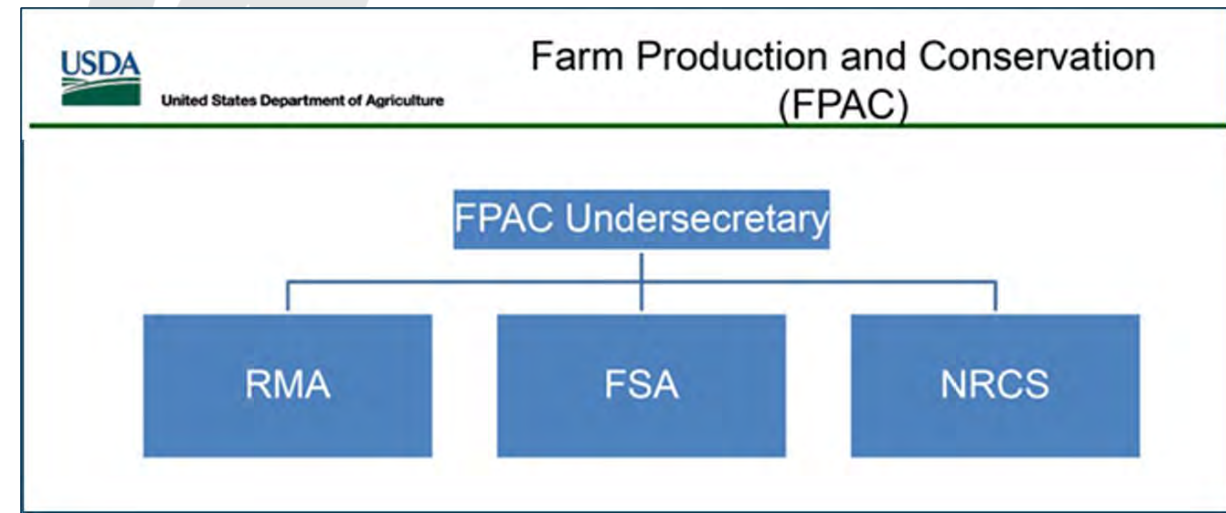
# SRA and LPRA

- Legal contract between RMA and AIP
- SRA (Standard Reinsurance Agreement) and LPRA (Livestock Price Reinsurance Agreement)
  - Outlines the terms and conditions for providing crop insurance and livestock insurance to producers
  - Sets standards around commission schedules and financial agreements
- Essentially defines the financial relationship between the RMA and insurance providers for crop and Livestock insurance programs



# FPAC

- Farm Production and Conservation
  - Composed of 3 Agencies-NRCS, RMA, FSA
  - These agencies work together to:
    - implement programs that mitigate farming risks
    - provide financial services
    - promote the conservation on private lands





# NRCS

## National Resources Conservation Service

- Provides farmers, ranchers and forest managers with free technical assistance, or advice, for their land
- How does NRCS tie into crop insurance?
  - Conservation Compliance
  - Organic Certification
  - Soil



# FSA

## Farm Service Agency

- Administer various ag programs created by Government
- Direct contact to farmers regarding government assistance
  - Loans
  - Disaster Relief
  - Conservation Compliance
  - Commodity Price Support
    - PLC, ARC
- How does FSA tie into crop insurance?



# The Media and Fans

Inside & Outside Influencers



# Outside Influences on Crop Insurance

AIPs provide financial support in various degrees to these four\* organizations who work AIPs in many sectors

- AACI
- NCIS
- CIRB
- PACs\*





# National Crop Insurance Services

- Non-profit trade association representing all U.S. companies writing crop insurance
- Established in 1990; headquartered in Overland Park, KS
- Supported by member companies organized into regional and national committees

# Who NCIS Serves

- Approved Insurance Providers
  - Currently 12 AIP's
- Farmers and Ranchers (indirectly)
- Partners: RMA, policymakers, stakeholders

# Services Provided by NCIS



**Regional  
Services**



**Actuarial &  
Economic  
Analysis**



**Policy and  
Procedures  
Development**



**Public Relations  
&  
Communications**



**Training &  
Education**

# NCIS – Accomplishments

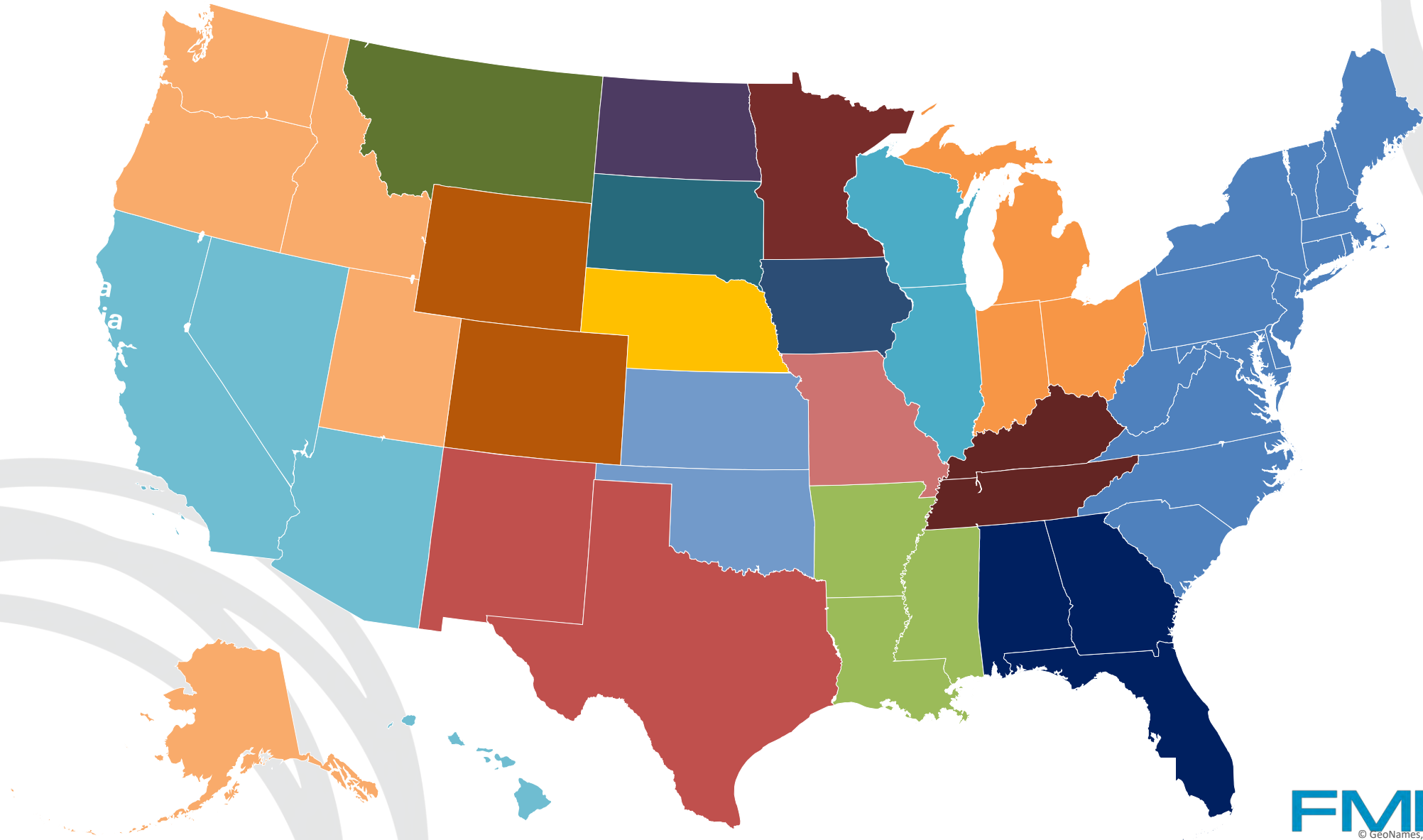
- Agronomic Research Programs
  - Over 400 projects across 35 states with over 50 crops being impacted
- Development of Loss Adjustment and UW Standards
- Crop Insurance: Just the Facts
- Educational Outreach and Awareness Tools
  - [Cropinsurance101.org](http://Cropinsurance101.org)
  - Risk Management Minute



# NCIS Committees



# Regional/State Committees



# AACI

## American Association of Crop Insurers

- Founded in 1983
- U.S. industry trade association
  - Represents the private sector crop insurance industry on federal legislative, regulatory, and policy issues
  - Those AIPs who aren't part of CIRB belong to AACI
    - Pro Ag, GA, NAU, RCIS (dual)

# CIRB

## Crop Insurance and Reinsurance Bureau

- Founded in July of 1964 by 18 Crop Insurance Companies
- U.S. industry trade association
  - Represents the private sector crop insurance industry on federal legislative, regulatory, and policy issues
  - AIP's who aren't a part of AACI usually are a part of CIRB
    - FMH, RCIS (dual), Agri-Sompo, etc.



# More info on CIRB

- Original goal of communicating about the availability of private crop hail
- Members now include AIPs, reinsurers, brokerage groups, and individual members who support protecting and preserving the program
- Provides a unified, proactive voice on behalf of its members to the executive and legislative branches of the federal government, stakeholders, and media



# CIRB Executive Committee

Effective Oct 1

- Brian Young, Crop Risk Services (Past Chair)
- Lindsey Rinkenberger, COUNTRY Financial (Chair)
- Carmen Mescher, Hudson Crop Insurance (Vice Chair)
- Shannon Rutledge, Farmers Mutual Hail Insurance Company (Treasurer)
- Other full members have a representative as well on the committee

# CIRB Members

- ADM Ag Services and Oilseeds
- Ag Hedge Desk
- AgriSompo North America
- Allied World Reinsurance Company
- American Farm Bureau Insurance Services
- American Seed Trade Association
- Aon Reinsurance Solutions
- Bozic LLC
- Core Specialty
- COUNTRY Financial
- Farm Bureau Financial Services
- Farmers Mutual Hail Insurance Company
- FarmOp Capital, LLC
- Gallagher Re
- Great American Insurance Group
- Guy Carpenter & Company, LLC
- Holborn Corporation
- Hudson Crop Insurance
- Munich Reinsurance Company
- Navigators Re
- Precision Risk Management
- R+V Verisicherung AG
- Renaissance Reinsurance US
- RCIS (Zurich)
- Shelter Reinsurance Co.
- The Toa Reinsurance Company of America
- Watts and Associates

# Political Action Committees

Organizations that pool campaign contributions in support of Crop Insurance

- Financing
- Lobbying
- Public awareness

## CIPA

- Crop Insurance Professional Association
- Support candidates related to crop Insurance

## AIP PAC



# Public Influencers

- Congress; the President
- Risk Management Agency (RMA)
- Agricultural innovations
- Political climate and policy changes
- Changes in the environmental climate
- 508h Programs

# Private Influencers

## Commodity Groups

- Corn, Soybean, Wheat and many others
- Commodity-related PACs
- Insurance-related PACs
- Raise money to influence on issues related to a commodity



# Public/Private Influencers

## 508H Products

- Authorized under the Federal Crop Insurance Act
- Allows private entities to submit new insurance products, premium rating ideas or risk management tools for review and approval by the FCIC board
- Pathway for innovation/new ideas
- Takes public and private collaboration
- Often these products can reshape practices

# One Goal

## Government & Regulators

- RMA
- USDA
- FCIC
- Congress

## Insurance Providers

- AIPs
- NAIC
- NCIS
- Agents
- Adjusters
- Reinsurers

## Farmer & Commodity Orgs

- Farmers & Ranchers
- AFBF
- NCGA
- ASA

**Protecting Farmers.  
Protecting Food.  
Protecting the Future.**



# Wrapping up

We are in an industry where we are all on different teams, but we are all working towards one goal of keeping Crop Insurance strong for the same goal

In 2024, farmers bought more than 1.2 million Crop Insurance policies protecting more than \$194 billion in crops and livestock

Crop Insurance is one of the most instrumental components of a strong farm safety net.

To protect Crop Insurance, we must work together as one team, and it takes everyone we talked about and YOU!

# Questions?





# Break

2:00-3:00pm

# New Products

A circular inset image on the left side of the slide shows a vast agricultural field with rows of green crops under a vibrant sunset sky with orange and yellow hues. In the background, a line of trees is visible against the horizon.

FMHwire



Matthew Little – Strategic Account  
Manager

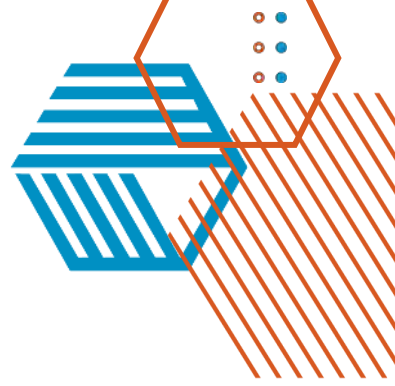
Willie Jones – Inside Sales



# Big Changes with the “Big Beautiful Bill”

- Beginning Farm Rancher eligibility increases from 5 to 10 years.
  - 15% subsidy for years 1-2
  - 13% subsidy for year 3
  - 11% subsidy for year 4
  - 10% subsidy for years 5-10
- You can now take ARC and apply for SCO
- Area Plan Subsidies
  - SCO, ECO, MCO, HIP-WI, FIP-SI subsidy is 80% (Up from 65%)
  - WFRP increasing coverage level to 90% and keeping 85% subsidy

# Area Plan Subsidy changes



**Subsidy increased from 65% to 80% for RY2026:**

- **Supplemental Coverage Option – SCO**
- **Enhanced Coverage Option – ECO**
- **Margin Coverage Option – MCO**
- **Hurricane Insurance Protection Wind Index – HIP-WI**
- **Fire Insurance Protection Smoke Index – FIP-SI**



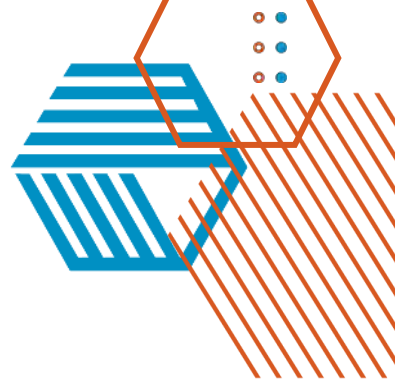
# Selling Area Plans Using Subsidies

## Underlying Policy Subsidy Rates

RP/YP	BU/OU	Coverage Level	50	55	60	65	70	75	80	85
		Pre-OBBBA Premium Support	0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38
		Premium Support under OBBBA	0.67	<u>0.69</u>	<u>0.69</u>	<u>0.64</u>	<u>0.64</u>	<u>0.60</u>	<u>0.51</u>	<u>0.41</u>
	EU	Coverage Level	50	55	60	65	70	75	80	85
		Premium Support	0.80	0.80	0.80	0.80	0.80	<del>0.77</del>	<del>0.68</del>	<del>0.53</del>



# Beginning Farmer Rancher



- Any individual whose BFR eligibility status has changed due to this legislation may submit a new or amended BFR application on or before November 30, 2025, for BFR benefits to apply for **2026 crop year policies** with a SCD on or after July 1, 2025, and on or before November 30, 2025, including any livestock endorsements purchased on or before November 30, 2025. For policies with an SCD after November 30, 2025, producers should submit their BFR application by the applicable SCD.
- No changes were made to VFR





# Supplemental Coverage Option (SCO)



## Supplemental Coverage Option

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You must buy it as an endorsement to your underlying YP, RP, RPHPE policy

---

You must make your decision to take SCO by the sales close date with the same AIP

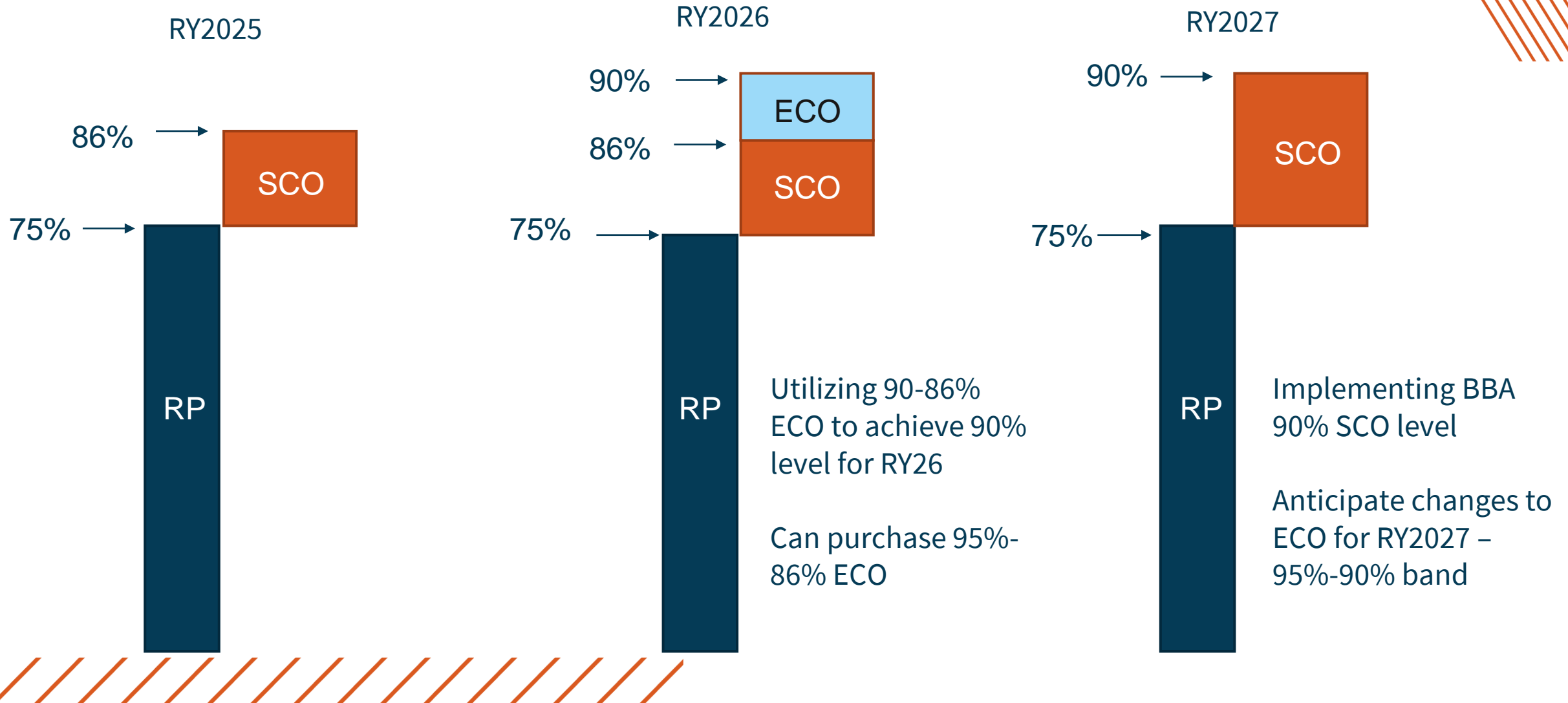
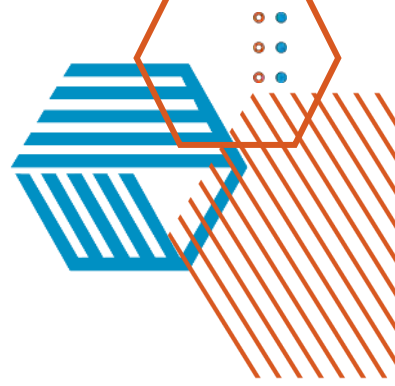
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SCO is a county area plan

---

SCO triggers at 86% (2025 and 2026) and goes down to your underlying policy level

# SCO Coverage Level Changes





A large orange circle is positioned on the left side of the slide, partially cut off by the edge. The text 'SCO +' is written in white inside the circle.

# SCO +

---

SCO+ is a private FMH product

---

Must take SCO to take SCO+

---

SCO+ provides coverage for the same band as SCO

---

SCO+ is based on your individual coverage using optional units

---

SCO+ payments could be offset by your SCO payment

# SCO+



- With SCO+ there would be an offset if SCO pays. The total liability in the band is \$107.14

SCO

/

SCO+

Policy Count

- 2023

5,249

-

811

- 2024

4,640

-

826

- 2025

2,458

-

196

- 2026

?!?!

-

Subsidy 65% to 80%

# Enhanced Coverage Option (ECO)



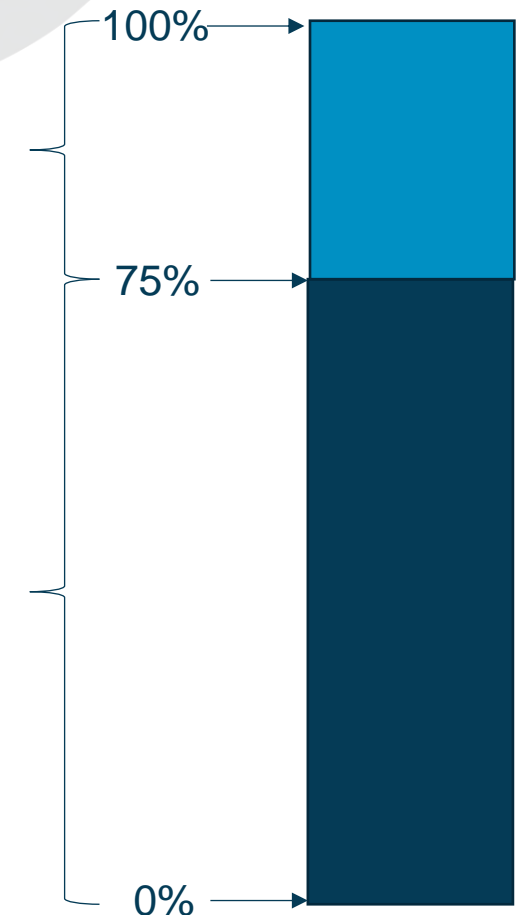


# The Basics

- ECO is a federally subsidized crop insurance product that provides additional **area-based** coverage for a portion of the underlying crop insurance policy deductible

Underlying Policy  
Ex. 75% Coverage

Policy  
Deductible



Example

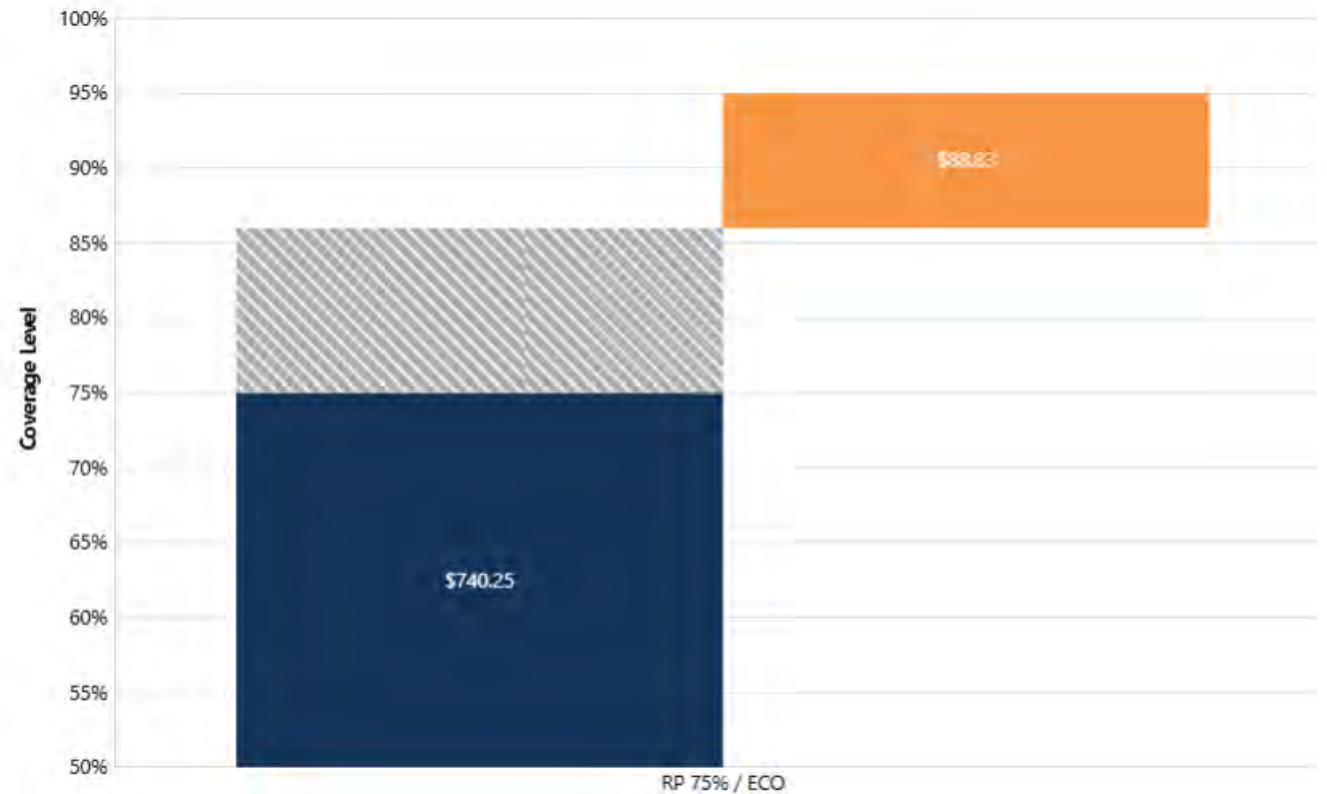
# Enhanced Coverage Option

You must buy it as an endorsement to your underlying YP, RP, RPHPE policy

You must make your decision to take ECO by the sales close date with the same AIP

ECO is a county area plan

ECO triggers at either 95% or 90% and has a band of coverage down to 86%



# Enhanced Coverage Option Popular in 2025

THE SUBSIDY INCREASED FROM 44%  
UP TO 65%



COUNTY ARC MADE SENSE FOR  
PRODUCERS, SO ECO WAS THE  
PREFERRED AREA PLAN

A large orange circle containing the text 'ECO+'. To its left, a blue circle is partially visible. Above the orange circle, a yellow L-shaped line extends from the top and right edges. Below the orange circle, there are several blue curved lines and a small orange circle at the bottom center.

# ECO+

- ECO+ is a private FMH product
- You must take ECO to get ECO+
- ECO+ provides coverage for the same band as ECO
- ECO+ is based off your individual coverage using optional units.
- ECO+ payments could be offset by your ECO payments



# ECO+



- With ECO+ there would be an offset if ECO pays out. Total Liability in the band is \$87.66

ECO

/

ECO+

Policy Count

- 2023      4,805      /      1,948
- 2024      6,938      /      2,624
- 2025      23,408      /      6,993 (ECO Subsidy 44% to 65%)
- 2026      ?!?!      /      ??? ECO Subsidy 65% to 80%!

# Stacked Income Protection Plan (STAX)

# Stacked Income Protection (STAX)

STAX is a crop insurance product for upland cotton that provides coverage for a portion of expected revenue in your area





## STAX

- It provides a 20% band of coverage starting at 90% of the expected area revenue.
- Loss payment reach their maximum at 70% unless the underlying policy has higher limits.
- STAX can be elected on its own or with and underlying MPCl policy
- STAX is subsidized at 80%
- STAX is Available in all counties where insurance coverage is available for upland cotton.

# STAX

## Policy Count

• 2023	615
• 2024	707
• 2025	272



# Margin Coverage Option (MCO)

# Margin Coverage Option (MCO)

## **New in 2026 for select counties and crops**

MCO provides area-based protection against decrease in operating margin due to:

- Reduced county yields
- Reduced commodity prices
- Increased input prices
- A combination of the above





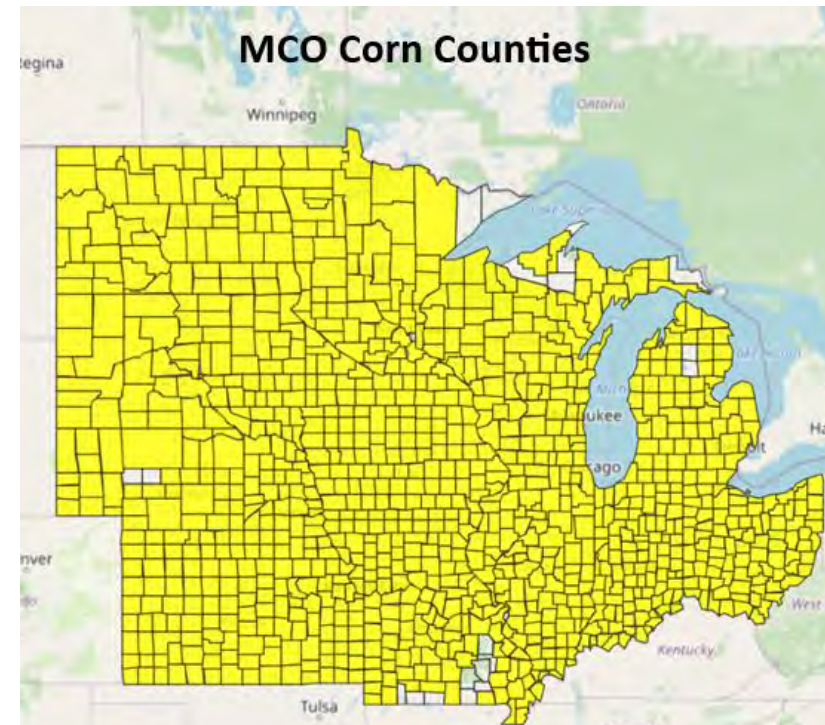
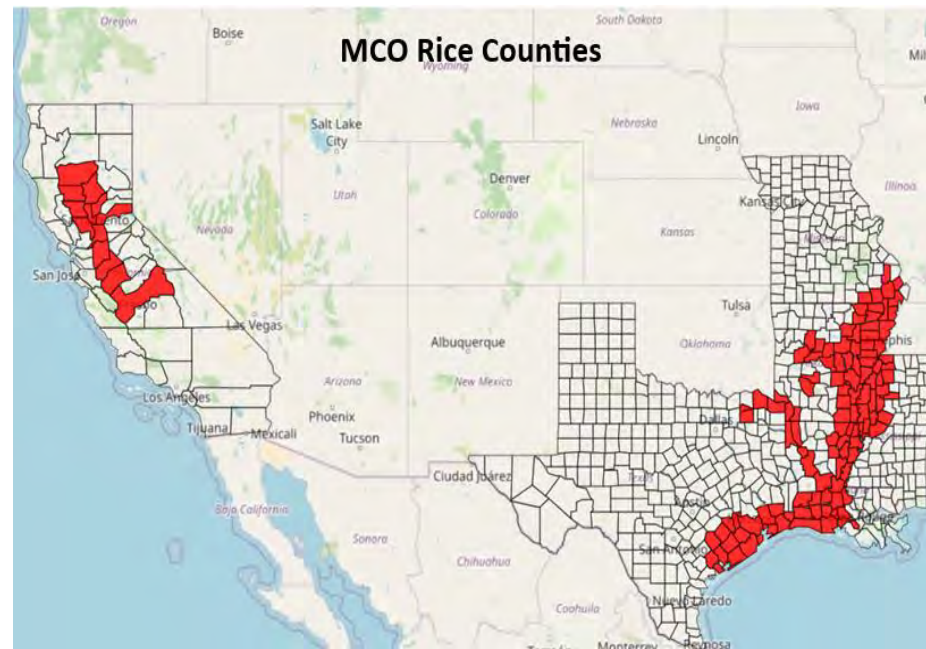
# Margin Coverage Option

- It is a go for RY2026

Input	2026	2025
Corn	\$4.51	\$4.40
Soybeans	\$10.71	\$10.42
DAP	\$680.00	\$547.48
Diesel	\$2.16	\$2.22
Potash	?	\$518.73
Urea	\$415.42	\$314.57



- MCO Availability



# Margin Coverage Option (MCO)

---

You must buy it as an endorsement to your underlying YP, RP, RPHPE policy

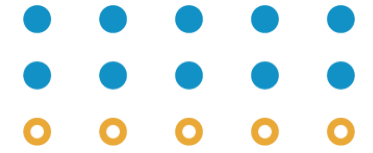
Covers a band from 86% up to 90-95% of expected crop value

Has a sales close date of September 30<sup>th</sup>



MCO has an 80%  
Subsidy

# MCO+



- **Will work just like ECO+ except we include the Input expenses**
  - Uses the county input costs not individual input costs
    - Just like MCO the input costs can increase or decrease losses
- **Optional Unit only just like ECO+**





# Crop Livestock Income Protection (CLIP)



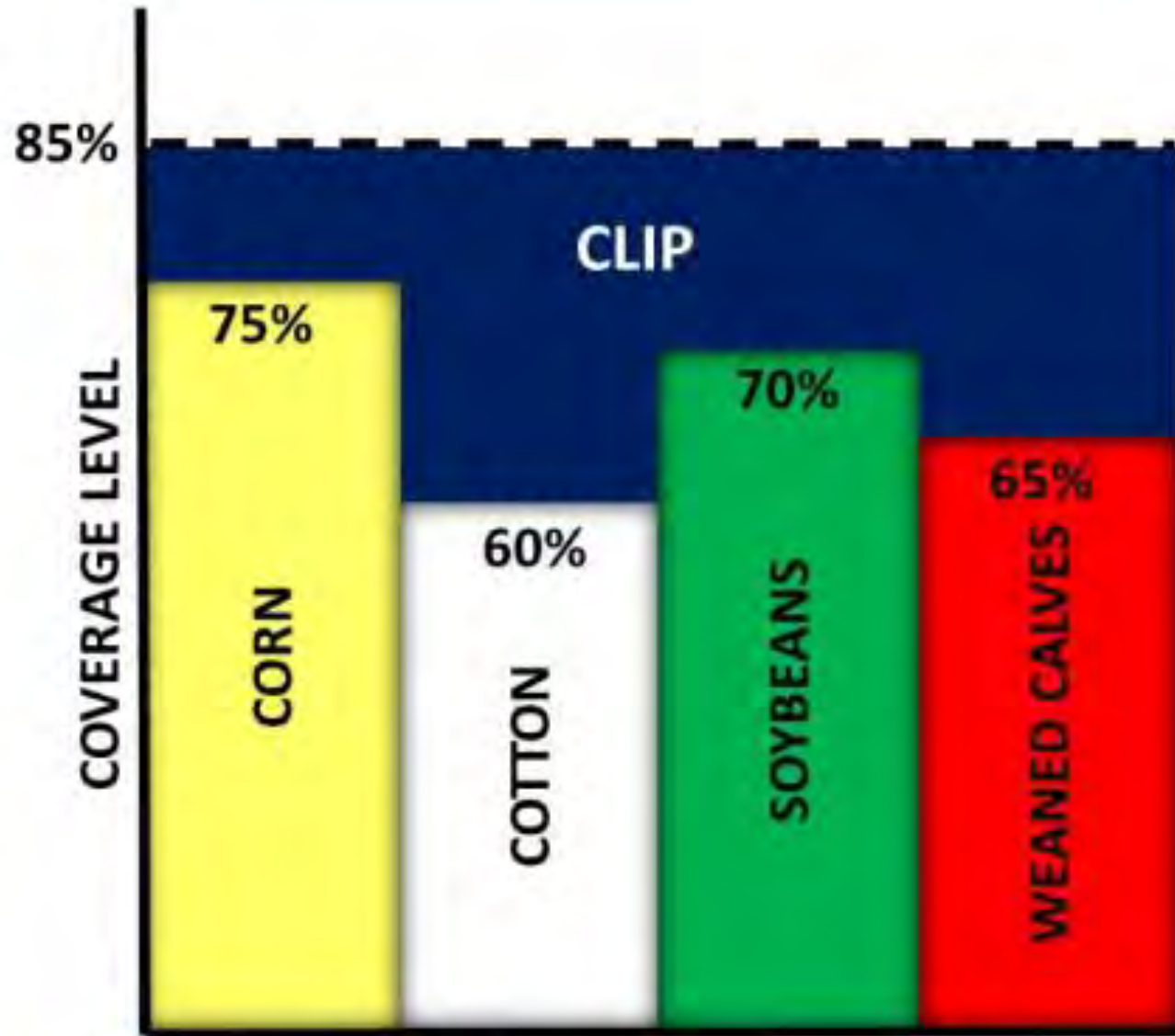
# Crop & Livestock Income Protection (CLIP)



## Crop & Livestock Income Protection (CLIP)

---

- CLIP will provide an additional layer of umbrella coverage to work in conjunction with 2 or more qualifying insurance programs



Do you have new product fatigue  
year after year??



# What is your strategy for prospecting?

- Explaining MCO?
- Explaining the opportunities pertaining to subsidies?
- CLIP?
- Private Products?

# Before we get into our selling strategies.....

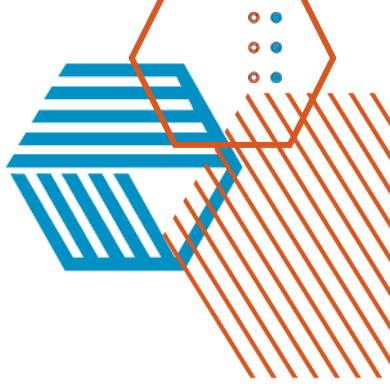
Let's talk about why we are doing this.... Protecting Equity!

We want to give you the tools to help your producers protect their legacy and livelihood so they can farm next year.

We don't push products... We push coverage liability and protecting bushels!

# Selling Ideas / Strategies based on the new programs and subsidy changes





# Protecting equity is our sales strategy!

1. Coverage Liability
2. Protecting Bushels





# What does it cost to grow an acre of corn?

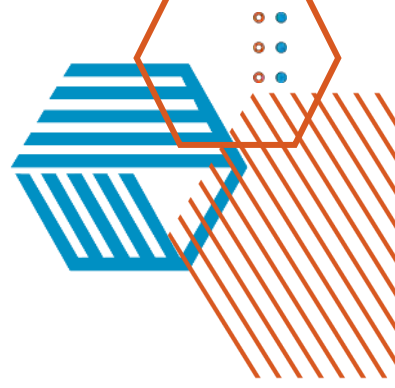
Let's Protect what we have in the crop before we get it out of the ground!

## Estimated Costs of Crop Production in Iowa

- Corn Following Corn - \$926.75 / \$4.83 cost per BU
- Corn Following Soybeans - \$881.03 / \$4.22 cost per BU
- Strip Till Corn Following Soybeans - \$874.01 / \$4.18 cost per BU



# WILLIE OUT WEST



# Joe Farmer

Joe is very conscious about keeping premiums low. He would like to see what options are available to protect more liability for similar premium. He usually takes what he had the prior year. He is in the 75% RP rut and has never given area plans a look.



# Budget for Planting Irrigated Corn in Nebraska

Irrigated Corn Following Beans Conventional Tillage

185 BU      \$841.73 Per acre

245 BU      \$1,077.65 Per Acre

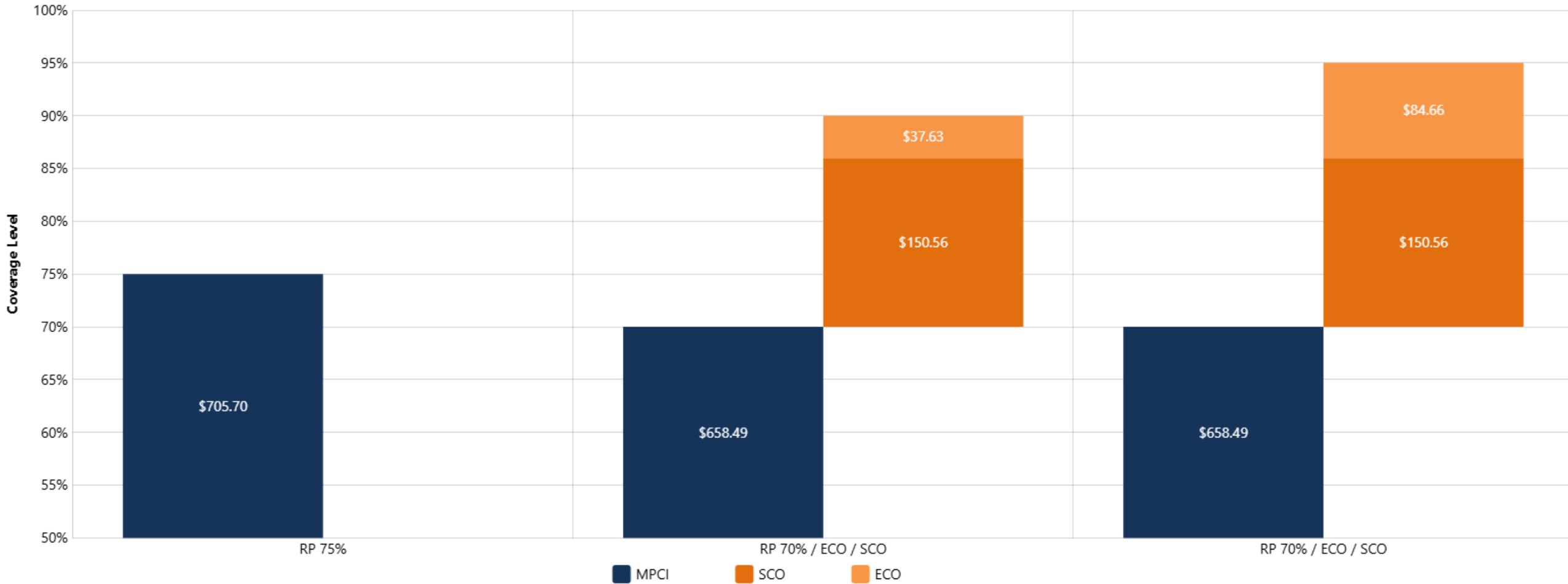




# Joe Farmer – Box Butte County Nebraska

<p>2025</p> <p>APH – 200 BU</p> <p>Expected County 191 BU</p> <p>75% Coverage Level</p> <p>Premium = <b>\$10.50</b></p> <p>Liability = \$705 Per acre</p> <p><b>2026 for this plan = \$9.33</b></p>	<p>2026</p> <p>APH – 200 BU</p> <p>Expected County 191 BU</p> <p>70% Coverage Level</p> <p>SCO from 86%-70%</p> <p>ECO from 90%-86%</p> <p>Premium = <b>\$13.61</b></p> <p>Liability = \$847 Per acre</p> <p><b>2025 for this plan = \$19.75</b></p>	<p>2026</p> <p>APH – 200 BU</p> <p>70% Coverage Level</p> <p>Expected County 191 BU</p> <p>SCO from 86%-70%</p> <p>ECO from 95%-86%</p> <p>Premium = <b>\$19.38</b></p> <p>Liability = \$894 Per acre</p> <p><b>2025 for this plan = \$28.66</b></p>
---	--	--

# Comparison Chart



Premium per acre ~~\$13.67~~ **\$7.81**  
Average payments since 2005 **\$28.94**

ECO Triggered 15 out of 20  
SCO Triggered 8 out of 20

## ECO / SCO / STAX

Historic Prices and Yields								ECO Payments		SCO Payments	
Crop Year	Expected Yield	Final Yield	Projected Price	Harvest Price	Expected Revenue	Harvest Revenue	% of Final Yield or Revenue Produced	Estimated Payments	Estimated Payment Factor	Estimated Payments	Estimated Payment Factor
2025	201.80	201.80	\$4.70	\$4.70	\$948.46	\$948.46	100.0%	-	0%	-	0%
2024	203.70	197.80	\$4.66	\$4.16	\$949.24	\$822.85	86.7%	\$81.69	92%	-	0%
2023	203.70	174.90	\$5.91	\$4.88	\$1,203.87	\$853.51	70.9%	\$88.42	100%	\$148.37	42%
2022	200.30	177.00	\$5.90	\$6.86	\$1,374.06	\$1,214.22	88.4%	\$65.16	74%	-	0%
2021	196.40	211.50	\$4.58	\$5.37	\$1,054.67	\$1,135.76	107.7%	-	0%	-	0%
2020	196.40	203.70	\$3.88	\$3.99	\$783.64	\$812.76	103.7%	-	0%	-	0%
2019	192.80	190.40	\$4.00	\$3.90	\$771.20	\$742.56	96.3%	-	0%	-	0%
2018	190.50	204.50	\$3.96	\$3.68	\$754.38	\$752.56	99.8%	-	0%	-	0%
2017	191.30	193.26	\$3.96	\$3.49	\$757.55	\$674.48	89.0%	\$58.61	66%	-	0%
2016	190.30	178.60	\$3.86	\$3.49	\$734.56	\$623.31	84.9%	\$88.42	100%	\$11.24	3%
2015	188.70	194.10	\$4.15	\$3.83	\$783.11	\$743.40	94.9%	\$0.69	1%	-	0%
2014	187.20	198.80	\$4.62	\$3.49	\$864.86	\$693.81	80.2%	\$88.42	100%	\$56.76	16%
2013	185.60	186.90	\$5.65	\$4.39	\$1,048.64	\$820.49	78.2%	\$88.42	100%	\$76.20	22%
2012	184.10	146.30	\$5.68	\$7.50	\$1,380.75	\$1,097.25	79.5%	\$88.42	100%	\$64.18	18%
2011	182.50	112.90	\$6.01	\$6.32	\$1,153.40	\$713.53	61.9%	\$88.42	100%	\$237.13	67%
2010	181.00	171.10	\$3.99	\$5.46	\$988.26	\$934.21	94.5%	\$4.61	5%	-	0%
2009	179.50	202.40	\$4.04	\$3.72	\$725.18	\$752.93	103.8%	-	0%	-	0%
2008	177.90	186.10	\$5.40	\$4.13	\$960.66	\$768.59	80.0%	\$88.42	100%	\$58.88	17%
2007	176.40	178.60	\$4.06	\$3.58	\$716.18	\$639.39	89.3%	\$56.22	64%	-	0%
2006	174.80	139.70	\$2.59	\$3.03	\$529.64	\$423.29	79.9%	\$88.42	100%	\$59.73	17%
2005	173.30	178.20	\$2.32	\$2.02	\$402.06	\$359.96	89.5%	\$53.73	61%	-	0%

Price / Yield Decline

Revenue Calculations

Full Payment

Partial Payment

Inputs(s) Required Before Calculating

\* Final area yield for current and prior year are estimates not final as RMA has not released these numbers. Final harvest price will not be released until fall of current calendar year. Data is shown for Crop Years that have valid Yield and Price data.

# Jill Farmer

Jill is a big fan of ECO because it has paid out in recent years. She likes to play the long game. With the current price decline she really wants to make sure she is protecting her inputs. She is also price conscious when it comes to premium but would like to sleep at night knowing she is protecting what she has in the crop.





# Cost of Planting Corn in Kansas

225 BU Yield

Direct Expenses - \$533.96

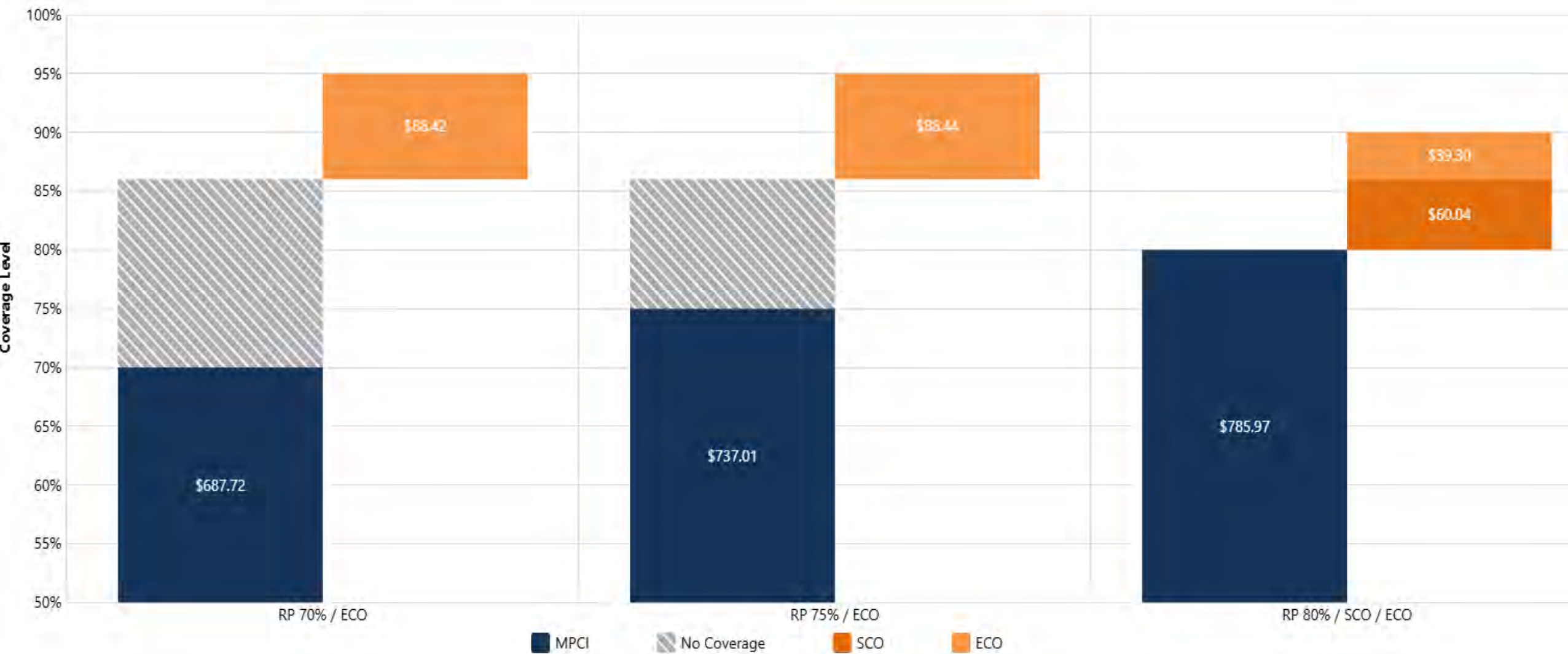
Fixed Expenses - \$445.79  
(Cash Rent and Loan Payments)

Total -\$979.75



# John Farmer – Pawnee County KS

2025 APH -209 BU Expected County – 201 BU 70% Coverage Level ECO 95%-86% CH IP2F \$150 per acre Premium – <b>\$31.84</b> Total Liability = 925  2026 = \$24.98	2026 APH -209 BU Expected County – 201 BU 75% Coverage Level ECO 95-86% CH IP2F \$150 per acre Premium – <b>\$26.83</b> Total Liability = 975  2025 = \$34.70	2026 APH -209 BU Expected County – 201 BU 80% Coverage Level SCO 86-80% ECO 90-86% CH IP2F \$150 per acre Premium – <b>\$30.99</b> Total Liability = 1035  2025 = \$37.59
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Premium per acre ~~\$16.00~~ **\$9.14**  
 Estimate payments since 2005 **\$48.96**

ECO Triggered 15 out of 20  
 SCO Triggered 8 out of 20



## ECO / SCO / STAX

Historic Prices and Yields								ECO Payments		SCO Payments	
Crop Year	Expected Yield	Final Yield	Projected Price	Harvest Price	Expected Revenue	Harvest Revenue	% of Final Yield or Revenue Produced	Estimated Payments	Estimated Payment Factor	Estimated Payments	Estimated Payment Factor
2025	201.80	201.80	\$4.70	\$4.70	\$948.46	\$948.46	100.0%	-	0%	-	0%
2024	203.70	197.80	\$4.66	\$4.16	\$949.24	\$822.85	86.7%	\$81.69	92%	-	0%
2023	203.70	174.90	\$5.91	\$4.88	\$1,203.87	\$853.51	70.9%	\$88.42	100%	\$148.37	42%
2022	200.30	177.00	\$5.90	\$6.86	\$1,374.06	\$1,214.22	88.4%	\$65.16	74%	-	0%
2021	196.40	211.50	\$4.58	\$5.37	\$1,054.67	\$1,135.76	107.7%	-	0%	-	0%
2020	196.40	203.70	\$3.88	\$3.99	\$783.64	\$812.76	103.7%	-	0%	-	0%
2019	192.80	190.40	\$4.00	\$3.90	\$771.20	\$742.56	96.3%	-	0%	-	0%
2018	190.50	204.50	\$3.96	\$3.68	\$754.38	\$752.56	99.8%	-	0%	-	0%
2017	191.30	193.26	\$3.96	\$3.49	\$757.55	\$674.48	89.0%	\$58.61	66%	-	0%
2016	190.30	178.60	\$3.86	\$3.49	\$734.56	\$623.31	84.9%	\$88.42	100%	\$11.24	3%
2015	188.70	194.10	\$4.15	\$3.83	\$783.11	\$743.40	94.9%	\$0.69	1%	-	0%
2014	187.20	198.80	\$4.62	\$3.49	\$864.86	\$693.81	80.2%	\$88.42	100%	\$56.76	16%
2013	185.60	186.90	\$5.65	\$4.39	\$1,048.64	\$820.49	78.2%	\$88.42	100%	\$76.20	22%
2012	184.10	146.30	\$5.68	\$7.50	\$1,380.75	\$1,097.25	79.5%	\$88.42	100%	\$64.18	18%
2011	182.50	112.90	\$6.01	\$6.32	\$1,153.40	\$713.53	61.9%	\$88.42	100%	\$237.13	67%
2010	181.00	171.10	\$3.99	\$5.46	\$988.26	\$934.21	94.5%	\$4.61	5%	-	0%
2009	179.50	202.40	\$4.04	\$3.72	\$725.18	\$752.93	103.8%	-	0%	-	0%
2008	177.90	186.10	\$5.40	\$4.13	\$960.66	\$768.59	80.0%	\$88.42	100%	\$58.88	17%
2007	176.40	178.60	\$4.06	\$3.58	\$716.18	\$639.39	89.3%	\$56.22	64%	-	0%
2006	174.80	139.70	\$2.59	\$3.03	\$529.64	\$423.29	79.9%	\$88.42	100%	\$59.73	17%
2005	173.30	178.20	\$2.32	\$2.02	\$402.06	\$359.96	89.5%	\$53.73	61%	-	0%

Price / Yield Decline Revenue Calculations Full Payment Partial Payment Inputs(s) Required Before Calculating

\* Final area yield for current and prior year are estimates not final as RMA has not released these numbers. Final harvest price will not be released until fall of current calendar year. Data is shown for Crop Years that have valid Yield and Price data.



# Matthew in the East



# Cost of planting Corn Ohio

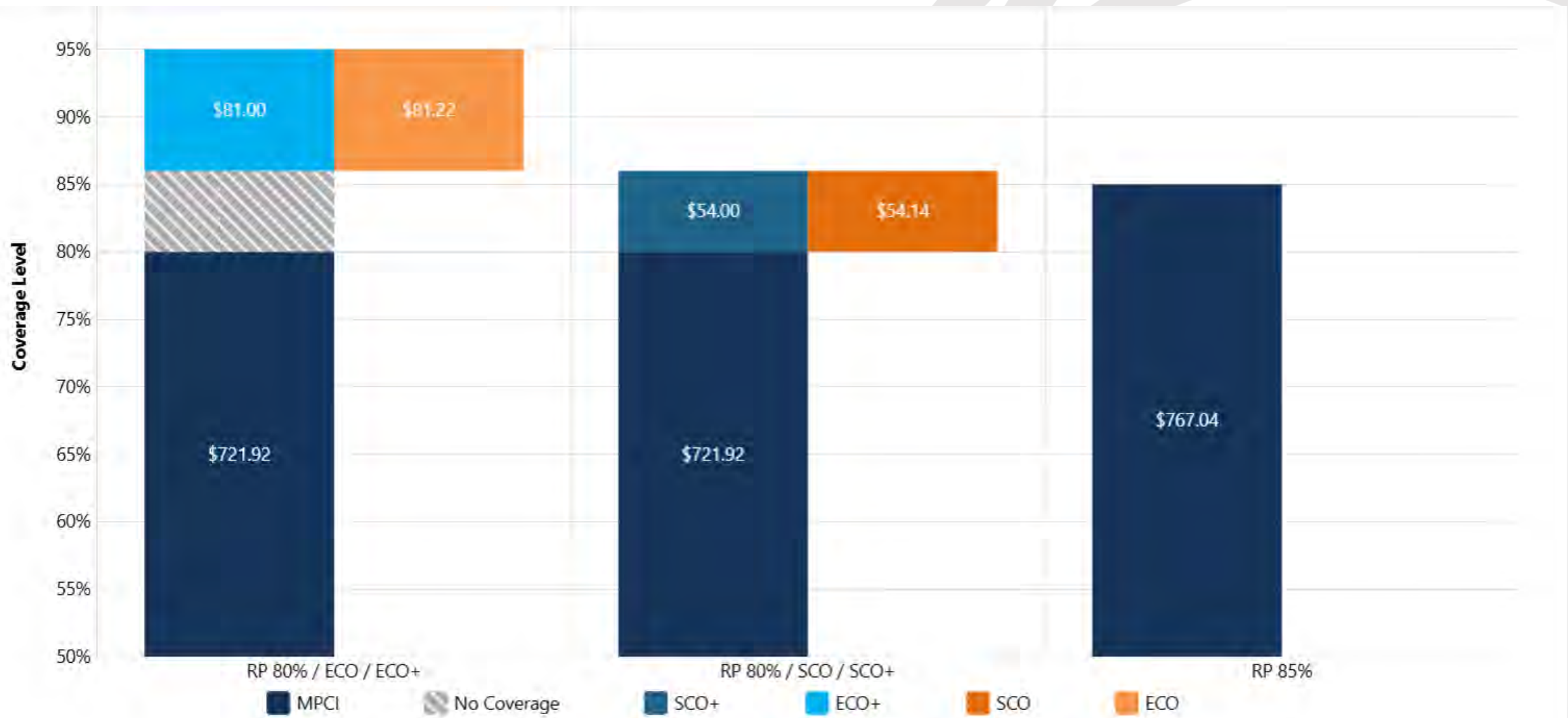
- Seed
- Fertilizer
- Irrigation
- Cash Rent
- Fuel
- Machinery Costs

Average- 950



# Jeff Farmer – Darke County Ohio

2025 APH – 192 BU Expected County 201 BU 85% Coverage Level Premium = \$26.78 Liability = \$767 Per acre Guarantee/acre 163.2 2026 for this plan = \$25.01	2026 APH – 192 BU Expected County 201 BU 80% Coverage Level SCO from 86%-80% SCO+ from 86%-80% Premium = \$29.90 Liability = \$776 Per acre Guarantee/Acre 165.1 2026 for this plan = \$25.88	2026 APH – 192 BU 80% Coverage Level Expected County 201 BU ECO from 95%-86% ECO + from 95%-86% Premium = 42.86 Liability = \$803 Per acre Guarantee/Acre 170.9 2026 for this plan = \$34.89
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ECO Triggered 13 out of 20  
SCO Triggered 8 out of 20

Historic Prices and Yields				ECO Payments		SCO Payments	
Harvest Price	Expected Revenue	Harvest Revenue	% of Final Yield or Revenue Produced	Estimated Payments	Estimated Payment Factor	Estimated Payments	Estimated Payment Factor
\$4.70	\$944.23	\$944.23	100.0%	-	0%	-	0%
<b>\$4.16</b>	\$908.70	\$862.78	94.9%	\$0.48	1%	-	0%
<b>\$4.88</b>	\$1,138.86	\$1,082.38	95.0%	-	0%	-	0%
\$6.86	\$1,284.88	\$1,332.90	103.7%	-	0%	-	0%
\$5.37	\$976.27	\$1,097.63	112.4%	-	0%	-	0%
\$3.99	\$725.38	\$794.41	109.5%	-	0%	-	0%
<b>\$3.90</b>	\$707.60	\$620.49	87.7%	\$65.97	81%	-	0%
<b>\$3.68</b>	\$685.48	\$790.83	115.4%	-	0%	-	0%
<b>\$3.49</b>	\$685.48	\$629.49	91.8%	\$28.58	35%	-	0%
<b>\$3.49</b>	\$677.82	\$558.75	82.4%	<b>\$81.22</b>	100%	\$32.18	32%
<b>\$3.83</b>	\$722.52	\$679.44	94.0%	\$8.68	11%	-	0%
<b>\$3.49</b>	\$796.95	\$634.48	79.6%	<b>\$81.22</b>	100%	\$57.63	58%
<b>\$4.39</b>	\$966.15	\$776.15	80.3%	<b>\$81.22</b>	100%	\$51.13	52%
\$7.50	\$1,270.50	\$720.00	56.7%	<b>\$81.22</b>	100%	<b>\$99.26</b>	100%
\$6.32	\$1,061.13	\$845.62	79.7%	<b>\$81.22</b>	100%	\$56.94	57%
\$5.46	\$908.00	\$957.68	105.5%	-	0%	-	0%
<b>\$3.72</b>	\$665.79	\$716.47	107.6%	-	0%	-	0%
<b>\$4.13</b>	\$881.28	\$600.92	68.2%	<b>\$81.22</b>	100%	<b>\$99.26</b>	100%
<b>\$3.58</b>	\$656.50	\$555.26	84.6%	<b>\$81.22</b>	100%	\$12.83	13%
\$3.03	\$485.10	\$458.44	94.5%	\$4.48	6%	-	0%
<b>\$2.02</b>	\$367.72	\$262.20	71.3%	<b>\$81.22</b>	100%	<b>\$99.26</b>	100%

# Estimated History 2025

Plan	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total
RP - 85% / 100% (EU)											
Payment	<b>\$0</b>	<b>\$4,546</b>	<b>\$66,652</b>	<b>\$0</b>	<b>\$90,951</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$162,149</b>
Premium	\$19,358	\$19,358	\$19,358	\$19,358	\$19,358	\$19,358	\$19,358	\$19,358	\$19,358	\$19,358	\$193,580
Net	-\$19,358	-\$14,812	+\$47,294	-\$19,358	+\$71,593	-\$19,358	-\$19,358	-\$19,358	-\$19,358	-\$19,358	-\$31,431
RP - 80% / 100% (EU) / SCO+R (OU) / SCO-RP											
Payment	<b>\$0</b>	<b>\$23,260</b>	<b>\$73,175</b>	<b>\$0</b>	<b>\$97,473</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$193,908</b>
Premium	\$21,605	\$21,605	\$21,605	\$21,605	\$21,605	\$21,605	\$21,605	\$21,605	\$21,605	\$21,605	\$216,050
Net	-\$21,605	+\$1,655	+\$51,570	-\$21,605	+\$75,868	-\$21,605	-\$21,605	-\$21,605	-\$21,605	-\$21,605	-\$22,142
RP - 80% / 100% (EU) / ECO+R (OU) / ECO-RP											
Payment	<b>\$6,271</b>	<b>\$58,699</b>	<b>\$92,741</b>	<b>\$0</b>	<b>\$117,039</b>	<b>\$0</b>	<b>\$0</b>	<b>\$55,710</b>	<b>\$25,094</b>	<b>\$347</b>	<b>\$355,901</b>
Premium	\$30,974	\$30,974	\$30,974	\$30,974	\$30,974	\$30,974	\$30,974	\$30,974	\$30,974	\$30,974	\$309,740
Net	-\$24,703	+\$27,725	+\$61,767	-\$30,974	+\$86,065	-\$30,974	-\$30,974	+\$24,736	-\$5,880	-\$30,627	+\$46,161

# Cost of planting Corn Kentucky

- Seed
- Fertilizer
- Irrigation
- Cash Rent
- Fuel
- Machinery Costs

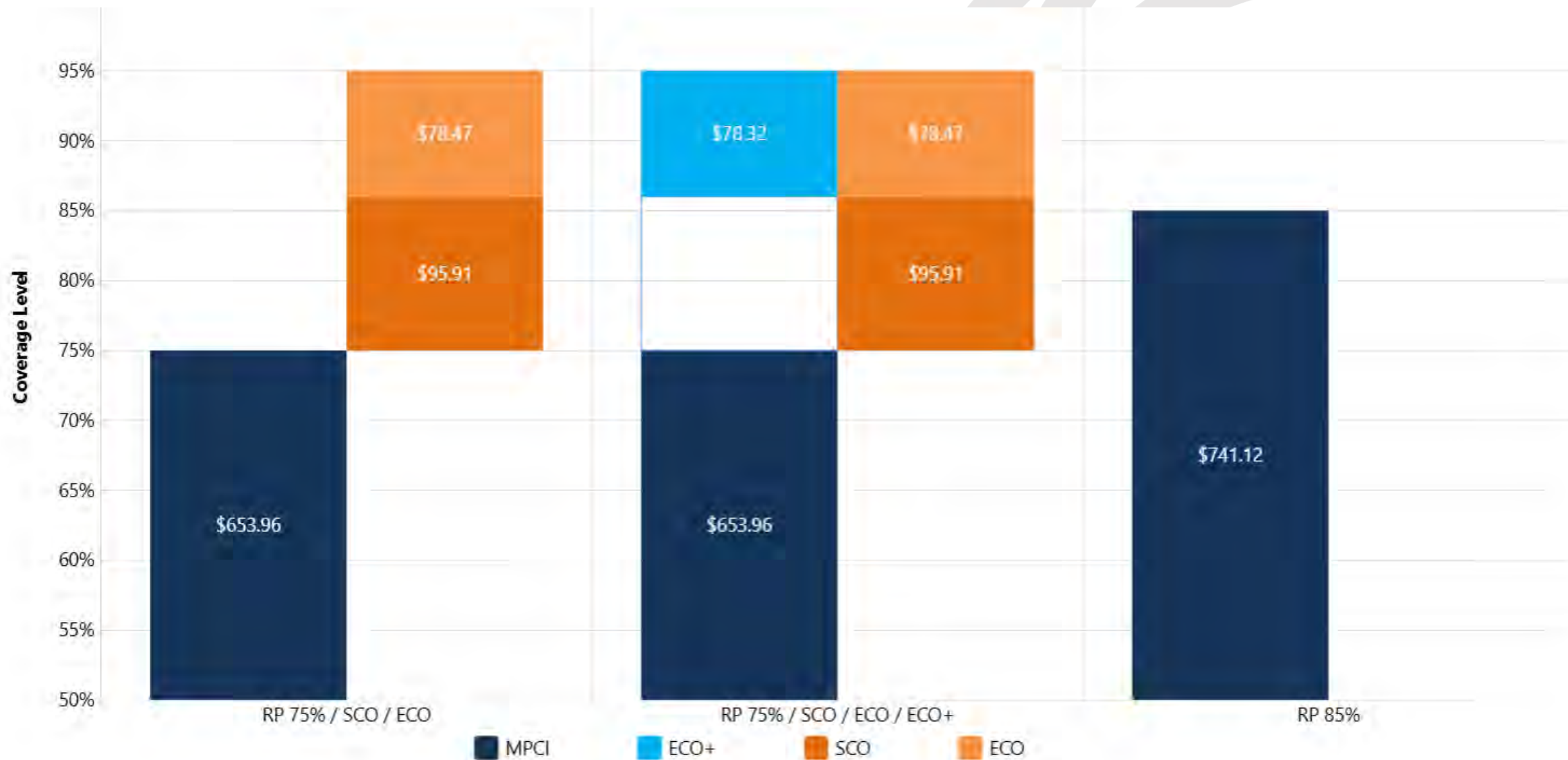
Average- 875



# Jim Farmer – Woodford county Kentucky

<p>2025</p> <p>APH – 185.45 BU</p> <p>Expected County 206 BU</p> <p>85% Coverage Level</p> <p>Premium = <b>\$53.19</b></p> <p>Liability = \$767 Per acre</p> <p>Guarantee/acre 157.7</p> <p><b>2026 for this plan = \$50.00</b></p>	<p>2025 prior years coverage</p> <p>APH – 185.45 BU</p> <p>Expected County 206 BU</p> <p>75% Coverage Level</p> <p>SCO from 86%-75%</p> <p>ECO from 86%-95%</p> <p>Premium = <b>\$46.35</b></p> <p>Liability = \$828.34 Per acre</p> <p>Guarantee/Acre 176.2</p> <p><b>2026 for this plan = \$ 31.76</b></p>	<p>2025 prior years coverage</p> <p>APH – 185.45 BU</p> <p>75% Coverage Level</p> <p>Expected County 206 BU</p> <p>ECO from 95%-86%</p> <p>ECO + from 95%-86% Yield only</p> <p>SCO from 75%-86%</p> <p>Premium = <b>56.20</b></p> <p>Liability = \$828 Per acre</p> <p>Guarantee/Acre 176.2</p> <p><b>2026 for this plan = \$41.24</b></p>
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ECO Triggered 8 out of 20

SCO Triggered 5 out of 20

Harvest Price	Expected Revenue	Harvest Revenue	% of Final Yield or Revenue Produced	Estimated Payments	Estimated Payment Factor	Estimated Payments	Estimated Payment Factor
\$4.70	\$970.55	\$970.55	100.0%	-	0%	-	0%
<b>\$4.16</b>	\$934.33	\$446.37	47.8%	<b>\$78.45</b>	100%	<b>\$95.88</b>	100%
<b>\$4.88</b>	\$1,184.96	\$1,025.29	86.5%	\$73.87	94%	-	0%
\$6.86	\$1,373.37	\$1,222.45	89.0%	\$52.20	67%	-	0%
\$5.37	\$895.72	\$1,089.57	121.6%	-	0%	-	0%
\$3.99	\$645.98	\$685.88	106.2%	-	0%	-	0%
<b>\$3.90</b>	\$615.60	\$679.77	110.4%	-	0%	-	0%
<b>\$3.68</b>	\$579.74	\$695.89	120.0%	-	0%	-	0%
<b>\$3.49</b>	\$562.72	\$664.22	118.0%	-	0%	-	0%
<b>\$3.49</b>	\$566.65	\$552.12	97.4%	-	0%	-	0%
<b>\$3.83</b>	\$593.45	\$714.30	120.4%	-	0%	-	0%
<b>\$3.49</b>	\$643.10	\$573.41	89.2%	\$50.88	65%	-	0%
<b>\$4.39</b>	\$765.01	\$787.13	102.9%	-	0%	-	0%
\$7.50	\$987.00	\$403.50	40.9%	<b>\$78.45</b>	100%	<b>\$95.88</b>	100%
\$6.32	\$807.70	\$922.72	114.2%	-	0%	-	0%
\$5.46	\$677.04	\$743.65	109.8%	-	0%	-	0%
<b>\$3.72</b>	\$485.61	\$610.82	125.8%	-	0%	-	0%
<b>\$4.13</b>	\$628.56	\$390.29	62.1%	<b>\$78.45</b>	100%	<b>\$95.88</b>	100%
<b>\$3.58</b>	\$457.16	\$375.18	82.1%	<b>\$78.45</b>	100%	\$34.26	36%
\$3.03	\$329.66	\$404.81	122.8%	-	0%	-	0%
<b>\$2.02</b>	\$243.60	\$146.45	60.1%	<b>\$78.45</b>	100%	<b>\$95.88</b>	100%

# Estimated History 2025

## ESTIMATED PAYMENT HISTORY



Show Premium Details

Plan	2014	2018	2019	2020	2021	2022	2024	Total
RP - 75% / 100% (EU) / ECO+Y (OU) / ECO-RP / SCO-RP								
Payment	<b>\$4,026</b>	<b>\$8,129</b>	<b>\$5,627</b>	<b>\$4,980</b>	<b>\$0</b>	<b>\$11,498</b>	<b>\$22,230</b>	<b>\$56,490</b>
Premium	\$1,290	\$7,058	\$5,768	\$4,851	\$9,329	\$10,619	\$4,851	\$43,766
Net	+\$2,736	+\$1,071	-\$141	+\$129	-\$9,329	+\$879	+\$17,379	+\$12,724
RP - 85% / 100% (EU)								
Payment	<b>\$4,222</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$14,736</b>	<b>\$18,958</b>
Premium	\$1,263	\$6,722	\$5,459	\$4,592	\$8,788	\$10,051	\$4,592	\$41,467
Net	+\$2,959	-\$6,722	-\$5,459	-\$4,592	-\$8,788	-\$10,051	+\$10,144	-\$22,509
RP - 75% / 100% (EU) / ECO-RP / SCO-RP								
Payment	<b>\$3,406</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$11,498</b>	<b>\$22,230</b>	<b>\$37,134</b>
Premium	\$1,067	\$5,827	\$4,760	\$3,998	\$7,691	\$8,758	\$3,998	\$36,099
Net	+\$2,339	-\$5,827	-\$4,760	-\$3,998	-\$7,691	+\$2,740	+\$18,232	+\$1,035

Questions?



Thank You!!

# See You Tomorrow!

Breakfast: 7-8am

Claims Tips/Ticks: 8am

Grab your gift in  
the cafeteria as  
you leave!



# Claims Tips & Tricks



Dereck Klaassen

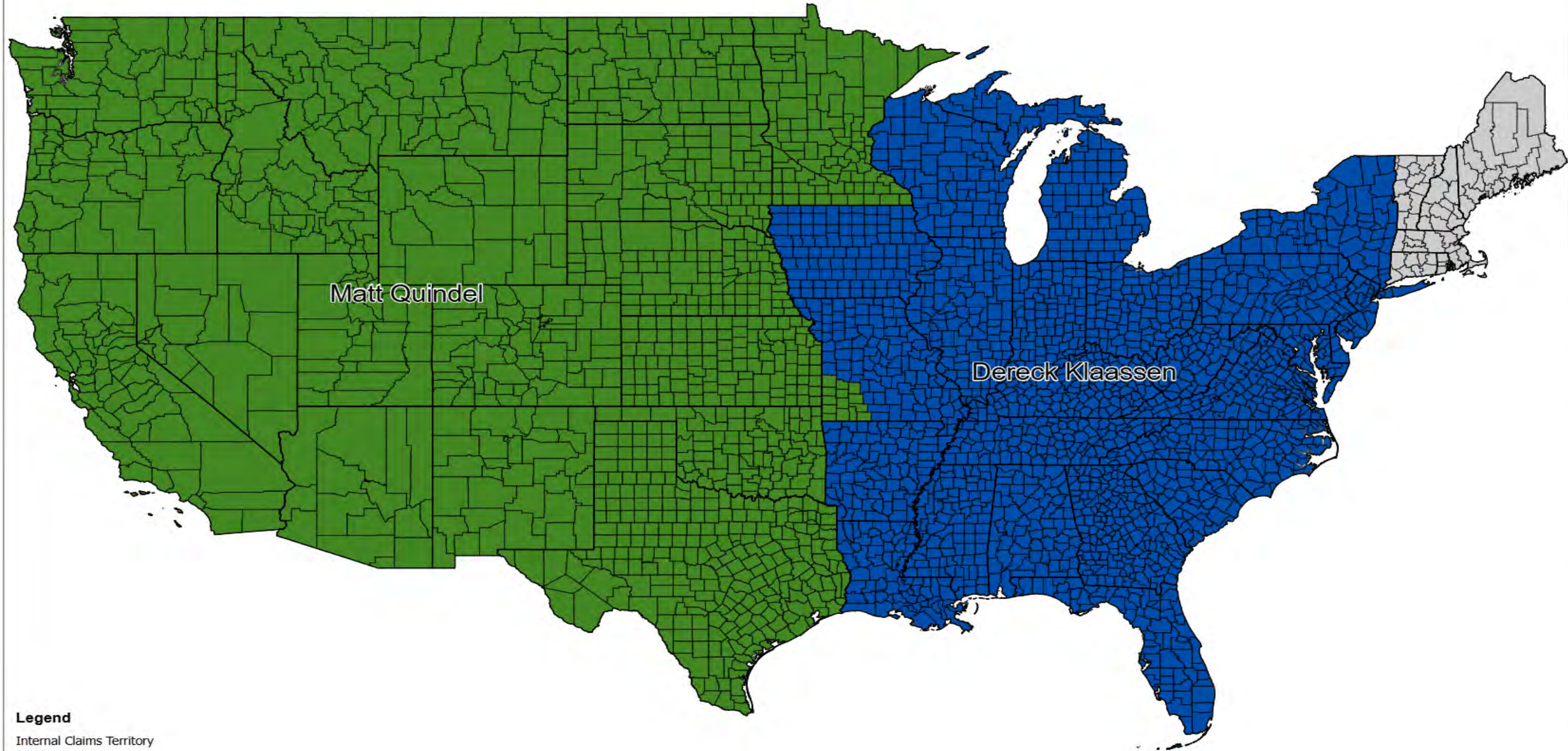
Assistant Vice President - Claims

Matt Quindel

Assistant Vice President - Claims



# Internal Claims Territories



## Legend

Internal Claims Territory

- Dereck Klaassen
- Matt Quindel
- No Business

Date: 3/25/2023



**Farmers Mutual Hail**  
Insurance Company of Iowa



# Agenda

- Copy Notice of Loss Function
- Loss Register
- Deadlines to submit claims
- Simplified Claims
- Direct Deposit/Premium Offset
- ACH Election Report
- January Hold
- What can you do to help the claims process?

# Goals for this session!

- Different claims related tips and tricks that you can apply in your agency
- Education on being more efficient
- Opportunities to differentiate your agency from others in the area during the claims process
- Be thinking of during this session: ‘What is at least one thing that you are going to take back to your agency?’



# Claim Reporting


# Copy Notice of Loss Function in FMHA

- After a claim is submitted, if the insured has a shared SBI with other policies, an exact copy of the NOL can be added to one or more additional policies.
  - This feature can also be used for insureds with crops in multiple counties.
- This can be a big time saving when opening claims for policyholders who have multiple entities or counties.
- This functionality also works for additional notice of losses.





# Copy Notice of Loss and Add Comment for Adjuster

▼ Claim: 6160

Claim: 6160	Claim Status: <b>In Field</b>	Claim Type: <b>Replant</b>	Actual Loss Date: <b>04/16/2025</b>
Recv Loss Notice Date: <b>05/13/2025</b>	Packet To Adjuster: <b>14126 - Austin Swaim</b>	Adjuster Phone: <b>(641) 208-1293</b>	Adjuster Email: <b>Austin.Swaim@fmh.com</b>
Packet Print Date:	Adjusted Date:	Audit Return Date:	Imagery Link: 

**Claim Crop Information**

[Clear Filters](#)

Crop	Practice	Type	High Risk	Primary Cause	Secondary Cause	Insured Intention	Notice Date	Damage Date	Comments
41 Corn				Cold Wet Weather	UNKNOWN	Replant	05/13/2025	04/16/2025	Brian needs to replant. Please comment at (319) 330-0000 
81 Soybeans				Cold Wet Weather	UNKNOWN	Replant	05/13/2025	04/16/2025	Brian needs to replant. Please comment at (319) 330-0000 

[Add Comment For Adjuster](#)[Show Status](#)[Copy Notice of Loss](#)[Add Additional Notice](#)

# Agency Loss Register

- Did you know that you can see the most recent activity logged by the adjuster and any comments with an activity all in one spot?



**Farmers Mutual Hail**  
Insurance Company of Iowa  
6785 Westown Parkway | West Des Moines, Iowa 50266

## AGENCY LOSS REGISTER

Reinsurance Year: 2025

Insured Name	Policy	Crops	Claim	Type	Status	Adjuster Name	Open Date	Processed Date	Total Indemnity	Total Credits	Total Check Amounts	Activity Date	Activity Description	Activity Comment
[REDACTED]	[REDACTED]	CORN	0014984	Hail	In Field	Schwarz, Justin Gene	06/10/2025		\$0.00	\$0.00	\$0.00	06/10/2025	Appraisal Has Been Completed In Field	Crop - 0041 for Unit - 0002-0000 EU was created by SCHWARZ, JUSTIN.
[REDACTED]	[REDACTED]	CORN	0004642	Hail	In Field	Schwarz, Justin Gene	05/04/2025		\$0.00	\$0.00	\$0.00	06/03/2025	Appraisal Has Been Completed In Field	Crop - 0041 for Unit - 0001-0008 EI was created by SCHWARZ, JUSTIN.
[REDACTED]	[REDACTED]	WHEAT	0004609	Hail	Processed	Schwarz, Justin Gene	05/03/2025	06/10/2025	\$4,132.00	\$4,132.00	\$0.00	06/10/2025	Upload Claim For Payment	Upload Claim For Payment
[REDACTED]	[REDACTED]	CORN	0002279	Hail	In Field	Schwarz, Justin Gene	05/01/2025		\$0.00	\$0.00	\$0.00	06/10/2025	Appraisal Has Been Completed In Field	Crop - 0041 for Unit - 0001-0030 EU was created by SCHWARZ, JUSTIN.
[REDACTED]	[REDACTED]	OATS	0000641	MPCI Production	Processed	Schwarz, Glenn A	03/31/2025	04/25/2025	\$26,731.00	\$128.00	\$26,603.00	04/25/2025	Upload Claim For Payment	Upload Claim For Payment
	[REDACTED]	OATS	0000640	MPCI Production	Processed	Schwarz, Glenn A	03/31/2025	04/25/2025	\$4,111.00	\$4,111.00	\$0.00	04/25/2025	Upload Claim For Payment	Upload Claim For Payment
[REDACTED]	[REDACTED]	CORN	0002336	Hail	In Field	Schwarz, Justin Gene	05/01/2025		\$0.00	\$0.00	\$0.00	06/23/2025	Appraisal Has Been Completed In Field	Crop - 0041 for Unit - 0002-0001 EI was created by SCHWARZ, JUSTIN.
[REDACTED]	[REDACTED]	CORN	0017293	Hail	Processed	Schwarz, Justin Gene	06/17/2025	06/18/2025	\$3,962.00	\$561.00	\$3,401.00	06/18/2025	Upload Claim For Payment	Upload Claim For Payment
[REDACTED]	[REDACTED]	CORN	0002274	Prevented Plant	Internal FMHC	Schwarz, Glenn A	05/01/2025		\$0.00	\$0.00	\$0.00	06/24/2025	Claim Sent For Review	Claim Sent For Review
[REDACTED]	[REDACTED]	WHEAT	0000186	Replant	Withdrawn	Schwarz, Justin Gene	12/02/2024		\$0.00	\$0.00	\$0.00	01/21/2025	Claim Withdrawn	Claim Withdrawn

# Claim Reporting: Tips and Tricks

- Use the loss register to check claim statuses
  - This can be found using the following path in FMHA: Agency Management > Agency Reports > Step 1 select Agency Loss Register
- Calendar reminder to run weekly
- Put needed information in the comments on each claim
- Add Comment for Adjuster: Used to send messages to the adjuster when a claim is in the “In Field” status
  - This send a message to the adjuster, and it contains the claim information already.
- NOL Automation: Protector Policy
  - If MPCl Production Claim (M), then automatically sets up RAMP/ECO+/SCO+ (X)
  - If MPCl Replant (R) or Self-Cert Replant (S), then automatically sets up Replant Premier (U)

Questions or Comments?







# Claim Deadlines

# Prevented Planting Claim Reporting Deadlines

- Within 72 hours of the final plant date if you do not intend to plant the insured crop during the late planting period or if a late planting period is not applicable.
- Or within 72 hours of the policyholder determining that they will not be able to plant the insured crop within any applicable late planting period.
- Prevent plant claims need to be reported timely so the cause of loss can be documented.
  - If claims are not filed timely, it could jeopardize the indemnity being paid.
- Remember reporting prevented planting acres in FMHA does not open a claim!

# Timely Harvest Loss Notices

## Timeframes

- **Bushel losses – Yield or Revenue plans of coverage**
  - Reported within 15 days after harvest or calendar date for EOIP, whichever is earlier
  - Harvest completed on November 1<sup>st</sup> = November 16<sup>th</sup> deadline
- **Revenue losses – RP or RPHPE**
  - A notice of loss must be filed within 45 days of the harvest price being announced.
  - Harvest price is announced on August 4<sup>th</sup> = September 18<sup>th</sup> deadline

# Delayed and Late Loss Notice Timeframes

- **Delayed Notice of Loss: Yield or Revenue plans of coverage**
  - Notices of loss can be accepted up to 60 days after the earlier of harvest or calendar date of EOIP.
    - Additional review of these will be needed.
- **Late Notice of Loss: Yield or Revenue plans of coverage**
  - After 60 days following the earlier of harvest or calendar date of EOIP notices of loss will not be accepted.
    - Please note that FMHA does not accept notices of loss on crops with a 12/10 calendar date of EOIP after February 8<sup>th</sup>.
- **Landlord/tenant situations**
  - Need a timely filed notice of loss
- **Calendar reminders**
  - Set a calendar reminder to have production wrapped up by Christmas- Why wait?!
  - FMHA notices get turned off after February 8<sup>th</sup>
  - There are a few claims each year that get denied



# Timely Notice Deadline: Example

- Calendar Date for End of Insurance Period (CDEOIP): 12/10
- If harvest price announcement is 11/2

Crop/Plan	If Unit Harvest Completed	Production Loss NOL Deadline	Revenue Only Loss NOL Deadline
Corn YP	10/1	10/16	N/A
Corn RP	10/1	10/16	12/17
Corn RP	12/1	12/16	12/17
Corn RP	12/20	12/25	12/17

# Don't Forget Trigger Guarantee: 2025 Example

- Revenue Protection (RP) policy with October price discovery

Crop	Projected Price	Harvest Price	Trigger % (Projected / Harvest)*	If Production Guarantee	Trigger Guarantee
Corn	\$4.70	\$4.25	110.6 %	180.0	199.1
Soybeans	\$10.54	\$10.00	105.4 %	45.0	47.4

\* Will not be less than 100%

- Note: Trigger yield reports are available in FMH Agent Center (FMHA) for MPC1 & RAMP policyholders
- Harvest Prices are for demonstration purposes only – I don't know what the prices will be 😊
- If production is close, turn in the claim!

# Best Practices for Estimating Production

- Ask for precision harvest maps!
- Excel workbook
- Moisture & pack factors available at [FMH.com](https://www.fmh.com)
- Look at prior year claim info (FMHA- claims tab)

# Scenario #1

- RP soybean policy
- Insured completes harvest on 10/5
- Soybean harvest price is announced on 11/3
- When is the deadline to submit a claim for a loss of production?
  - 10/21
- What if there this only a loss of revenue?
  - 12/18



# Scenario #2

Tenant timely files a NOL to his AIP (not FMH). Landlord (insured by FMH) get notified by the tenant on March 15<sup>th</sup> that the they had a claim for the previous crop year. Is it too late to file a claim?

- No, since the 'companion contract' had a timely filed notice of loss FMH will need a copy of the timely files notice for loss from the tenant.

# Scenario #3

- RP Corn policy
- Insured completes harvest on 11/5
- Corn harvest price is announced on 11/3
- When is the deadline to submit a claim for a loss of production?
  - 11/21
- What if there this only a loss of revenue?
  - 12/18

# Quick Quiz Time!

- When is the last day that notices of loss will be accepted in FMHA for an RP plan of coverage on corn in Indiana?
  - February 8<sup>th</sup>
- If a policyholder has a spring crop in the field on December 10th, what should you do?
  - File a notice of loss in FMHA
- When you file a MPCl production claim does it automatically file a plus product (ECO+, SCO+) claim?
  - Yes
- I have a low yield on my wheat, how many days after harvest do I have to turn in my claim?
  - 15 days

Questions or Comments?







# Simplified Claims Process

# What is the Simplified Claim Process (SCP)?

- Allows insured to submit information to prove their claim without having an adjuster complete an inspection
- To qualify
  - All acreage of the unit must be harvested
  - All production must be delivered to a third party with written verification provided
  - Loss must be less than
    - \$20,000 per OU
    - \$40,000 per BU or EU
    - These dollar amounts are only the yield loss component of the loss; revenue loss amounts do not count towards this threshold.
- Additional information under SCP claim type in FMHA, see next slide!
  - Changes were made to this process in 2024!

# How To Access The SCP Information

- FMHA > Tools & Resources > Simplified Claims

The screenshot displays the Farmers Mutual Hail Insurance Company of Iowa website. The top navigation bar includes the company logo and name. Below this, a dark blue sidebar menu is visible, with the 'TOOLS & RESOURCES' section expanded. Within this section, the 'Simplified Claims' option is highlighted by a yellow arrow. The main content area shows a search interface with filters for 'Customer Last, First Name' and 'Agency', and a dropdown for 'All Agents'. Below the search filters, the 'Customer List' section is displayed, featuring buttons for 'Add New' and 'Clear Filters', and a table with columns for 'Name', 'Agency', 'Policies', 'Quotes', and 'PHC'. The table currently shows 'No data available in table' and 'Showing 0 to 0 of 0 entries'.

# What to Submit

- SCP form completed & signed by insured
- FSA 578s or CIMS documents or aerial photos identifying
  - Each field
  - Crop planted in each field
  - Number of acres in each field
- Settlement &/or summary sheet with all loads clearly marked as to which unit they came from

# Submission Process

1. Upload this information in FMHA under the Claims tab for the policy, then select Simplified Claim Paperwork

**Note:** Documents must be uploaded in FMHA prior to submitting a notice of loss in FMHA for an SCP

2. Submit an NOL on the policy in FMHA using the claim type Simplified Claim



# Wrap Up

- Has anyone used the SCP in the past?
- Claims reported as SCP, for which requirements are not met
  - Will simply be assigned to an adjuster
- Who are ideal candidates in your agency?
  - Policyholders who deliver all their production to an elevator
  - Policyholders who already bring you all of their summary sheets
- Why should you use the SCP?
  - Faster payment
  - Allows policyholders with farm stored grain to be completed faster
  - Great tool for policyholder who are hard to connect with an adjuster
  - Allows another touch point with the policyholder

Questions or Comments?





# Direct Deposit/ACH

# Direct Deposit of Indemnities

- Do you get phone calls about lost checks?
- Have you promoted ACH/Direct Deposit in your agency?
  - Why or why not?
  - What worked for you?
- In what year did direct deposit become required at the FSA office?
  - A) 2001 B) 2004 C) 1999 D) 1996
- Social security payments have been mandatory since 2013!



# Direct Deposit for Claim Indemnities

- Important to help reduce delays in claim payments
- Policyholders with an Assignment of Indemnity can still sign up for this service
  - Additional form is needed to be filled out by the creditor
- Options for setup
  - PHC
  - Enrollment Form in FMHA
- Enrollment Form: *FMHA > Policy Management > Insured Claim Direct Deposit*
- Claims Direct Deposit Setup Guide: *FMHA > Online Help > Policy Management > Claims*

Claims Direct Deposit Setup

## Claims Direct Deposit Setup

To minimize the time for producers to receive payment of their claims, insureds can choose FMH direct deposit.

To set up direct deposit, either:

- The insured can enroll through their FMH Policyholder Center (PHC) account.
- The agent can give the insured a Direct Deposit Enrollment form to complete and return with a voided check.

### Using the FMH Policyholder Center

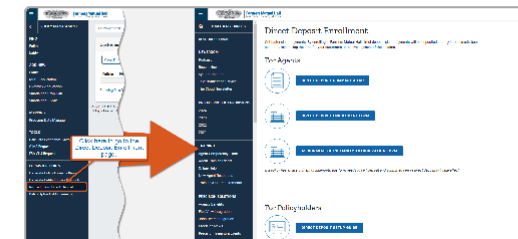
There are two ways insureds can add banking information for ACH Claim Payment in the Policyholder Center (PHC):

- Add bank info to Premium/Billing section:  
The insured can add their bank account information and opt for direct claim payments under the Premium/Billing section and Bank Accounts tab, by selecting the Set as **ACH Claim Payment Bank Account** check box.
- Make a one-time payment:  
When making a one-time payment in the PHC Premium/Billing section, the insured has the option to **Save Bank Account for Claim Direct Deposit (ACH)** once they select **Save Bank Account for Future Payments**.

### Direct Deposit Enrollment with an Agent

Agents can facilitate enrolling their customers in FMH direct deposit by accessing the Direct Deposit Enrollment form and more information available on the FMH Agent Center.

1. Access the form in FMHA by navigating to: *Policy Management > Forms & Reports > Insured Claim Direct Deposit*.
2. Share the form with the insured for them to fill out and submit back with a voided check to FMH.





# ACH Election Report

- Did you know that there is an easy way in FMHA to see what policies within your agency have elected ACH?
- This report show which policies have ACH information on their policy!
- This can be found using the following path in FMHA: Agency Management > Agency Reports > Step 1 select ACH Election Report

# Using MPCl Indemnity to Pay Private Product Premium

- Do you have a policyholder that is always late paying their private product/crop hail premium?
- Did you know that FMH can withhold private product premium from their MPCl indemnity?
  - Policyholders can sign up for this ability!
- Authorization Offset Amounts Due can be found in FMHA here: *Policy Management > Generate Entity Forms & Reports > Select Entity > Blank Entity Forms*
- This document will be uploaded to the entity and will be processed by the underwriter.



**Farmers Mutual Hail**  
Insurance Company of Iowa  
6785 Westown Parkway | West Des Moines, Iowa 50266

## AUTHORIZATION OFFSET AMOUNTS DUE

I \_\_\_\_\_, hereby request and authorize Farmers Mutual Hail Insurance Company of Iowa (FMH) the ability to offset any private product amounts due FMH from any funds available to me after indemnity payments have been made under any policy issued under the Federal Crop Insurance Act and all my outstanding debts with FCIC have been settled. This includes amounts due under all policies associated to my entity ID.

By signing, I agree this authorization will be in effect from this day forward and will apply to all past, present, and future reinsurance years. I further agree this authorization will remain in effect until canceled in writing by me.

Insured's Printed Name \_\_\_\_\_ Witness's Printed Name \_\_\_\_\_

Insured's Signature \_\_\_\_\_ Date \_\_\_\_\_ Witness's Signature \_\_\_\_\_ Date \_\_\_\_\_

Questions or Comments?



# What else can be done to differentiate yourself?

- Claims related mailings or text messages to your insureds
- Hold an impromptu farmer meeting if dealing with unusual circumstances. Invite your FCS!
  - Quality adjustment questions
  - Prevent Plant in areas where it's less common etc.





Did you know?



# What is a January Hold Claim?

- Insured's option to hold claim payment until next year
- Available beginning 30 days prior to the first business day in January
  - Only MPCl Production claims
    - Including related RAMP or Production Plan claims
  - Insured & adjuster sign the claim documents, but payment is received in the new year
- Available with direct deposit or otherwise
- This helps FMH by smoothing the workload out as well as providing timely payment as soon as possible in the new calendar year.
  - Who can guess the number of claims that we had that used 'January Hold'?
- It is important that the adjuster and policyholder are on the same page with when claim payment is wanted.

# What did January Hold look like in 2024 for FMH?

- **1,570 claims**
- **53 million dollars**



# What can you do to help the claims process?

- Get acres on the policy as soon as possible
  - A claim cannot be paid until there are acres on the policy
- Encourage your policyholder to be organized
  - Adjuster love to work claims with policyholders who are organized!
- Review trigger yields with policyholders
  - Start updating the harvest prices within FMHA to run examples.
- Help explain unit structure
  - OU, EU, BU.... ET, EP, etc.
- Collect production documents if they are available and upload them in FMHA
  - Could be a good candidate for SCP 😊
- Encourage the usage of precision technology
  - The benefits are endless with precision!

# Prevent Plant Claim Specific Tips

- Turn in claims timely, don't wait!
  - Especially if the cause of loss is uncommon to the area
- Make these acreage reports a priority to get done first!
- Leverage the reminders sheet!
- Communicate out of the ordinary situations with your Field Claims Supervisor.

# Production Claim Specific Tips

- Gather production early!
  - Don't wait until sales closing or production reporting deadline!
- Leverage the SCP
  - Use this to separate yourself from other agencies!
  - Promote the usage!
- Use the MPCl Production Claim Checklist
  - Send it to them after they file a claim or review it with them during a farm visit!
- Does the policyholder care what year they get their possible indemnity in?
  - If they can't answer this question, advise them to visit with their tax professional!
  - For corporations, LLC's, etc. it might not matter.
  - Be sure to remind them to tell their adjuster this answer as well so work can be prioritized.
- 180-day measurement delay
  - Used in situations where there is on farm storage and the policyholder wants to deliver the production before settling the claim.



What is one thing that you are going to take back to your agency?



A circular inset image on the left side of the slide shows a field of green plants with yellow flowers, likely corn, under a vibrant sunset sky with orange and yellow clouds. The field is in the foreground, and a line of trees is visible in the distance.

# Understanding Policy Revisions, Corrections & Deadline Impacts

The logo for FMHwire, featuring the letters 'FMH' in blue and 'wire' in orange. A small blue circular icon with three concentric lines is positioned above the 'i' in 'wire'.

**FMH**wire

# INTRODUCTIONS:

- Dave Kahle:
  - AVP-Regional Sales Manager-East
  - 18 Years with FMH including time with JDIC
- Karly York:
  - Underwriting Manager – East Region
  - 15 years w/ FMH: Data Processing, Underwriting Dept: Insurance Specialist & Manager
- Dereck Klaassen:
  - Assistant Vice President – Claims
  - Supervises the Claims Analyst staff for the eastern part of the United States

# EVERYONE MAKES MISTAKES!

It's when you find them and how you handle them that matters!



# Goals:

- Better understanding of making acre/policy changes before & after deadlines
- MPCl vs. Private Product policy changes
- What to do if you discover a MPCl claim more than 60 days after EOIP
- Understand how to address common scenarios



# What kind of mistakes have you made?

Missed keying option  
from timely application

Missed adding legal to  
standalone hail

Keyed acres to FAC unit  
instead of NFAC unit

Transposed/“fat fingered”  
production totals

Keyed tax ID as EIN vs SSN  
& vice versa

Missing renewal on single  
season hail coverage

# MPCI Revisions vs Private Product Revisions:

## MPCI:

Federally Regulated  
Handbooks w/ Stricter Deadlines

## Private Products:

State Regulated – Rates & Plans  
Flexibility w/ AIP set Deadlines

# MPCI Revisions & Corrections before Deadlines:

If an error is found on the application, policy change form, production report, acreage report etc. and it is before the signature deadline:

- Update the form and get new agent and insured signatures and dates
- Key changes to FMHA and submit
- Upload revised document to FMHA documents tab
- Add a note to FMHA – What changed/Why

Depending on the revision, the IS may still reach out with further questions or request additional documentation.

# MPCI Revisions & Corrections after Deadlines:

When an error is found, or a revision/correction is needed after the deadline it is important to timely contact the correct people:

## INSURED

Will reach out to their main points of contact, typically the agent for coverage/reporting issues and adjuster during a claim

## AGENT

An agent is the main point of contact during the revision process; contacting underwriting, sales or claims depending on the error.

## SALES

Agents commonly reach out to sales, they are available to help verify issues and can direct an agent on how to proceed.

## CLAIMS

It is common to find errors during the claims season. Depending on the situation the field staff will direct you to an Analyst or an Underwriter.

# Revisions and Corrections after Deadlines:

- When an error is found, or a revision/correction is needed after the deadline it is also important to understand what can be affected by a late revision:

## **Liability**

Increase or decrease

## **Claims**

Increase in claim payment – or – Decrease in claim requiring insured to repay FMH

## **Premium**

Increase in premium – or – Decrease in premium (Premium owed by insured or Refund owed to insured)

## **Commission Reductions**

Can be applied by SCD / PRD / ARD changes



# Underwriting – Review Process:

**Step ONE:** IS review Revision/Correction – Verify forms in FMHA documents tab:

- Do we have a timely signed/uploaded form uploaded in FMHA with the correct information?
  - EX: New level is on the timely App/Change but was missed during keying
  - EX: Production is reported on the form as 33,697 and but was keyed as 34,697 by mistake
  - EX: Acreage report has 45.3 acres on 01-01 NFAC Soybeans but was keyed to 01-01 FAC Soybeans & supporting timely FSA 578's

**Yes**

IS will continue to STEP THREE of the review process

**NO**

IS will continue to STEP TWO of the review process

# Underwriting – Review Process:

## **Step TWO:** IS will request Supporting Documentation

- Letter of Explanation
  - An email or word document created by the Insured or Agent to the IS explaining the issue and how it happened – include any supporting documentation
- Timely Signed and Dated Forms
  - Includes - Application/Change Form, Production Reporting Form, Acreage Reporting or any version of these forms (Map Based or Combo) – Original and/or Revised
- 578's – Acreage Revisions
  - Original and if applicable revised



# Underwriting – Review Process:

## **Step THREE:** Approval or Rejection of requested Revision/Correction

### IS Approval or Rejection:

- After the requested revision/correction is reviewed and meets the guidelines for IS approval or denial, the IS will approve or deny and notify the agent

### IS Verification w/ Management:

- If the requested revisions are outside of the IS guidelines, the request will be submitted to an Underwriting Manager to review
  - Manager will approve or deny and have the IS notify the agent

# Underwriting – Review Process:

## Step FOUR: Updating FMHA upon Approval

### KEYING

IS or Agent will update FMHA w/  
approved data

If agent keyed, IS will review  
after submission

### DOCUMENTS

IS will verify that revised  
documents generate for insured

Examples:

Policy Confirmation  
Summary of Coverage  
Bill

### NOTIFICATION

IS will notify all necessary  
individuals:

Examples:

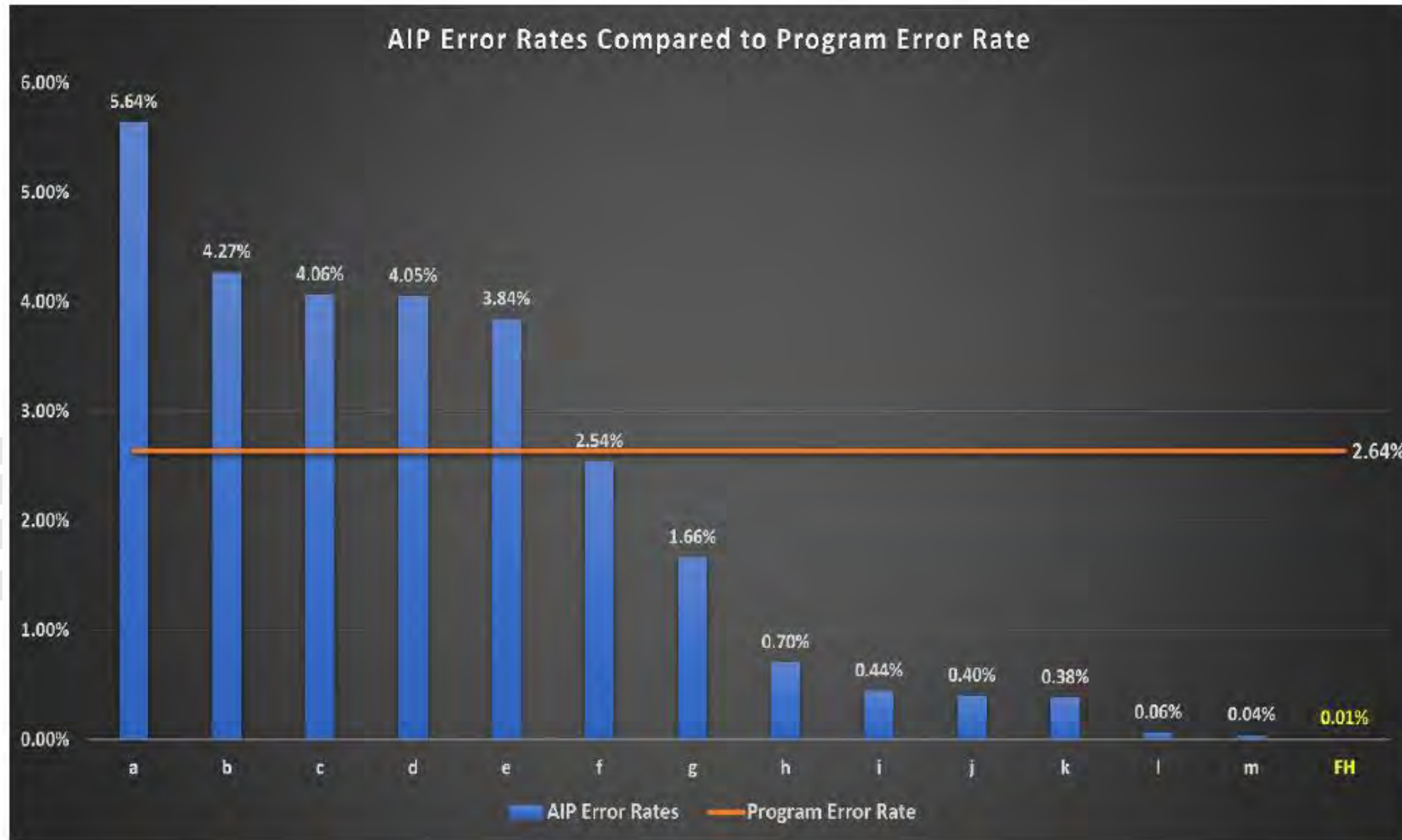
Agents  
Claims  
Accounting



Questions or Comments?



# Reinsurance Year 2021 Error Rate



# Private Product vs MPCl Changes at Claim Time

- Private products offer FMH some flexibility and discretion in situations.
  - We still need to make sure that the policies are operating within the constraints of the policy provisions.
- MPCl has a specific regulations that FMH must follow.
  - Crop Insurance Handbook language on specifically what can be changed and when.
  - Not following these rules puts the policyholder, agent and FMH at risk!

# Crop Hail Claim Scenario #1

- Crop hail only policy, at claim time the adjuster finds that there was a legal description that was left off the policy. The acres total up to what the policyholder has in their operation.
- What do we do?
  - Adjuster works the claim on a non-waiver with the added legal description.
  - Claims Analyst will work with the Insurance Specialist for the agency to correct the policy.

# Crop Hail Claim Scenario #2

- On a crop hail policy, the agent selected the 'insure all acres' option on the policy when it was set up 2 years ago. The policyholder picks up additional land in 2025, but the agent has not amended the policy yet for the 2025 crop year.
- How is this claim handled?
  - Adjuster works the claim on a non-waiver
  - Claim staff reaches out to the agency to make them aware of the situation
  - Policy is amended for the current crop year
  - Claim gets submitted by the adjuster
  - Claim gets paid
- What if the 'insure all acres' box is **NOT** checked?
  - Claim still worked on a non-waiver
  - Coverage is questionable
    - Explanation from the agent is needed and will be reviewed by FMH
- How about a Protector policy?



Let's talk about MPC!



# MPCI Acre Changes at Claim Time

- Decreases in liability
  - No issues, just will capture the change and premium will be reduced/refunded.
- Increases in liability
  - Will need to follow the normal acre revision process for them to be added to the policy.
    - Normal review by Underwriting to determine if they will be added to the policy.
  - If acres are not added to the policy the adjuster will simply capture the higher determined acre number, and that information will flow to the APH database.
    - Acres will not be listed as 'uninsurable' if they are not added to the policy.
  - Communication is very important between the agent, adjuster and underwriter.

# MPCI Scenario #1

- At claim time the adjuster, while verifying the acres on the policy, finds that there are 75.65 acres that are not reported on the policy. These acres reside in unit 1-050U, and these are the only acres in this unit.
- The adjuster calls the agent and discovers that the agent has a copy of the timely FSA 578 but accidentally left these acres off the acreage report.
- Now what?
  - Sales
  - Underwriting
  - Claims

# MPCI Scenario #2

- On a soybean EU policy, acres were inadvertently put into the wrong database. This was discovered before the adjuster was going to work the production claim in December.
  - Unit 1-05 reported 56.98 acres
  - Unit 1-06 reported 65.89 acres
    - These should be flipped
- Now what?
  - Sales
  - Underwriting
  - Claims

# MPCI Scenario #3

- An adjuster is working a corn prevent plant (PP) claim and while inspecting field he notices that the acres are not correct on a prevent plant line. Visually, the adjuster sees that the acres in the field are way less than what is on the policy. The policy shows 38.42 acres of prevented planting, the FSA paperwork also shows 38.42 acres of PP. The adjuster sees planted corn in the same field. However, the policy does not show planted acres. Therefore, the adjuster measures the prevent plant acres and they total 6.21 acres.
- Now what?
  - Planted acres?
    - Revised Acreage Report
    - GSI needed
    - Needs to appraise for 90% of the APH by unit (OU/BU/EU)
  - PP acres?
    - Does not meet the 20/20 rule
    - Uninsurable



# Notices of Loss – More than 60 days after EOIP

- What should you do if you discover that a policyholder has a claim, and it is more than 60 days after EOIP?
  - Reach out to your Field Claims Supervisor or Claims Analyst
  - Communication is important in these situation!
- Be sure to include the following:
  - Why was the claim not filed timely?
  - Is there a share person(s) claim that was filed timely? If so who, claim number, etc.?
    - It is ok if the share person is not insured by FMH, we will need a copy of the NOL in this case.
  - Did the policyholder serve notice prior to the deadline?
    - Be able to provide verifiable documentation
  - What is the COL? Is it common to the area?
- FMH Internal Claims will review the situation

# MPCI Scenario #4

- An agent is collecting production at the end of February. It is discovered that the policyholder had a shallow loss on their soybeans. What should this agent do?

# MPCI Claim Overpayments

- Usually, a result of a corrected claim that results in a lower indemnity than initially issued.
  - Acre changes after a claim has been paid
- Adjuster will review the claim with the policyholder when completing the corrected claim documents.
- The letter will contain the net dollar amount owed back to FMH
  - Premium adjustments will be noted as well if applicable
- FMH is required to ask request the overpaid indemnity to be paid back
  - Same rules apply for repayment of indemnities as they do for premium payments

# MPCI Scenario #5

- Upon receiving their indemnity check a policyholder realizes that they only provided 50% of the grain that they harvested on a shared unit with their uncle. They alert the FMH Home Office right away and the claim was sent back out to the field to be corrected.
- Now what?
  - Adjuster works the corrected claim and explains to the policyholder that with the production increasing on the unit there will likely be a claim overpayment created.
  - Claim is submitted to the Home Office and is processed.
    - Note: The policyholder will receive Account Statements at the end of every month as soon as the corrected claim is processed. Interest listed on this statement should be disregarded.
  - FMH has 90 days to send a claim overpayment letter.
    - The policyholder will have 30 days from the date on this letter to remit payment to FMH.
    - Interest will not attach until 30 days after the date on the overpayment letter.

# Remember:

- Deadlines Matter-
- Documentation is Important –
- Communication-



# Questions?





## Phase 2 & 3 Enhancements

- Josh Menz and Kathleen Bjerke

# FMHQ Phase What has changed and what is ahead

## Phase 2

- Independent RI quoter
- Existing policy RI quoter
- Copy coverages across Grid ID's
- Historical lookback
- Hover text
- Bar chart
- Burn it down!

## Phase 3

July

- Template enhancements
- Import policy flexibility

September

- Farm quote & Analyzer charts

November & December

- Preferences
- Rotate acres
- Quick Rate sheet
- MCO







Phase 2  
Let's make it Rain!

# Dive into FMHQ RI Quick Quote and Farm Quote







## Phase 3

“If it ain’t broke, Fix it”

– Retired FMH President & CEO Ron Rutledge

# Batch Quotes

- 6,408 Quoting Batches. (5X-2024)

[<](#)

QUOTES

FIND

Quote

Quote List

ADD NEW

Quick Quote

Batch Farm Quote

Standalone Hail Quote

Standalone Hail Quick Quote

DRP Quick Quote

Rainfall Index Quick Quote

Batch Farm Quote

Select Agency

14001 - FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA

Select Agency

Description:

Quote Options

Select Policies

Clear Filters

<input type="checkbox"/>	Existing Quote	Name	Policy #	Type	Status	State	County	Commodities	Plan	Season	Sales Close Date	Agency #	Agent(s)
<input type="checkbox"/>	Yes		1174470	MPCI	Active	IA - Iowa	Adams	Corn	RP	Spring	03/15/2025	14001	AGENT, JD
<input type="checkbox"/>	No		1134878	MPCI	Active	IA - Iowa	Clarke	Soybeans, Corn	RP	Spring	03/15/2025	14001	POLISH, JAMES
<input type="checkbox"/>	Yes	Backer, Sheila	1153837	MPCI	Active	NE - Nebraska	Colfax	Corn	RP	Spring	03/15/2025	14001	
<input type="checkbox"/>	Yes	Engelland, Kelly	1110935	Protector	Active	IA - Iowa	Clarke	Soybeans, Corn	RP	Spring	03/15/2025	14001	DECAPP, DAVID ALAN
<input type="checkbox"/>	Yes	Farmer, Jane	1129479	MPCI	Active	KS - Kansas	Saline	Pasture, Rangeland, Forage	RI	Fall	12/01/2024	14001	AGENT, JD
<input type="checkbox"/>	No	Harris, Ryan	918169	MPCI	Active	IA - Iowa	Polk	Soybeans, Corn	RP	Spring	03/15/2025	14001	POLISH, JAMES
<input type="checkbox"/>	Yes	Held, Laura	1127771	MPCI	Active	IA - Iowa	Clarke	Pasture, Rangeland, Forage	RI	Fall	12/01/2024	14001	
<input type="checkbox"/>	Yes	Held, Laura	1129460	MPCI	Active	IA - Iowa	Lucas	Pasture, Rangeland, Forage	RI	Fall	12/01/2024	14001	
<input type="checkbox"/>	Yes	Held, Laura	1113579	MPCI	Active	KS - Kansas	Cloud	Annual Forage	RI	Fall	07/15/2024	14001	
<input type="checkbox"/>	Yes	Held, Laura	1113736	MPCI	Active	KS - Kansas	Saline	Annual Forage	RI	Fall	07/15/2024	14001	
<input type="checkbox"/>	No	Held, Laura	1146172	MPCI	Active	MO - Missouri	Boone	Soybeans, Corn	RP	Spring	03/15/2025	14001	
<input type="checkbox"/>	No	Held, Laura	1144763	MPCI	Active	MO - Missouri	Clay	Soybeans, Corn	RP	Spring	03/15/2025	14001	DECAPP, DAVID ALAN
<input type="checkbox"/>	Yes	Held, Laura	1163004	Protector	Active	NE - Nebraska	Clay	Soybeans, Corn	RP	Spring	03/15/2025	14001	
<input type="checkbox"/>	Yes	Luetz, Kelly	1115346	MPCI	Active	IA - Iowa	Dallas	Soybeans, Oats, Corn	RP	Spring	03/15/2025	14001	DECAPP, DAVID ALAN
<input type="checkbox"/>	No	Luetz, Kelly	1166219	Protector	Active	IA - Iowa	Dallas	Oats, Corn	RP	Spring	03/15/2025	14001	POLISH, JAMES
<input type="checkbox"/>	Yes	Luetz, Kelly	1171112	MPCI	Active	MO - Missouri	Clay	Soybeans, Corn	RP	Spring	03/15/2025	14001	AGENT, JD
<input type="checkbox"/>	No	Luetz, Kelly	1174124	MPCI	Active	MO - Missouri	Monroe	Soybeans, Corn	RP	Spring	03/15/2025	14001	
<input type="checkbox"/>	Yes	Robins, Trevor	783968	Protector	Active	IA - Iowa	Clarke	Soybeans, Oats, Corn	RP, YP	Spring	03/15/2025	14001	AGENT, JD
<input type="checkbox"/>	No	Solutions, Precision	752017	MPCI	Active	IA - Iowa	Boone	Corn	RP	Spring	03/15/2025	14001	POLISH, JAMES
<input type="checkbox"/>	No	Solutions, Precision	790843	MPCI	Active	NE - Nebraska	Morrill	Corn, Dry Beans	RP, APH	Spring	03/15/2025	14001	POLISH, JAMES
<input type="checkbox"/>	No	Solutions, Precision	791786	MPCI	Active	NE - Nebraska	Scotts Bluff	Corn, Dry Beans	RP, APH	Spring	03/15/2025	14001	POLISH, JAMES

# Individual Policies

- 81,670 Farm Quotes on 31,727 policies. (3X -2024)

Held, Laura1163004NEClayQuoteView PolicyLast Year PremiumDownloadView Quote Summary

Recalculate QuoteCollapse AllExpand AllInclude Totals

CORN | NON IRR-003 | GSG-016

\* Total with Share Applied

ACRES276.00

MPCI PREMIUM / ACRE\$8.93

PRIV. PROD. PREMIUM / ACRE\$63.00

COMBINED PREMIUM / ACRE\$71.93

View Comparison Charts

MPCI With Band Coverage(s)

Average Approved Yield:141.00T-Yield:141.00Gross Acres:276.00Quote Price:\$4.70

Average Rate Yield:141.00SA T-Yield:0.00\* Net Acres:276.00Price Volatility:0.18

Add New

Liability Subject to Offset\* Share Applied

Selected	Plan	Level	Common Options	Unit Options	Avg. Approved Yield	Premium / Acre	Liability / Acre	Guarantee / Acre	* Liability	* Guarantee	* Base Premium	* Subsidy	* Premium / Acre	* Total Premium	Action
<input checked="" type="checkbox"/>	RP	75% / 100%	PF, TA, YA, YC, YE	EU	141.00	\$8.93	\$497.26	105.8 BU	\$137,244.00	29,200.80 BU	\$10,721.00	\$8,255.00	\$8.93	\$2,466.00	
<input type="checkbox"/>	RP	65% / 100%	QL, TA, YA, YC		141.00	\$14.80	\$430.99	91.7 BU	\$118,953.00	25,309.20 BU	\$9,954.00	\$5,879.00	\$14.80	\$4,085.00	
<input type="checkbox"/>	SCO-RP	86% / 21% / 100%			141.00	\$16.35	\$139.24	29.6 BU	\$98,431.00	8,172.36 BU	\$12,894.00	\$8,381.00	\$16.35	\$4,513.00	
<input type="checkbox"/>	RP	70% / 100%	QL, TA, YA, YC		141.00	\$17.95	\$463.89	98.7 BU	\$128,034.00	27,241.20 BU	\$12,086.00	\$7,131.00	\$17.95	\$4,955.00	
<input type="checkbox"/>	SCO-RP	86% / 16% / 100%			141.00	\$13.53	\$106.03	22.6 BU	\$29,265.00	6,226.56 BU	\$10,667.00	\$6,934.00	\$13.53	\$3,733.00	
<input type="checkbox"/>	RP	75% / 100%	QL, TA, YA, YC		141.00	\$24.39	\$497.26	105.8 BU	\$137,244.00	29,200.80 BU	\$14,961.00	\$8,229.00	\$24.39	\$6,732.00	
<input type="checkbox"/>	SCO-RP	86% / 11% / 100%			141.00	\$10.23	\$72.93	15.5 BU	\$20,129.00	4,280.76 BU	\$8,068.00	\$5,244.00	\$10.23	\$2,824.00	
<input type="checkbox"/>	RP	85% / 100%	TA, YA, YC		141.00	\$51.12	\$563.53	119.9 BU	\$155,534.00	33,092.40 BU	\$22,755.00	\$8,647.00	\$51.12	\$14,108.00	
<input type="checkbox"/>	SCO-RP	86% / 1% / 100%			141.00	\$1.14	\$6.63	1.4 BU	\$1,830.00	389.16 BU	\$901.00	\$586.00	\$1.14	\$315.00	
<input type="checkbox"/>					141.00	\$52.26	\$570.16	121.3 BU	\$157,364.00	33,481.56 BU	\$23,656.00	\$9,233.00	\$52.26	\$14,423.00	

Private Products

Add New

\* Share Applied

Selected	Plan / Endorsement	Crop	Practice	Type	Coverage / Price %	Premium / Acre	Liability / Acre	Production Plan Trigger Yield	* Total Liability	* Premium / Acre	* Total Premium	Action
<input checked="" type="checkbox"/>	FULL WF	CORN	ALL	ALL	700.00	\$49.70	\$700.00		\$193,200.00	\$49.70	\$13,717.00	
<input type="checkbox"/>						\$13.30				\$13.30	\$3,671.00	
<input type="checkbox"/>						\$63.00	\$700.00		\$193,200.00	\$63.00	\$17,388.00	

# Templates Usage

## Preferences

User PreferencesMapping PreferencesCrop Hail PreferencesSecurity Question and AnswerQuoting Preferences

Quote Templates

Add New

Shared Templates 0

Import From Prior Year

Corn

Clear Filters

Search:

Default	Shared	Name	Acreage Options	Plan(s)	Common Option(s)	Coverage Level(s)	Unit Option(s)	Companion(s)	
		1 Agencies 0 Users <b>Bishop Corn</b>	Use 1 Acres on Every Unit	RP	PF, TA, YA, YC, YE	80%, 85%	EU	ECO+R, ECO+Y, ECO-RP, RAMP-R	
		1 Agencies 0 Users Bruce- Corn	Use Acres From 2 Years Ago	RP	PF, TA, YA, YE	70%, 75%, 80%, 85%	EU	ECO-RP, SCO-RP	
		0 Agencies 0 Users Corn IRR	Use 100 Acres on Every Unit	RP	QL, TA, YA, YC, YE	50%, 55%, 60%, 65%, 70%, 75%, 80%		ECO-RP	
		2 Agencies 0 Users Danny Corn 2.0	Use Current / Prior Year Acres	RP	MC, PF, TA, YA, YC, YE	80%	EU	ECO+Y, ECO-RP	
		0 Agencies 0 Users Double Stuffed Oreos - better sell this!	Use 100 Acres on Every Unit	RP	Use Existing Coverage Common Options	85%		ECO+R, ECO-RP	
		1 Agencies 0 Users Fish Corn	Use Current / Prior Year Acres	RP	PF, TA, YA, YC, YE	80%, 85%		ECO+Y, ECO-RP	
		1 Agencies 0 Users Manning Corn	Use Acres From 2 Years Ago	RP	TA, YA, YE	80%, 85%	EU, OU	ECO+R, ECO-RP, SCO+R, SCO-RP	
		1 Agencies 0 Users Mark Corn	Use Current / Prior Year Acres	RP	QL, TA, YA, YC, YE	75%, 80%, 85%	EU, OU	ECO+Y, ECO-RP	
		1 Agencies 0 Users Mark Corn #2	Use Current / Prior Year Acres	RP	QL, TA, YA, YC, YE	75%, 80%, 85%	BU, EU, OU	ECO+Y, ECO-RP	
		1 Agencies 0 Users Ruth Corn	Use Current / Prior Year Acres	RP	PF, TA, YA, YC, YE	80%, 85%		ECO+Y, ECO-RP	
		1 Agencies 1 Users SFS COm	Intended Acres From Policy	RP	Use Existing Coverage Common Options	70%, 75%, 80%	EU, OU	ECO-RP, SCO-RP	

# Templates Usage

- There were 40,422 Farm Quotes quoted using template for 11,863 policies.

Name	Commodity	Acreage Options	Plan(s)	Common Option(s)	Coverage Level(s)	Unit Option(s)	Companion(s)	Private Product(s)	
Bishop Corn	Corn	Use 1 Acres on Every Unit	RP	PF, TA, YA, YC, YE	80%, 85%	EU	ECO+R, ECO+Y, ECO-RP, RAMP-R		<a href="#">Import</a>
Bruce- Corn	Corn	Use Acres From 2 Years Ago	RP	PF, TA, YA, YE	70%, 75%, 80%, 85%	EU	ECO-RP, SCO-RP		<a href="#">Import</a>
Corn IRR	Corn	Use 100 Acres on Every Unit	RP	QL, TA, YA, YC, YE	50%, 55%, 60%, 65%, 70%, 75%, 80%		ECO-RP		<a href="#">Import</a>
Danny Corn 2.0	Corn	Use Current / Prior Year Acres	RP	MC, PF, TA, YA, YC, YE	80%	EU	ECO+Y, ECO-RP	FULL, RPLNT	<a href="#">Import</a>
Fish Corn	Corn	Use Current / Prior Year Acres	RP	PF, TA, YA, YC, YE	80%, 85%		ECO+Y, ECO-RP	DXS10, FULL	<a href="#">Import</a>
Manning Corn	Corn	Use Acres From 2 Years Ago	RP	TA, YA, YE	80%, 85%	EU, OU	ECO+R, ECO-RP, SCO+R, SCO-RP	CROPFR, EPC, FULL	<a href="#">Import</a>
Mark Corn	Corn	Use Current / Prior Year Acres	RP	QL, TA, YA, YC, YE	75%, 80%, 85%	EU, OU	ECO+Y, ECO-RP	FULL, RPLNT	<a href="#">Import</a>
Mark Corn #2	Corn	Use Current / Prior Year Acres	RP	QL, TA, YA, YC, YE	75%, 80%, 85%	BU, EU, OU	ECO+Y, ECO-RP	FULL, RPLNT	<a href="#">Import</a>
Ruth Corn	Corn	Use Current / Prior Year Acres	RP	PF, TA, YA, YC, YE	80%, 85%		ECO+Y, ECO-RP	DXS10, DXS5, FULL, IP2F	<a href="#">Import</a>
Bishop Soybeans	Soybeans	Use 1 Acres on Every Unit	RP	PF, QL, TA, YA, YC, YE	80%, 85%	EU	ECO+R, ECO+Y, ECO-RP, RAMP-R		<a href="#">Import</a>
Danny Beans	Soybeans	Use Current / Prior Year Acres	RP	MC, PF, TA, YA, YC, YE	75%	EU	ECO+100Y, ECO-RP	FULL, RPLNT	<a href="#">Import</a>
Manning Beans	Soybeans	Use Acres From 2 Years Ago	RP	TA, YA, YE	80%, 85%	EU, OU	ECO+R, ECO-RP, SCO+R, SCO-RP	CROPFR, EPC, FULL	<a href="#">Import</a>
Mark Beans	Soybeans	Use Current / Prior Year Acres	RP	QL, TA, YA, YC	75%, 80%, 85%	EU, OU	ECO+Y, ECO-RP	FULL, RPLNT	<a href="#">Import</a>
Mark Beans #4	Soybeans	Use Current / Prior Year Acres	RP	QL, TA, YA, YC	75%, 80%, 85%	BU, EU, OU	ECO+Y, ECO-RP	FULL, RPLNT	<a href="#">Import</a>

Close



# Rotate Acres

Planting Intentions for Farm Quote: 24-047-1144763-25

Crop	CORN	SOYBEANS	Total
Intended Acres	340.00		340.00
Total			

Show All entries

Prod ID - Coverage Information	FSN	Tract	Field	CLU Acres	Acres	Intended Acres	Acres
2 - CORN - RP - 0001-0001 - 003 - 016 - Southwest	8	1531	3	21.47		340.00	
2 - CORN - RP - 0001-0001 - 003 - 016 - Southwest	8	1531	4	1.24			
2 - CORN - RP - 0001-0001 - 003 - 016 - Southwest	331	1553	6	7.49			
2 - CORN - RP - 0001-0001 - 003 - 016 - Southwest	1826	7466	1	23.05			
3 - CORN - RP - 0002-0001 - 003 - 016 - K&R Farm South	5077	8239	38	83.37			
3 - CORN - RP - 0002-0001 - 003 - 016 - K&R Farm South	5077	8239	47	47.74			
3 - CORN - RP - 0002-0001 - 003 - 016 - K&R Farm South	5077	8239	63	12.68			
3 - CORN - RP - 0002-0001 - 003 - 016 - K&R Farm South	5077	10205	80	28.93	28.93		
5 - CORN - RP - 0002-0002 - 003 - 016 - K&R Farm	2940	2808	8	69.90			
7 - SOYBEANS - RP - 0001-0001 - 053 - 091 - Southwest	8	1531	3	21.47			
7 - SOYBEANS - RP - 0001-0001 - 053 - 091 - Southwest	8	1531	4	1.24			
7 - SOYBEANS - RP - 0001-0001 - 053 - 091 - Southwest	331	1553	6	7.49			

Showing 1 to 27 of 27 entries

Cancel Confirm

# ECO within Quotes

- **ECO quotes in FMHQ**

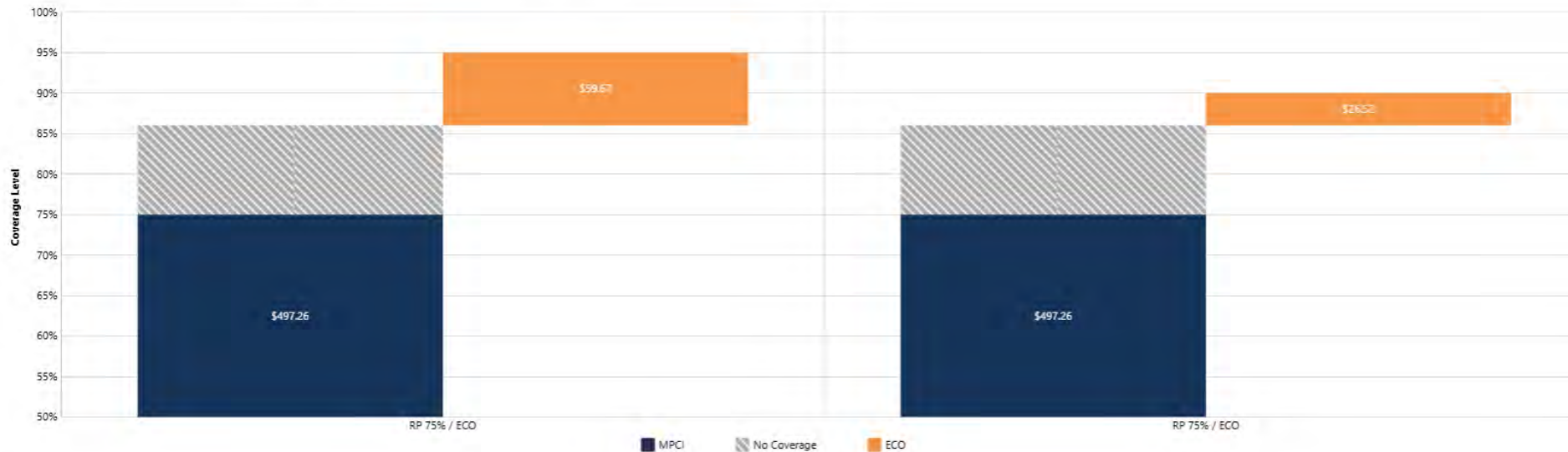
- 47,167 Farm Quotes with ECO coverage on 20,164 policies **(6X-2024)**

## RP - 75% / 100% (EU) ECO-RP

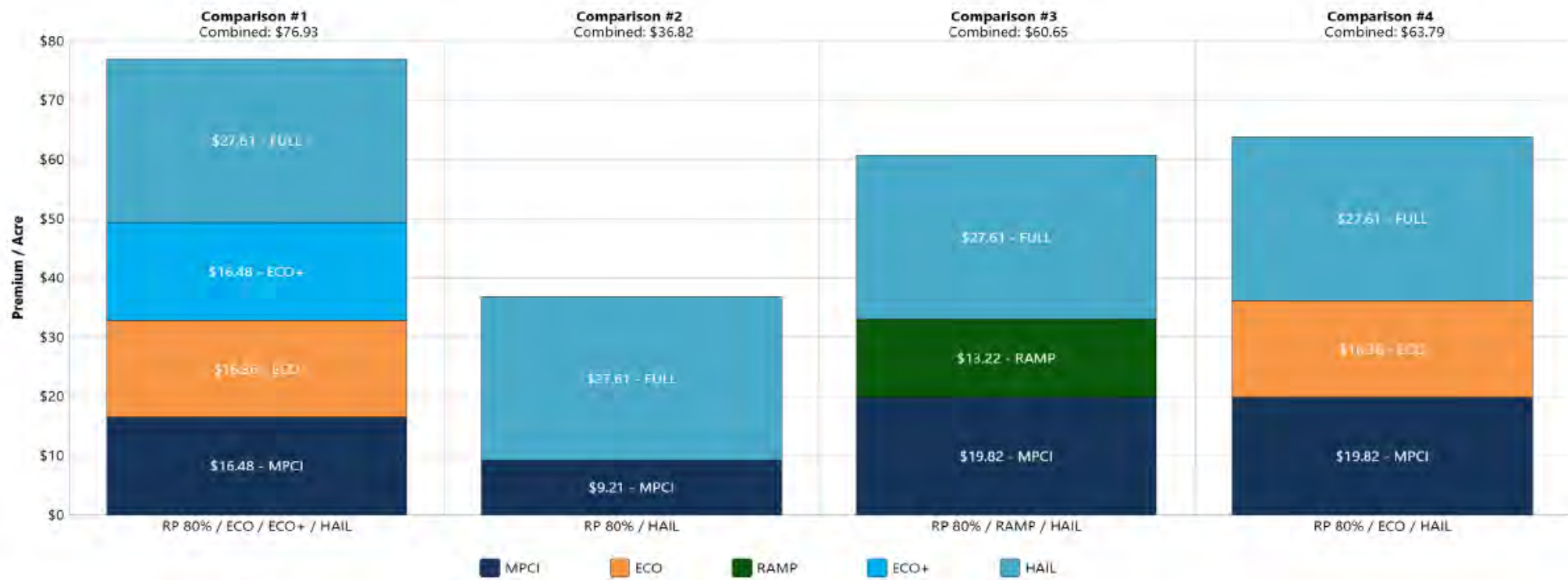
Liability / Acre:	\$556.93
RP (75% / 100%):	\$8.93
ECO-RP (95% / 9% / 100%):	\$11.82
Total Premium / Acre:	\$20.75

## RP - 75% / 100% (EU) ECO-RP

Liability / Acre:	\$523.78
RP (75% / 100%):	\$8.93
ECO-RP (90% / 4% / 100%):	\$4.87
Total Premium / Acre:	\$13.80



# Premiums tab



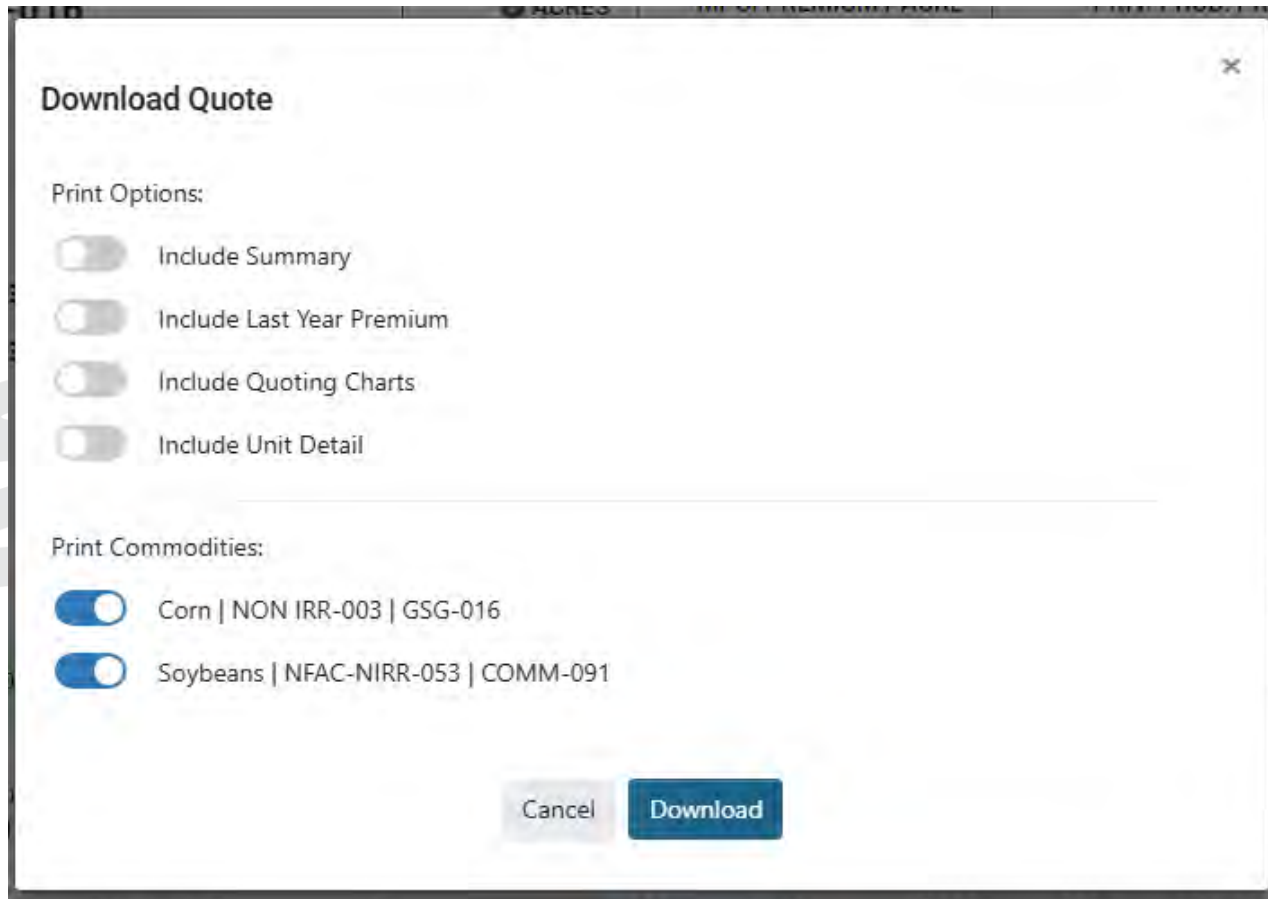
CORN | NON IRR-003 | GSG-016 - All Units

APH: 215.00 T-Yield: 207.00 SA T-Yield: 215.00  
Quote Price: \$4.70 Expected Area Yield: 233.00

Comparison	Previous Year	Selected	Primary Coverage	Premium / Acre	Companion Coverage(s)	Premium / Acre	Total Premium / Acre	MPCl Liability / Acre	Hail Liability / Acre	Cost / Bushel
#1	Yes	Yes	RP - 80% / 100%	\$16.48	ECO+R / FPR (95% - 86% / 100%) (OU) ECO-RP (95% / 9% / 100%) HAIL	\$16.48 \$16.36 \$27.61	\$76.93	\$899.33	\$1,200.00	\$0.40
#2	No	No	RP - 80% / 100% (EU)	\$9.21	N/A	N/A	\$36.82	\$808.40	\$1,200.00	\$0.21
#3	No	No	RP - 80% / 100% (OU)	\$19.82	RAMP-R (90% - 0% / 100%) (OU) HAIL	\$13.22 \$27.61	\$60.65	\$928.39	\$1,200.00	\$0.35
#4	No	No	RP - 80% / 100% (OU)	\$19.82	ECO-RP (95% / 9% / 100%) HAIL	\$16.36 \$27.61	\$63.79	\$899.33	\$1,200.00	\$0.33

# Download Options

## Single Quote Downloads



**Download Quote**

Print Options:

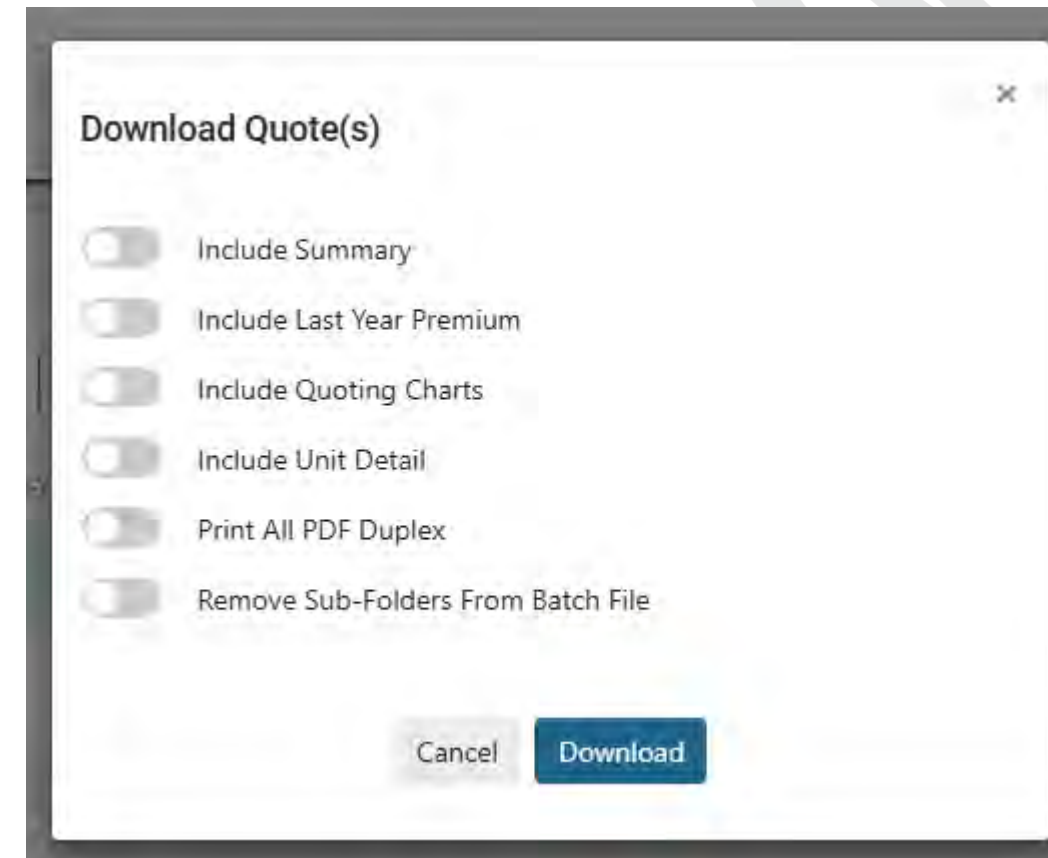
- ☐ Include Summary
- ☐ Include Last Year Premium
- ☐ Include Quoting Charts
- ☐ Include Unit Detail

Print Commodities:

- ☒ Corn | NON IRR-003 | GSG-016
- ☒ Soybeans | NFAC-NIRR-053 | COMM-091

Cancel Download

## Batch Quote Downloads



**Download Quote(s)**

- ☐ Include Summary
- ☐ Include Last Year Premium
- ☐ Include Quoting Charts
- ☐ Include Unit Detail
- ☐ Print All PDF Duplex
- ☐ Remove Sub-Folders From Batch File

Cancel Download

# Submit to Policy

- Of the 31,727 policies, 1,721 policies used Submit to Policy

The screenshot displays the FMHwire user interface. At the top, a navigation bar includes a back arrow, user information 'Held, Laura', policy number '1163004', location 'NE Clay', and a series of action buttons: 'Quote', 'View Policy', 'Last Year Premium', 'Download', and 'Send to Policy' (which is highlighted with a red box). Below the navigation bar, there are controls for 'Collapse All', 'Expand All', and a toggle for 'Include Totals'. The main content area is divided into sections. On the left, a 'QUOTE SUMMARY' section shows '\* Total with Share Applied'. Below it, a yellow bar highlights 'CORN | NON IRR-003 | GSG-016' with '\* Total with Share Applied'. On the right, a table displays premium information:

PROD. PREMIUM / ACRE	COMBINED PREMIUM / ACRE
\$63.00 \$17,388.00	\$71.93 \$19,854.00

A modal dialog titled 'Send to Policy' is centered on the screen. It features a warning icon (a triangle with an exclamation mark) and the text: 'This action will create a new Agency Update version of the underlying policy with the selected coverage options. If an Agency Update version already exists it will be overwritten.' At the bottom of the modal are two buttons: 'No' and 'Send To Policy'.

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ACRES MPC PREMIUM



# DocuSign

- DocuSign MPCl Apps - 786 MPCl Applications

AGENCY MANAGEMENT

DOCUMENTS

PREFERENCES

AGENCY SWEEP

FORMS & REPORTS

INTERNAL

Farmers Mutual Hail  
Insurance Company of Iowa

2025

Q

✓

5

?

Kathleen Bjerke

14001 - FARMERS MUTUAL HAIL INSURANCE COMI

Q

All Agents

Show All

Show All

Open

Completed

Declined

Voided

2025

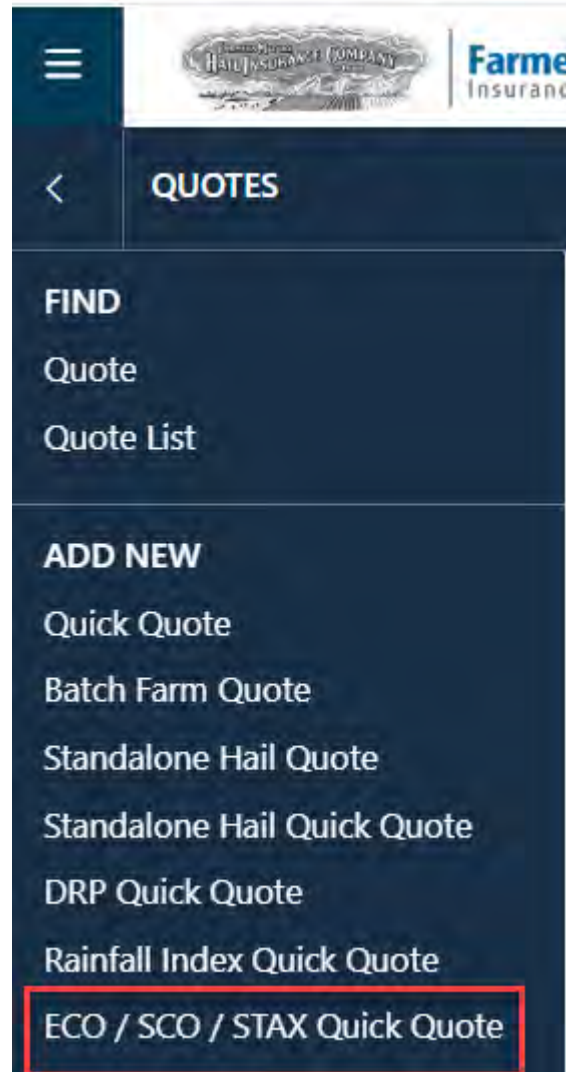
Create New Envelope

DocuSign Administration

Show 20 entries Page 1 of 3

	Bulk Actions	Insured Name	Policy Num...	Reinsuranc...	State	County	Season	Policy Type	Form	Envelope Status	Status Date
<input type="checkbox"/>	>	Backer, Sheila	1153837	2025	Nebraska	Colfax	S	MPCI	Application/Change/Cancel and Transfer Form	Completed	04/16/2025 12:02:25 PM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	02/13/2025 03:53:28 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Map-Based Combo (Production, Acreage Report & APH Summary)	Voided	06/04/2025 03:07:46 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	03/07/2025 02:44:12 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Map-Based Combo (Production, Acreage Report & APH Summary)	Voided	04/12/2025 02:52:40 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Acreage Report	Voided	05/28/2025 03:14:15 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Production Report	Voided	04/09/2025 03:03:08 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Acreage Report	Voided	06/05/2025 03:29:58 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	08/21/2025 03:23:39 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	08/26/2025 03:19:51 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	08/27/2025 03:30:40 AM
<input type="checkbox"/>	>	Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Open	08/26/2025 02:45:49 PM

# For prospects



# For prospects

## ECO / SCO / STAX Quick Quote

[Download PDF](#)

Agency:

14001 - FARMERS MUTI



Agent:

DAVID DECAPP



Entity:

0540223 - Held, Laura



State:

IA - Iowa



County:

Dallas - 049



Commodity:

Corn - 0041



Plan:

RP-02



Practice:

NON IRR-003



Commodity Type:

GSG-016



# For prospects

ECO / SCO / STAX Coverage

Level:

Acres:

Price:

Price Volatility:

T-Yield:

80%

100.00

\$ 4.70

0.18

181.00

Rate Yield:

Approved Yield:

181.00

181.00

Historic Prices and Yields				
Crop Year	Expected Yield	Final Yield	Projected Price	Harvest Price
2025	205.70	205.70	\$4.70	\$ 4.20
2024	199.70	235.30	\$4.66	\$4.16

ECO

ECO Level:

90%

ECO % of Price:

100%

SCO

SCO Cov. Available:

6%

SCO % of Price:

100%

ECO+

ECO+ % of Price:

SCO+

SCO+ % of Price:

# For prospects

## ECO / SCO / STAX Historic Analyzer

Historic Prices and Yields								ECO Payments		SCO Payments	
Crop Year	Expected Yield	Final Yield	Projected Price	Harvest Price	Expected Revenue	Harvest Revenue	% of Final Yield or Revenue Produced	Estimated Payments	Estimated Payment Factor	Estimated Payments	Estimated Payment Factor
2025	205.70	205.70	\$4.70	\$4.20	\$966.79	\$863.94	89.4%	\$5.43	16%	-	0%
2024	199.70	235.30	\$4.66	\$4.16	\$930.60	\$978.85	105.2%	-	0%	-	0%
2023	199.70	221.30	\$5.91	\$4.88	\$1,180.23	\$1,079.94	91.5%	-	0%	-	0%
2022	193.90	193.30	\$5.90	\$6.86	\$1,330.15	\$1,326.04	99.7%	-	0%	-	0%
2021	193.90	226.60	\$4.58	\$5.37	\$1,041.24	\$1,216.84	116.9%	-	0%	-	0%
2020	190.00	126.30	\$3.88	\$3.99	\$758.10	\$503.94	66.5%	\$34.03	100%	\$51.04	100%
2019	190.00	208.80	\$4.00	\$3.90	\$760.00	\$814.32	107.1%	-	0%	-	0%
2018	184.90	186.60	\$3.96	\$3.68	\$732.20	\$686.69	93.8%	-	0%	-	0%
2017	179.50	193.93	\$3.96	\$3.49	\$710.82	\$676.82	95.2%	-	0%	-	0%
2016	182.10	209.30	\$3.86	\$3.49	\$702.91	\$730.46	103.9%	-	0%	-	0%
2015	180.10	183.00	\$4.15	\$3.83	\$747.42	\$700.89	93.8%	-	0%	-	0%
2014	178.10	189.30	\$4.62	\$3.49	\$822.82	\$660.66	80.3%	\$34.03	100%	\$48.56	95%
2013	176.10	148.50	\$5.65	\$4.39	\$994.97	\$651.92	65.5%	\$34.03	100%	\$51.04	100%
2012	174.10	131.50	\$5.68	\$7.50	\$1,305.75	\$986.25	75.5%	\$34.03	100%	\$51.04	100%
2011	172.10	166.80	\$6.01	\$6.32	\$1,087.67	\$1,054.18	96.9%	-	0%	-	0%
2010	170.20	142.60	\$3.99	\$5.46	\$929.29	\$778.60	83.8%	\$34.03	100%	\$18.85	37%
2009	168.20	183.80	\$4.04	\$3.72	\$679.53	\$683.74	100.6%	-	0%	-	0%
2008	166.20	165.10	\$5.40	\$4.13	\$897.48	\$681.86	76.0%	\$34.03	100%	\$51.04	100%
2007	164.20	174.80	\$4.06	\$3.58	\$666.65	\$625.78	93.9%	-	0%	-	0%
2006	162.20	174.50	\$2.59	\$3.03	\$491.47	\$528.74	107.6%	-	0%	-	0%
2005	160.20	181.70	\$2.32	\$2.02	\$371.66	\$367.03	98.8%	-	0%	-	0%

Price / Yield Decline Revenue Calculations Full Payment Partial Payment Input(s) Required Before Calculating

Final area yield for current and prior year are estimates not final as RMA has not released these numbers. Final harvest price will not be released until fall of current calendar year. Data is shown for Crop Years that have valid Yield and Price data.



# M13

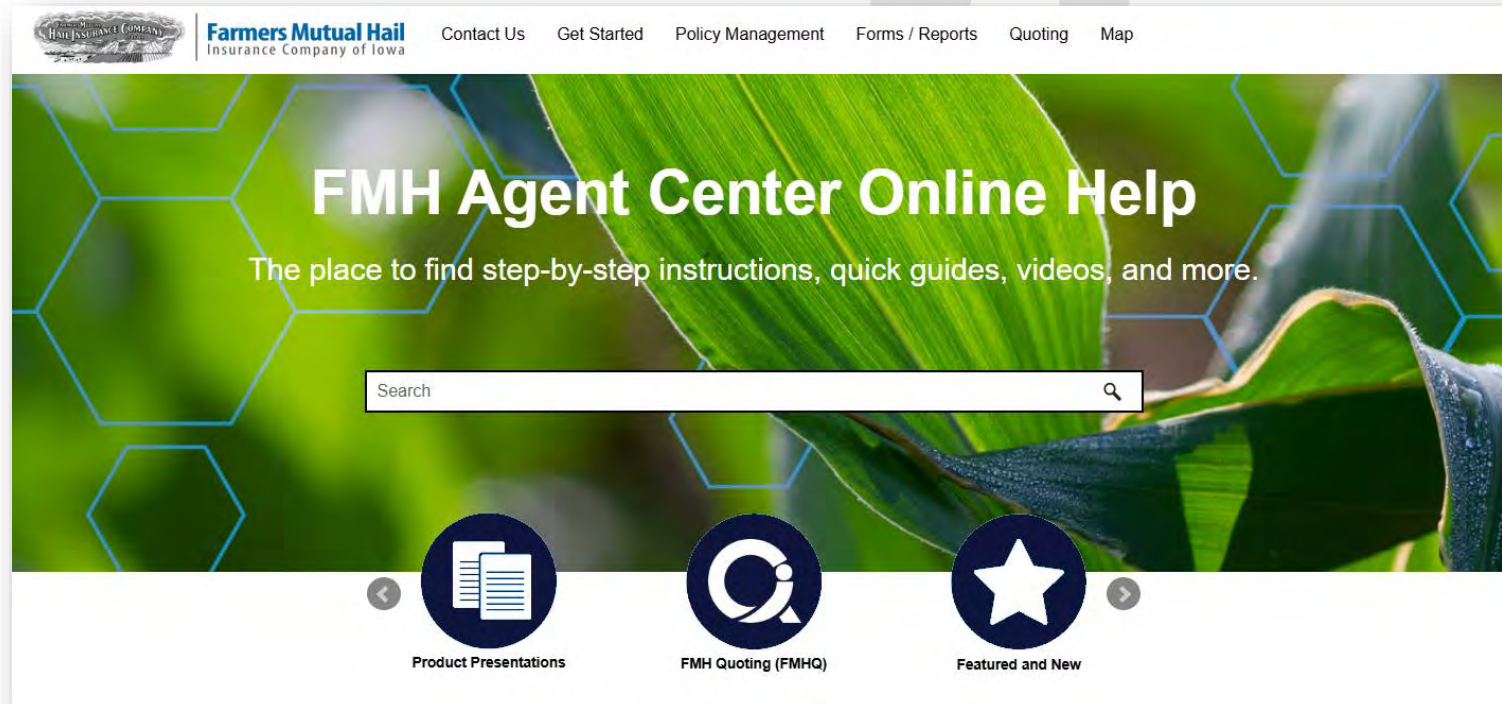
- What is an M13?
- How does FMHQ use a M13?
- 2025 Spring SCD
  - 52 - M13 files were brought into FMHQ
  - 1,157 policies made it to IS Approved Status

# M13

- 2026 Improvements
  - Rolling policies to 2026
  - X and XL Records
  - Insured's Production Reporting
- What about customers that don't move to FMH?

# Where to go for resources after this?

- Talk to your sales rep
- Talk to your trainer
- Check out online help
- Keep an eye out for emails on FMHQ
- Keep an eye out for webinars





# More to Come

- Give us your feedback!



# Break

10:40-11am





# Precision Solutions

## Selling & Overcoming Objections

FMHwire

# Welcome to Precision at FMH

*The Future of Crop Insurance Starts Here*



**Landon Shafer**  
Strategic Account  
Manager - Sales



**Branden Plummer**  
Precision  
Technology Field  
Supervisor



# FMH Precision Solutions

## STRATEGY SUPPORTING A MISSION

**As a mutual answering to our policyholders, our eyes are on protecting the *future* of agriculture, forming strategies to support our mission.**

### Our Mission

To provide peace of mind to America's farmers by protecting their livelihoods and legacies through complete farm insurance solutions; enabling them to clothe, feed, and fuel the world.

### Precision Solutions Strategy

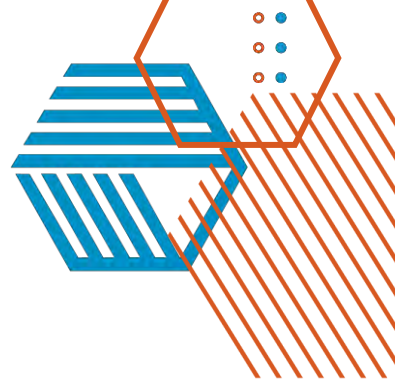
FMH serves policyholders by leveraging their investments in precision farming technologies to streamline crop insurance policies, processes, and procedures.

### Precision Solution Impacts

- Realized operational efficiencies
- Precision Solutions strengthens our industry position, attracts better farmers
- Efficiency gains support sustainability
- Enables growers to be better environment stewards



**Farmers Mutual Hail**  
Insurance Company of Iowa





# Precision Stakeholders



FMH



AGENCY



FARMER

# FARMER Challenges





# How **FARMERS** Achieve Superior Performance



**Precision Agriculture**



**Data-Driven Crop Management**



**Operational Benchmarking**



**Time Management**



**Strategic Partnerships (advisors)**

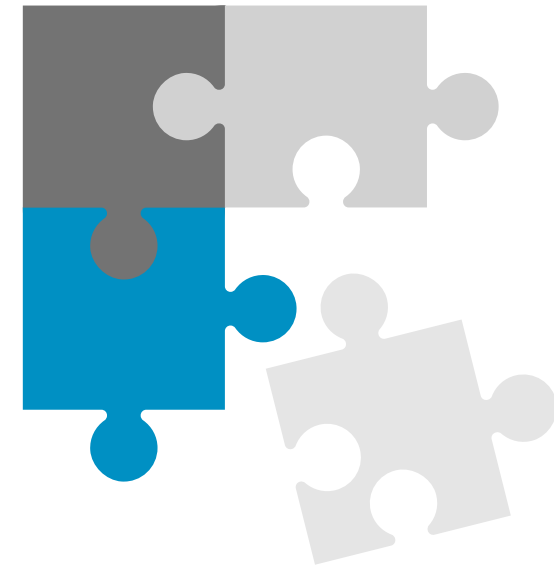
# Differentiating without Discounting

How do **YOU**  
communicate  
Precision-Value in a  
competitive  
market?

How has offering  
Precision Crop  
Insurance Solutions  
helped **YOUR**  
**AGENCY** stand out?

# Daily Challenges **YOUR AGENCY** Faces

- Competitive agency market
- Products and rates
- Manual data entry and redundancy
- Capacity
- Seasonal Peaks and Valleys
- Farmer Education and Trust Building



# FMH and Precision Solutions

Why is FMH leaning in?



# Strategic FMH Differentiator

- Reinsurance Capacity
- Margin Pressure
- Attract the “Right” Risk Profiles
- Regulatory Environment
- Technology Modernization & Integration





# PRECISION MYTH BUSTERS

## Common Objections & How to Overcome Them

- **No row shut offs, no problem!**

FMH automatically removes overlap.

- **Only have precision data for certain crops?**

Great, let's use what we can!

- **Didn't use precision data to report acres?**

Farmers can still bring in harvest data to report production or start during end of year claims.

- **Agents need to be an expert in Mapping & Precision Tech.**

False, lean into FMH's dedicated Precision Team and streamlined processes.

- **Operators need to be an expert on the monitors & technology.**

False, however it is critical to record information.

- **FSA & Crop Insurance acres need to match.**

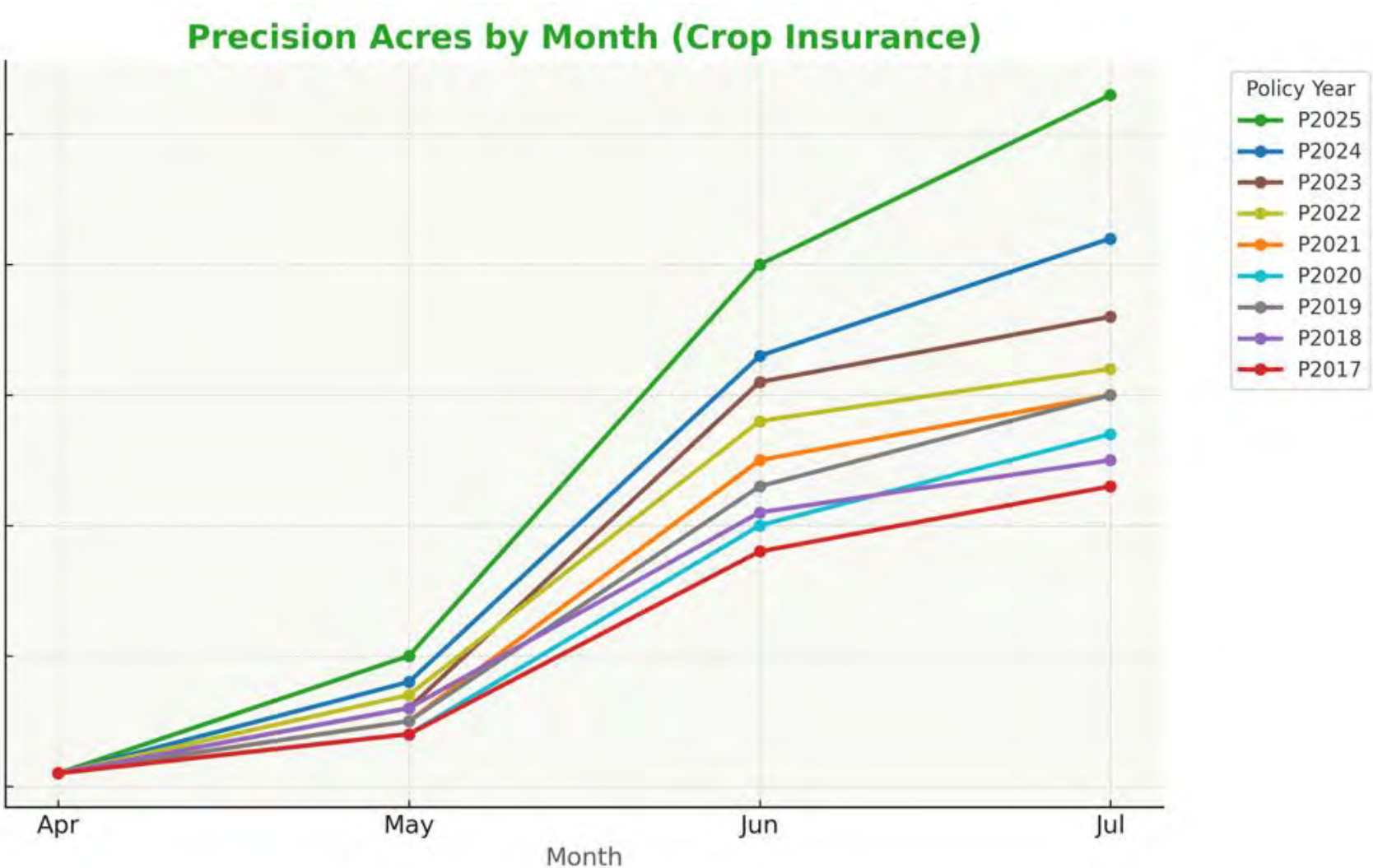
False



# 2025 Acreage Reporting Recap



# Precision Spring Acreage Reporting



# Map-Based Combo Turnaround

Precision Automation Greatly Reduced Turn Around Time

Turnaround Time (Days)		
	<b>RY24</b>	<b>RY25</b>
<b>Precision (Legacy)</b>	<b>25.21</b>	<b>6.49</b>
<b>Agency’s 1st Year Automation</b>	<b>17.2</b>	<b>5.3</b>
<b>Agency’s 2nd Year Automation</b>	<b>34.11</b>	<b>3.27</b>

Time span in days from when precision data was imported until the generation of a map-based combo.



# Value-Add Farmer Services

## Precision Solutions Benefits

- Crop Insurance Reporting
- Claims
- APH Reviews

## Additional Value-Add Services

- Precision Focused Farmer Meetings
- Farm & Field Data Organization





# Precision Marketing Materials

- FMH Online Store
- Farmer Qualification Sheet
- Tri-fold
- Brochures
- Spiral Bound Guide
- Calibration Reports
- Folder + QR Stickers
- Postcards
- And More!

Order from Online Store or request from PTS

**FMHwire**





# Key Takeaways

- You are a Trusted Advisor
- Leverage Tech to Work Smarter – Not Harder
- Differentiate with Value, Not Price
- Proactive Client Management Retains & Attracts the “Right” Farmer
- Leverage FMH and your dedicated Precision Team



# Who Has the First Question?



FMHwire

A circular inset image on the left side of the slide shows a field of green plants with yellow flowers, likely corn, under a vibrant sunset sky with orange and yellow hues. The field is planted in neat rows that recede into the distance.

# How to Sell FMHQ: Addison Hopkins & Kathleen Bjerke

The logo for FMHwire, featuring the letters 'FMH' in blue and 'wire' in orange. A small blue circular icon with concentric lines is positioned above the 'i' in 'wire'.

FMHwire



# What are we covering

- The Process
- The Quoting
- The Tools
- On the Farm & Beyond





# Tell us about you!

- Determine what your agencies current process is:
  - What do you like to sell?
  - What do you talk to your insureds about most?
  - What matters the most to your insureds when it comes to crop insurance?

# Understand Your Producer

- How can FMHQ help me before I see my insureds?
- What is your customers costs of production?
- Spending habits / buying habits
- Where do they learn about crop insurance / industry changes
- What is the competition pushing

# Utilizing the Farm Quote




# After Closing the Deal





# Push It Real Good



### Send to Policy

This action will create a new Agency Update version of the underlying policy with the selected coverage options. If an Agency Update version already exists it will be overwritten.

**Private Product Band Coverages**

Commodity	Plan	Level	Premium/Acre	Intended Acres	Estimated Premium
Corn   NON IRR-003   GSG-016	ECO+R	95% - 86% / 100%	\$6.82	0.00	\$0

ACRESMPCT PREMIUM / A



# Ways to get signatures

I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. Sec. 1006 and Sec. 1014; 7 U.S.C. Sec. 1506; 31 U.S.C. Sec. 3729, Sec. 3730 and any other applicable federal statutes). **(Applies to federally-reinsured policies only)**

Applicant/Insured's Printed Name		Agent's Printed Name	Agency Code 14001
Applicant/Insured's Signature	Signed Date	Agent's Signature	Signed Date

FMHAPP0325-F

V3

Generation Date: 08/06/2025

Page 4 of 4

## Form Actions

Send Using DocuSign

Download/Save PDF

### Insured

Insured Name For Signature

Held, Laura

Insured Email For Signature

lheld@fmh.com

Insured Mobile Phone For Signature

### Agent

Agent Name For Signature

DECAPP, DAVID ALAN

Agent Email For Signature

backersheila@fmh.com

Agent Mobile Phone For Signature

Select who to route the document to for signature first:

-- Select --


If Agent is selected, the document will be routed to the Agent for signature and then the Insured.  
If Insured is selected, the document will be routed to the Insured for signature and then the Agent.  
Once all parties have signed, the completed document can be viewed on the Documents tab.

Submit To DocuSign



# Moving with the M13

# How to make all of my customers friends with FMH?!?!

**Farmers**  
Insurance Co.

**POLICY MANAGEMENT**

**FIND**  
Policy  
Entity

**ADD NEW**  
Entity  
MPCI Application  
Livestock Application  
Standalone Crop Hail  
Standalone RAMP

**IMPORT**  
Policy Import

**MAPPING**  
Precision Data Manager

**TOOLS**  
Calculate Experience Factor  
CIMS Request  
FSA CLU Request

**FORMS & REPORTS**  
Generate Policy Forms & Reports  
Generate Entity Forms & Reports  
Insured Claim Direct Deposit  
Batch Upload of Documents

### Policy Import Listing

Upload file Refresh Clear Filters ☒ Auto Refresh

Show 20 entries << < Page 1 of 3 > >>

Import: Upload User RY Upload Date Status Agency File name

Imported Policies Invalid Policies Actions

### Policy Import Policies

Import Selected Refresh Clear Filters Export to Excel ☒ Auto Refresh

☐ Insured Name State Reinsuran Commodity Policy Number FMHA Policy Number FMHA RY Status

<

Policy Import Details

Import Number:

703

Import Status:

File Parsed Successfully

File Name:

Agency:

Notification Recipient(s):

Nothing selected

Save

Policy Import Policies

Import Selected

Refresh

Clear Filters

Export to Excel

Auto Refresh

<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>
Insured Name	State	Reinsuran	Commodity	Policy Number	FMHA Policy Number	FMHA RY	Status			
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans, Wheat	222300			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans, Wheat	222303			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Wheat	222311			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans	360660			Invalid	<div></div>		
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans, Wheat	222299			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans, Wheat	222298			Invalid	<div></div>		
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans	629192			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans, Wheat	205783			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans, Wheat	265698			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans	700189			Parsed		Import	
<div><div></div><div><div></div><div></div><div></div></div><div><div>i</div></div></div>	OH - Ohio	2025	Corn, Soybeans	629022			Parsed		Import	



# Generate a Quote With Rotate Acres/ Planting Intentions

Planting Intentions for Farm Quote: 14-039-1110935-25

Crop

CORN

SOYBEANS

Total

Intended Acres

0.00

Total

Show

All

entries

Search:

Prod ID - Coverage Information	FSN	Tract	Field	CLU Acres	Acres	Intended Acres	Clear All	Acres
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5078	12611	13	0.23	0.23			
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5078	12611	16	0.11	0.11			
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5078	12611	18	1.73	1.73			
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5078	12611	19	32.06	32.06			
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5079	12612	8	0.81	0.81			
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5079	12612	14	0.55				
22 - CORN - RP - 0001-0001 - 003 - 016 - North Test Farm	5079	12612	17	2.23				
23 - CORN - RP - 0001-0002 - 003 - 016 - South Test Farm	984	165	1	12.23	12.23			
23 - CORN - RP - 0001-0002 - 003 - 016 - South Test Farm	984	165	2	5.13	5.13			
23 - CORN - RP - 0001-0002 - 003 - 016 - South Test Farm	984	165	3	8.35	8.35			
23 - CORN - RP - 0001-0002 - 003 - 016 - South Test Farm	984	165	4	1.45	1.45			
23 - CORN - RP - 0001-0002 - 003 - 016 - South Test Farm	984	165	5	1.47	1.47			


Showing 1 to 107 of 107 entries

Cancel

Confirm



# Push it to the Policy



### Send to Policy

This action will create a new Agency Update version of the underlying policy with the selected coverage options. If an Agency Update version already exists it will be overwritten.

**Private Product Band Coverages**

Commodity	Plan	Level	Premium/Acre	Intended Acres	Estimated Premium
Corn   NON IRR-003   GSG-016	ECO+R	95% - 86% / 100%	\$6.82	0.00	\$0

ACRESMPPI PREMIUM / A

# Generate a Map Based Acreage report with Planting Intentions.

Report Options

Customer Data Layer:  
☒ Customer CLU ☐ Farms and Fields

Data Layer:  
☒ Acreages ☐ Production ☐ None

Fill Type:  
☐ Crop ☐ Crop/Practice/Type ☐ None

Field Paging Options:  
☐ By Legal Description ☐ By Crop, by Unit/Production ID ☐ By FN ☐ By FN, by Tract ☐ By Agent Linked Units ☒ By Unit Number

Reference Layers:

Section #  
High Risk  
Uninsurable  
Rain Index Grid  
County  
None

Labels Visible:  
☒

Include 10-year APH Databases:  
☐

Exclude No Longer Farming Flagged Units:  
☒

Add Blank Page with Table to Report New Land:  
☐ 1

Boundary:  
☐ Filled ☐ Boundary ☒ Both

Exclude Units without Acres:  
☐

Transparent:  
☒

Background:  
☐ Satellite ☐ Map ☒ Hybrid ☐ None

Include Production Reporting Page:  
☒

Add Blank CLU Lines to Form:  
☐ 1

Use Intended Acres:  
☒

	Crop/Practice/Type	Plan	Harvest Price
<input checked="" type="checkbox"/>	CORN/NON IRR/GSG	02	4.7000
<input checked="" type="checkbox"/>	SOYBEANS/NON IRR/COMM	02	10.5400

Back

Print

# How Long Does That Take

Importing the  
File  
5 minutes

Josh reviews it  
(2 hours)

Select policies  
to import  
(on the agent's  
timeline-  
Instant )

Generate  
Quotes  
(3 minutes)

Push to the  
policy and Send  
an Application  
via DocuSign  
(3 min)

Done with  
quoting in time  
for Happy Hour!

Any questions?



# Lunch

12:15-1:15pm



# Balancing Growth and Risk: A Roadmap to Sustainable Insurance Profitability

Aaron Kuethe and Kate LeWarne

# Who's Who

Aaron Kuethe

AVP BI Analytics

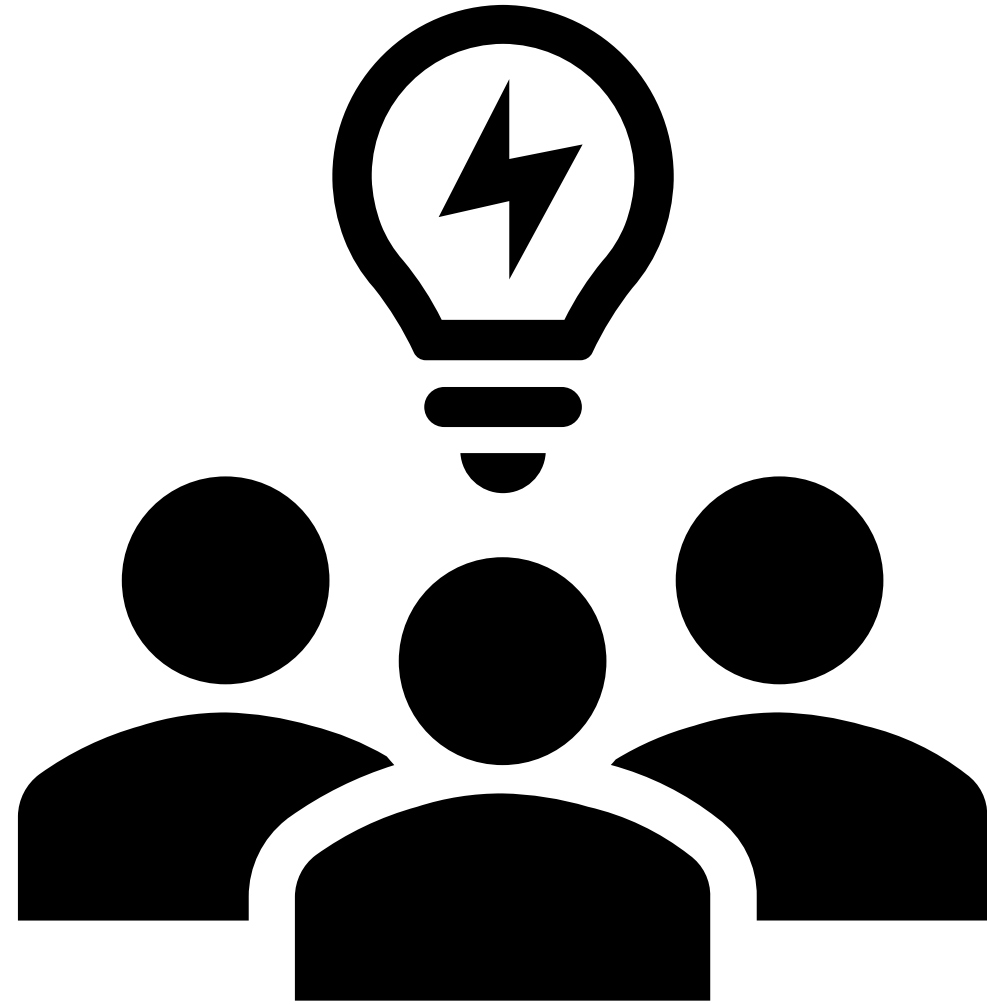
Kate LeWarne

AVP BI Data Operations



# Agenda

- Business Intelligence and Data
- Reinsurance and Risk Management
- Positioning for Profitable Growth

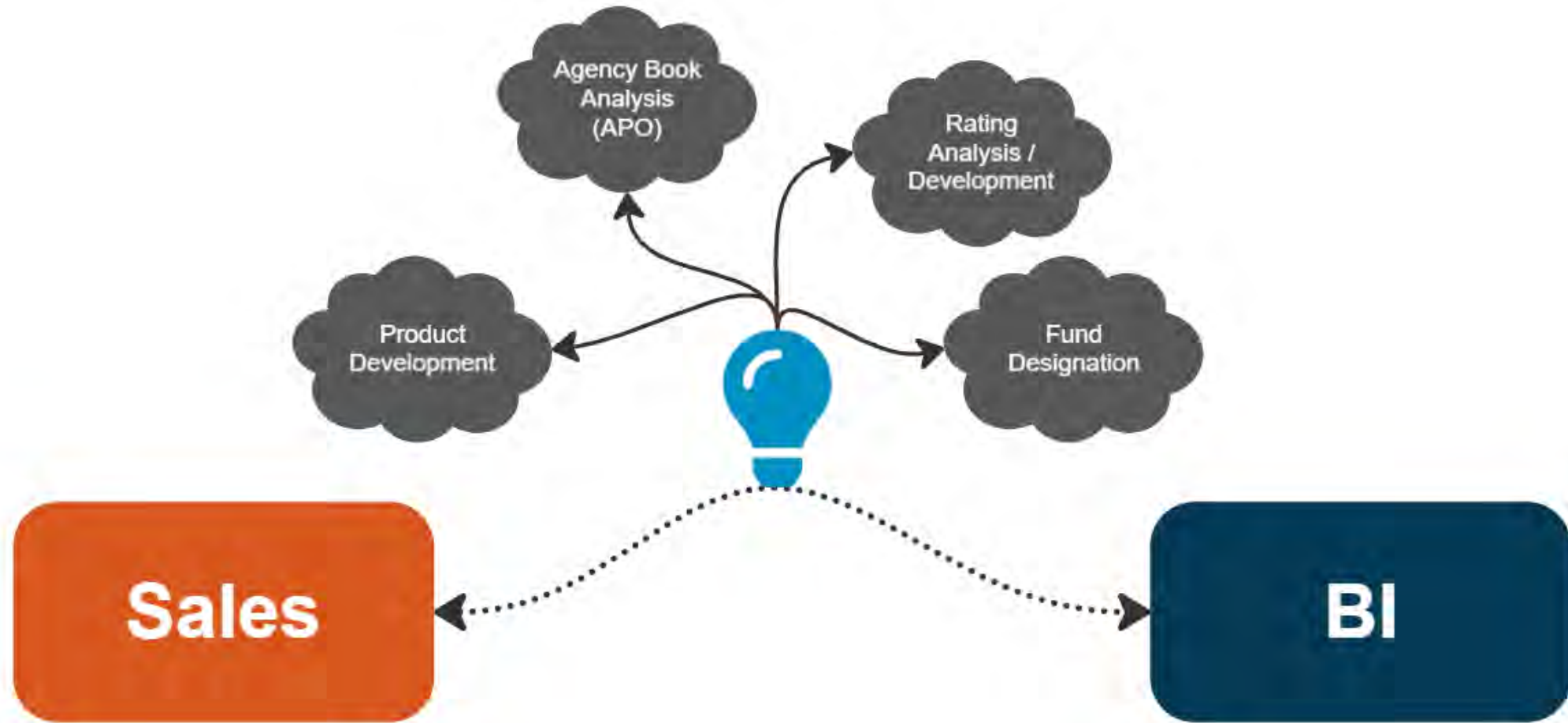


# Business Intelligence and Data

- Business Intelligence Overview
- Data Warehouse Process
- Reports



# Business Intelligence Overview






# Data Warehouse Data Process





# Reports



Self Service

FMH MPCIN

Select/Apply Filters

Reinsurance Year

3 of 10

Line

MP

Master Agency

All

Gen

All

Select Fields

Group By

General Agency Cod...

Across

Reinsurance Year, LI...

Metrics

3 of 10

Subtotal

☒ None

☐ Agency DSM/SAM

Output

☒ Active

☐ Excel

Reset



**Farmers Mutual Hail**  
Insurance Company of Iowa

DSM/SAM: Ti Schott

Line of Business	Reins Year	Policy Holder Count	Gross Net Written Premium	Gross Net Paid Loss	Gross Net Paid Loss Ratio	Insured Acres	MPCI Share Acres	Premium Acres
MPCI	2023	38	\$377,931	\$26,065	6.90%	10,625.99	9,992.72	10,895.61
MPCI	2024	47	\$256,258	\$72,659	28.35%	7,516.58	6,676.39	7,516.58
MPCI	2025	65	\$228,438	\$7,296	3.19%	6,529.83	6,140.15	6,822.65
<b>MPCI</b>			<b>\$862,627</b>	<b>\$106,020</b>		<b>24,672.40</b>		<b>25,234.84</b>
Private Crop Insurance	2023	21	\$144,530	\$361	.25%	306.50	.	14,541.16
Private Crop Insurance	2024	45	\$52,574	\$1,658	3.15%	1,611.42	.	11,885.45
Private Crop Insurance	2025	44	\$51,911	\$0	.00%	1,610.28	.	11,460.71
<b>Private Crop Insurance</b>			<b>\$249,015</b>	<b>\$2,019</b>		<b>3,528.20</b>		<b>37,887.32</b>



# Reinsurance and Risk Management

Mutual Company  
Risk Management Strategies  
SRA High Level Review







# Farmers Mutual Hail Insurance Co of Iowa

## What is a Mutual Company?

### **OWNERSHIP**

- Owned by US Policyholders (American-owned)
- Private company, not publicly traded
- Can't be sold or acquired

### **STRATEGY FOCUS**

- Long-term results vs quarterly shareholder results
- Built to last vs built to sell
- Decisions made in the best interest of customers
- Aligned with customer's needs and risk concerns
- Surplus conservatively reinvested vs paid to shareholders
- Conservative risk management vs optimized returns



# Risk Management Strategies



# Risk Management Strategies & Techniques

- Spread of Risk
  - Acquisitions
  - Portfolio Transfers
- Loss Prevention and Reduction
  - Loss Adjusting
  - Risk Avoidance
    - Rate Increases
    - Premium Caps
    - Agency Cancellations
    - Pulling Out of Products/States
    - Reduced Commissions
- Risk Transfer
  - Assigned Risk Fund
  - Reinsurance
    - Private Reinsurance
    - SRA



# What is Reinsurance?

- Simply put: Insurance for insurance companies
- A transaction whereby one insurance company, the *reinsurer*, agrees to indemnify another insurance company, the *reinsured/AIP*, for all or part of the insurance risk assumed by the reinsured/AIP.
- A tool to help insurance companies manage their risk from losses and stabilize their financial results.



# Relating Reinsurance to Insurance

## Insurance:



*is Equivalent to*

## Reinsurance:





# Main Reasons for Reinsurance in Crop Insurance

- Stabilize company's results
- Provide relief from catastrophic events like a severe drought or a hurricane
- Manage spread of risk and exposure
- Protect assets such as investments and bonds
- Provides cash flow assistance
- Provide premium capacity to help facilitate growth and meet regulatory financial requirements
- Protect surplus

# Types of Reinsurance Used in Crop Insurance

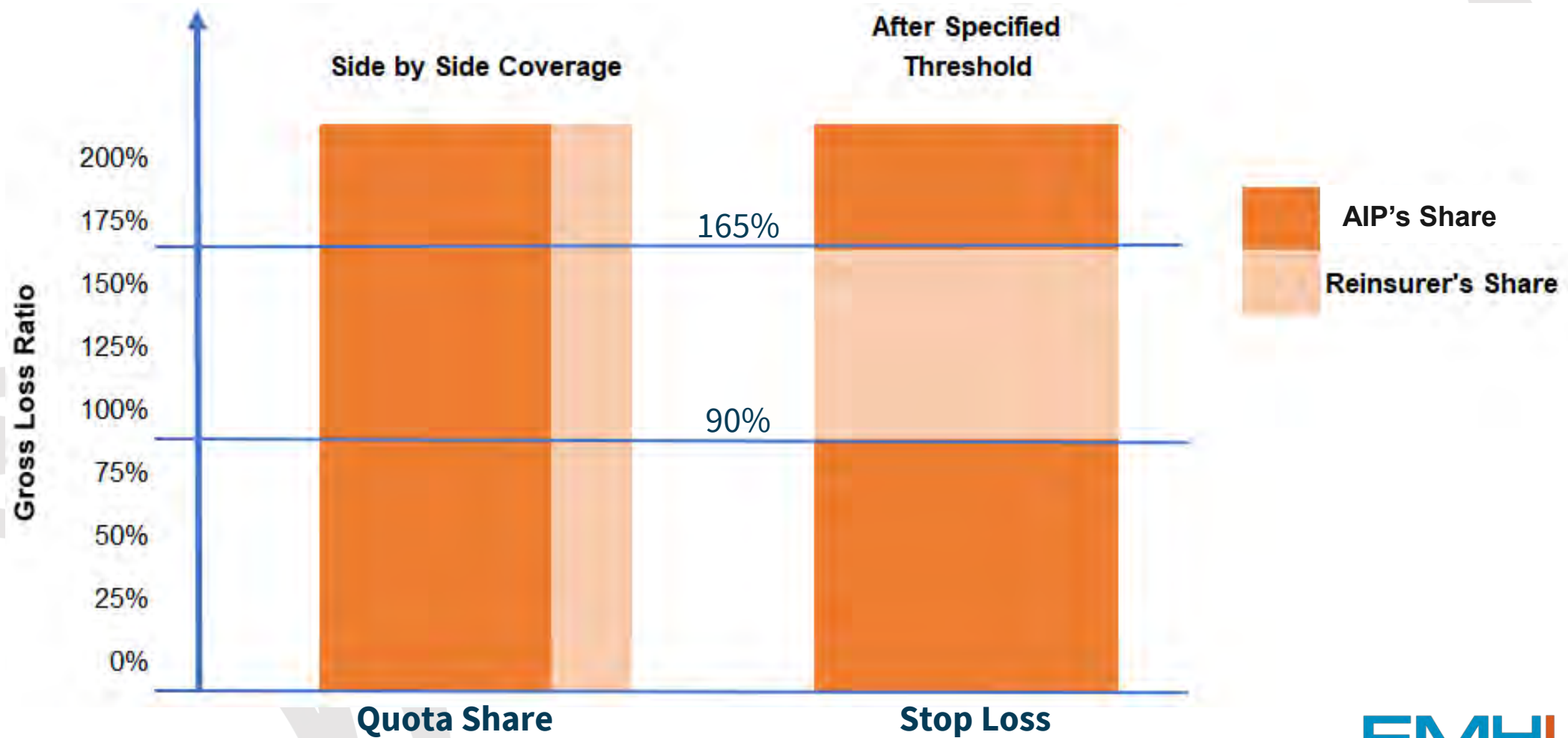
1. Aggregate Stop-Loss Excess of Loss Reinsurance
  - Applies to all losses throughout the year added together
2. Quota Share Reinsurance
  - Proportionally transfers a portion of a company's premium and losses





# Quota Share vs Stop Loss Reinsurance

## How do they work differently?





# 50% QS Example

## AIP Gross Results

- Premium: \$200,000,000
- Loss Ratio: 65%
- Expense Ratio: 25%

## QS Terms

- Quota Share %: 50%
- Ceding Commission: 20%
- Reinsurer Expense: 10%

## AIP 50% Results

- Premium \$ 100,000,000
- Less Losses - 65,000,000
- Less Expenses - 50,000,000 @100%
- Results Before Reins ( 15,000,000)
- Ceding Comm + 20,000,000
- Results After Reins \$ 5,000,000



## Reinsurer 50% Results

- Premium \$100,000,000
- Less Losses - 65,000,000
- Less Expenses - 10,000,000
- Less Ceding Comm - 20,000,000
- Results \$ 5,000,000



# Why FMH Buys Quota Share Reinsurance

- Capacity

- Maintain premium to surplus ratio below regulatory requirements and BOD risk tolerance threshold. Not owned by company with deep pockets.
- Since 2020, FMH MPCl GWP has more than doubled due to growth plus commodity price and volatility factor increases. Crop insurance margins haven't supported surplus growth at same pace.

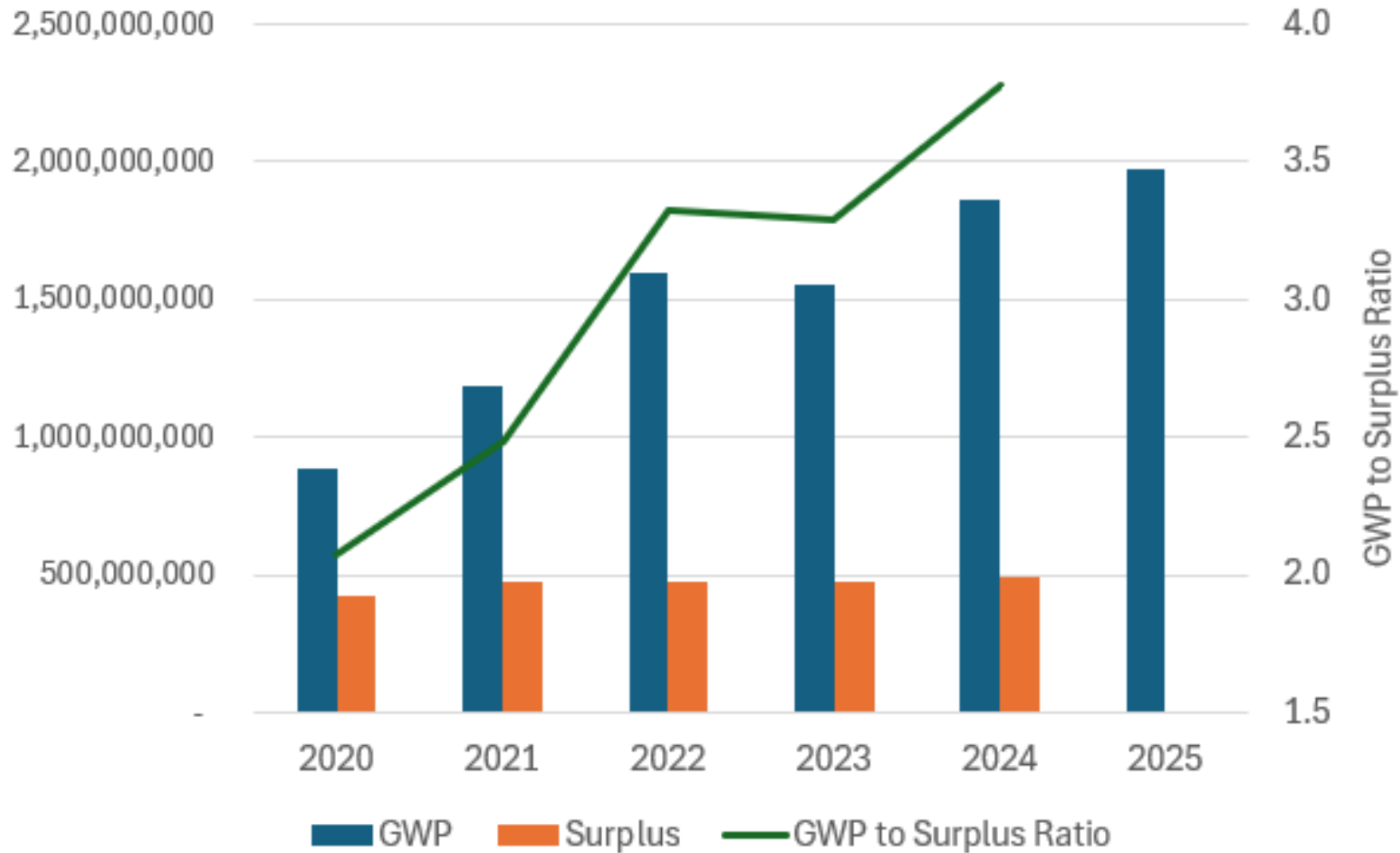
- Expense Management

- Reinsurer commission covers FMH's associated expenses
- Profit Commission allows FMH to share in results with reinsurer in good year

- Cash Flow

- Timing of payment of commission helps FMH pay losses before reimbursement from RMA

# GWP Premium to Surplus Ratio



## Premium to Surplus Ratios

GWP	4	to 1
After AR	3	to 1
NWP	1.7	to 1



# Aggregate/Stop Loss Reinsurance Example

## Reinsurance Terms:

- Reinsurance Limit: 35% of Premium
- Reins Attach Point: 100% Loss Ratio
- AIP Premium: \$1,000,000,000
- Reinsurance Rate: 3% of AIP Prem

## Example at **90%** Loss Ratio

### Reinsurer Results

Premium at 3% Rate	\$ 30,000,000
<b>0%</b> Ceded Loss	- 0
Reinsurer Results	\$ 30,000,000

### AIP Results

Premium	\$1,000,000,000
Cost of Reins	- 30,000,000
Losses up to 90% LR	- 900,000,000
0% Reins Recovery	+ 0
AIP Results	\$ 70,000,000





# Aggregate/Stop Loss Reinsurance Example

## Reinsurance Terms:

- Reinsurance Limit: 35% of Premium
- Reins Attach Point: 100% Loss Ratio
- AIP Premium: \$1,000,000,000
- Reinsurance Rate: 3% of AIP Prem

## Example at **110%** Loss Ratio

### Reinsurer Results

Premium at 3% Rate	\$ 30,000,000
<b>10%</b> Ceded Loss	- <u>100,000,000</u>
Reinsurer Results	(\$ 70,000,000)

### AIP Results

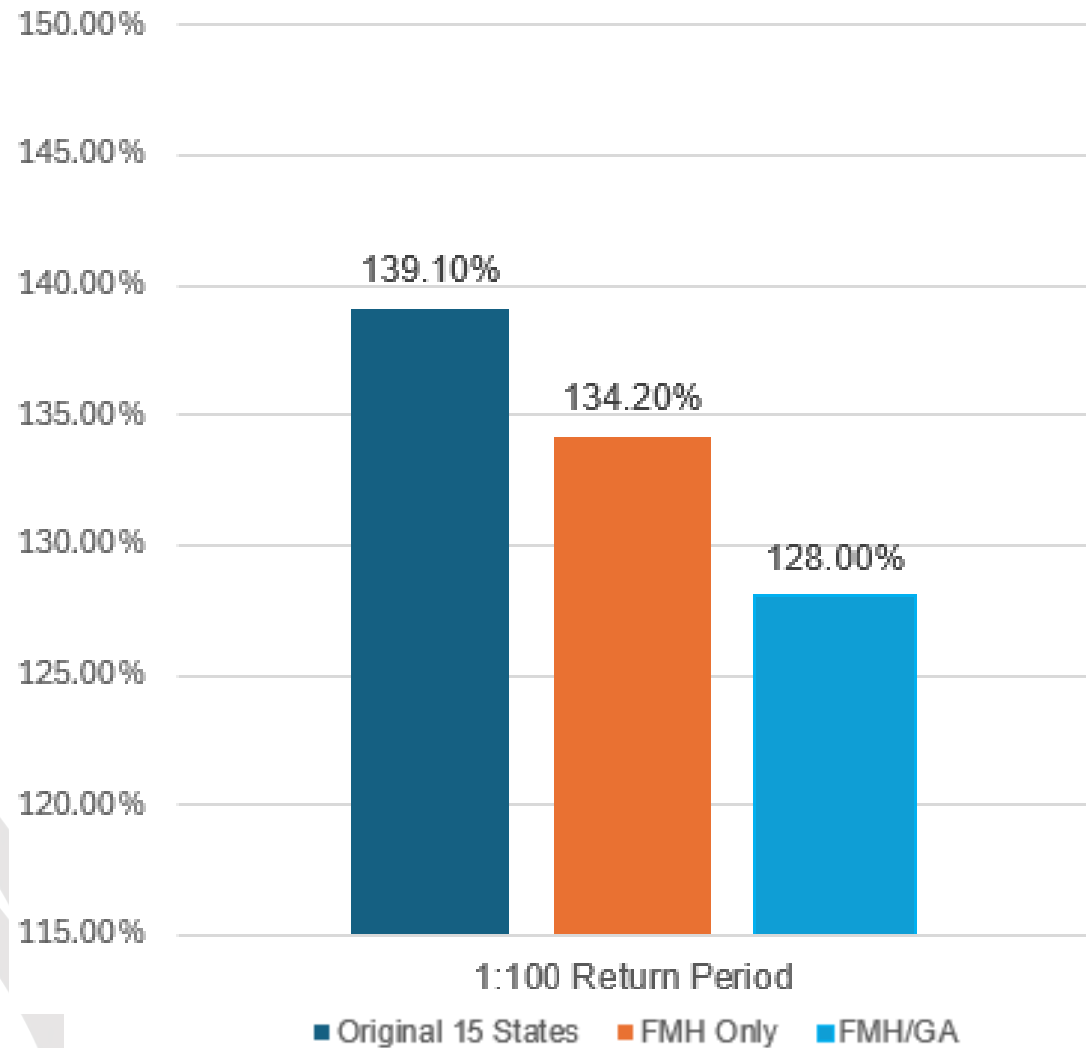
Premium	\$1,000,000,000
Cost of Reins	- 30,000,000
Losses up to 110% LR	- 1,100,000,000
<b>10%</b> Reins Recovery	+ <u>100,000,000</u>
AIP Results	\$ ( 30,000,000)



# Why FMH Buys Stop Loss Reinsurance

- Loss Frequency Protection: Multiple storm, hail and other events throughout the year added up in total.
- Loss Severity Protection: Large loss events like the 2012 drought.
- Stabilize Results/Protect Surplus: FMH's goal is to not expose more than 15% of surplus in any given year. Stop Loss protection stops the bleeding at that threshold.

# MPCI Modeled Return Periods



*Modeled through Verisk Touchstone Re to determine stop loss limit to purchase.*

# Breakdown of FMH Reinsurers

Reinsurers		
Type of Reinsurance	Number	Capacity
Quota Share	3	\$600,000,000
Stop Loss	40	\$335,275,748

Geographical Spread				
Treaty	Domestic	Bermuda	Europe	Lloyds
Quota Share	100.0%	0%	0%	0%
Stop Loss	28.5%	4.0%	41.5%	26.0%



# Reinsurance Quick Recap

- Quota Share and Aggregate Stop Loss Reinsurance most common types bought within Crop Insurance
- Spread of risk, Loss prevention and reduction, and Risk Transfer are three main risk Management Strategies & Techniques
- Main reasons for reinsurance:
  - Stabilize company's results
  - Provide relief from catastrophic events
  - Manage spread of risk and exposure
  - Protect assets
  - Provides cash flow assistance
  - Provide premium capacity
  - Protect surplus





# SRA High Level Review



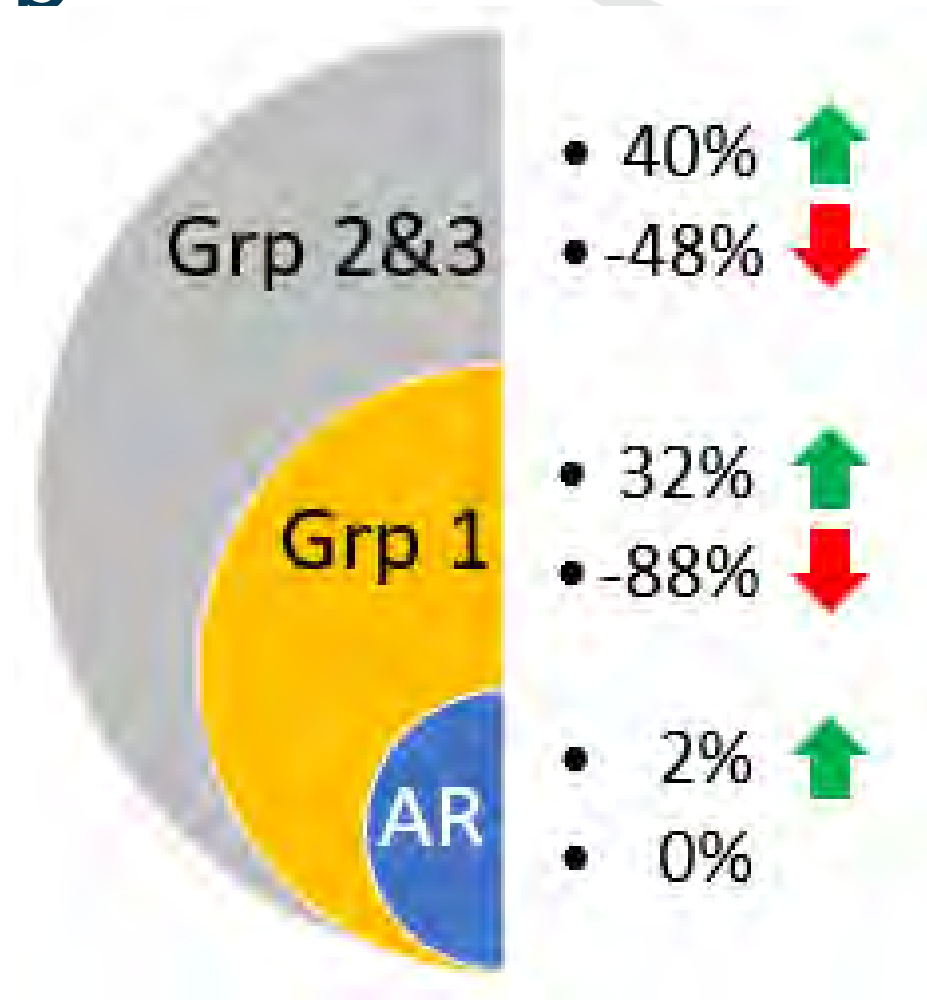
# Standard Reinsurance Agreement (SRA)

- Contract between RMA and AIP for MPCl
- AIP administers program on behalf of RMA
- Rates and terms controlled by RMA
- Stipulates underwriting gain/loss terms
- AIP must accept any applications that meet federal guidelines
- Includes built in Stop Loss and Quota Share reinsurance program

# SRA Fund Designation Options

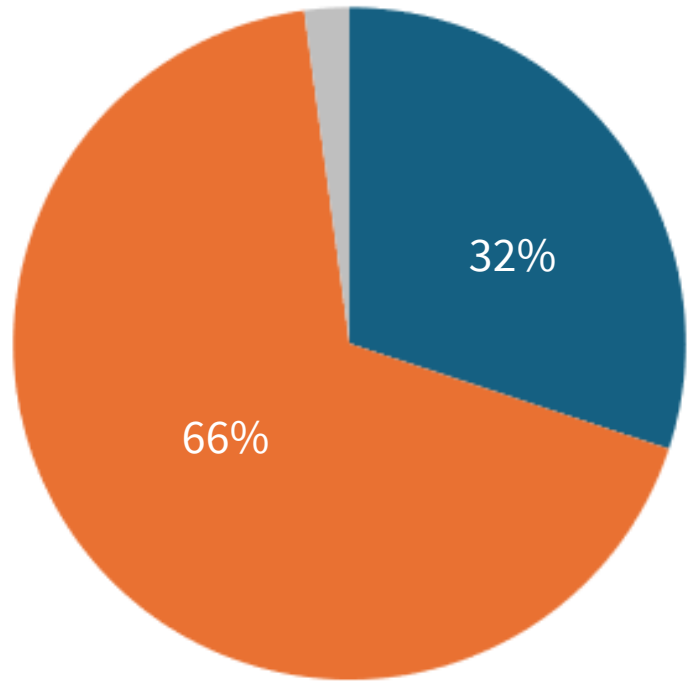
- AIP Underwriting/Risk Selection
  - Commercial Fund
    - Risks that AIP is comfortable keeping
    - AIP must retain 65% of risks placed in this fund
    - FMH typically retains 100% of this fund for all states
  - Assigned Risk Fund
    - Vehicle an AIP can use to mitigate risk by transferring it to the government
    - Risk selection available at policy crop plan level
    - AIP must retain 20% of risks placed in this fund

# Max UW Gain/Loss Potential Under SRA by State Group

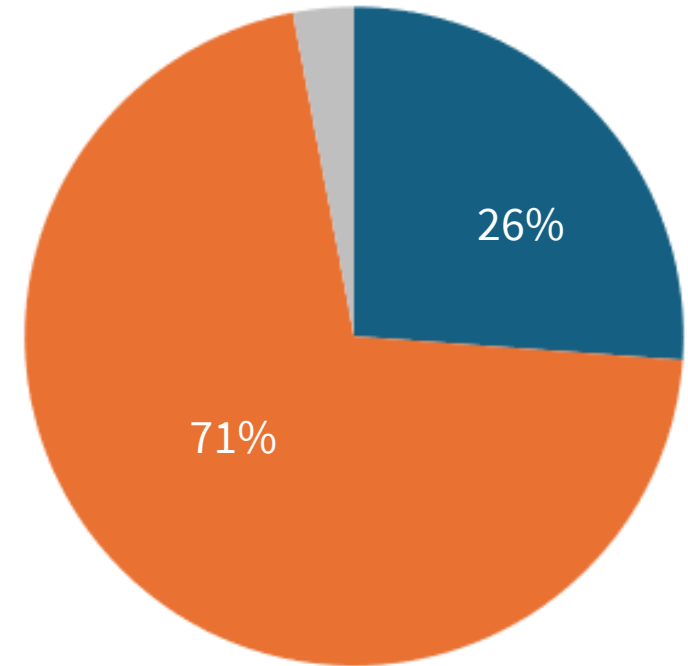


# Industry Gross Written Premium by State Group

2014



2023



State Group ▼

■ 1

■ 2

■ 3

Group 1 States: IA, IL, IN, MN & NE



# Industry Premium Split and Gross Loss Ratio Trends by State Group



State Group	2014 % of GWP	2014-2018 GLR
Group 1	32.45%	51.49%
Group 2	65.63%	70.94%
Group 3	1.92%	72.62%
<b>Total</b>	<b>100.00%</b>	<b>65.32%</b>

State Group	2023 % of GWP	2019-2023 GLR
Group 1	26.15%	54.38%
Group 2	70.86%	107.44%
Group 3	2.99%	87.57%
<b>Total</b>	<b>100.00%</b>	<b>92.04%</b>

# Industry MPCI Trends

- Landscape changed significantly in last 10 years
- GWP grew 80% over the last 5 years
- Significant move away from individual coverages to area plans
- New area plans = \$1.57 Billion of RY24 GWP (ECO, SCO, Margin, Hurricane, STAX)
  - Loss Ratios overall good so far
- Rainfall Index plans surged to 12% of total industry premium, especially in Group 2&3 states
- Group 2, with majority of GWP, has trended 36 points worse (71%) to 107% LR
  - Group 2 loss ratio is twice as high as Group 1 over the last 5 years
  - Both area and non-area plans are running above 100%
  - RI products 5-year loss ratio = 114%; TX = 131%
- SRA State Groupings not providing enough benefit to Group 2&3 states in recent years
- There's a new sheriff in town at RMA, Pat Swanson

# High Level Recap | Summary

- Business Intelligence Department
- Farmers **Mutual** Hail Company
- Quota Share and Aggregate Stop Loss Reinsurance
- Risk Management Strategies & Techniques
- Reinsurance
- SRA / State Groupings
- Industry Trends





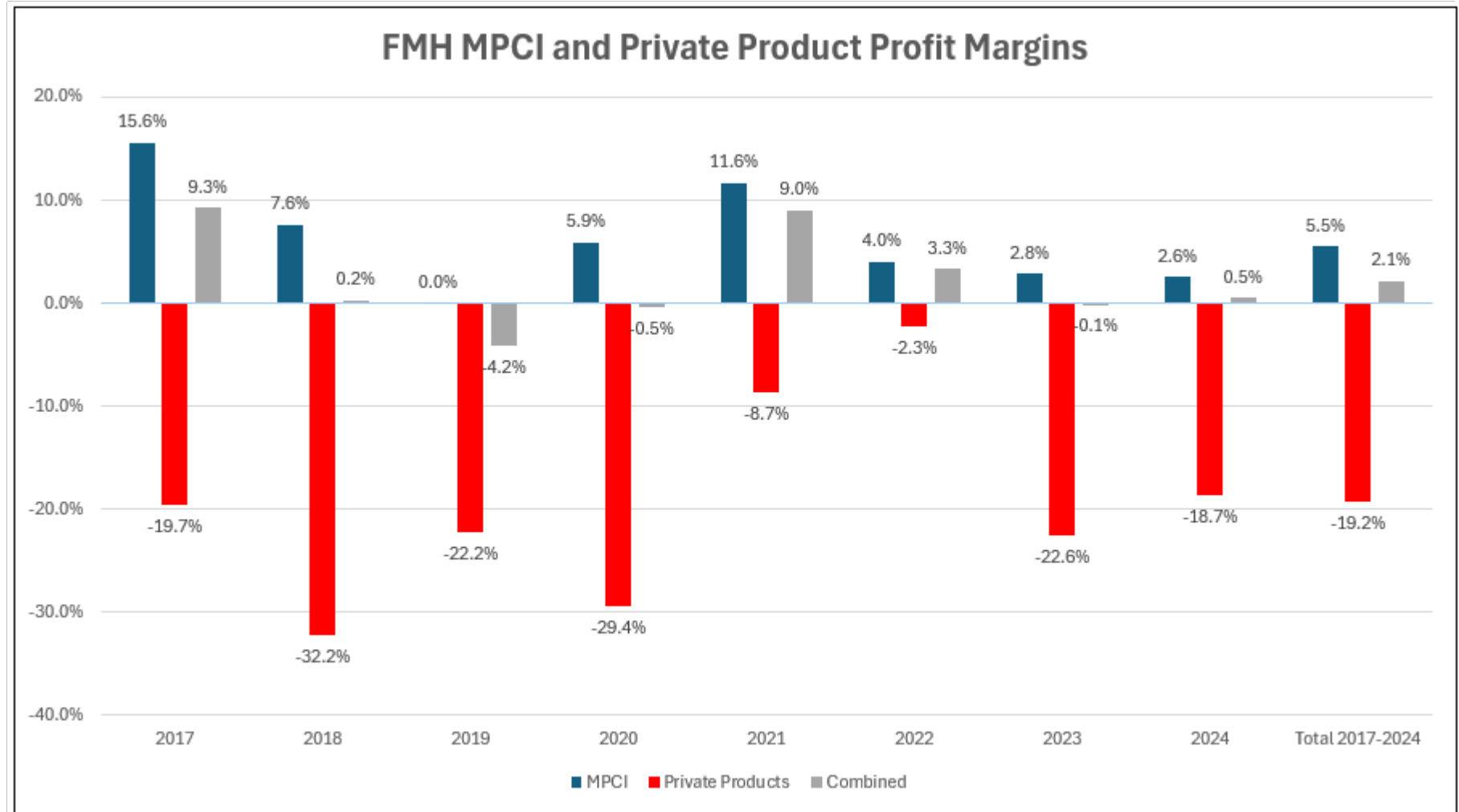


# Positioning for Profitable Growth

- Agency Profitability Optimization (APO) Strategy
  - What is it and Why it is important
- FMH's APO Process
- Real APO Strategies at Work



# Why is it Important?







# What is the APO Strategy?

What does that mean?

**AND**

How do we do it?

# What is the APO Strategy?

What does that mean?

**AND**

How do we do it?

## Agency Profitability Optimization

- Identify Key Partners
  - Retain, Protect, Grow
- Identify Unprofitable Agencies
  - Assist

# What is the APO Strategy?

Agency Profitability Optimization

What does that mean?

**AND**

How do we do it?

- **Identify Key Partners**
  - **Retain, Protect, Grow**
- Identify Unprofitable Agencies
  - Assist

## **GROW**

- Lower Rates
- Raise Commissions
- Allow an agency to write more Private Products
- Allow more coverage per acre
- Change Coverage Rules
- Innovation

# What is the APO Strategy?

## Agency Profitability Optimization

- Identify Key Partners
  - Retain, Protect, Grow
- **Identify Unprofitable Agencies**
  - **Assist**

What does that mean?  
**AND**  
How do we do it?

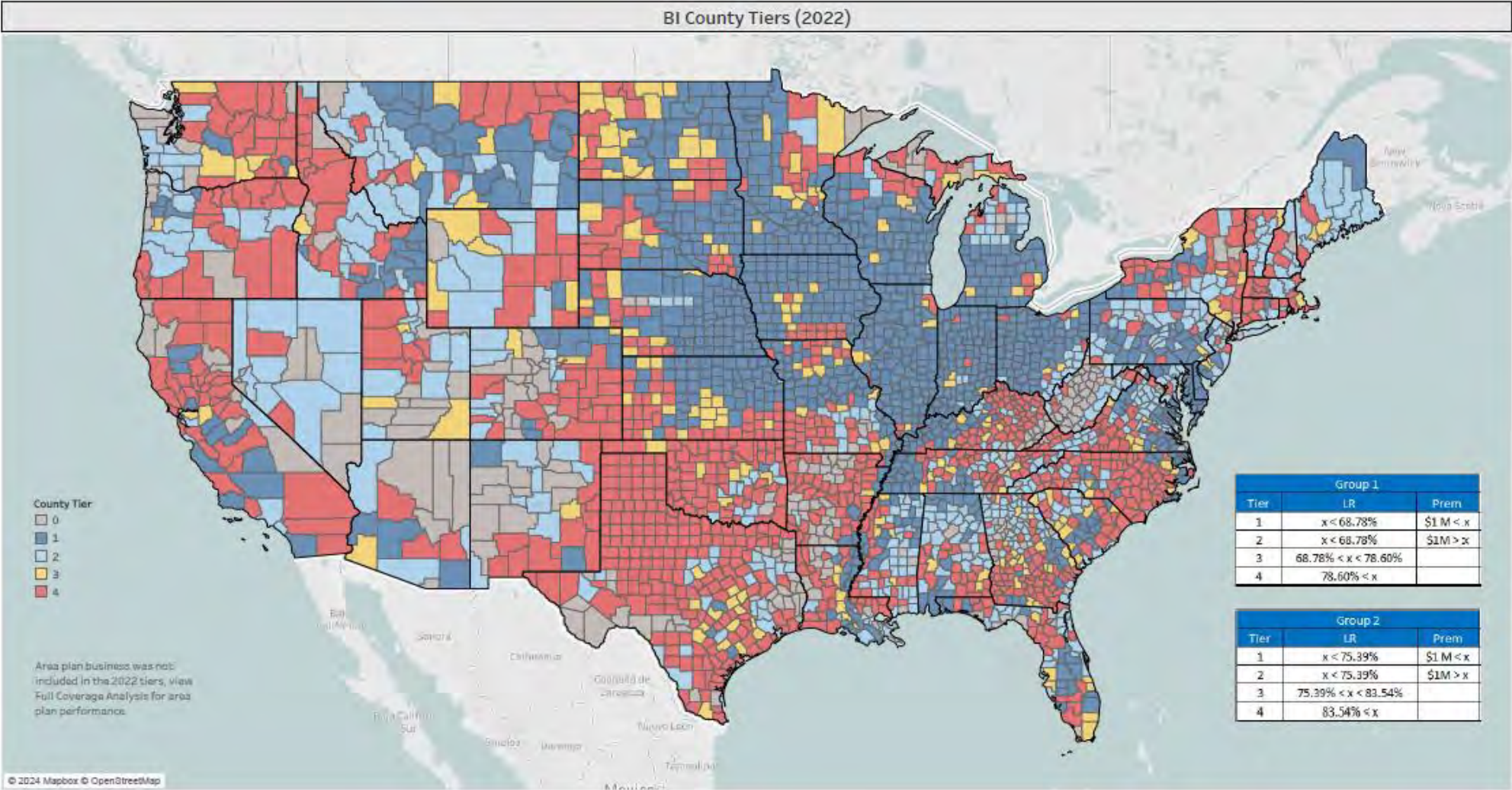
### **GROW**

- Lower Rates
- Raise Commissions
- Allow an agency to write more Private Products
- Allow more coverage per acre
- Change Coverage Rules
- Innovation

### **REDUCE RISK**

- Raise Rates
- Insured Analysis
- Assigned Risk Designations
- Lower Commissions
- Cap an agency on the Private Products they can write
- Allow less coverage per acre

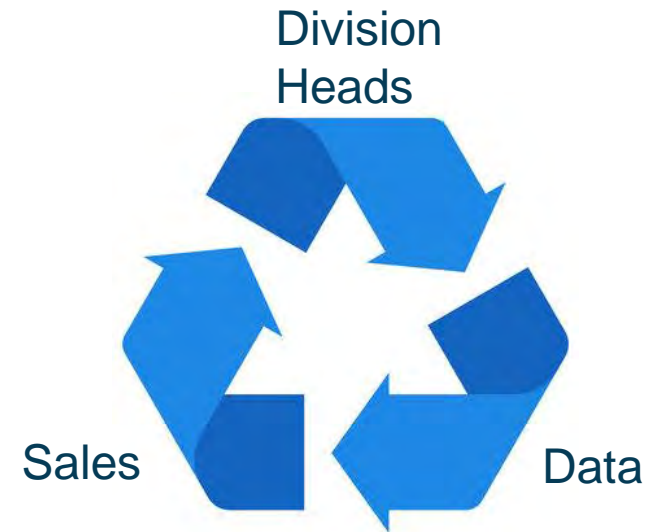
# BI County Tier Map





# How does FMH choose where to target?

State Code	FMH MPCl + PP Profit %	FMH MPCl Profit %	FMH PrivProd Profit %
IA	11.14%	11.96%	6.61%
MN	9.21%	16.77%	-22.33%
KS	10.01%	11.72%	0.01%
IL	15.17%	21.54%	-14.42%
NE	1.18%	12.29%	-26.38%
IN	19.62%	23.51%	-2.15%
SD	21.60%	24.69%	-7.39%
TX	-3.20%	-0.05%	-45.15%
MO	19.28%	20.27%	12.25%
OH	27.92%	31.44%	9.16%
AR	-5.93%	2.28%	-38.33%
ND	19.31%	22.84%	6.92%
WI	21.98%	22.09%	21.39%
CO	3.08%	10.23%	-21.20%
KY	26.70%	32.41%	-93.03%
ID	10.88%	21.90%	-25.19%
MI	21.87%	28.15%	-8.18%
NC	-2.93%	3.42%	-144.83%



If you were FMH, what states would you want to target?

# Process Summary



- BI provides overview of the state
  - What's included in the overview?
- Sales provides opportunities with agencies
- BI conducts as-if analysis
- Go to Division Heads for decision
- ROI

## Overview

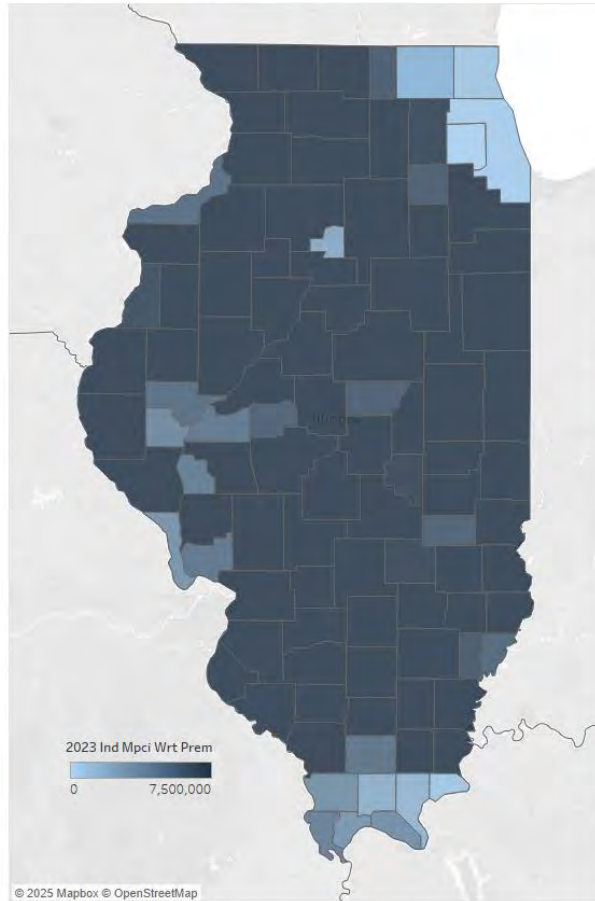
- Top Crops
- Top Plans
- FMH MPCI Margin
- FMH Private Product Margin
- Industry MPCI Margin
- Industry Private Product Margin
- Market Share
- MPCI to Private Product Multiple
- Competitive Landscape
- Agency Analysis
- Insured Analysis
- Trends
- RMA Changes
- Compliance Issues
- Etc.

# Illinois - Profitable

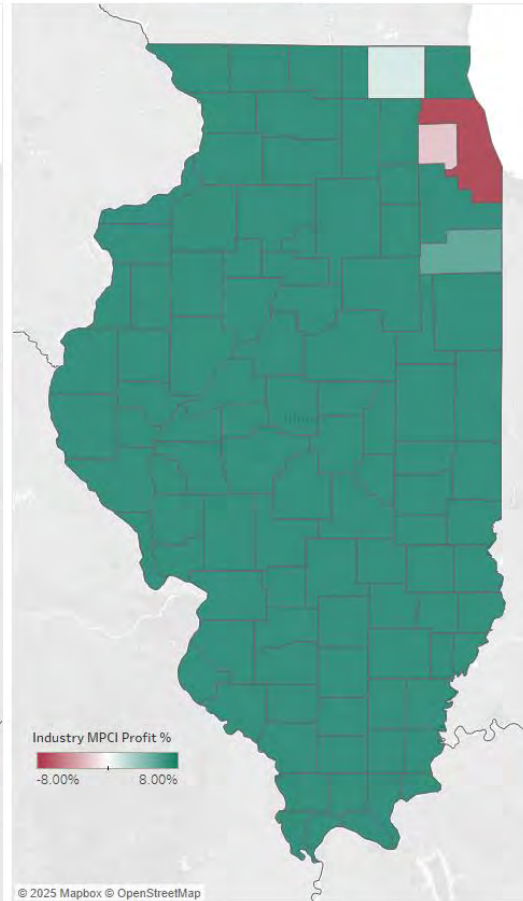


# Where is the MPCl Business?

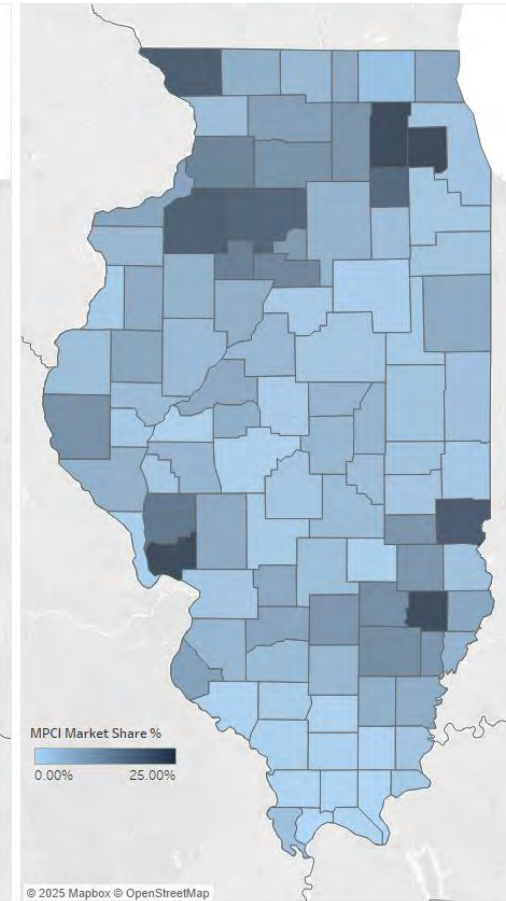
2023 Industry MPCl GNWP



Industry MPCl Profit %



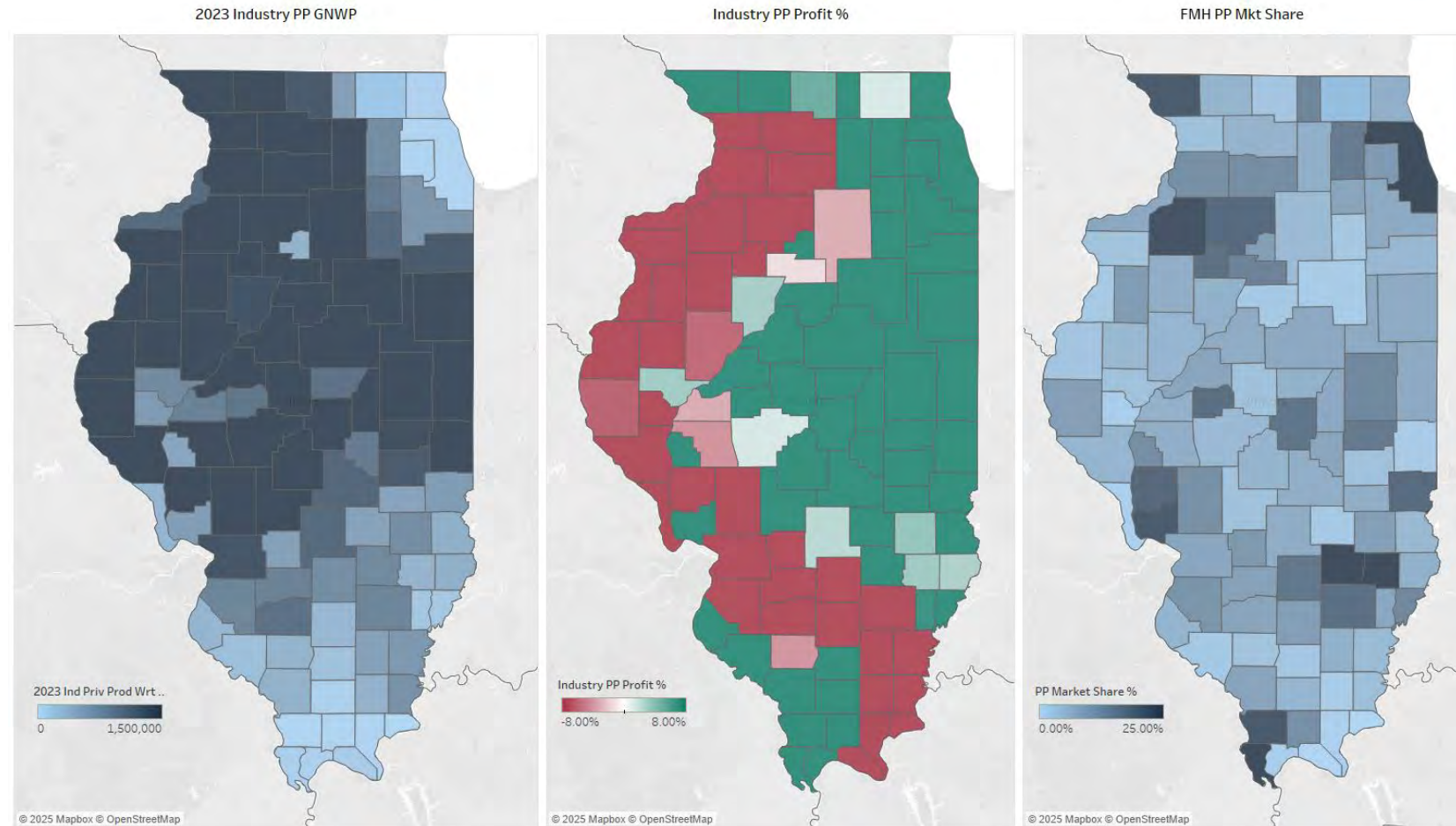
FMH MPCl Mkt Share



- Lots of MPCl GWP
- Industry Profitable in MPCl
- Room for growth



# Where is the Private Product Business?



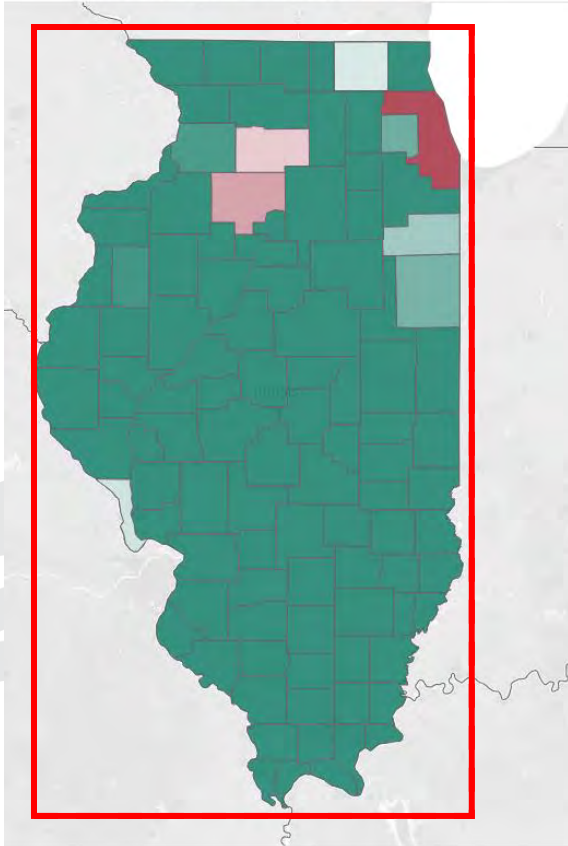
- Lots of Priv. Prod. GWP
- Mixed Results
- Room for growth



# Zoning in on Industry Profitability

8%

Industry Combined Profit %

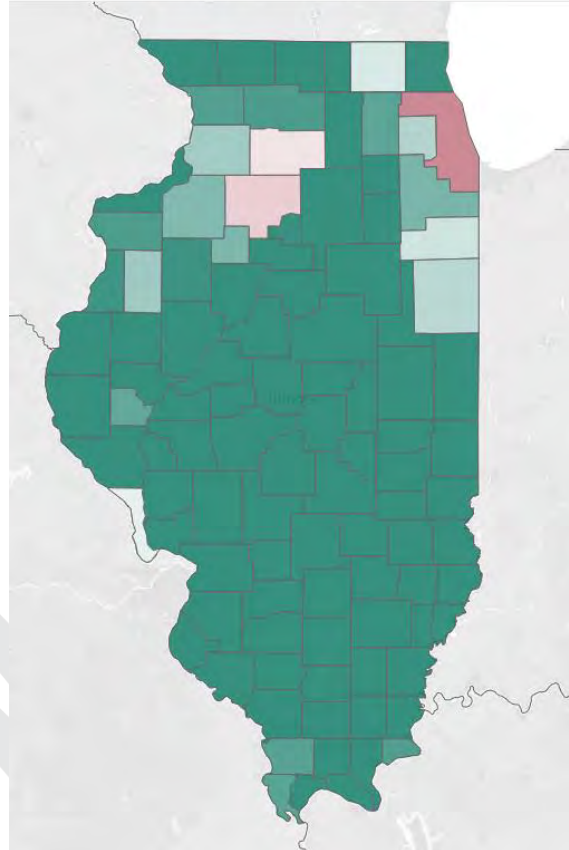


Combined Profit %



16%

Industry Combined Profit %



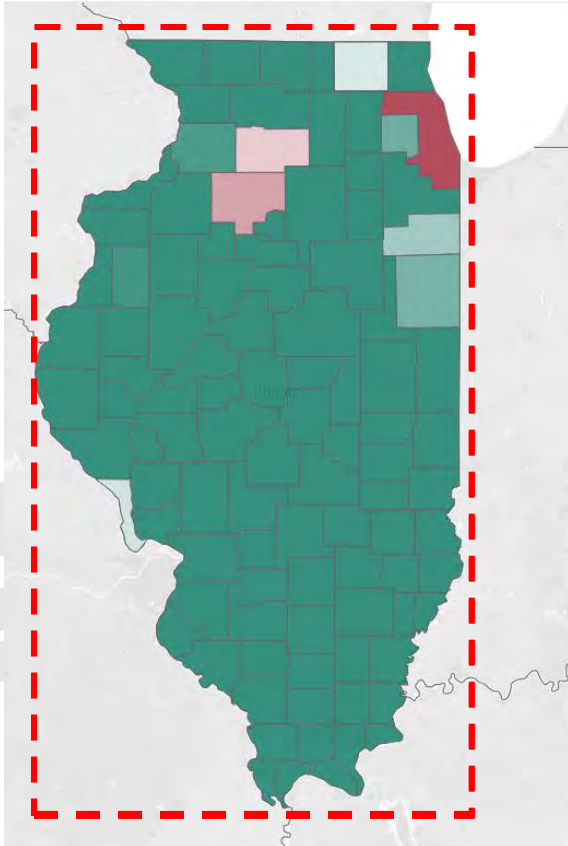
Combined Profit %



# Zoning in on Industry Profitability

8%

Industry Combined Profit %

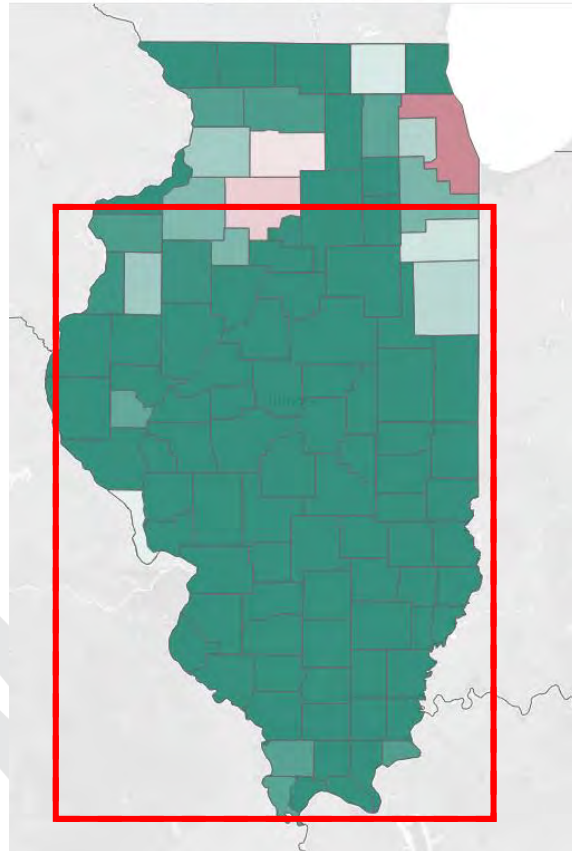


Combined Profit %



16%

Industry Combined Profit %

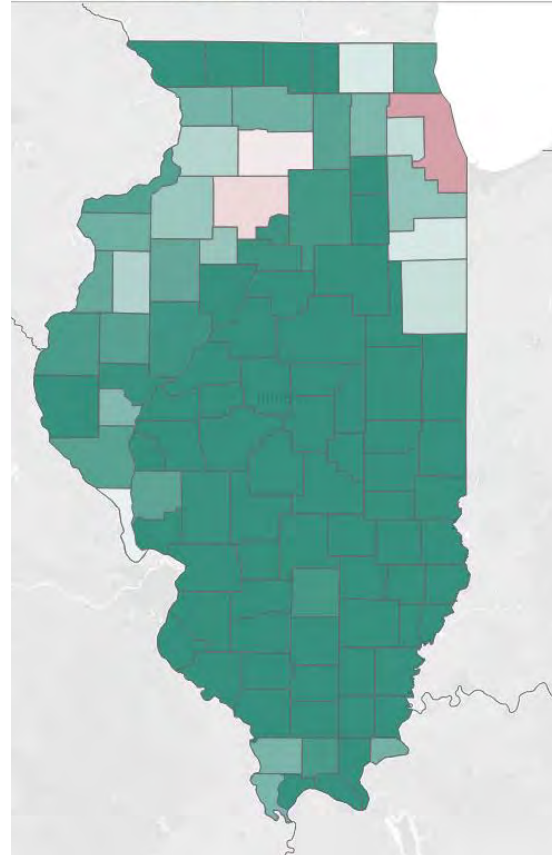


Combined Profit %



20%

Industry Combined Profit %



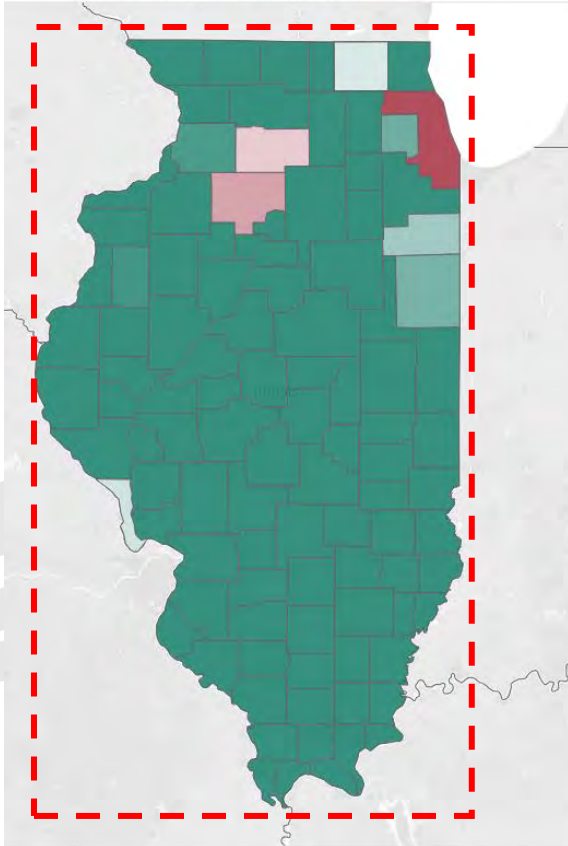
Combined Profit %



# Zoning in on Industry Profitability

8%

Industry Combined Profit %

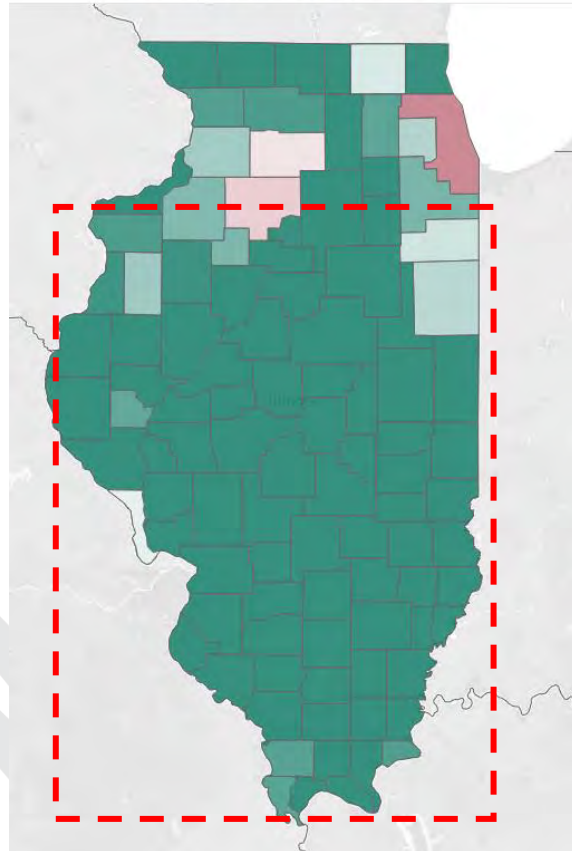


Combined Profit %



16%

Industry Combined Profit %

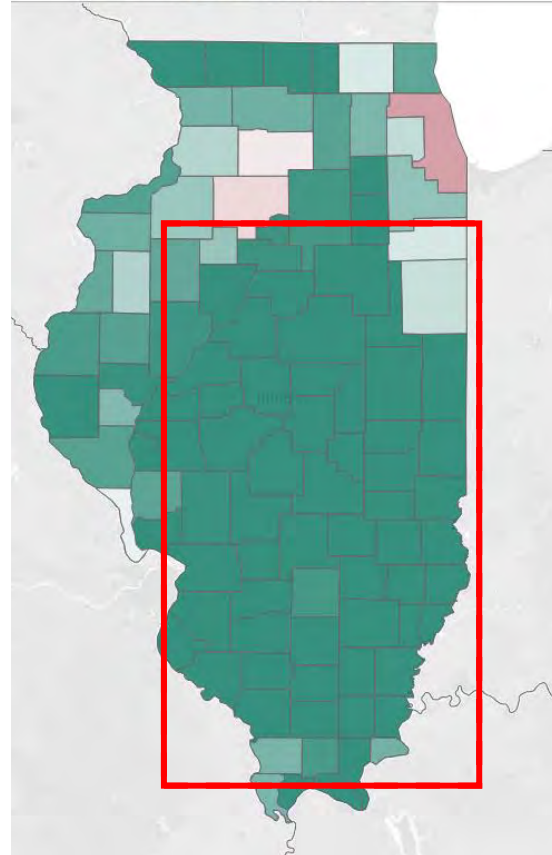


Combined Profit %



20%

Industry Combined Profit %

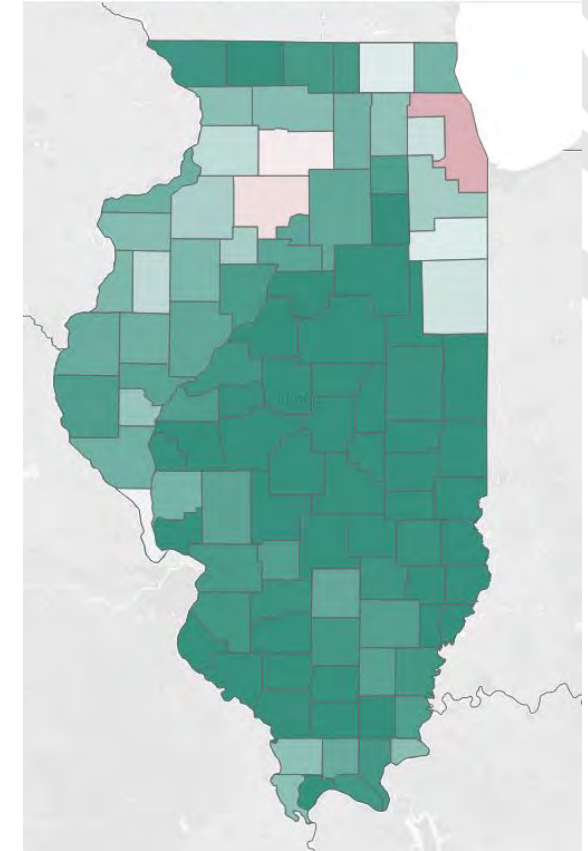


Combined Profit %



24%

Industry Combined Profit %



Combined Profit %

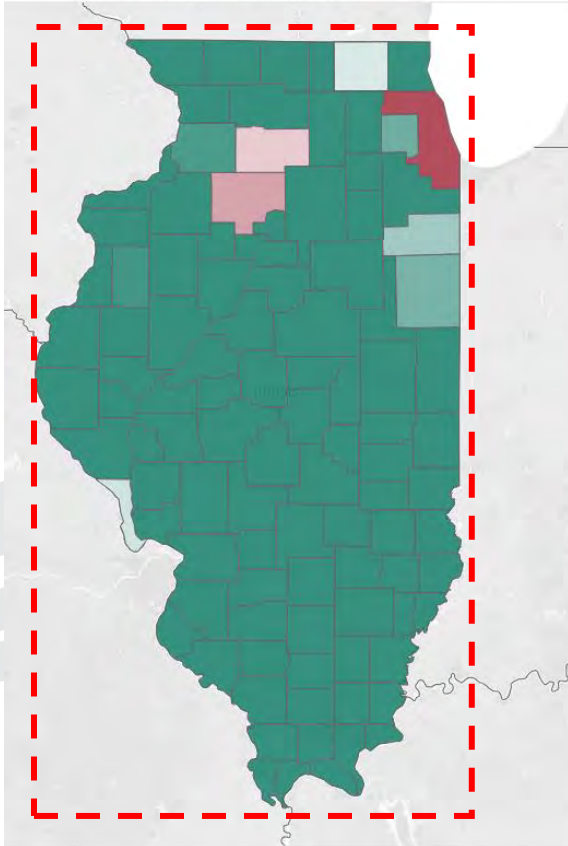




# Zoning in on Industry Profitability

8%

Industry Combined Profit %

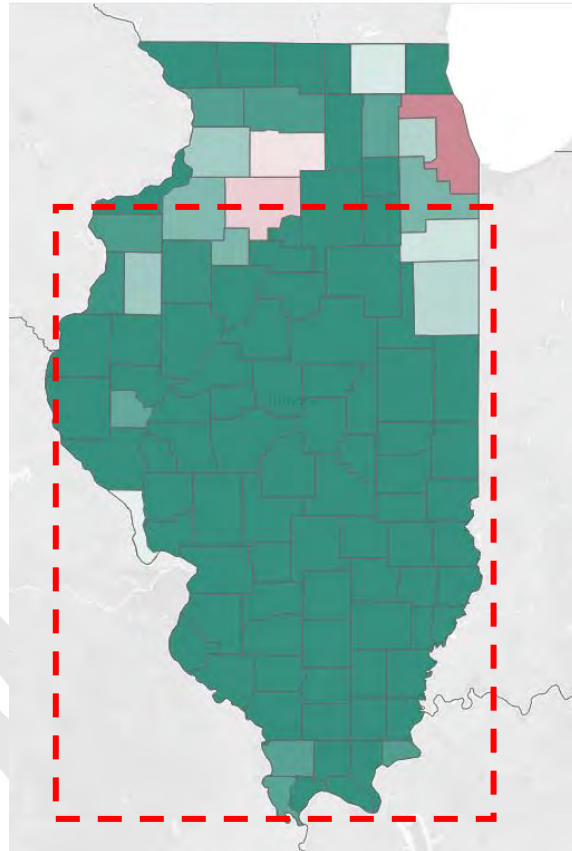


Combined Profit %



16%

Industry Combined Profit %

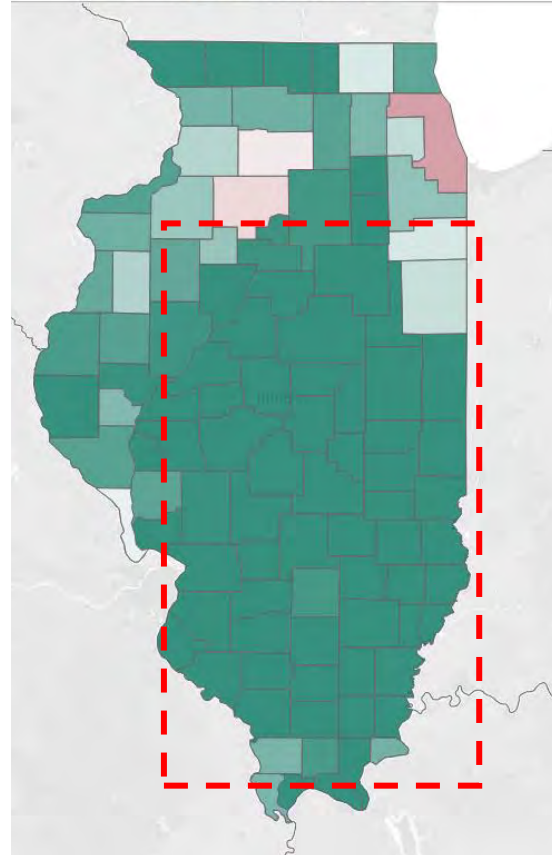


Combined Profit %



20%

Industry Combined Profit %

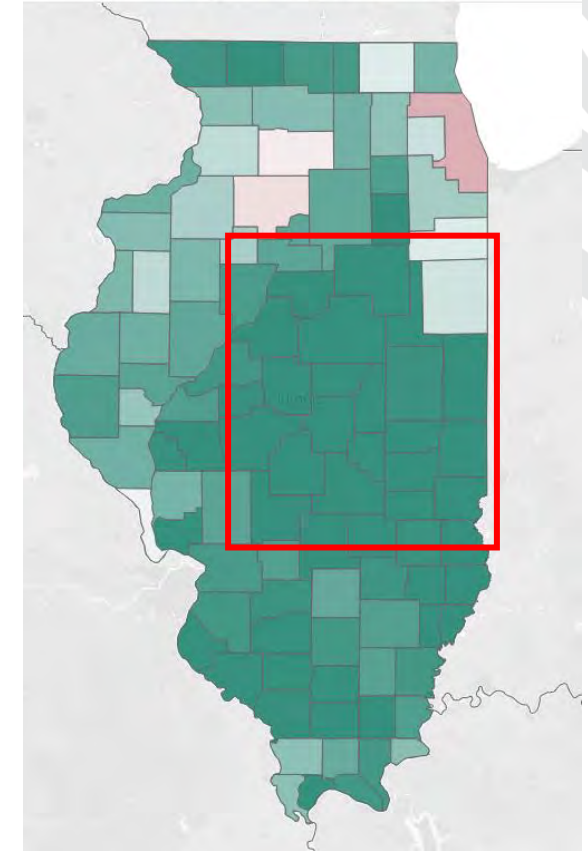


Combined Profit %



24%

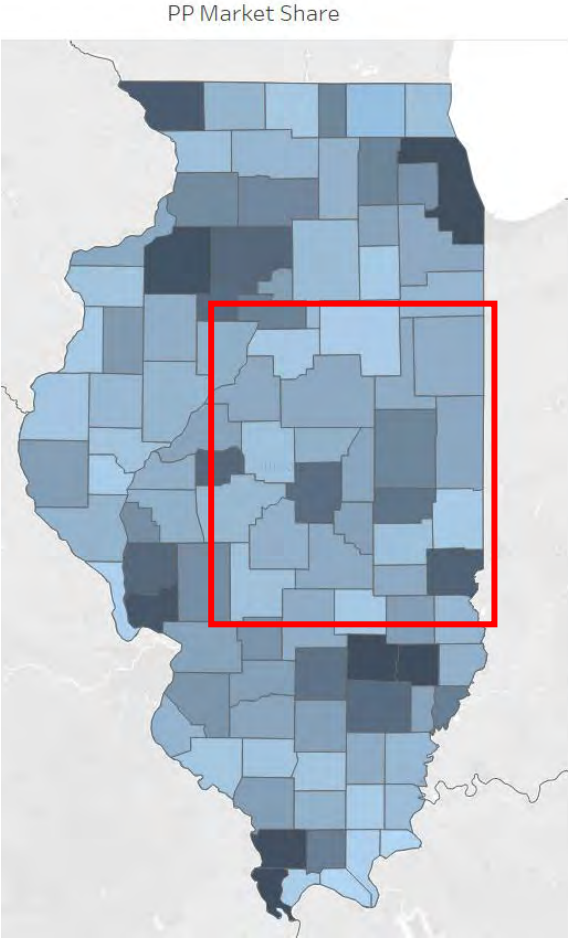
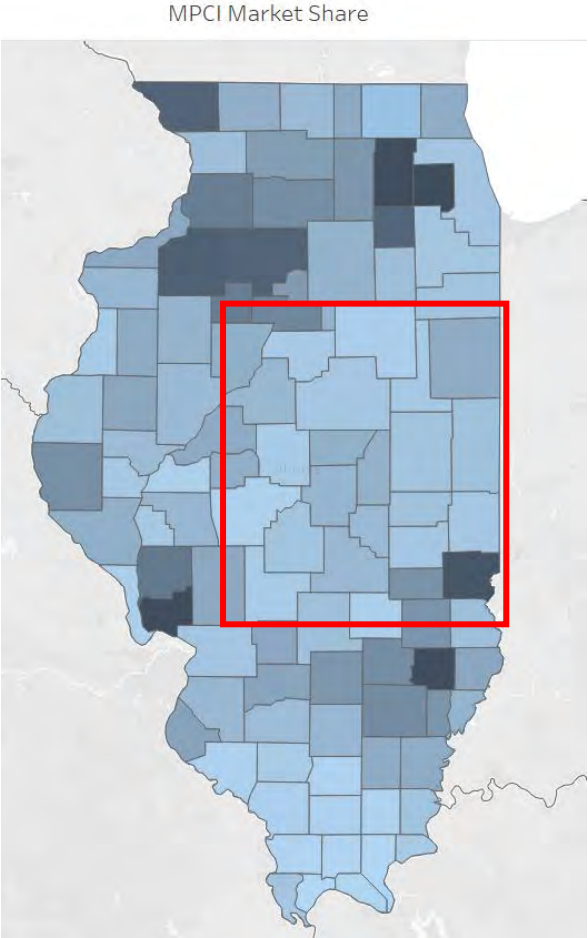
Industry Combined Profit %



Combined Profit %



# FMH Market Share - IL



IL:			
Rank	Company	Liability	GWP
7th	FMH	7.0%	7.6%
1st		18.9%	18.2%
2nd		16.2%	14.3%
3rd		16.0%	15.3%

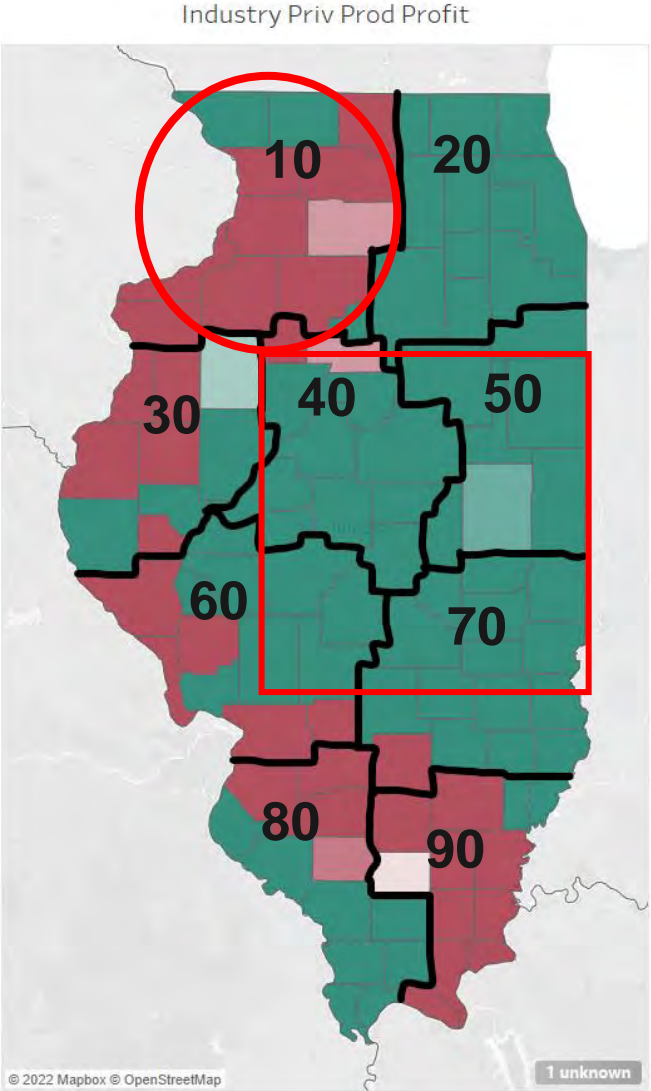


# FMH Wind Experience

FMH Wind Premium and Losses										
	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total
GS/Wind GWP	2,218,106	2,982,018	2,932,982	2,204,658	3,315,151	2,284,578	2,165,001	1,770,137	1,545,150	21,417,782
EHA GWP	1,225,678	1,244,680	1,230,728	931,288	444,999	388,004	358,225	335,092	191,823	6,350,516
Combined GWP	3,443,784	4,226,698	4,163,709	3,135,946	3,760,150	2,672,583	2,523,226	2,105,229	1,736,973	27,768,298
Combined GPL	2,137,502	3,846,985	9,627,112	1,085,116	2,049,549	536,573	2,489,096	726,027	3,360,717	25,858,677
GPLR	62.07%	91.02%	231.21%	34.60%	54.51%	20.08%	98.65%	34.49%	193.48%	93.12%

- \$94 million of traditional hail over this time period at 52.5% GPLR

# IL Wind Experience by CRD



CRD	GS/Wind GWP	EHA GWP	Wind GPL	Wind GPLR
10	11,977,531	3,832,378	22,985,600	145.39%
20	1,472,371	349,475	3,206,532	176.00%
30	1,587,605	497,279	1,444,350	69.28%
40	3,511,946	1,109,421	2,949,342	63.82%
50	1,288,535	270,117	1,372,327	88.05%
60	1,947,221	452,660	1,055,333	43.97%
70	2,126,398	403,817	1,941,243	76.72%
80	678,088	125,843	1,407,072	175.02%
90	501,779	91,469	250,067	42.15%

# Agency Deep Dive



2017-2021 Master Agency Results - Illinois									
Premium					Loss Ratios				
	MPCI GNWP	Hail GNWP	Band GNWP	Replant GNWP	MPCI GNPLR	Hail GNPLR	Band GNPLR	Replant GNPLR	Margin %
Agency 1	6,667,891	1,001,294	7,012	155,161	29.11%	46.82%	91.60%	251.13%	14.21%
Agency 2	9,874,551	2,161,914	2,791,267	-	89.01%	92.52%	228.80%	0.00%	-48.07%
Agency 3	29,442,617	2,008,327	5,912,861	26,910	32.48%	79.84%	119.59%	93.40%	0.93%
Agency 4	8,265,855	429,077	-	953,884	33.80%	293.96%	0.00%	221.62%	-26.72%

What would you do?





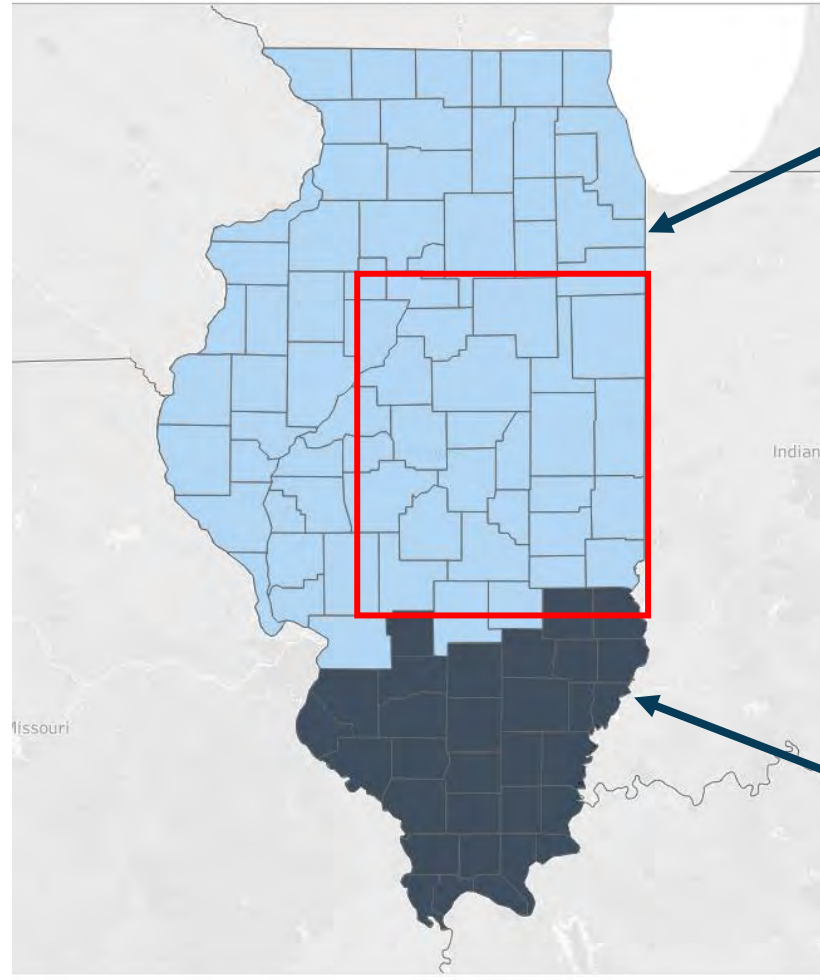
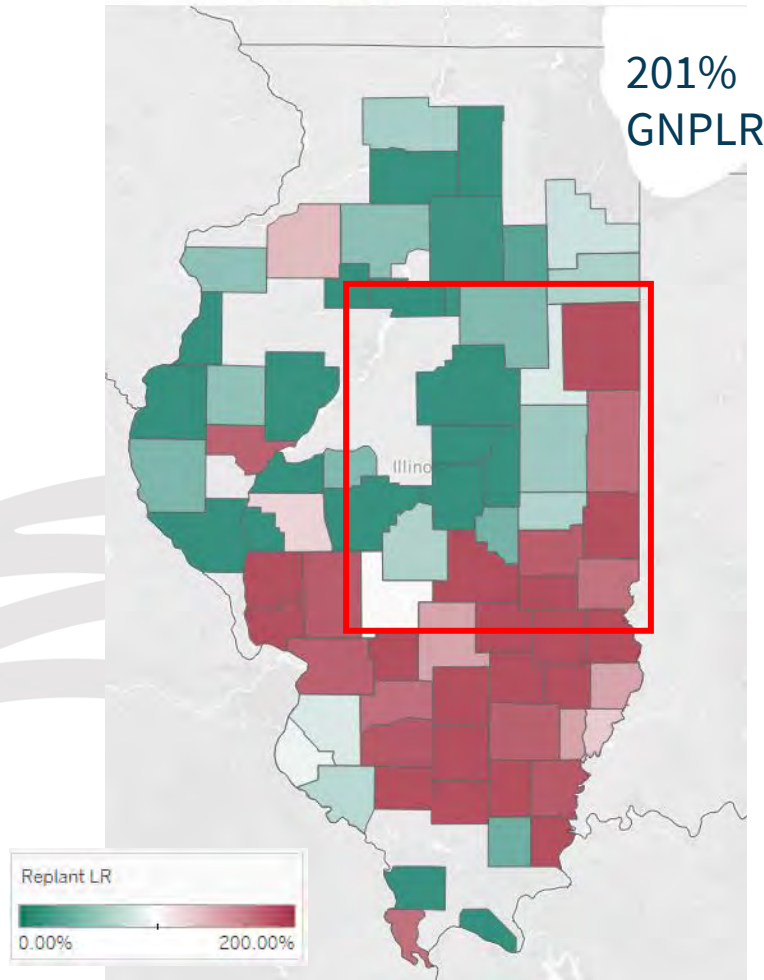
# What did FMH do?

- Wanted to grow in IL and target that great MPCl business in the red box
- Lowered wind rates in the red box
- Increased wind rates in the NW area
- Conversations with agencies 1, 2, 3, and 4



# Another Opportunity the Following Year

2012-2022 Replant Experience

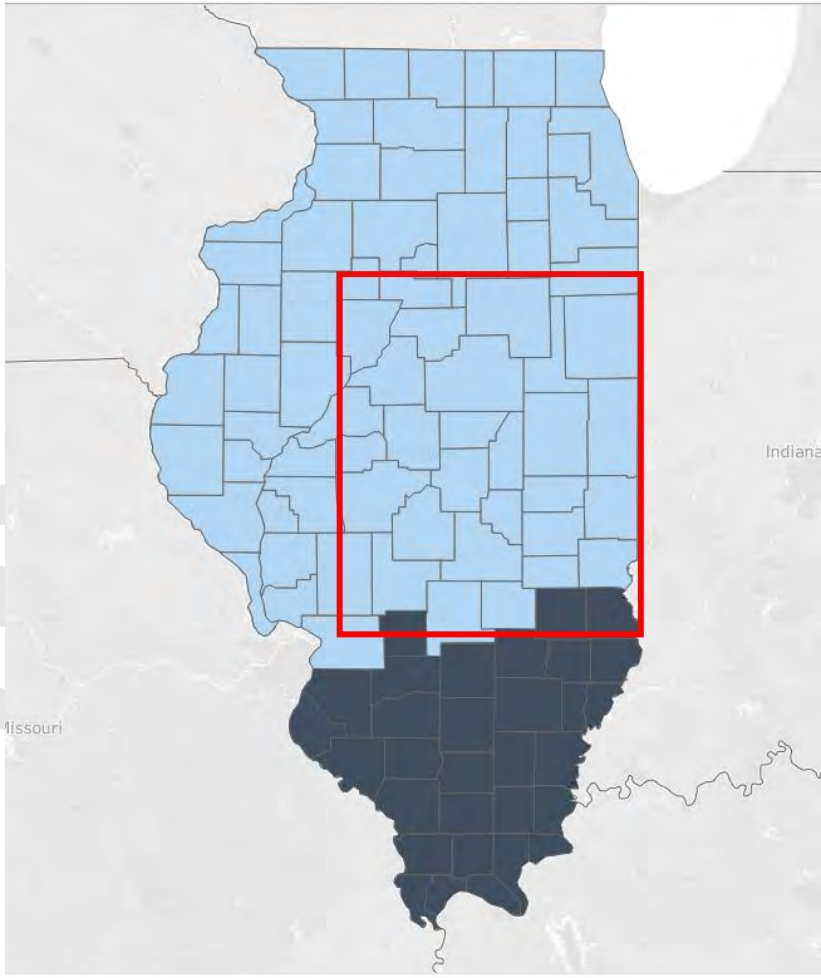


20% of Replant GWP  
(light blue)

IL (Per \$50 of coverage)	FMH Today	FMH Proposed
Corn Replant North	3.30	1.20 <b>-63.64%</b>
Corn Replant South	3.30	2.00 <b>-39.39%</b>
Bean Replant North	3.90	1.40 <b>-64.10%</b>
Bean Replant South	3.90	2.40 <b>-38.46%</b>

80% of Replant GWP  
(dark blue)

# How's it going in IL?



- Inside Box:
  - 13.29% MPCl Policy Growth
- Outside Box:
  - 0.70% MPCl Policy Growth

Agency	MPCI	Traditional Crop Hail	Band Coverages	Replant Premier	Supplemental
Agency A	174	158	57	129	
Agency B	112	85	0	5	0
Agency C	-4	2	7	3	
Agency D	-12	5	-1	13	



# North Carolina – Needs Attention



# NC Profitability

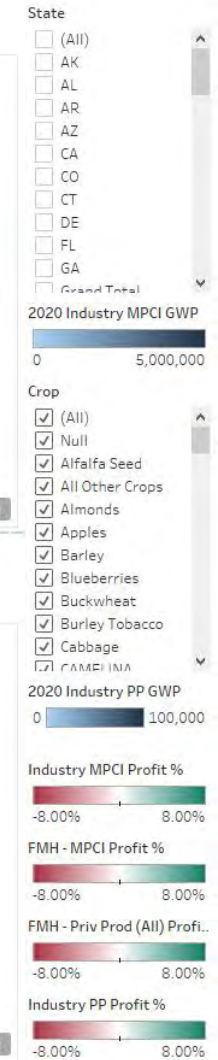
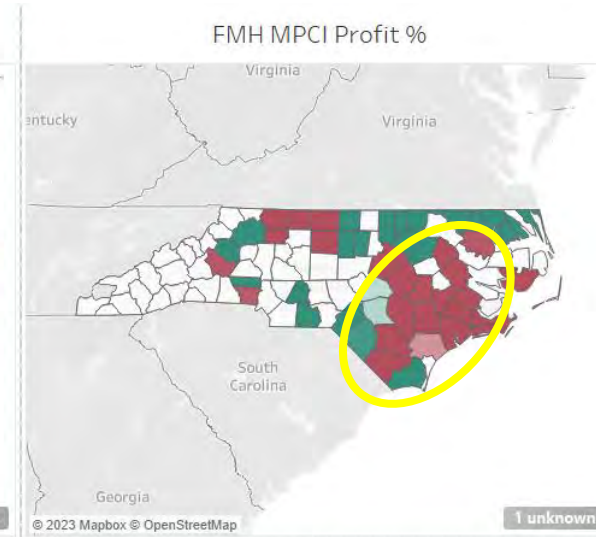
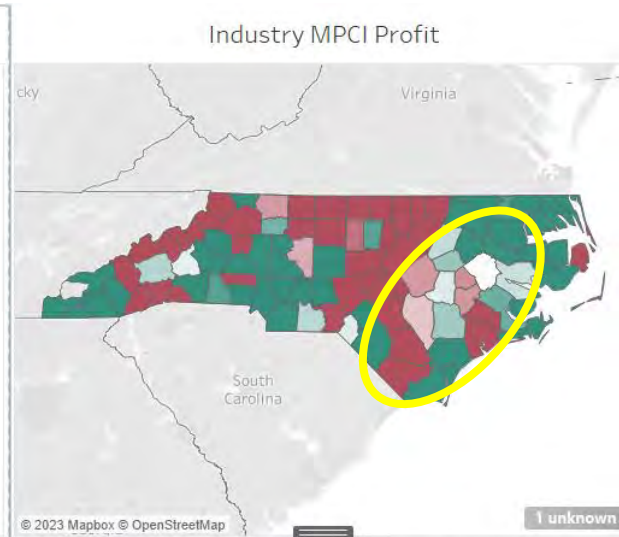
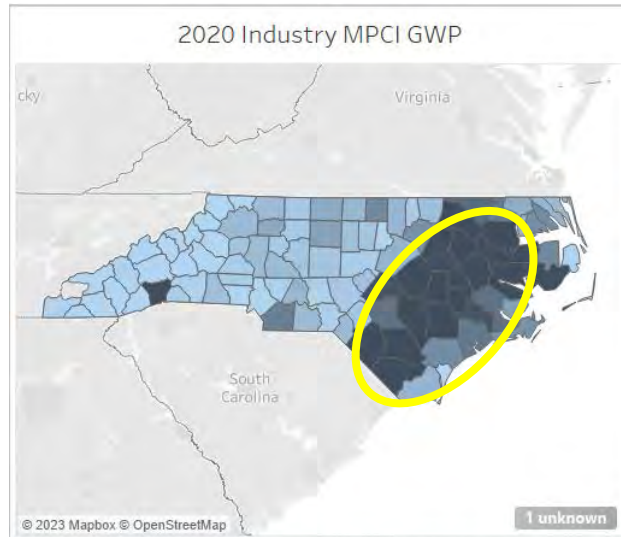


Where is the business?

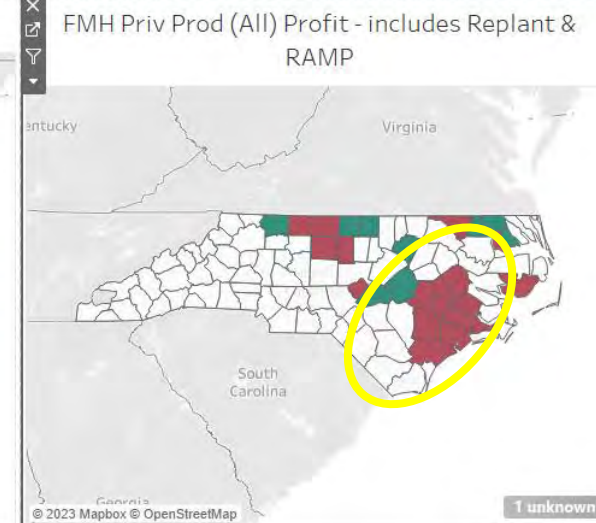
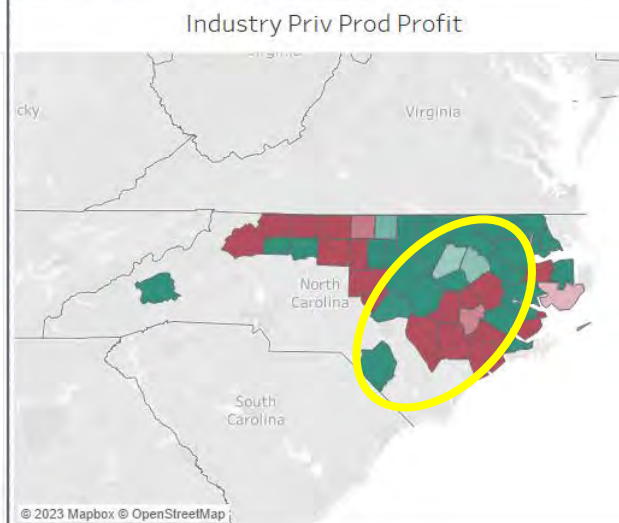
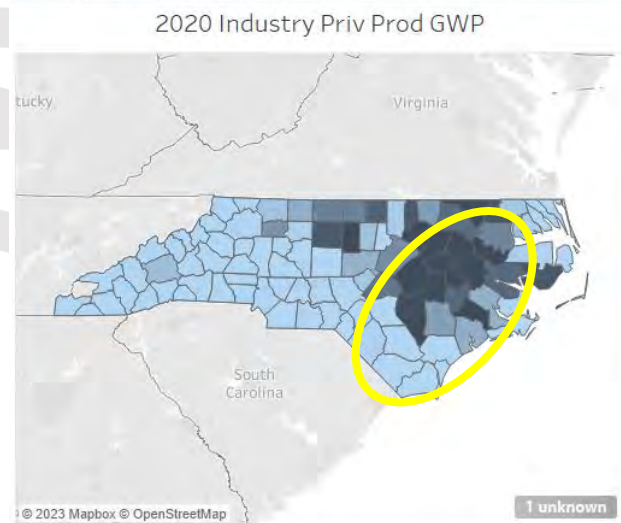
Industry Profit

FMH Profit

MPCI



Private  
Products



# NC MPCPI Results 2012-2020 by Crop

Crop	Industry GPLR	FMH GPLR
Total	114.57%	162.85%
Soybeans	71.61%	111.76%
Flue Cured Tobacco	205.38%	290.84%
Corn	83.08%	156.09%
Cotton	90.53%	143.37%
Wheat	98.93%	98.68%

**WHY?**





# NC Tobacco Results

Flue Cured Tobacco	Industry		FMH	
	MPCI	PP	MPCI	PP
2012-2020	205.38%	60.93%	290.84%	NA
2017-2020	246.61%	84.63%	291.85%	195.96%

Huge discrepancy in PP performance

## Hail Rates

Deductible	Lowest Rate
Basic	84/100
XS5	85/100
XS10	91/100

# of counties where FMH has lowest rate

FMH should probably raise the rates, right?



# NC 2012-2020 Agency Profit Summary

North Carolina had a \$1M deficit from 2017-2020

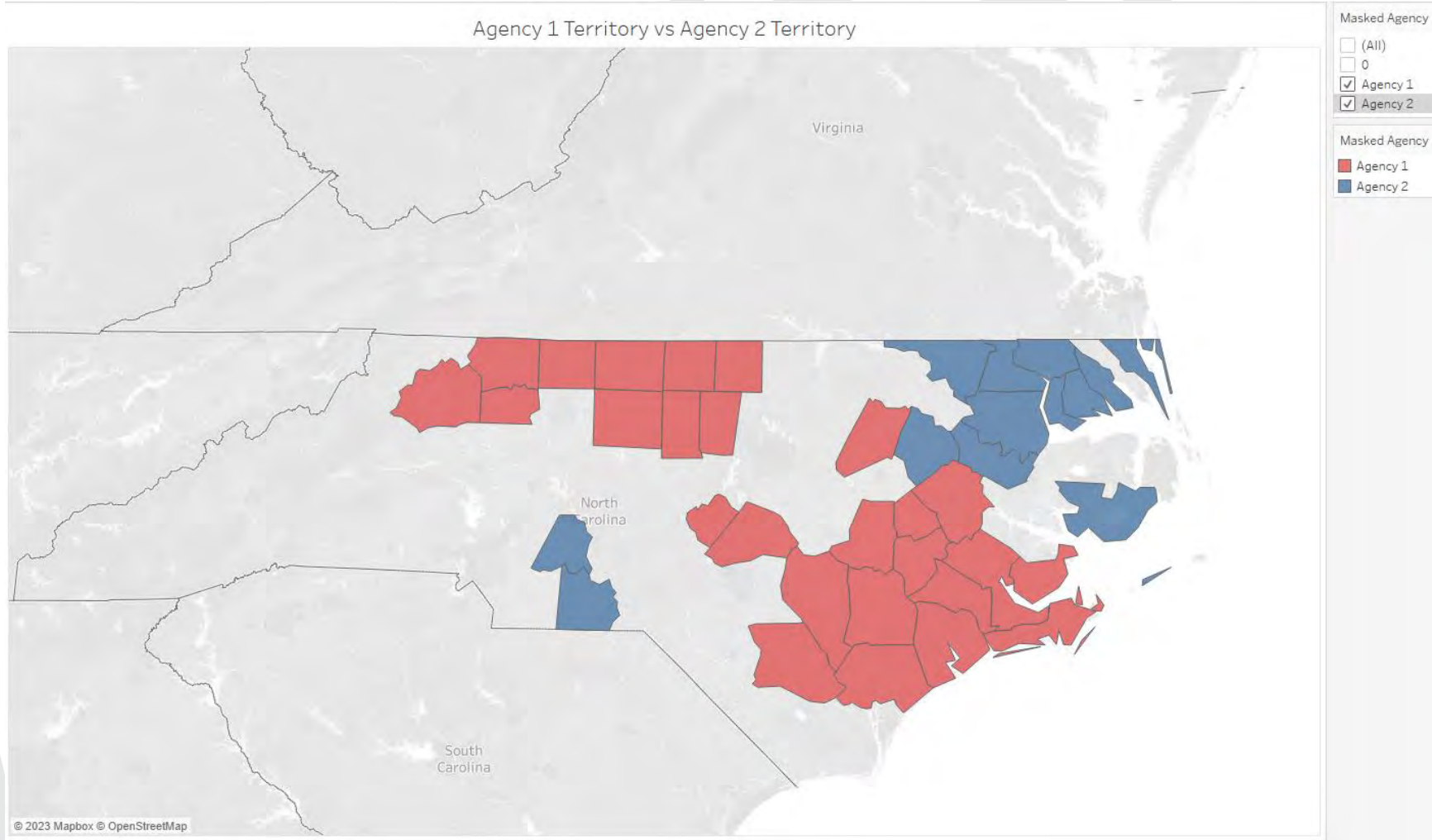
Agency	North Carolina Only Results									
Agency Name	2012 Return	2013 Return	2014 Return	2015 Return	2016 Return	2017 Return	2018 Return	2019 Return	2020 Return	

Agency Name	North Carolina	All States
	2012-2020 Profit %	2012-2020 Profit %
Agency 1	-31.2%	-30.9%
Agency 2	6.2%	19.0%

~~\$2.1M Deficit~~  
\$1.1M Gain

Shouldn't FMH try to protect Agency 2?

# Agency 1 & 2 Footprint



What would you do?





# What did FMH do?

- Raised rates in Agency 1's territory
- Protected Agency 2 with no rate increases
- Had a conversation with Agency 1



# Quiz Time: Grow or Remediate?



# Quiz 1



Remediation	Remediation	Grow
Agency 1	Agency 2	Agency 3

Assigned Risk GNPLR:

200%

Commercial GNPLR:

50%

# Quiz 2



Both?

Grow

Remediation

Assigned Risk GNPLR:

200%

Commercial GNPLR:

50%



# High Level Recap/Summary

# High Level Recap/Summary



- Collaborative effort between BI and Sales
- Surgical Approach
- A 'profitable' state, doesn't mean every agency, county, and crop is good
- An 'unprofitable' state, doesn't mean every agency, county and crop is bad
- Help Unprofitable Agencies
- Protect and Grow with Key Partners



Questions?





**FMHwire**

Leveraging Marketing  
Resources and Services





# FMH Marketing Services

- Who we are and how we support you
- Stay in the know!
- Marketing your agency & how we can help
- We are listening – communicate back with us!



# Who We Are & How We Support You

- Full-Service Marketing Team



# About Us



**Carrie Flynn**  
Integrated Marketing Supervisor



**Dawn Lauer**  
Creative Supervisor



# Our Team



Communications Specialists



Marketing Specialists



Graphic Designers



Web Designers



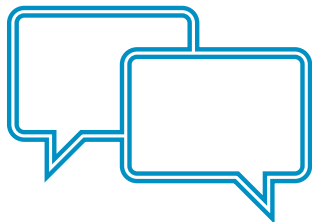
Marketing Analyst



# Staying In the Know!

- Communication Methods
- Social Media
- YouTube
- Text Notifications





## Think about it!

What is the top method that FMH uses to communicate with you?



# STAY IN THE KNOW!

Email | FMHA Message Center | FMHA Weekly  
Text Notifications | Social Media | YouTube  
InsureCast | The Cloud Newsletter

**Farmers Mutual Hail Insurance Company of Iowa**

## Get Ready for Acreage Reporting

Resources to Help You Assist Your Customers

Remember that the Acreage Reporting deadline (ARD) for many states and crops is Tuesday, July 15, 2025. If you process precision acres, be sure to have acres processed and signatures obtained by the ARD. FMH cannot accept decision-reported acres after July 15.

**July 15**

### Agent Resources

Use these resources to get started with acreage reporting.

- Acreage Reporting Quick Guide**  
Refresh your knowledge on ways to report acres in FMHA by reviewing our [Quick Guide](#).
- Keying Acres From the Map**  
Learn how to quickly report acres on a policy this season by copying CLUs from the policy map. Our [training video](#) walks you through how to speed up your process using this feature.
- NEW! DocuSign™ Available for Acreage Reporting**  
Send acreage reports for electronic signature with DocuSign in FMHA. View our [FMH Online Help procedures](#) for step-by-step instructions.
- PLUS: Batch Upload Acreage Reports**  
You can use the Batch Upload process in FMHA to upload one or more PDFs or TIFF files for multiple policies. Learn how it works with [FMH Online Help](#).

**Report With a Variety of Methods**

**Farmers Mutual Hail Insurance Company of Iowa**

2025 🔍 ✓ 🔔 ⓘ @ Carrie Fly

**DASHBOARD**

Customer List: First Name 🔍 Agency 🔍 All Agents ▼

**Customer List**

Add New Clear Filters

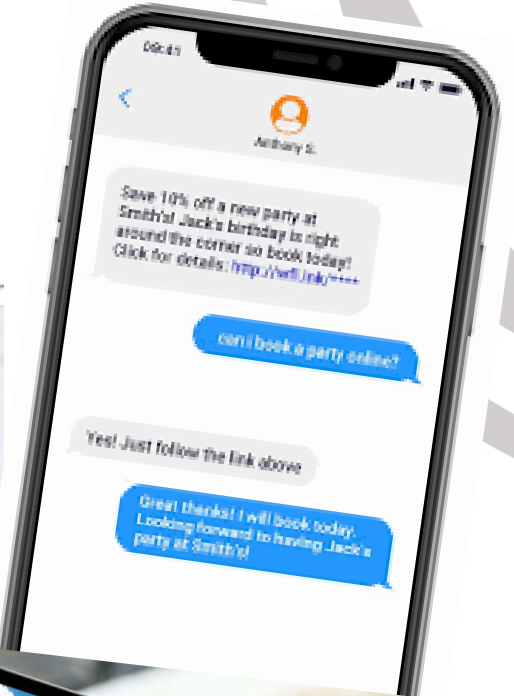
Show 50 entries Page 0 of 0

Name	Agency	Policies	Quotes	PHC
No data available in table				

Showing 0 to 0 of 0 entries Page 0 of 0

**Message Center**

**EMERGENCY RELIEF PROGRAM**  
What to expect with July's Supplemental Disaster Relief Program in latest InsureCast.



**Farmers Mutual Hail Insurance**

The target date for farmer sign-up for the USDA Supplemental Disaster Relief Program (SDRP) opens on Monday, July 7, 2025. Join Dave and Ken as they talk about what to expect with SDRP with special guest Tom Sell from Crop Insurance Professionals Association on topics like application requirements, payment limitations, and the role crop insurance agents may have in the process.

**FMH**



re

# Social Media





# Social Media

## RESOURCES

### ADVOCACY



### CONNECTION



**Our goal:** Share relevant and timely information that you can share with your customers.

### TIPS!

- Follow FMH pages to easily share content to your page
- Try to consistently post content start small with 1-2 posts per week

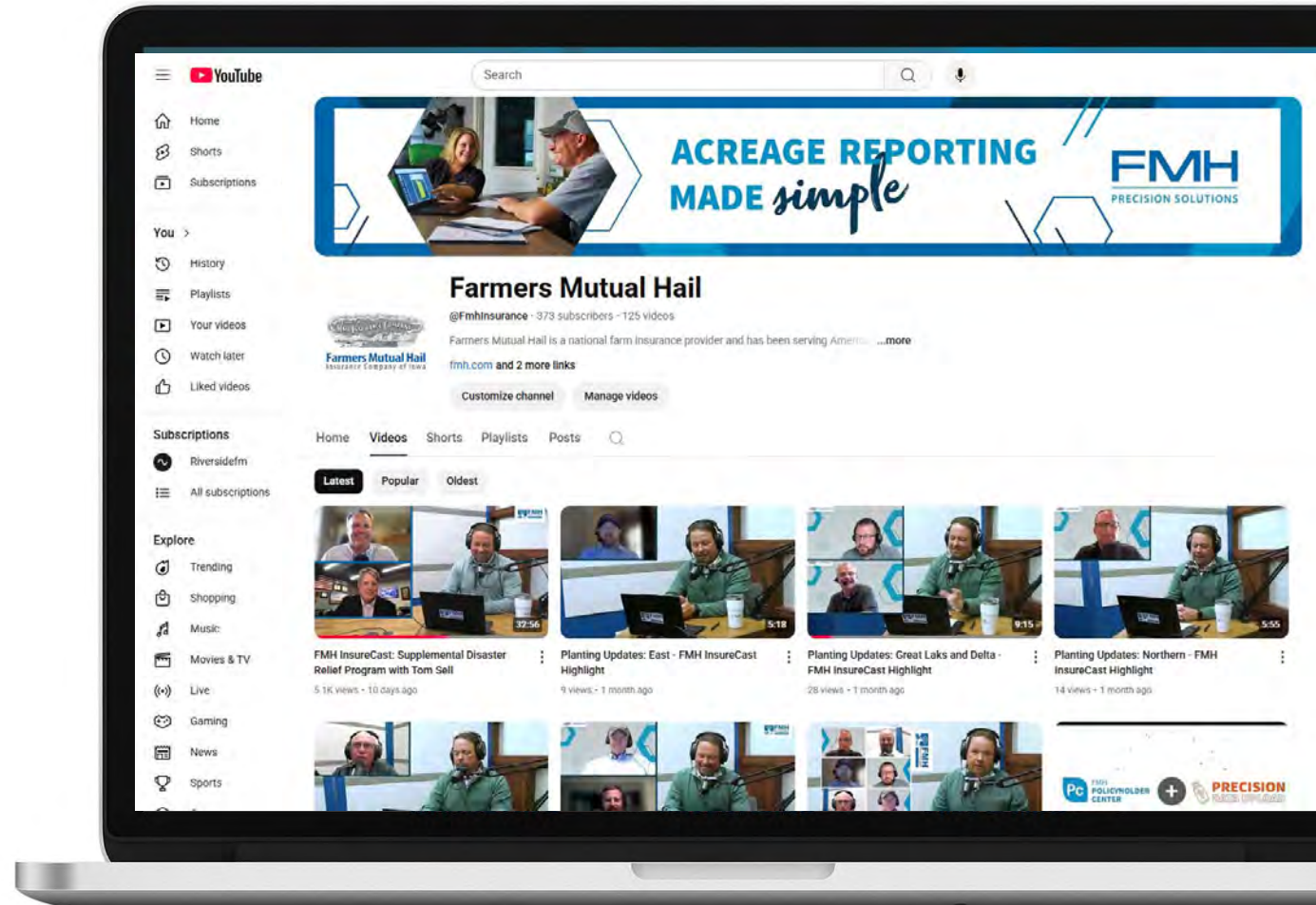
# YouTube

**Our goal:** Develop informational content to support the education of agents and customers



## TIPS!

- Share FMH's videos to your social media
- Embed them on your website
- Show in farmer meetings!



# Podcast



Hear the latest on the crop and farm insurance landscape from FMH and industry experts

Subscribe today!  
[fmh.com/podcast](https://fmh.com/podcast)



**FMH**wire



# Text Notifications



## FMH TEXT SERVICE:

Receive important reminders quickly

[fmh.com/text-notification-service](https://fmh.com/text-notification-service)

- Deadline reminders
- RMA announcements
- Training opportunities

## Sign up today!

Text "FMH" to (844) 471-1408!

**FMHwire**

# Enhanced Communication Text Notifications

- Great way to connect quickly
- 98% of text messages are opened\*
- Send deadline reminders or inform on upcoming events
- Be strategic with content and frequency

## Text Services:

- SimpleTexting
- EZ Texting
- Slick Text
- Textedly

\*Source: Birdeye

The screenshot shows a mobile app interface for creating a new text campaign. At the top, there's a header "New campaign (844) 471-1408" with a back arrow and a help icon. Below this is a "Compose campaign" section with a "Campaign name" field containing "Acreage Reporting Deadline Remir", a "Message type" section with "SMS" and "MMS" buttons, and an "AI Assist Beta" section with a "Generate message" button. The "Text message" section contains a preview of the message: "(FMH) The deadline to report your planted acres is July 15. Contact me ASAP to get your acres reported!" and an "Unsubscribe message" field with "Reply stop to stop". To the right of the compose section is a "Message preview" showing the message as it would appear on a phone screen. Below the compose section is a "Recipients" section with "Lists & segments" and "Individual contacts" dropdowns, and an "Excluded lists" section.

← New campaign (844) 471-1408

**Compose campaign**

Campaign name  
Acreage Reporting Deadline Remir

Message type  
SMS MMS

AI Assist Beta  
Generate message

Text message

(FMH) The deadline to report your planted acres is July 15. Contact me ASAP to get your acres reported!

Unsubscribe message  
Reply stop to stop

38

Message preview

**Recipients**

Lists & segments [Select all](#)

Select...

Please select a list or segment

Individual contacts

Select...

Excluded lists ⓘ

Select...



# Marketing your Agency

- Why marketing is important
- Online store and what is available
- How to leverage your marketing efforts
- Co-op program and how it works



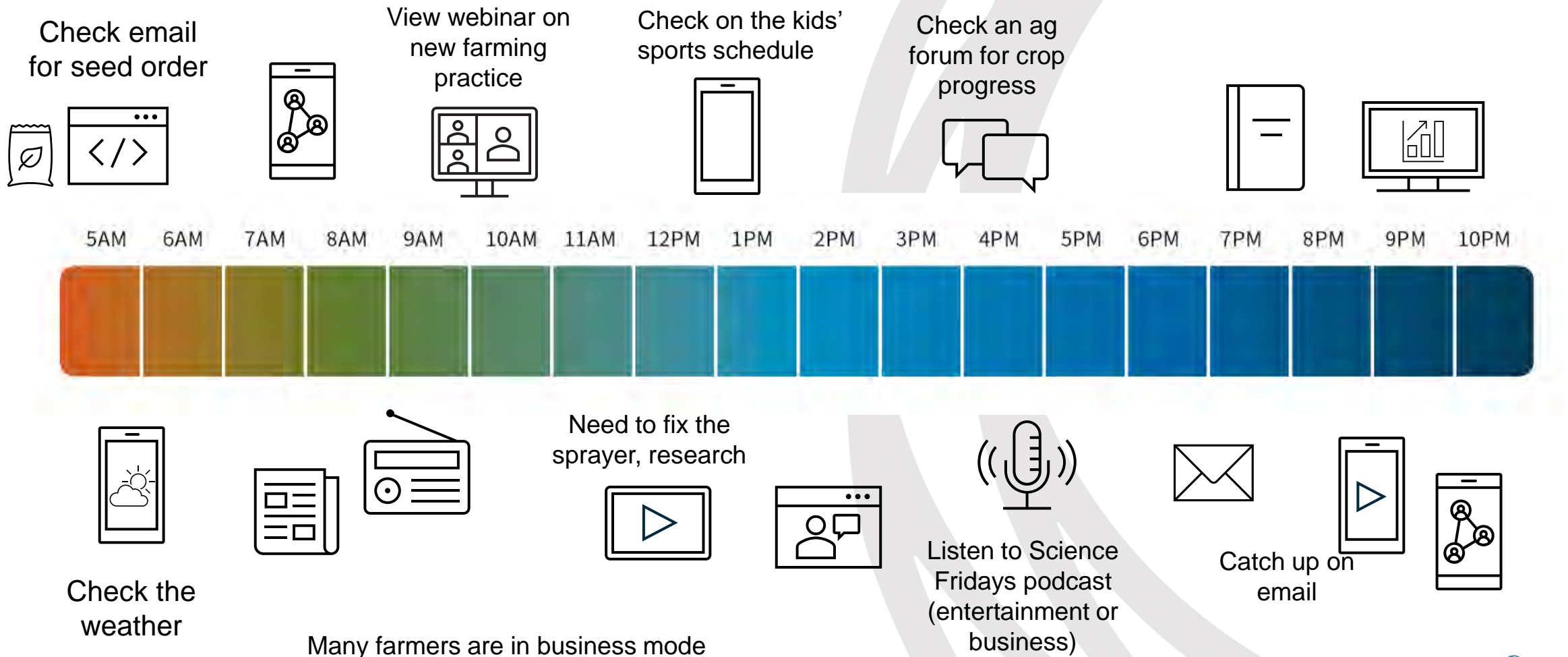
# Modern Media Consumption

## Think about it!

How many of these methods do you use to consume information in a typical day?

- ✓ **Google**
- ✓ **YouTube**
- ✓ **Facebook**
- ✓ **Instagram**
- ✓ **X**
- ✓ **Podcast**

# Modern Media Consumption: Day in the Life of a Farmer

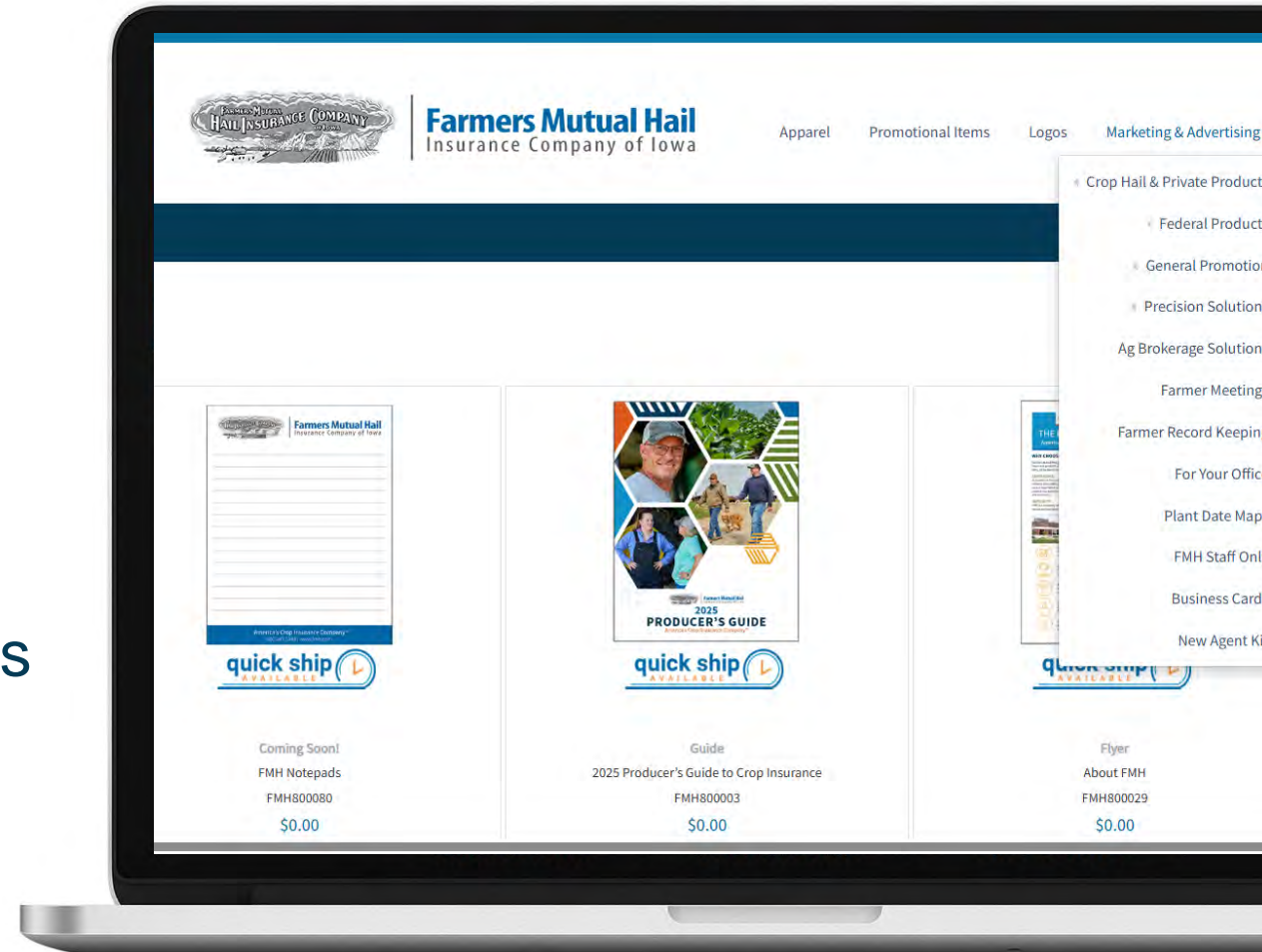


# store.fmh.com

- Marketing Materials
  - Brochures, flyers, Producer Guide
- Advertising
  - Ads, Postcards, Social Media
- Promo items
  - Branded tools, office and home goods

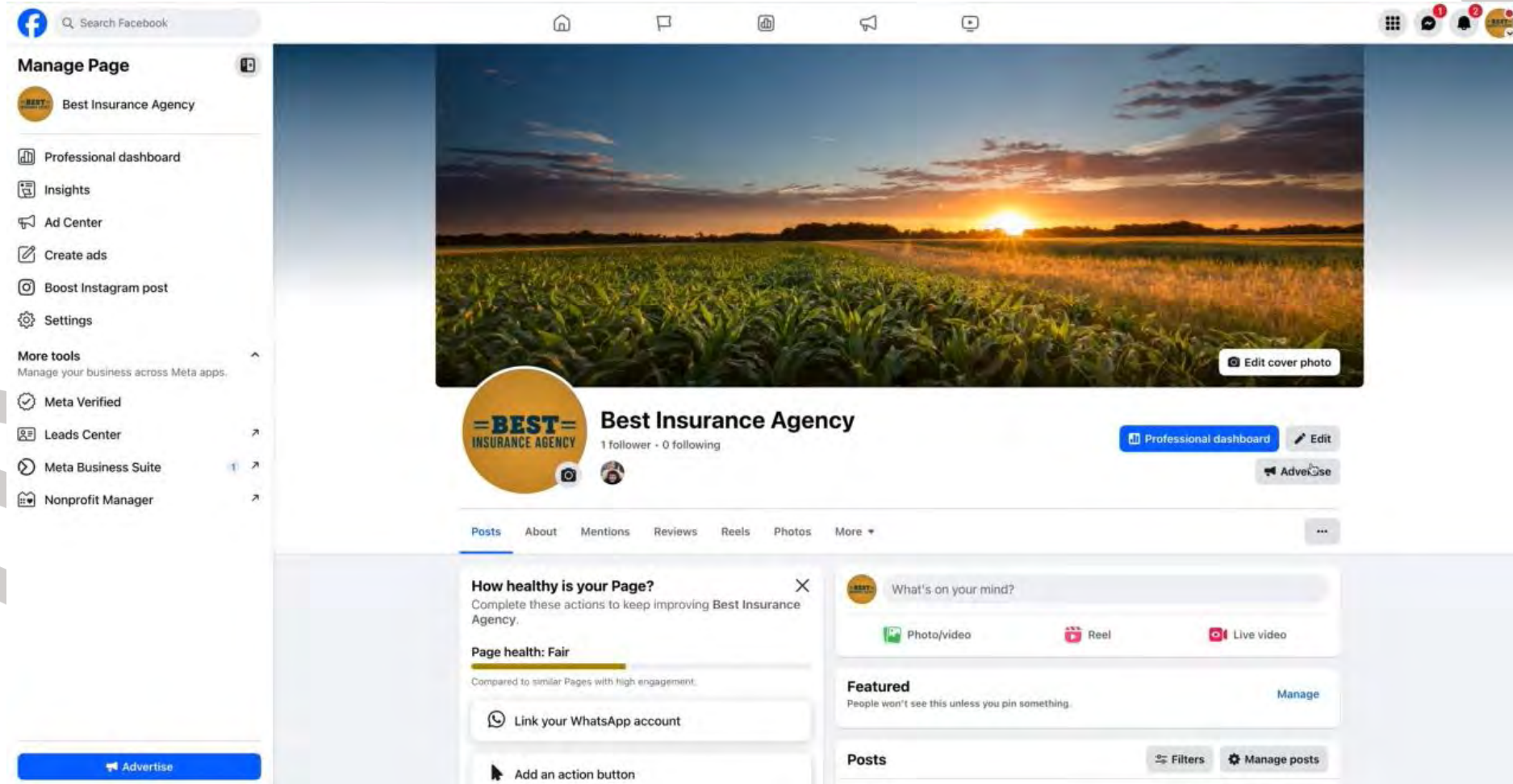
QR Code

## Sign up today!



FMHwire

# Leverage Social Media





# Co-op Advertising Program

- Up to **50% Reimbursement** per ad cost for your tier level



**Make Your Advertising Dollars Count!**  
FMH Co-op Advertising Program

**What is co-op advertising?**  
FMH provides reimbursement of 50% for advertising costs up to a threshold based on previous calendar year premium levels when the advertisement promotes FMH products and includes the FMH brand.

**How does it work?**

- The level of co-op dollars your agency is eligible for in the current calendar year is based on the amount of total MPCl and private product/crop hail premium your agency wrote with FMH in the prior calendar year. The reimbursement is 50% of each bill submitted until you reach your maximum allotment for the year.
- Any piece referencing multi-peril crop insurance (not totally unrelated to MPCl) can receive reimbursement but is considered agent compensation per the 2011 Standard Reinsurance Agreement (2011 SRA) with the Risk Management Agency (RMA) and will be tracked and reported according to the RMA guidelines. Please request approval before running MPCl-related advertising. Advertising must be totally unrelated to MPCl to receive reimbursement not considered compensation.
- Agencies must have a minimum amount of \$50,000 private product/crop hail premium to qualify for reimbursement not tracked as compensation.



**FMH CO-OP ADVERTISING**  
Let FMH help you advance your business!  
The FMH co-op advertising program helps boost your advertising dollars and provides support to market your agency.

## HOW DOES THE FMH CO-OP ADVERTISING PROGRAM WORK?

FMH provides reimbursement of 50% for advertising costs up to a threshold based on previous calendar year premium levels when the advertisement promotes FMH products and includes the FMH brand.

Your agency's level of co-op dollars for the current calendar year is based on the amount of total MPCl and private product/crop hail premium your agency wrote with FMH in the prior calendar year. Reimbursement is 50% of each bill submitted until you reach your maximum allotment for the year.

## CO-OP ADVERTISING TIER LEVELS

	Level 5	Level 4	Level 3	Level 2	Level 1
Previous Year Premium Amount Calculated by Agency Code	\$100K - \$249,999	\$250,000 - \$499,999	\$500,000 - \$999,999	\$1 Million - \$2,999,999	\$3 Million and Higher
Co-Op Advertising Reimbursement Amount Up to 50% of total cost	\$250	\$500	\$750	\$1,000	\$1,500

\*Multiple invoices can be submitted to obtain the total reimbursement amount. See reverse for reimbursement qualifications.

## ELIGIBLE TYPES OF ADVERTISING

Eligible advertising categories for the co-op reimbursement program include, but are not limited to:

- Billboards
- County Directories
- Digital Banner Ads or Search Ads
- Magazines
- Newspapers
- Postcards
- Radio
- Signage
- Social Media
- Sponsorships
- Stand-Up Banners
- Tradeshow Booths
- TV Commercials



# Co-op Advertising Program

- Billboards
- County Directories
- Digital Banner Ads or Search Ads
- Magazines
- Newspapers
- Postcards
- Radio
- Signage
- Social Media
- Sponsorships
- Stand-Up Banners
- Tradeshow Booths
- TV Commercials

## Request a custom item!

[marketing@fmh.com](mailto:marketing@fmh.com)



Advertisement for Southeast Nebraska Insurance. The ad features a dark blue background with white text. At the top, it says "Your **LOCAL** Crop Insurance Experts!". Below this, in a red box, is "Southeast Nebraska Insurance" and "1801 Stone St | Falls City, NE". The phone number "402-245-5664" is displayed in white. On the right, there are two headshots: a woman labeled "Cozy Nutzman-Knight" and a man labeled "Dan Goff". Above the headshots, it says "Proud Partner of America's Crop Insurance Company™" and the "FMH" logo. At the bottom right, the website "www.senebins.com" is listed.

# We are Listening!

- Communication goes both ways
- FMH needs and wants your feedback on any and all things
- We better our systems, products, and services based on agents' feedback



# Customer Feedback

- Implemented new **Customer Experience** system to better track and leverage customer feedback
- Your feedback helps us serve you best



**Your feedback** is used for identifying training needs, process improvements, system enhancement prioritization, and product improvements.

**We're listening!**





Thank You!  
Questions?



# Break

3:00-3:15pm



# Understanding Agency Contracts and Commission Schedules

Kevin Johnson – National Sales Manager  
Willie Jones – Inside Sales

# Contracts vs Schedules



## Agency Contracts

Contract (agreements) between Agency and AIP to do business

- Don't really vary between agencies
- For most AIPs, not sent out each year



## Commission schedules

Agreement on commission to be paid

- Sent out yearly
- Can change from year to year
- Vary by agency based on Agency volume, loss ratio, product mix

# Agency Contracts







**Farmers Mutual Hail**  
Insurance Company of Iowa  
6700 Westown Parkway | West Des Moines, Iowa 50266

## AGENCY AGREEMENT

WHEREAS, Farmers Mutual Hail Insurance Company of Iowa ("FMHI") is an Iowa-domiciled insurer with affiliated companies within its insurance group. For purposes of this Agreement, FMHI and its affiliates will be referred to collectively and interchangeably as the "Companies" or "Company" and;

WHEREAS, the Company desires to enter into this Agreement with AGENCY NAME ("Agency") to appoint AGENCY NAME to solicit, procure and/or transmit insurance products; and AGENCY NAME desires to be appointed to solicit, procure and/or transmit insurance products. "Agency" as used in this Agreement includes both the Agency and any individually-appointed agents within the Agency. Company and AGENCY NAME are collectively referred to as the "Parties" throughout the Agreement.

NOW, THEREFORE, in consideration of the above, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

### 1. Appointment & Authority

Company authorizes and appoints Agency, and each individual agent within Agency that meets Company appointment standards, to solicit, procure and transmit applications for insurance to the Company and affiliates as noted on the Agency Appointment Form. Appointments are for lines of insurance and in states which Agency and Company, or a Company affiliate, are both properly licensed. This appointment is subject to all terms and conditions of this Agreement and all applicable addenda (collectively "Agreement" or "AA"), as well as Company policies and procedures and all state and federal law governing the sale and service of insurance products.

This Agreement, and all documents or web URLs incorporated by reference, governs all lines of business Agency may place with the Company. However, some provisions in this Agreement may not apply to an Agency not writing multiple-peril crop insurance ("MPCI") business with Company. If Agency does write MPCI with Company, all laws, regulations, policies, handbooks, procedures, etc., of the United States Department of Agriculture ("USDA"), the Federal Crop Insurance Corporation ("FCIC") and the Risk Management Agency ("RMA") also apply. Specifically, Agency must complete the RMA Covenant Not to Sue ("Covenant"), and any other RMA-required forms, before Agency's appointment to write MPCI becomes effective. If Agency completes the Covenant after the date set forth on the first page of the Agreement, the effective date of Agency's appointment for MPCI business will be deemed the date the Covenant was completed.

Agency is an independent contractor under this Agreement and Agency's authority is non-exclusive. Company may appoint other agents or agencies in any state where Agency is licensed, or territory where Agency writes, and Company reserves the right to limit the location and volume of business solicited or written for the Company by the Agency.

Agency may not contract with a sub-agent or sub-agency to conduct business under this Agreement without Company's prior authorization. A sub-agent or sub-agency is: (1) licensed by a state in which an insurance policy is sold and serviced, (2) who provides on behalf of Agency any sales or service, or assistance with sales and service, for some or all of Agent's book of business placed with Company, and (3) is not an individual agent within Agency or otherwise a party to an Agency Agreement with Company. In the event Company provides the necessary authorization, it is acknowledged and understood that: (i) Agency and sub-agent or sub-agency shall enter into a contract containing substantially the same terms as these, and at Company's request Agency shall provide Company with a copy of the agreement between Agency and sub-agent or sub-agency; (ii) if Company requests, Agency shall execute with sub-agent or sub-agency a three-party agreement, provided by Company, by and between Company, Agency and the sub-agent or sub-agency; (iii) Agency and sub-agent or sub-agency shall meet all Company's requirements as expressed in any separate sub-agent addendum or guidance document; and, (iv) Agency is solely and unconditionally responsible for paying all commissions due on premium generated by a sub-agent or sub-agency. The sub-agent's or sub-agency's sole remedy for any dispute arising from business placed by Agency under this Agreement shall be an action only against Agency.

### 2. Terms & Termination

- a. This Agreement is effective once Company has countersigned and shall remain in force until terminated in accordance with this section. Either party may terminate this Agreement with or without cause by giving thirty days' written notice to the other party, or the amount of time required by any applicable state law, whichever is longer. Company has the right to terminate or deny the appointment of any individual agent or sub-agent or sub-agency. In the event of fraud or a material breach of this Agreement or any Addendum on the part of either party, the non-offending party may terminate this Agreement immediately upon written notice.
- b. This Agreement shall terminate immediately at Company's option if:
  - i. Agency's license is revoked, suspended, or non-renewed, if Agency is required to be licensed as an Agency;
  - ii. If all of Agency's individual agents' licenses are revoked, suspended or non-renewed;
  - iii. If Company terminates the appointment of all of Agency's individual agents;
  - iv. Agency files for bankruptcy protection or has a receiver appointed over any of its assets; or
  - v. Agency assigns, sells or transfers a controlling interest in its business without Company's prior written consent.

# Agency Contract

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**Appointment & Authority** - Defines the agency and those agents appointed to write business.

---

**Terms and Termination** - Explains termination procedures for the agency and agents.

---

**Commission & Other Compensation** – Explains requirements for RMA forms and addenda requirements.

---

**Agent Responsibilities** – Explains all the agent and agency responsibilities to be compliant to write business.



# Commission Schedules



FMHwire

Commission  
Addendum  
Types

---

Private Product

---

MPCI

---

Livestock

# MPCI Addendum

# Get Your Commission Schedules Out

1

Company A

2

Company B

3

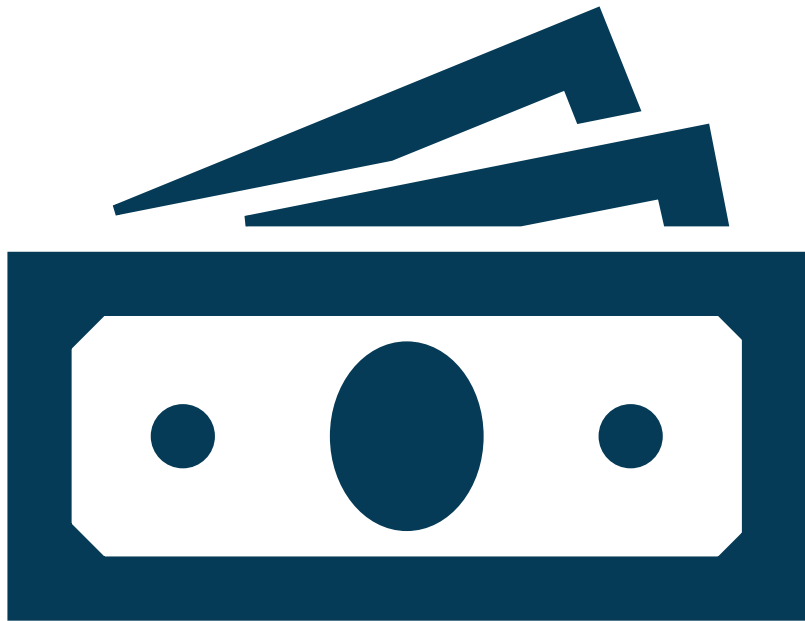
Company C

4

Company D


5

Company E



# Commissions





# Administrative and Operating Payments (A&O)

A&O is a federal subsidy that pays Approved Insurance Providers (AIPs) to cover the costs of selling and servicing crop insurance policies for farmers.

A&O payments cover various expenses, including staff salaries, agent commissions, marketing and office overhead.

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# Base Commissions

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- Most companies commission schedules vary slightly
  - some pay a straight percentage
  - some on percentage of A&O
- No company can pay more than 100% of A&O
  - Base commission is 80% of the A&O
  - Profit share makes up 20% of the A&O

# Comparison

Add 1.1% electronic Processing and you get 23%

## Pay a straight %

Plan of Insurance/Crop	Base Commission	Electronic Processing Reimbursement	Max Potential Profit Share	Maximum Total Potential Commission
Yield Protection/APH	17.5%	1.1%	4.4%	23.0%
Revenue Protection w/HPE	17.5%	1.1%	4.4%	23.0%
Revenue Protection	14.8%	0.9%	3.7%	19.4%
Area Risk Plans	9.6%	0.6%	2.4%	12.6%
CAT	4.8%	0.3%	1.2%	6.3%
Hurricane Insurance Protection-Wind Index Endorsement (HIP-WI)	16.0%	1.0%	4.1%	21.1%
Pasture, Rangeland and Forage (PRF) Annual Forage / Apiculture (RI)	10.0%	1.0%	4.1%	15.1%
Nursery				
Nursery Value Select (NVS)	4.8%	0.3%	1.2%	6.3%
Margin Protection	16.0%	1.0%	4.1%	21.1%
Whole Farm	17.5%	1.1%	4.4%	23.0%
Supplemental Coverage Option (SCO)	16.0%	1.0%	4.1%	21.1%
Stacked Income Protection (STAX)	16.0%	1.0%	4.1%	21.1%
Enhanced Coverage Option (ECO)	16.0%	1.0%	4.1%	21.1%
Post Application Coverage Endorsement (PACE)	17.5%	1.1%	4.4%	23.0%
All Others	17.5%	1.1%	4.4%	23.0%

## Pay a % of A&O and LAE

A. BASE COMMISSION			
Agent will receive a percentage of Company C Total Administrative and Operating Subsidy (A&O) and CAT Loss Adjustment Expense (LAE) in accordance with the terms of the SRA and LPRA as described below:			
Insurance Plan	A&O / LAE	*Automated Base Commission with Premium Volume Less Than \$250,000	*Automated Base Commission with Premium Volume \$250,000 or More
Yield Protection/APH	21.9%	60.0%	80.0%
Revenue with Harvest Price Exclusion	21.9%	60.0%	80.0%
Revenue Protection	18.5%	60.0%	80.0%
Area Risk Protection Insurance (ARPI)	12.0%	60.0%	80.0%
CAT	06.0%	60.0%	80.0%
Livestock / Dairy Revenue Protection (DRP)	22.2%	60.0%	80.0%
Margin Protection Plans	20.1%	60.0%	80.0%
Rainfall Index	20.1%	60.0%	80.0%
Enhanced Coverage Option	20.1%	60.0%	80.0%
Supplemental Coverage Option (SCO)	20.1%	60.0%	80.0%
Stacked Income Protection Plan	20.1%	60.0%	80.0%
Post Application Coverage Endorsement (PACE)	21.9%	60.0%	80.0%
All Other Plans	21.9%	60.0%	80.0%

\*Company C reserves the right to reduce base commission by 30% for manual processing. Crops with Endorsements will be paid at the applicable commission percentage listed above.

80%

20%

Plan of Insurance/Crop	Base Commission	Electronic Processing Reimbursement	Max Potential Profit Share	Maximum Total Potential Commission
Yield Protection/APH	17.5%	1.1%	4.4%	23.0%
Revenue Protection w/HPE	17.5%	1.1%	4.4%	23.0%
Revenue Protection	14.8%	0.9%	3.7%	19.4%
Area Risk Plans	9.6%	0.6%	2.4%	12.6%
CAT	4.8%	0.3%	1.2%	6.3%
Hurricane Insurance Protection-Wind Index Endorsement (HIP-WI)	16.0%	1.0%	4.1%	21.1%
Pasture, Rangeland and Forage (PRF) Annual Forage / Apiculture (RI)	10.0%	1.0%	4.1%	15.1%
Nursery Nursery Value Select (NVS)	4.8%	0.3%	1.2%	6.3%
Margin Protection	16.0%	1.0%	4.1%	21.1%
Whole Farm	17.5%	1.1%	4.4%	23.0%
Supplemental Coverage Option (SCO)	16.0%	1.0%	4.1%	21.1%
Stacked Income Protection (STAX)	16.0%	1.0%	4.1%	21.1%
Enhanced Coverage Option (ECO)	16.0%	1.0%	4.1%	21.1%
Post Application Coverage Endorsement (PACE)	17.5%	1.1%	4.4%	23.0%
All Others	17.5%	1.1%	4.4%	23.0%

# 2024 A&O CAP

RMA determines the final industry factor for the 2024 A&O in October of 2025. Throughout 2024 we use estimates based off the uncapped A&O. The June accounting report reflected industry uncapped A&O of \$2,287,698,272.

$\$1,283,432,191 \text{ (capped)} / \$2,287,698,272 =$   
**56.10%**

As of 8/27 the cap for 2025 is 53%

**Why is there a Cap??**



# Special Addendums

Under special circumstances there may be an agreement between the AIP and the Agency to modify the addendum. Addendums can be used to incentivize or reward an agency. They can also be used to rehab or help an agency become more profitable.

# Profit Share

---

- Based on the profit of the company
- AIPs may vary on the agency qualifications for profit share.
- AIPs must show at least \$1 of underwriting gain after SRA
- Companies protect themselves by adding a national underwriting gain of 1-5% or they do an agency loss ratio trigger
- Paid out in the following November

Can anyone tell me why you have to wait so long for your profit share payment?

## Question 1

What is your company's minimum premium for profit share??

# Minimum Premium Requirement for Profit Share For MPCI

- Company A - \$100,000
- Company B - \$500,000
- Company C - \$250,000
- Company D – \$200,000
- Company E - \$200,000

## MPCI Contingent Commission Addendum

Agency Name/Code: \_\_\_\_\_

Additional commission up to 20% of the applicable A&O Subsidy Amount and/or CAT LAE, adjusted by the final RMA Ceiling Factor, may be earned by State in the form of a Contingent Commission, provided the following terms and conditions are met for the applicable reinsurance year:

1. Company B has an underwriting gain as required under Section III(a)(4) of the SRA and the amount calculated under Section III(a)(4)(C)(iii) of the SRA is sufficient to pay in full all compensation obligations authorized under SRA Section III(a)(4)(C). Regardless of any other provision of this addendum, in the event the amount calculated under SRA Section III(a)(4)(C)(iii) is not sufficient for such full payment, the Contingent Commission will be reduced pro rata by State to ensure compliance with the SRA.
2. Company B has an underwriting gain greater than 10%.
3. Agency Loss Ratio by State is less than 130%.
4. Premium volume must be greater than or equal to \$500,000 for the applicable reinsurance year.

If the above terms and conditions are met, then the Contingent Commission shall be calculated using a sliding scale based on the Agency Loss Ratio:

- A. If the Agency Loss Ratio by State is less than or equal to 90%, Contingent Commission will equal 20% of the Applicable A&O Subsidy Amount and/or CAT LAE.
- B. If the Agency Loss Ratio exceeds 90% but is less than or equal to 130%, Contingent Commission will be determined by the following formula:

**(130% - Actual Agency Loss Ratio) divided by 3 = Contingent Commission % of A&O/CAT LAE**

**Example:** If the agency loss ratio = 90.0%, the formula works as follows:

$(130.0\% - 90.0\% = 40.0\%) / 3 = 13.33\%$  of A&O/CAT LAE

\*Agency Loss Ratio\* is equal to paid losses divided by gross written premium. Agency Loss Ratio and Contingent Commission will be calculated separately by State.

The Contingent Commission will be calculated and paid within 30-days following payment to ProAg of underwriting gain under the applicable SRA with respect to policies for which all claims are paid and premium is collected.

This addendum shall be applicable to the Initial Reinsurance Year denoted in the signature block below and to each successive Reinsurance Year until amended or replaced, at its sole discretion, by the Company.

# Company B



# Retention Clause

Agencies are required to keep a certain portion of their book to get profit share. Some companies require a certain amount of premium. They could also require a policy count retention.

## Question 2

What does your company have for a Retention Clause??

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# Retention Clause for Profit share on MPCl

Company A	85%
Company B	No Retention Clause
Company C	85%
Company D	No Retention Clause
Company E	No Retention Clause

# Company A

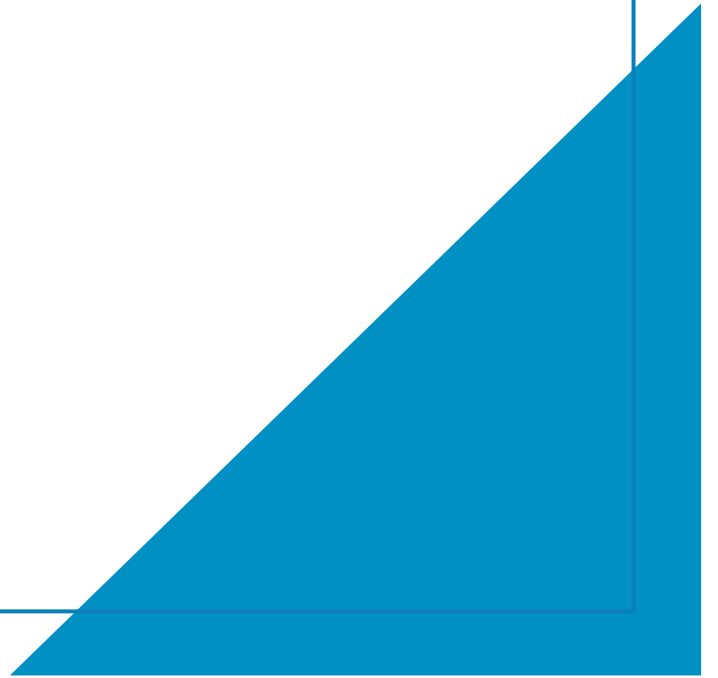
## MPCI Commission Schedule Addendum to the Agency Company Agreement

Plans of Insurance	**A&O or LAE%	Potential Commission %	Processing %	Potential Profit Share %
**Yield Protection/Other	21.90	17.52	1.095	4.38
**Revenue Protection w/Harvest Price Exclusion	21.90	17.52	1.095	4.38
**Revenue Protection	18.50	14.80	0.925	3.70
ARPI	12.00	9.60	0.600	2.40
PRF/HIP-WI	20.10	16.08	1.005	4.02
SCO	20.10	16.08	1.005	4.02
ECO	20.10	16.08	1.005	4.02
Margin Protection	20.10	16.08	1.005	4.02
CAT	6.00	4.80	0.300	1.20

1. \*\*Based on the 2011 Standard Reinsurance Agreement (SRA), the Risk Management Agency (RMA) may reduce the Administrative & Operating (A&O) subsidy based on their overall cap which will reduce the above A&O or Loss Adjustment Expense (LAE) %, Potential Commission %, Processing % and Potential Profit Share % by the same factor. The Processing % will be excluded from the limitations on compensation in section I II(a)(4) of the SRA. If Rain and Hail L.L.C. determines that a reduction in the A&O/LAE is assured, it will apply the appropriate factor to this schedule. If the amount of A&O reduction under section III(a)(2) of the SRA results in a compensation payment exceeding the limitation contained in section III(a)(4)(B) of the SRA, the Agency will be granted 90 days in which to repay the AIP the amount necessary to be in compliance with the limitations under the SRA.
2. Potential Profit Share Conditions
  - a. Company A may pay a profit share by state, payable after October 31, 2023 based on all of the following conditions:
    1. The underwriting gain under the SRA administered by Company A produces at least a 5.0% nationwide net underwriting gain, net of reinsurance as defined in the SRA, for the applicable reinsurance year.
    2. The agency book of business placed with Company A for 2025 is not less than 85% of the 2024 book of business with Company A, relative to premium producing policy count.
    3. The agency book of business placed with Company A for 2025 exceeds \$100,000.
3. Other Commissions
  - a. 1. The preceding commission schedule applies to all crops. However, the following exceptions also apply:
    2. Commission for Apples, Burley Tobacco and Nursery (fg&c) will be the above schedule not to exceed a maximum of 5.00%.
    3. Commission for Hemp will be the above schedule not to exceed a maximum of 8%.
  - b. 1. Commission for Stacked Income Protection plan (STAX) policies will not exceed a maximum of 13.0%.
4. Profit share qualification will be determined based on timely paid MPCI premiums on a crop/county basis.
5. Any MPCI profit share commissions paid on Additional Coverage policies will be paid on Catastrophic (CAT) policies.
6. The sum total of agent potential profit share commission paid to all agents will not exceed the company's total MPCI underwriting gain, as adjusted under Section III (a) (4) (C) (iii) of the SRA and if the total agent potential profit share commission does exceed the company's underwriting gain, all agent profit share commission will be adjusted/prorated accordingly.
7. Whole Farm Revenue Protection, Stacked Income Protection plan (STAX), Livestock and Production Revenue History coverage policies premium and losses will not be included for Premium Volume or used in the determination of the gross loss ratio and will not qualify for a loss ratio bonus.

## Question 3

Does your company have a loss ratio requirement for Profit Share ??





# MPCI LR Requirements for Profit Share

- Company A – Tiered based on agency and state LR
- Company B – < 90% to get full PS. If greater than 130% no PS
- Company C – < 80.1% to get full PS. If greater than 100% no PS.
  - \$250-\$750,000 <80% = 50% / >80% = 25%
  - \$750,000+ get <80% = 100% / >80% = 50%
- Company D
  - Under \$500,000 in written premium has 100% LR trigger
  - Over \$500,000 in written premium has 200% LR trigger
  - Both receive full profit share
- Company E
  - Company Loss Ratio must not exceed 80% and Agency loss ratio must not exceed 80%

C.

#### PROFIT SHARING PAYMENT

Subject to all limitations imposed by the SRA, RCIC will calculate Profit Sharing on a state-by-state basis and pay Profit Sharing within 30 calendar days after all of the following have occurred:

- The first annual settlement with the Federal Crop Insurance Corporation (FCIC) on the 2023 underwriting gain; and,
- All losses for the state have been completed for the reinsurance year; and
- Company C recognizes a national underwriting gain on the first annual settlement report for the 2023 reinsurance year based on section II (b)(7) of the Standard Reinsurance Agreement; and,

# Company C

1 of 4

- The total amount of compensation paid by Company C to all Agencies/Groups does not exceed 100% of the total amount calculated for A&O Subsidy and CAT LAE; and,
- All 2025 losses in the Agency/Group have been completed; and,
- The Agency/Group's book of business placed with Company C for 2025 is not less than **85%** of the 2024 book of business with Company C based on total net acreage excluding all acreage insured under the Rainfall Index Plan of insurance (PRF); and,
- The Agency/Group writes at least **\$250,001** of combined Federal Crop Insurance base paid premium volume, excluding Livestock/Dairy Revenue Protection, with Company C for the 2023 reinsurance year; and,
- Livestock/Dairy Revenue Protection and WFRP premium and losses will be excluded from the calculation, and are not eligible for a Profit Share Payment; and,
- In accordance with section III(a)(4) of the SRA, the company may not pay more than the compensation it receives.

The **Iowa** Agency/Group Profit Sharing Payment will be paid based on the total amount of A&O and CAT LAE as follows:

Combined Premium Volume	Agency/Group Loss Ratio	Agency/Group Loss Ratio
	Less Than 80.1%	80.1 to 100%
\$ 250,001 – \$ 750,000	10.0%	05.0%
\$ 750,001 and up	20.0%	10.0%

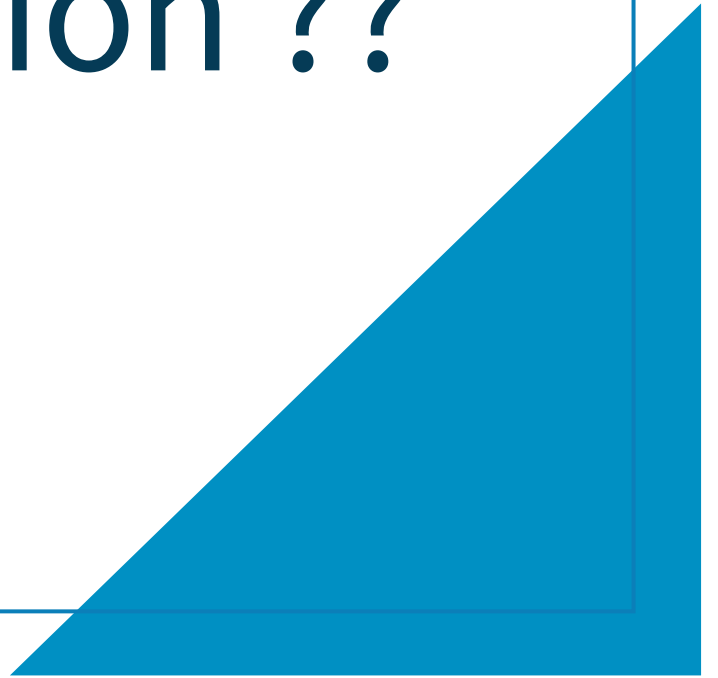
# Private Product Addendum

# Commissions Flat vs Tiered

- Tiered Commissions are seen on private product addendums
- Flat commissions
  - Agents give up Volume bonus and Profit share to get a guaranteed commission rate
  - Easier to understand
- Tiered rate
  - Varies by rate group
  - Higher the plan rate usually results in lower commissions

## Question 4

Does your company pay a flat or tiered commission ??





# Crop Hail Commissions Tiered or Flat

- Company A – Tiered based off written premium. Flat otherwise.
- Company B – Two Tiers based off rate
- Company C – 4 Tiers based off rate
- Company D – 6 Tiers based off rate.
- Company E – Flat 8%

# Company D

## ADDENDUM B Crop Hail/Private Product

AL, AZ, DE, FL, GA, IA, KY, LA, MD, MO, MS, NC, NJ, NY, PA, SC, TN, UT, VA, and WV

This Addendum is subject to and incorporated in the Agency Agreement ("AA") between the Agency identified in the AA and Company. It outlines the compensation opportunities and performance expectations for the sale of all crop hail ("CH") and private crop products made available to Agency by Company for the 2026 Crop Year only and shall have no effect for any prior or subsequent crop year.

### I. BASE COMMISSION ON CROP HAIL PRODUCTS

Base commission for all CH plans, including all hail and wind plans, will be computed on the actual combined plan rate paid by the insured for the specific crop as follows:

Crop Hail Commission		All Endorsement Base Commission	
Plan Rate	Commission	Endorsement Rate	Commission
\$0 - \$1.00	21%*	\$0 - \$1.00	11%*
\$1.01 - \$3.00	19%*	\$1.01 - \$3.00	11%*
\$3.01 - \$5.00	17%*	\$3.01 - \$5.00	10%*
\$5.01 - \$7.00	14%*	\$5.01 - \$7.00	10%*
\$7.01 - \$10.00	11%*	\$7.01 - \$10.00	8%*
\$10.01 and above	8%*	\$10.01 and above	8%*

\*If premium modification program applies, commission will be reduced by half (½) of any percent of the premium modification credit

\*Crop Hail/Production Plan and all endorsement policies not processed electronically will be reduced by 2%

### II. BASE COMMISSION ON OTHER PRIVATE PRODUCTS

Product	Commission Rate
Production Plan	13%
ECO+ and SCO+	5%
RAMP	10%
Replant Premier/EPC	10%
Grain Fire	20%
All Others	10%

# Company E

## ADDENDUM B Crop Hail/Private Product

This Addendum is subject to and incorporated in the Agency Agreement ("AA") between the Agency identified in the AA and Company. It outlines the compensation opportunities and performance expectations for the sale of all crop hail ("CH") and private crop products made available to Agency by Company for the 2025 Crop Year only and shall have no effect for any prior or subsequent crop year.

### I. BASE COMMISSION ON CROP HAIL PRODUCTS AND OTHER PRIVATE PRODUCTS

Base commission for all CH plans, including all hail and wind plans, will be computed on the actual combined plan rate paid by the insured for the specific crop as follows:

Product	Commission Rate
Crop Hail	8%
Crop Hail Endorsements	8%
Production Plan	5%
ECO+ and SCO+	5%
RAMP	10%
Replant Premier/EPC	10%
Grain Fire	20%
All Others	10%

\*If premium modification program applies, commission will be reduced by half (½) of any percent of the premium modification credit

\*Crop Hail/Production Plan and all endorsement policies not processed electronically will be reduced by 2%

# Private Product Profit Share



- Traditional crop hail premium volumes are what are usually used when determining profit share.
- Some companies may require a certain amount of MPCl premium for private product profit share eligibility.

## Question 5

Does your company pay Profit Share? If they do what is the loss ratio trigger?



## Crop Hail PS Loss Ratio Trigger

- Company A – 50% for Agency and Company. <30% to get full PS
- Company B – No PS available on Private Products
- Company C – 60% for the agency. <25% to get full PS
- Company D – 60% for the Agency and Company. < 30% for the agency and < 55% for the company to get full PS
- Company E – 60% for the Agency and Company. < 30% for the agency and < 55% for the company to get full PS



# Company D

## V. PROFIT SHARE

In addition to the base commission, Agency may be eligible for a Profit Share ("PS") on all paid premiums associated with all Private products *including* RAMP, Replant Premier, ECO+, SCO+, Private Products that require an Underlying MPCl Policy, and Grain Fire based upon the following terms and conditions:

- A. PS is only available if Agency writes at least \$1,000,000 in annual paid MPCl premium and \$250,000 of paid crop hail premium and Private Products other than Crop Hail/Wind with FMH.
- B. PS is based on both the Agency Loss Ratio (all states combined) and the Company Loss Ratio (all states combined) - see charts below.
- C. Any payable PS for an Agency will be applied only against collected premiums for the Agency.
- D. Any earned PS shall be paid the later of July 15th of the year following the crop year or thirty (30) days following the date all CH claims of the Company are closed.
- E. Any premium associated with a claim in dispute (formal mediation, arbitration or litigation) at the normal time of the computation of PS will be excluded from that calculation unless otherwise agreed in writing.
- F. The Company must be at 60% loss ratio or less to qualify the agency profit share potential.
- G. Terms and Conditions. All PS payments are subject to all terms and conditions of this addendum, including but not limited to those involving potential reduction or offsets.

Potential Profit Share


Agency Loss Ratio (by Agency)	Potential Profit Share
0% - 30%	4%
30.1% - 50%	3%
50.1% - 60%	2%
60.1% and above	0%

Company Profit Share Adjustment

Company Loss Ratio	Profit Share Eligibility
0% - 55.00%	100%
55.1% - 60%	50%
60.1% and above	0%

## Question 6

Does your company have a  
commission reduction for  
unsupported crop hail?

A solid blue triangle is located in the bottom right corner of the slide, pointing towards the top right.

## Stand-Alone/ Unsupported Hail Commission Reduction



Company A – No reduction



Company B – 75% reduction



Company C – No Reduction Except  
Hail with Greensnap = 75%



Company D - 2 points off the commission  
(Roughly 10%)



Company E - 2 points off the commission  
(Roughly 10%)

## Company B

### CROP-HAIL & NAMED PERIL COMMISSION SCHEDULE Iowa, Illinois, Indiana, Minnesota, North Dakota, and South Dakota

This commission schedule ("Schedule") supersedes and revokes all prior commission and incentive, including former profit share, schedules or agreements and becomes part of the Crop Insurance Agency Agreement ("Agreement") currently in effect. All other terms of the Crop Insurance Agency Agreement remain unchanged. This Schedule takes effect with the current reinsurance/crop year associated with the signature date of this Schedule and will remain in effect for successive years unless changed by the Company on or before December 31 of the year prior to the year designation of the successive crop year (i.e. by December 31, 2022 for the 2023 crop year).

**CROP-HAIL COMMISSION RATES** (for traditional crop hail, endorsements supplementing hail coverage, and endorsements to hail policies supplementing MPCl coverage (i.e. SRC in select states):

All Crops	\$0.01 - \$5.00 final rate	20%
	\$5.01 and up final rate	18%
All Companion Plans	Includes Production Plan	12%
All Unsupported		5%

The above rates will be reduced 2% for any hail policies for which the Company's system provides the capability to be processed electronically but for which Agent does not process them electronically.

**NAMED PERIL COMMISSION RATES** (not all products available in all states; for products covering specific named perils other than hail or which supplement MPCl coverage where written as a separate policy):

Increased Coverage Election (ICE)	10%; Unsupported - 0% commission
Added Individual Modifier (AIM)	8%
Supplemental Replant Coverage (SRC) (as separate policy)	10%
Price-Flex, MPowerD, RPowerD	10%
All other named peril products not listed	12%
All Unsupported	2%

**ADDITIONAL COMMISSION.** For both Crop-Hail and Named-Peril policies, Agent may earn a maximum additional 1.0% commission for either being Agency Bill (requires separate addendum) or for premiums paid and submitted with the application or paid by various state cash-discount deadlines ("cash payment types").

#### TERMS AND CONDITIONS:

- Commissions will be paid in accordance with the terms and conditions stated in the Agreement and will be reduced on any eligible policy, as stated in the Agreement, this Schedule, or in applicable guidelines contained in the respective state Rates and Rules Manual.
- No commission will be earned and payable until the premium account, including any fees/interest, shows a zero balance. Amounts received shall first be applied to interest/fees, then to premium.
- No commission will be paid if the policy balance, including any fees/accrued interest, remains unpaid as of March 31<sup>st</sup> following the billing date.
- No commission will be paid for any crop-hail or named-peril premiums: (i) that are referred for collection; or (ii) that are the subject of a compromise settlement, mediation settlement, or an appraisal, arbitration, or judicial award.

## Question 7

# Volume Bonus

- Paid based on net crop hail premium volume.  
Could also require MPCl.
- Volume Bonus is paid in November of the current crop year
- Loss Ratio is not considered when paying the volume bonus



# Do you pay a Volume Bonus on crop hail?

---

Company	Company A – NO
Company	Company B – NO
Company	Company C – YES
Company	Company D – YES
Company	Company E - NO

#### IV. VOLUME BONUS (paid in November of current crop year)

In addition to the base commission, Agency may be eligible for a Volume Bonus on premium associated with certain CH products based upon the following terms and conditions:

- A. The Agency's total Net premium (all states and private products combined, *excluding* RAMP, Replant Premier, ECO+, SCO+, Private Products that require an Underlying MPCl Policy and Grain Fire) is used to determine the total CH premium.

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#### Volume Bonus

##### MPCl Premium

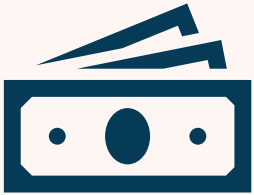
Hail Premium		0-\$1M	\$1-3M	\$3-5M	>\$5M
	\$0-\$250k	0%	0%	0%	1%
	\$250k-\$500k	0%	1%	1%	1%
	\$500k-\$750K	0%	2%	2%	2%
	>\$750K	0%	2%	2%	3%

Company D

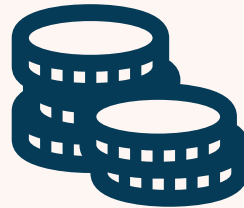


When does all  
this  
commission get  
paid??

# Timing of Payments



Schedule of insurance  
generated - 1<sup>st</sup> commission  
payment



Premiums received – 2<sup>nd</sup>  
commission payment



Profit Share payments -  
November

# Commission Advance

An agency can get set up to get a commission advance. Some AIPs will provide a lump sum. You can also get set up on a monthly commission advance. Usually, you cannot get paid more than 50% of your expected annual commission.

This is under special circumstances for agencies that write a high volume of premium.



Questions ??

FMHwire



Thank You!



FMHwire

# See You Tomorrow!

Breakfast: 7-8am

EVP Chief of Marketing –  
Pat Faga: 8am

Dinner tonight at  
Biaggi's. Bus  
pickup will leave  
the hotel at 5:30pm





# WELCOME!

Pat Faga  
EVP Chief of Marketing



**FMH**wire

A circular inset image on the left side of the slide shows a vast field of green plants with yellow flowers, likely corn, stretching towards a horizon under a vibrant sunset sky with orange and yellow clouds. The field is divided into neat rows.

Discover, Understand, and  
Apply Your Strengths

The logo for FMHwire, featuring the letters 'FMH' in blue and 'wire' in orange. A small blue circular icon with concentric lines is positioned above the 'i' in 'wire'.

FMHwire



# Your Guide for this Session

1. Competition
2. Relator
3. Achiever
4. Significance
5. Maximizer



# Agenda

- Summarize the philosophy behind *Strengths*
- Enhance self-awareness
- Apply your strengths
- Strengths-based teamwork







# Strengths Philosophy

**Talent** is a natural way of thinking, feeling, or behaving



**Investment** is time spent practicing, developing your skills, & building your knowledge base



**Strength** is the ability to consistently provide near-perfect performance in a specific task

# The 34 Themes and 4 Domains

## 34 themes grouped into 4 domains

- Strategic Thinking
- Influencing
- Executing
- Relationship Building



## Strategic Thinking

- ▷ Analytical
- ▷ Context
- ▷ Futuristic
- ▷ Ideation
- ▷ Input
- ▷ Intellection
- ▷ Learner
- ▷ Strategic

## Influencing

- ▷ Activator
- ▷ Command
- ▷ Communication
- ▷ Competition
- ▷ Maximizer
- ▷ Self-Assurance
- ▷ Significance
- ▷ Woo

## Executing

- ▷ Achiever
- ▷ Arranger
- ▷ Belief
- ▷ Consistency
- ▷ Deliberative
- ▷ Discipline
- ▷ Focus
- ▷ Responsibility
- ▷ Restorative

## Relationship Building

- ▷ Adaptability
- ▷ Connectedness
- ▷ Developer
- ▷ Empathy
- ▷ Harmony
- ▷ Includer
- ▷ Individualization
- ▷ Positivity
- ▷ Relator

# The 4 Domains

# Strategic Thinking

- ▷ Analytical
- ▷ Context
- ▷ Futuristic
- ▷ Ideation
- ▷ Input
- ▷ Intellection
- ▷ Learner
- ▷ Strategic

Helps teams  
consider what  
could be

# Influencing

- ▷ Activator
- ▷ Command
- ▷ Communication
- ▷ Competition
- ▷ Maximizer
- ▷ Self-Assurance
- ▷ Significance
- ▷ Woo

Knows how  
to take  
charge

## Executing

- ▷ Achiever
- ▷ Arranger
- ▷ Belief
- ▷ Consistency
- ▷ Deliberative
- ▷ Discipline
- ▷ Focus
- ▷ Responsibility
- ▷ Restorative

Knows how to  
make things  
happen



# Relationship Building

- ▷ Adaptability
- ▷ Connectedness
- ▷ Developer
- ▷ Empathy
- ▷ Harmony
- ▷ Includer
- ▷ Individualization
- ▷ Positivity
- ▷ Relator

The glue  
that holds  
the team  
together



## Strategic Thinking

- ▷ Analytical
- ▷ Context
- ▷ Futuristic
- ▷ Ideation
- ▷ Input
- ▷ Intellection
- ▷ Learner
- ▷ Strategic

## Influencing

- ▷ Activator
- ▷ Command
- ▷ Communication
- ▷ Competition
- ▷ Maximizer
- ▷ Self-Assurance
- ▷ Significance
- ▷ Woo

## Executing

- ▷ Achiever
- ▷ Arranger
- ▷ Belief
- ▷ Consistency
- ▷ Deliberative
- ▷ Discipline
- ▷ Focus
- ▷ Responsibility
- ▷ Restorative

## Relationship Building

- ▷ Adaptability
- ▷ Connectedness
- ▷ Developer
- ▷ Empathy
- ▷ Harmony
- ▷ Includer
- ▷ Individualization
- ▷ Positivity
- ▷ Relator

# Domain Summary



# Strengths Stats

**Influencing** strengths are the rarest

Activator

Maximizer

Command

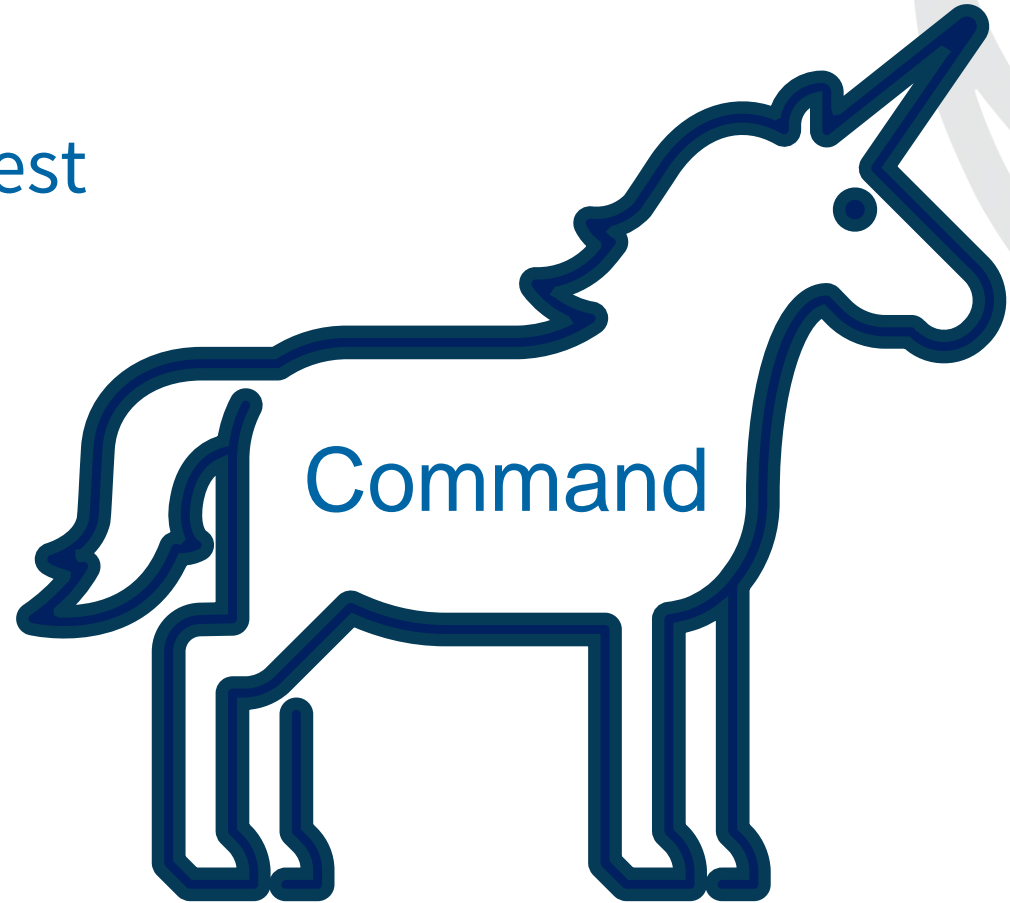
Self-Assurance

Communication

Significance

Competition

Woo



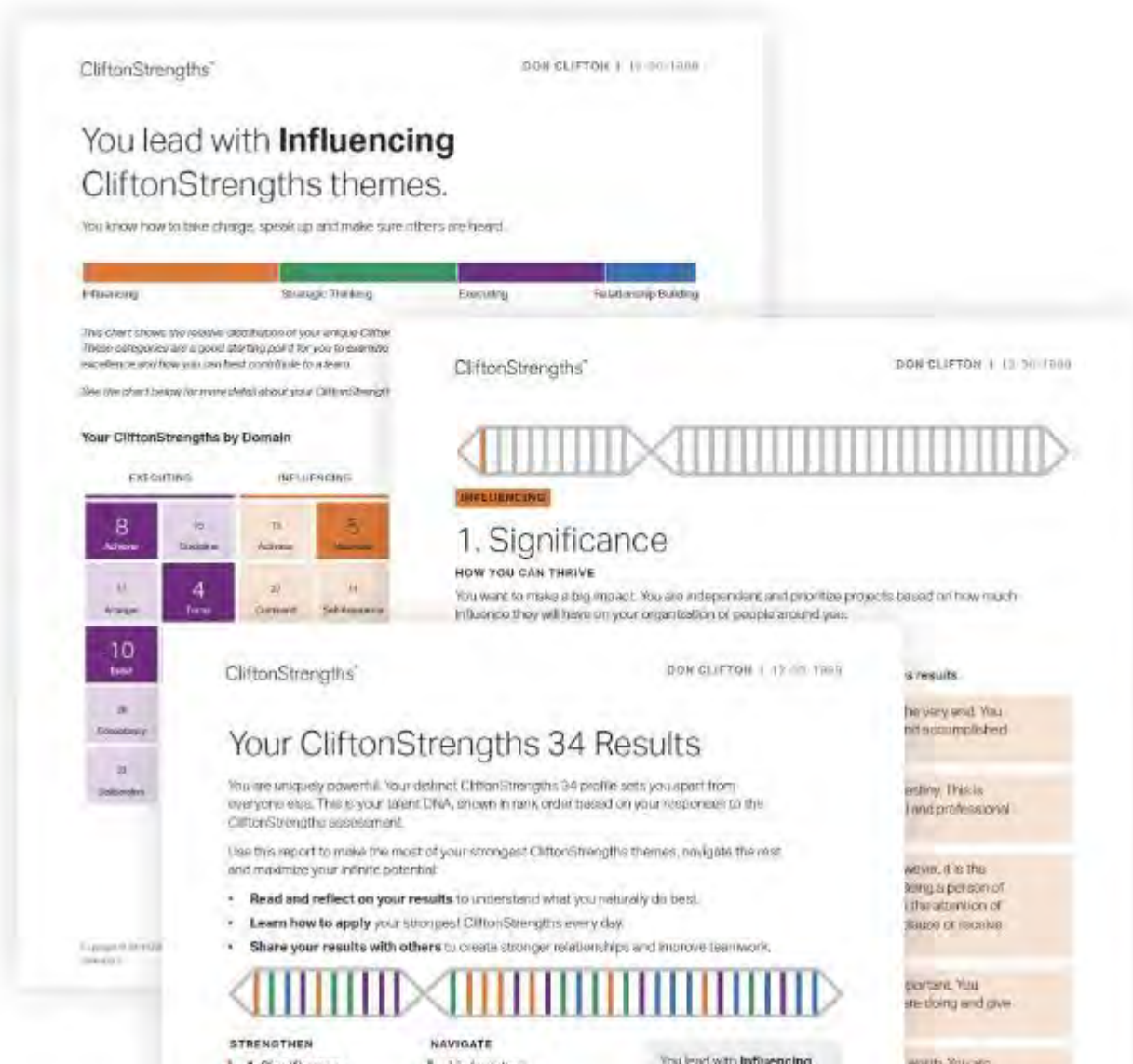


# Group Matrix

## **Analysis**

- Strong at relationship building and executing
- Top talents

# Enhance Self Awareness



## CliftonStrengths Top 5 Report

- Highly customized
- Beginning, not the end



1

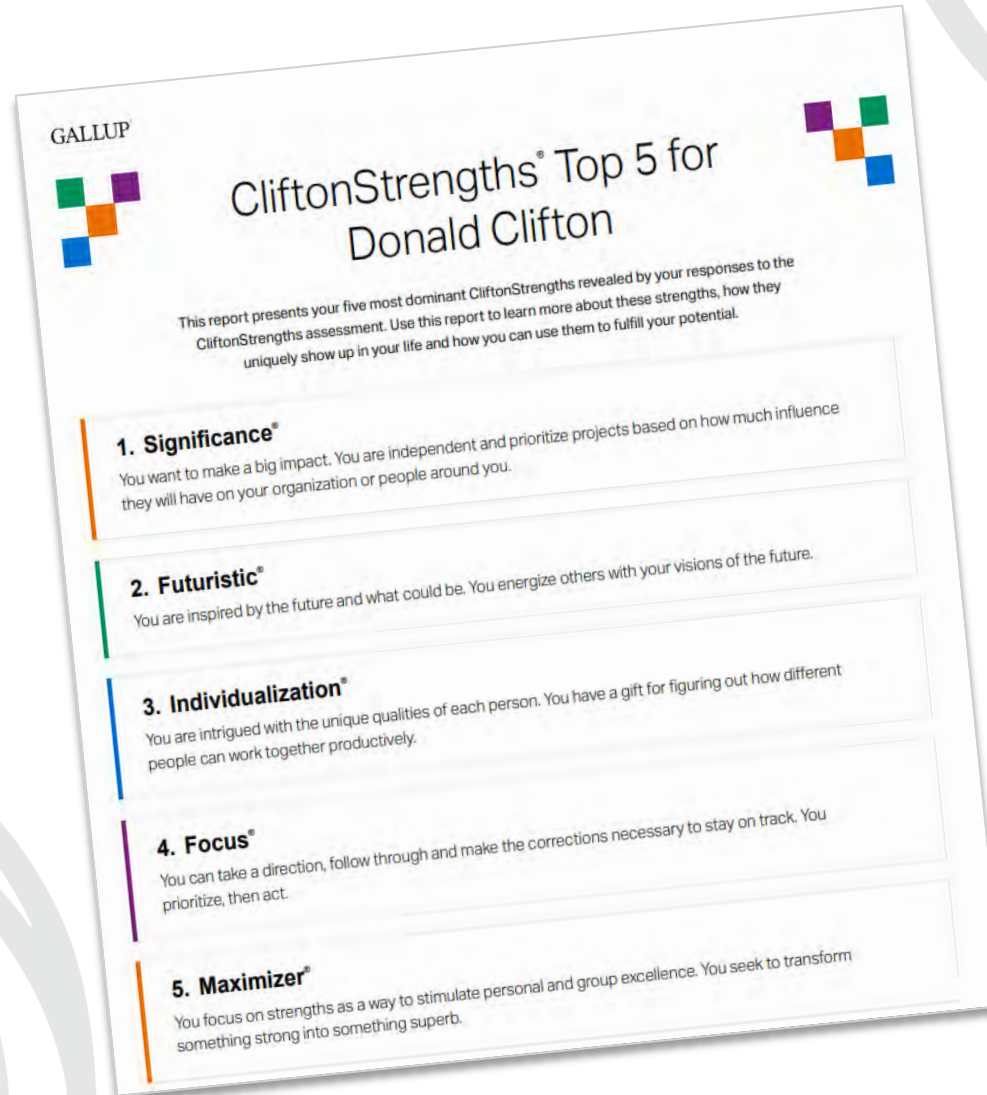
1

in 33

million



# Top 5 Report



Let's explore your top 5 more...

# Self-Awareness

## Fuel

Pick a theme from your Top 5 that propels you forward, one that you likely use most.

**What do you appreciate about this theme?**

## Friction

Pick a theme from your Top 5 that is sometimes frustrating for you or others.

**What is it that's challenging about this theme?**

**Activity:**  
Fuel and Friction

# Blind Spots

- **Not** weaknesses
- Dark sides to your natural patterns
- Negatively impact how you're perceived at work



Does your **intention** match their **perception**?



Peer rating



Personal rating

# Apply Your Strengths

## CliftonStrengths Training

### *Activity – Expectations*

Identify the five most important expectations of your role. Referring to your CliftonStrengths Top 5 Report, describe how your top five themes help you meet each expectation.

You don't have to connect all five of your CliftonStrengths themes to each expectation. Just identify the connections that make the most sense to you.

Five most important expectations of your role		How your CliftonStrengths Signature Themes help you meet expectations of your role
1)	➤	
2)	➤	
3)	➤	
4)	➤	
5)	➤	

## Activity: Expectations

# Example using my Top 5:

- Competition
- Relator
- Achiever
- Significance
- Maximizer

Five most important expectations of your role
1) Team & performance management
2) Manage comprehensive marketing strategies
3) Oversee training programs for agents & staff
4) Program analysis & reporting
5) Collaborate with internal stakeholders



How your CliftonStrengths Signature Themes help you meet expectations of your role
<b>Maximizer</b> – Develop others <b>Relator</b> – Loyalty and trust are important to me
<b>Achiever</b> – always looking ahead at the next challenge
<b>Significance</b> – share information with others; focus on excellence
<b>Achiever</b> – enjoy work that demands accuracy, precision
<b>Relator</b> – form strong relationships with people

# Common Language

There is a strong connection between...

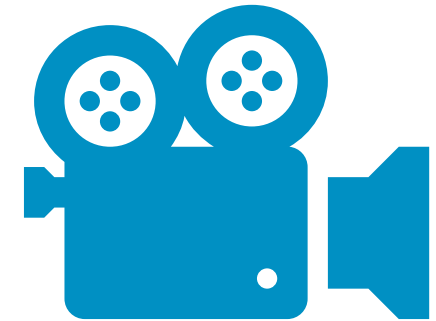
Who people are and what they do best

What people do best and how people feel

How people feel and how people perform

# Strengths-Based Teams

Building on what you do best and relying on others whose strengths complement yours





# Now What?

- Continue the conversation with your manager/team
- Dive deeper into your report and strengths
- Integrate your Strengths in the workplace



# Resources

- Gallup.com
  - Articles + Videos
- Gallup Access app
  - It's free!
- YouTube channel
  - Videos and podcasts
- e-newsletter



# AI in Action for Crop Insurance

Billy Meade  
Sales Development Manager



# Break

10:00-10:15am





# FMH Hears You!

Dave DeCapp – SVP of Marketing

Kevin Johnson – SVP of Sales



FMHwire



Thank You For Attending  
the First Ever FMH Wire!



FMHwire