



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

- MPCI
 - 6th Largest
 - \$1.75 Billion
 - FMH \$1.4 billion
 - Global AG- \$335 Million
- Private Product
 - 5th largest
 - \$185 Million
 - Palliser-\$35 million
- \$9 million in Livestock
- 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



FMH Overview

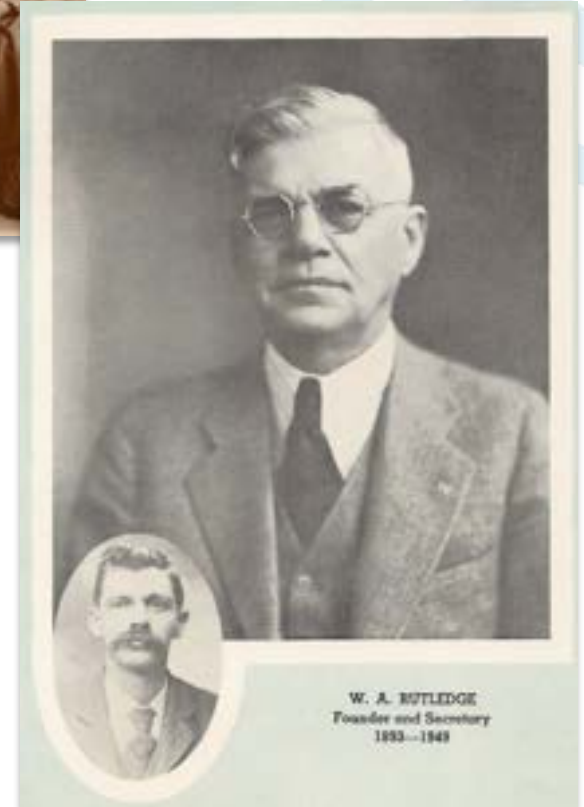
Presented by Patrick Faga
Executive Vice President
Chief Marketing Officer

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



FMH Today



Farmers Mutual Hail
Insurance Company of Iowa



 MULTI-PERIL
& CROP HAIL

AG BROKERAGE™
SOLUTIONS
AN FTH COMPANY



 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™.



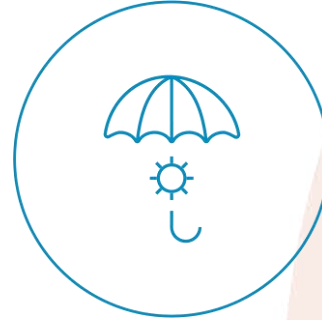
Lines of Business



• 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



Jeff Lisk
Senior Vice President
Technology



Dru Lesnick
Senior Vice President
Security & Infrastructure



Aaron Rutledge
EVP/COO



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!

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
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FMH Trainers



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Derek Watters | Regional Trainer III – Southeast Region
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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!



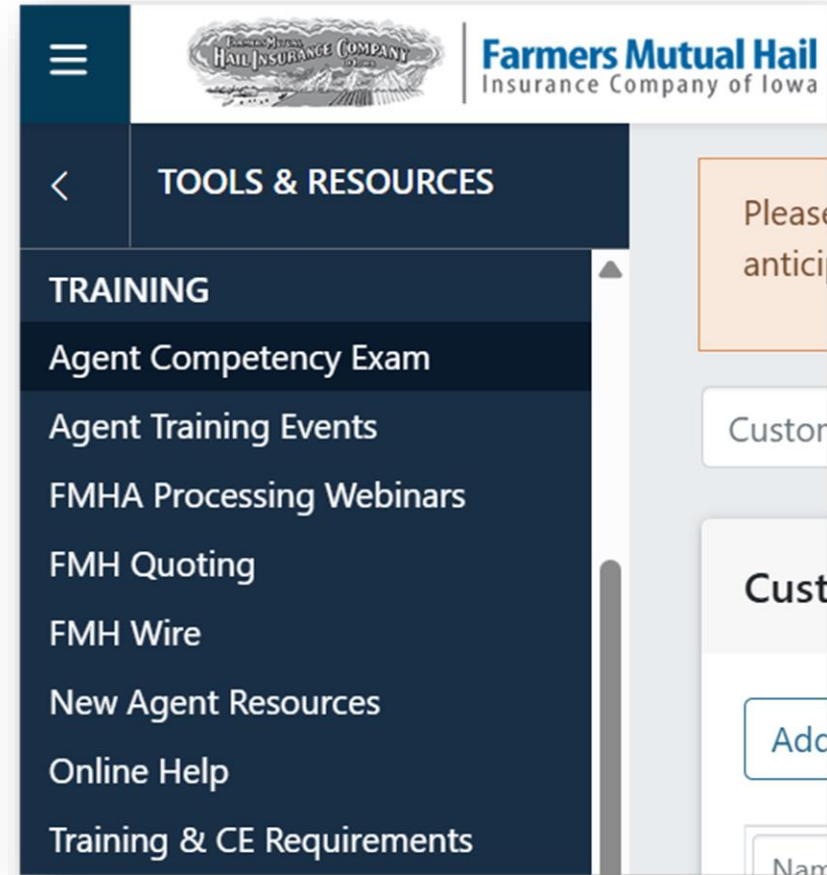
MPCI 201

- 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!



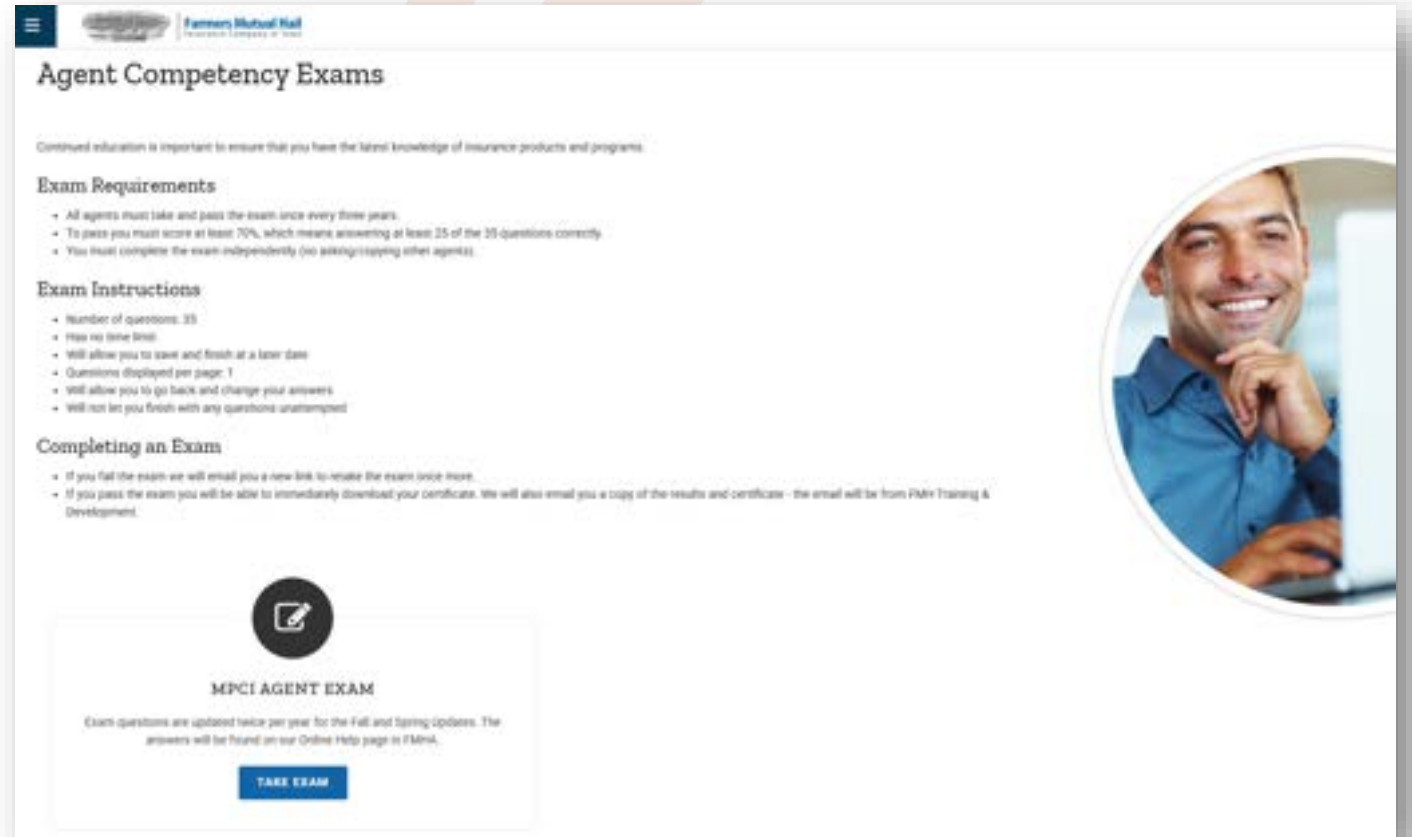
Agent Resources

- 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



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 unanswered.

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.

MPCl 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 FMH.

[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	↑↓
> Multi-Day 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
> Multi-Day 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
> Multi-Day 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 Producer 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 2 hours)
Fall MPCI Update Training (Maximum 2 hours)
Whole Farm Revenue Protection (WFRP) (Maximum 2 hours)
Rainfall Index (RI) (Maximum 2 hours)
Other crop-specific training courses (i.e., Perennials, Nursery, etc.) (Maximum 2 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

MPCI 101¹ Minimum of 6 hours, required	Understanding Crop Insurance Coverages² Maximum of 3 hours
Whole Farm Revenue Protection (WFRP) Maximum of 3 hours	Rainfall Index (RI) Maximum of 3 hours
Spring MPCI Update Training³ Maximum of 3 hours	Fall MPCI Update Training³ 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.

¹ Includes similar 'Basics of Crop Insurance' courses

² Sponsored by WebCE

³ 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, required¹

Spring MPCl Update

Minimum of 1 hour, required¹

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.
- Classroom and webinar courses are acceptable.

¹ 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!

A circular inset image on the left side of the slide shows a vast agricultural field with rows of green plants under a vibrant sunset sky with orange and yellow clouds. A line of trees is visible on the horizon.

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

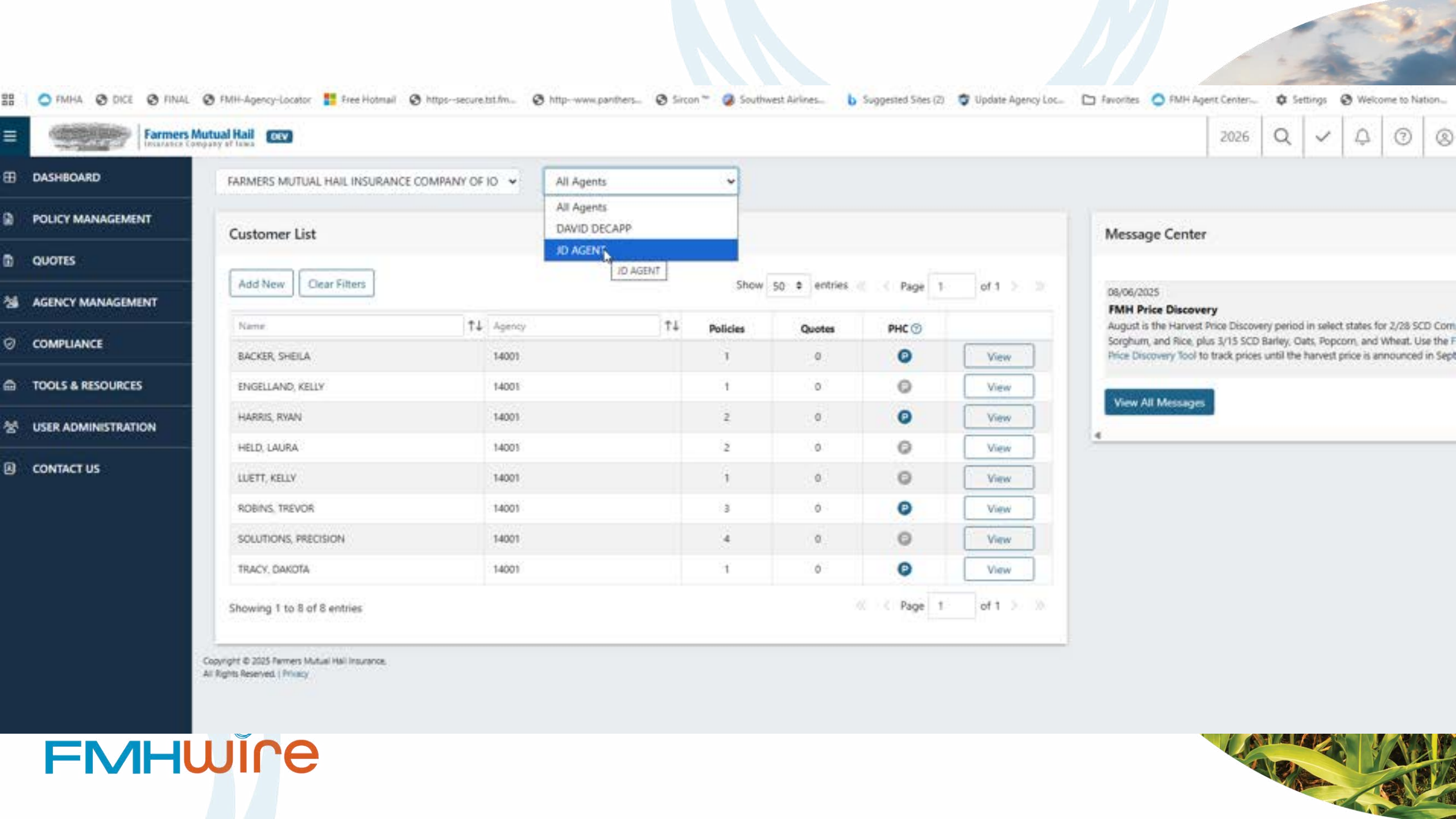
- Agent continuing education
- Agency and agent licensing
- E & O Agency Insurance
- RMA User Review



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





- DASHBOARD
- POLICY MANAGEMENT
- QUOTES
- AGENCY MANAGEMENT
- COMPLIANCE
- TOOLS & RESOURCES
- USER ADMINISTRATION
- CONTACT US

FARMERS MUTUAL HAIL INSURANCE COMPANY OF IO

Customer List

Add New

Clear Filters

JO AGENT

Show 50 entries

Page 1 of 1

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

Showing 1 to 8 of 8 entries

Page 1 of 1

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 F Price Discovery Tool to track prices until the harvest price is announced in Sept

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 entries < Page 1 of 1 >>

Name	Agency	Policies	Quotes	PHC ?	
HELD, LAURA	14001	2	0	P	View
ROBINS, TREVOR	14001	3	0	P	View
TRACY, DAKOTA	14001	1	0	P	View

Showing 1 to 3 of 3 entries

<< < Page 1 of 1 >>

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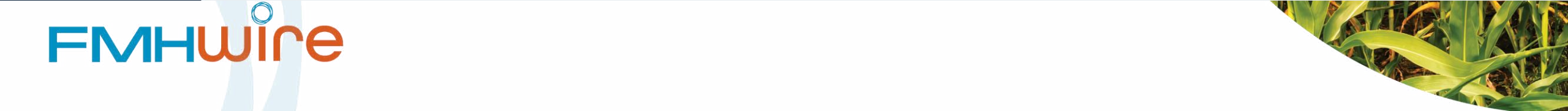
Message Center

08/06/2025

FMH Price Discovery

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

View All Messages



Agents/Agency Employees

Compliance

Suffix:

First Name:

Middle Name:

Last Name:

JD

AGENT

National Producer No.:

Non-Disclosure Date:

Conflict Of Interest Date:

FMHA12345

02/22/2017

Covenant Not to Sue Date:

Date Started with FMH:

10/31/2016

07/01/2009

Education

MPCI Class History

Last Competency Exam:

Exam Expires:

Last Update Training:

2026 Hours:

New

05/06/2025

2028

08/12/2025

3

☐

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 MPCl 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 MPCl Hours



Agent Training Classes

- FMH Training Department conducts MPCl Spring Updates, MPCl Fall Updates and MPCl 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 3rd crop year
- FMH will begin auditing agents who have active MPCl policies beginning April 1st.
- 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 1st access to FMHA will be removed until review is completed



Questions????



Break

9:40-10:00am

Underwriting Tips & Tricks

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. The field stretches towards a distant treeline.

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 navigation sidebar 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 the following 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:

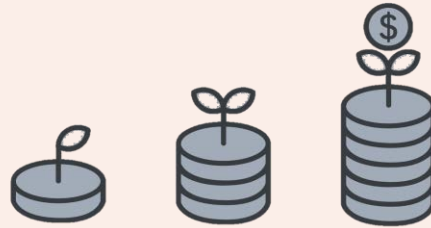
Report Name	Date/Time	Download Icon
Policy Status Report - Crop	06/09/2025 01:40 PM	Download
ACRSI Status Report	06/09/2025 01:29 PM	Download
ACRSI Status Report	06/09/2025 01:27 PM	Download
ITS Ineligible and Eligible Report	06/06/2025 02:36 PM	Download

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

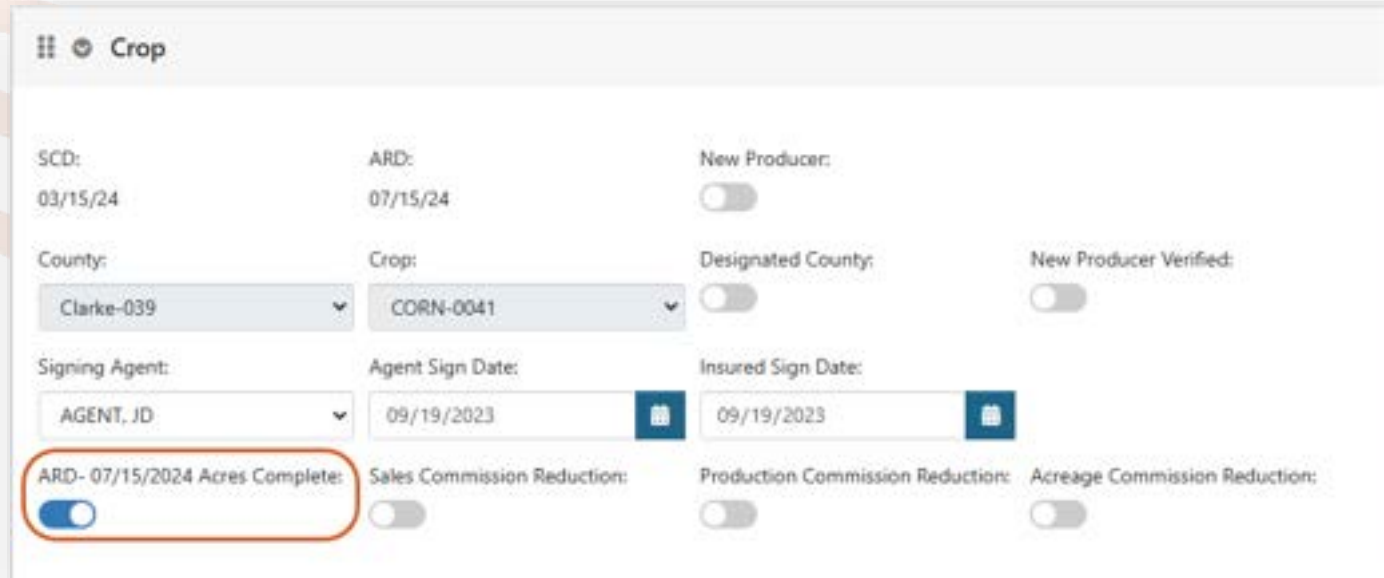
Missing APH Information Report

- **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



The screenshot shows a 'Crop' tab interface with various fields and toggles. The 'ARD- 07/15/2024 Acres Complete:' toggle is highlighted with a red box and is currently turned on. Other fields include SCD (03/15/24), ARD (07/15/24), New Producer (toggle off), County (Clarke-039), Crop (CORN-0041), Designated County (toggle off), New Producer Verified (toggle off), Signing Agent (AGENT, JD), Agent Sign Date (09/19/2023), Insured Sign Date (09/19/2023), Sales Commission Reduction (toggle off), Production Commission Reduction (toggle off), and Acreage Commission Reduction (toggle off).



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 FMHwire interface for a 'Missing Unit Report'. On the left, a dropdown menu is open for the 'CORN - 0041' policy, showing options for 'OATS - 0016' and 'SOYBEANS - 0081'. The main area shows a 'Policy Review' section with a search bar and a 'Go To' dropdown set to 'Unit'. Below this, a list of policy entries is displayed, including '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', and 'SOYBEANS - RP - 0001-0002 - 003 - 091 - 6 - 1.0000 - 8223'. An orange arrow points to the 'OATS - 0016' entry in the list, indicating that no units are associated with this crop.

Prod Id	Search
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
 	CORN - FULL - IRRIGATED - ALL - OS - \$500	▼ \$500	0.00	1.0000	079N029W	▼ 0028	 	
 	CORN - FULL - NON IRR - ALL - OS - \$400	▼ \$400	20.00	1.0000	079N029W	▼ 0028	 	
 	CORN - FULL - NON IRR - ALL - OS - \$500	▼ \$500	0.00	1.0000	078N029W	▼ 0028	 	
 	SBEAN - FULL - ALL - ALL - \$600	▼ \$600	50.00	1.0000	080N026W	▼ 0028	 	

☐ 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 Para. 72	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 Para. 73	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 Para. 74	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: ☐ HRL - High Risk Areas
HR Written Agreement in Saved status exists.

Request Type: Type of Producer:

Application **Crop** Unit Acreage Quick Edits Premiums Policy Review Claims Documents Notes + Log

State: TX County:

New Crop Copy Crop(s)

☰ Crop

☰ Written Agreements

Add New WA Request

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

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 50366

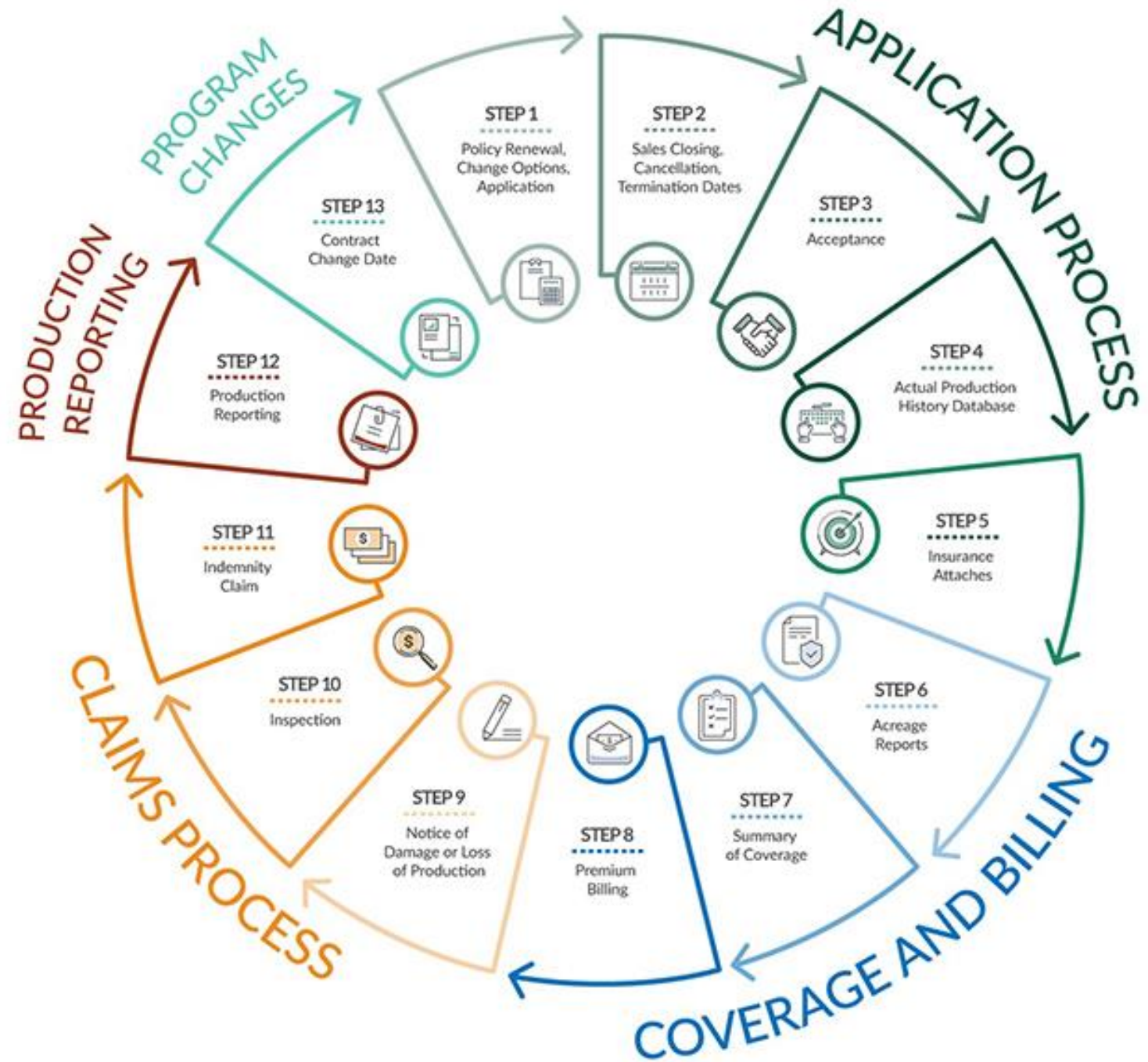
WRITTEN AGREEMENT STATUS REPORT

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

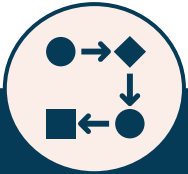


Online Help



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:
		Has the insured filled out an AD1026 with FSA under the new entity?
		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.
		Does the insured qualify for New Producer? If yes, select the appropriate check box and list the crops they intend to produce.
Crops		Does the insured (and SBIs) qualify for Beginning Farmer and Rancher (BFR) or Veteran Farmer and Rancher (VFR)? If yes, complete the necessary paperwork.
		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? Note: This isn't an all-inclusive list.
		Yield Adjustment (YA), Trend Adjustment (TA) Yield Exclusion (YE), and Yield Cup (YC)
		Buy-up Prevented Planting Coverage
		Enterprise Units (EU) or Multi-County Enterprise Units (MCEU)
		SCO (Supplemental Coverage Option)
		Enterprise Unit by Cropping Practices (EC), Irrigation Practice (EI), Type (ET), or Enterprise Unit by Organic/Non-Organic (EO)
		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?
		Was the SBI change due to a death? If so, when did death occur and does the deceased entity need to be removed?
		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		Note: Spousal information will also be filled out in the SBI section.
		Are new or renewed written agreements needed for the policy?
		Is a Power of Attorney or Signature of Authority needed for the policy?
		If the spouse wishes to sign documents, they must have a Power of Attorney or Signature of Authority signed.
		Is an Assignment of Indemnity needed for this policy?
Miscellaneous Items		Has the insured filed an AD 1026 with FSA?
		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 timely signed and dated 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?
		• Is there commingled production within Optional Units?
		• Does the insured have verifiable evidence at unit structure level at which they reported?
		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 Use of Another Person's History 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
Variable Rate Tech (VRT):	adjusts seed/fertilizer by zone	saves input cost and boosts yield
Auto-Steer & GPS	enables precise planting, tillage, spraying	reduces overlap and compaction
Aerial Imaging & NDVI	drones/satellites monitor crop health	in-season input targeting
Yield Mapping	combines track yield + moisture data	inform future decisions
Cloud Farm Platforms	tools like JD Ops Center and Climate FieldView	centralized data allows farmers to create decisions based on operational view

FARMER IMPACTS



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 View Details	MAP TOTAL ACRES 78.30	INTENDED TOTAL ACRES 0.00	POLICY TOTAL ACRES 78.31	ACRSI TOTAL ACRES 79.12
2023 SUMMARY View Details	MAP TOTAL ACRES 78.25	INTENDED TOTAL ACRES 0.00	POLICY TOTAL ACRES 78.26	ACRSI TOTAL ACRES 79.12
2022 SUMMARY View Details	MAP TOTAL ACRES 78.51	INTENDED TOTAL ACRES 0.00	POLICY TOTAL ACRES 78.51	ACRSI TOTAL ACRES 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

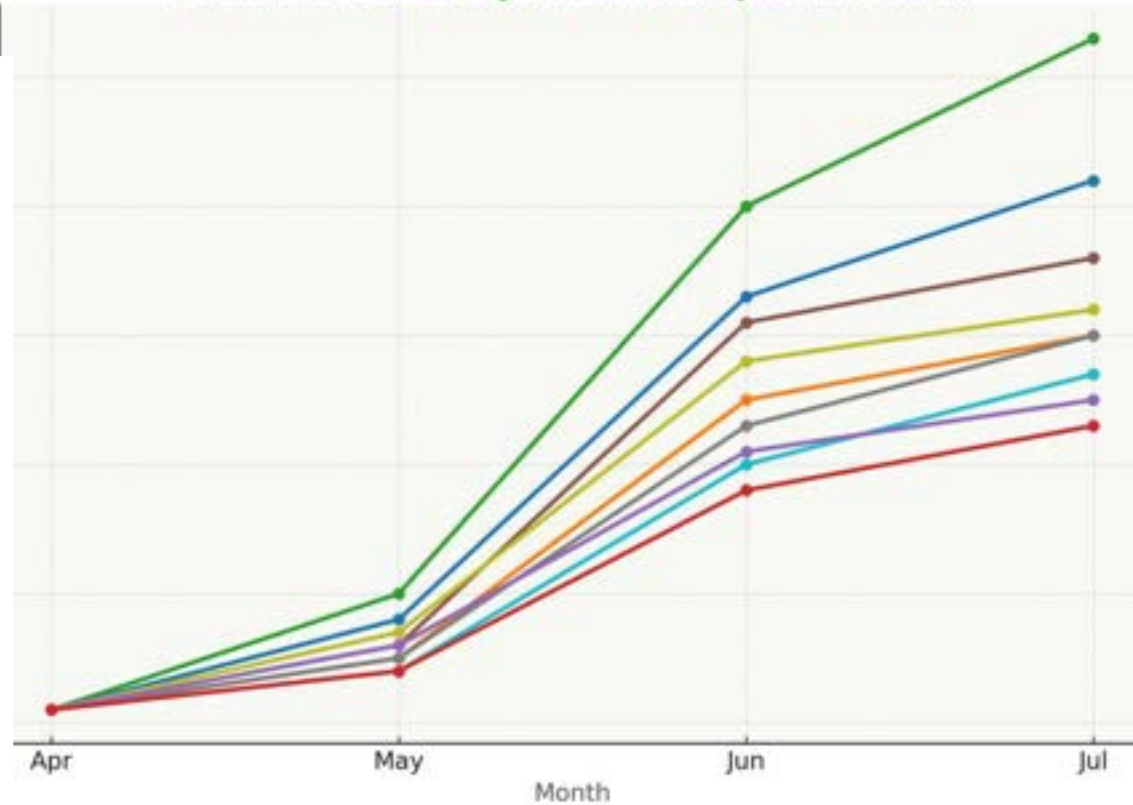
- CLUs updated
- Unit structure correct & consistent
- High risk units set up
- All new farms added to policy
- Attend Precision Tech Tuesday's leading up to planting

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

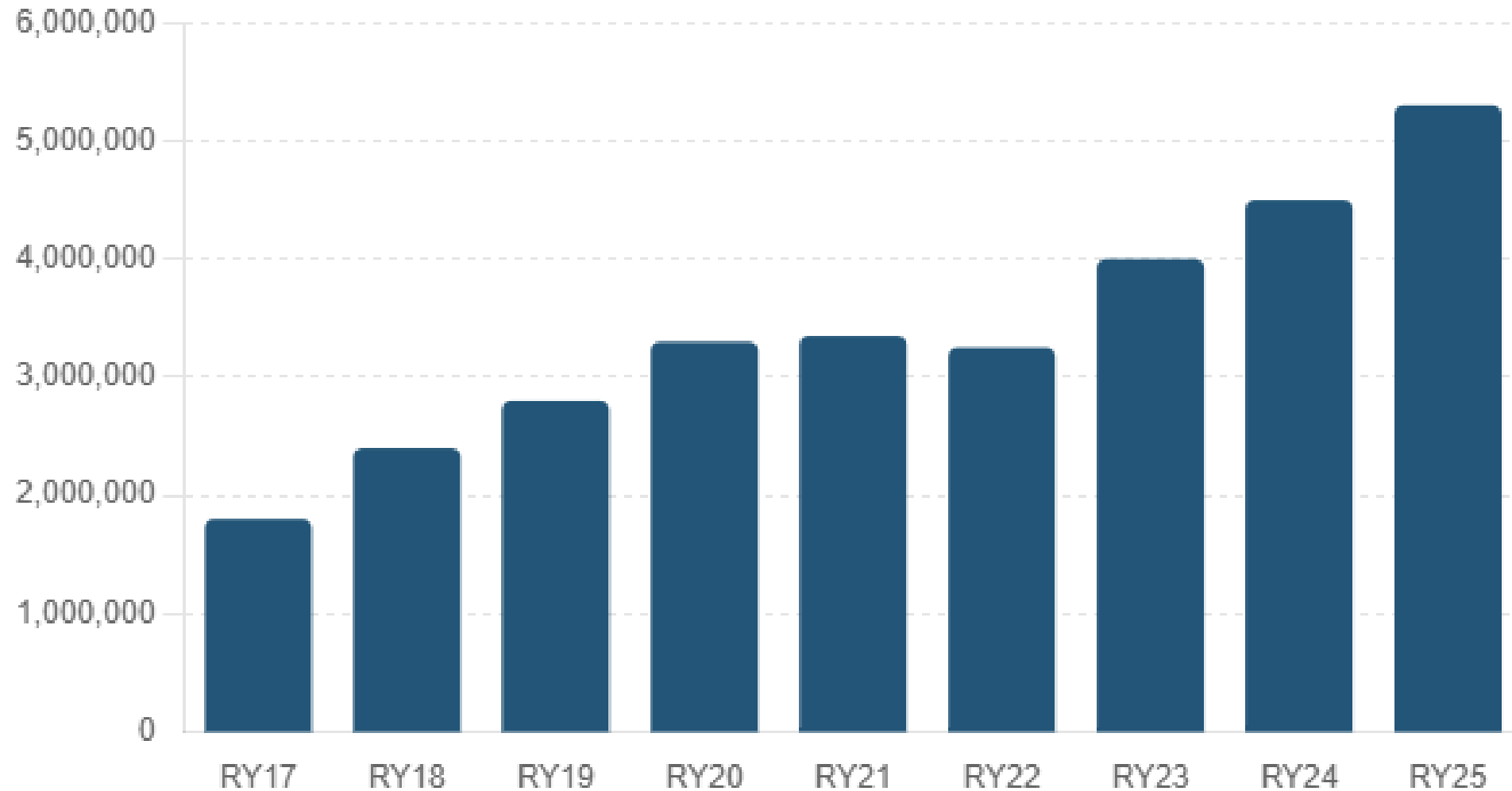
Why Precision? Why Now?

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





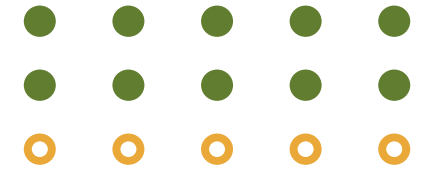
What The Industry Is Saying

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



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



Understanding Written Agreements and working with the RMA Regional Offices & the Farm Service Agency



FMHwire

The logo for FMHwire features the letters 'FMH' in a bold, blue, sans-serif font, followed by 'wire' in a bold, orange, sans-serif font. A small blue circular icon with three concentric lines is positioned above the 'i' in 'wire'.

Introductions:

Written Agreements:

Karly York:

- Underwriting Manager
 - East Region
- 15 years w/ FMH:
 - Data Processing
 - Insurance Specialist/Underwriter
 - UW Manager

FSA & RMA:

- Ken Ripley:
 - AVP Regional Sales Manager
 - 30 years w/ FMH



FMHwire

Written Agreements (WA)

WHAT IS A WRITTEN AGREEMENT?

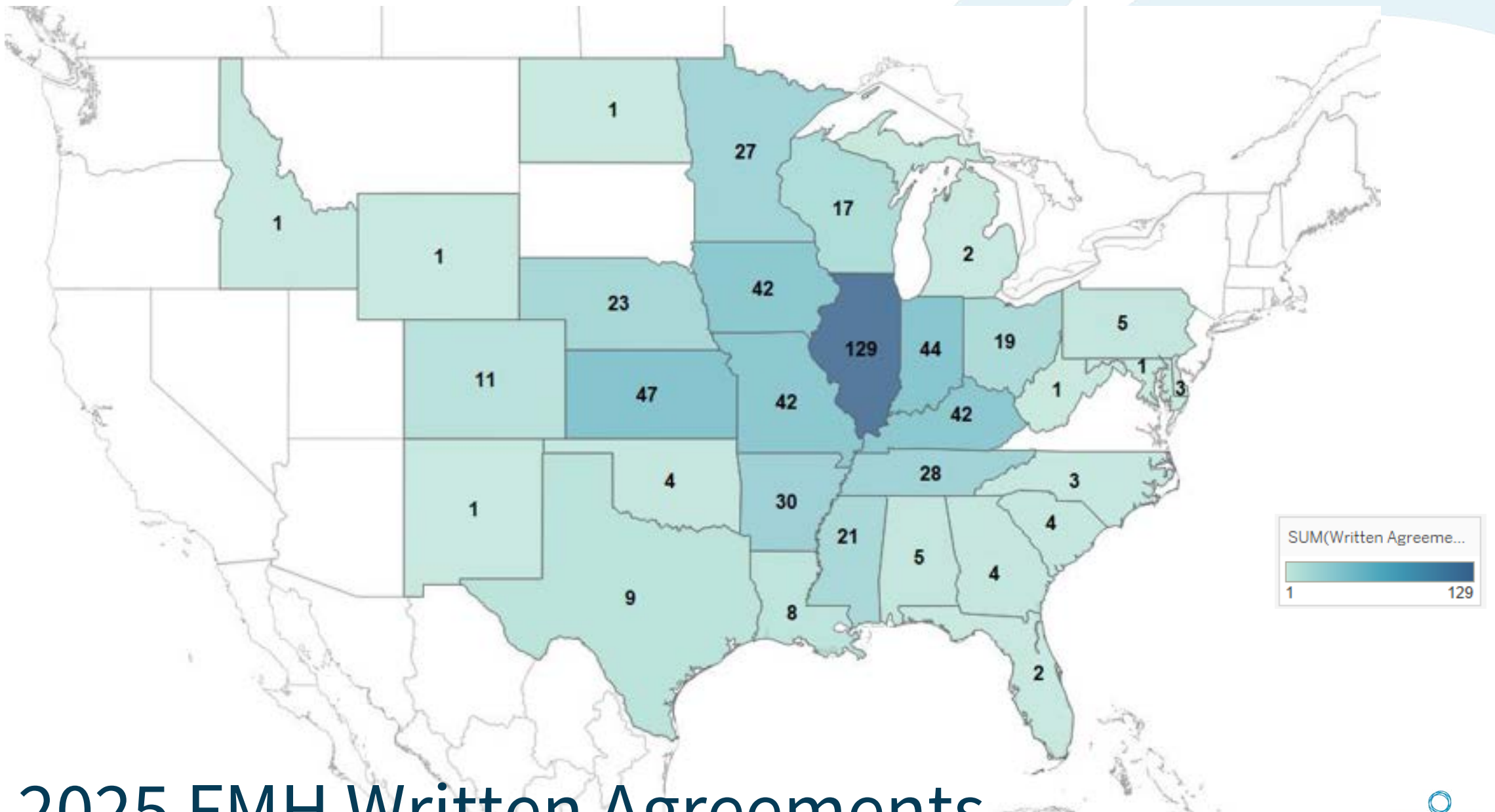


Written Agreements - Defined:

- A Written Agreement (WA) is specialized document that requests revised crop insurance terms when standard coverage is unavailable or requires modifications:
 - Provide crop insurance for insurable crops when coverage or rates are unavailable
 - EX: To request coverage for an insurable crop or practice type not found in your state or county, without the WA it would be UNINSURABLE acreage
 - Modify existing terms and conditions in crop insurance policies when specifically permitted
 - EX: To request High Risk ground be re-rated, without the WA it would maintain the high-risk rate and be charged a higher premium

Who has requested Written Agreements?





2025 FMH Written Agreements

Written Agreement - Categories:

- Actuarial Change:
 - A “request for actuarial change” is a form submitted to RMA to request adjustments to existing crop insurance policies to obtain coverage for crops/practices/types not typically insured. This process allows producers to seek coverages for unique situations or crops that don’t fit standard policy

 REQUEST FOR ACTUARIAL CHANGE					
Sensitive But Unclassified/Sensitive Security Information - Disseminate on a Need-to-Know Basis Only					
(Please Type or Print Legibly)		☐ Renewal		Crop Year:	
Insurance Plan:		☐ New Request		All applicable information below must be completed, along with attaching any required documentation, before submitting to RMA/RO.	
Coverage Level:		☐ Producer Requests a Multi-Year WA, if applicable			
Request Type Code:					
Agency or Service Office Name and Address			Approved Insurance Provider Name and Address		
			Farmers Mutual Hail Insurance Company of Iowa 6785 Westown Parkway West Des Moines, IA 50266-7732		
City:	State:	Zip Code:	City:	State:	Zip Code:
Agency Code:		Agency Phone:		AIP Code: Phone:	
Agency Email:			AIP Electronic Address:		
1. Producer name and address (as shown on the application)			2. State: Country:		

Written Agreement - Categories:

- Determined Yield:
 - An “RO Determined yield” is a request submitted to RMA to have a yield determined for an insured, typically done when a producers APH does not reflect true yield potential



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

RO DETERMINED YIELD REQUEST
Effective Crop Year: 2025

Policy:
State: ILLINOIS
County:

Agency Information		Servicing Office Information	
Agency Code	Agency Phone Number	Company R.O. Code	Phone Number
Agency Name		Servicing Office Name	
Street or Mailing Address		Street or Mailing Address	
City, State and Zip Code		City, State and Zip Code	
Email Address		Email Address	
Insured Information			
Name of Insured	Social Security / Tax ID Number	Type of Identification Number	
		☐ SSN ☐ EIN ☐ Other	

Written Agreement - Categories:

- Nursery Catalog:
 - Request submitted to RMA to create a folder for users to upload the NVS catalog



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

NVS/NURSERY (FG&C) CATALOG CHECKLIST

Effective Crop Year: 2025

Policy:

State: ILLINOIS

County:

Insured Information			Agency Information	
Name of Insured	Type of Identification Number ☐ SSN ☐ EIN ☐ Other	Identification Number	Agency Code	Agency Phone Number
In Care Of	Person Type (Entity Type)		Agency Name	
Street or Mailing Address	Phone Number	Cell Phone Number	Street or Mailing Address	
City, State and Zip Code	Email Address		City, State and Zip Code	

Date of Review:

Carryover Insured or New Insured:

Nursery Name on Catalog (if different than insured name):

Agent Name (not agency name):

Written Agreement Handbook:

Guidance for finding the right type of WA for your insured's situation, the handbook contains:



WA TYPES:

Definitions and uses for each WA type



DOCUMENTS:

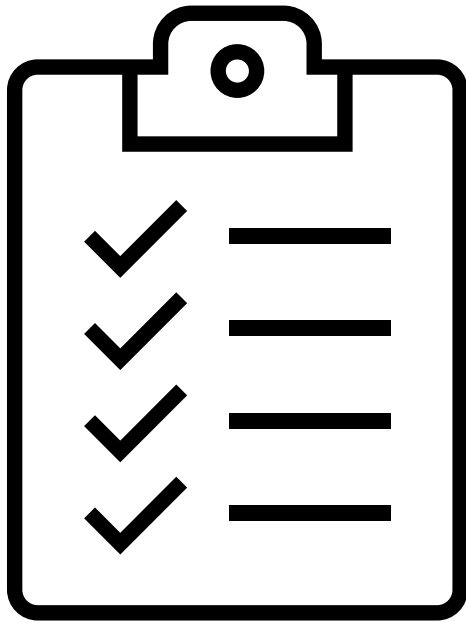
What is the insured required to submit?



DEADLINES:

When does the insured/agent need to sign and submit a request – is this deadline different for a New request vs Renewal?

Written Agreement Processing



Requesting

Approval/Rejection

Keying

Written Agreement Processing:

Request:

- Agent & Insured complete WA request, attaching all required documents and timely signing and dating all forms

Submission to FMHA:

- Agent completes and submits WA request in FMHA and uploads all required forms to the documents tab in FMHA as a “Written Agreement Request”
 - Always request a “MULTI-YEAR” WA

IS Review:

- IS will review the WA submission and verify all documents required for the request type have been submitted
 - IF YES – IS will approve and submit the WA request to the RO
 - IF NO – IS will reach out to the agent for further documentation, review and approval of request will happen after documents are received

Written Agreement Processing:

RO REVIEW:

- An RO risk management specialist reviews the WA request documentation and submits an offer or notice of denial to FMH for the IS to review:

Approval:

- RO will create an offer for the insured to review and either approve or reject. The offer will include terms and conditions including:
 - WA length, Crop(s) covered, Legals covered, Rates and Yields etc.

Denial:

- RO does not approve the WA and will send a denial letter to the AIP
 - Possible reasons for rejection – missing documentation, current rates are valid, requested crop/type is not practical to plant in State/County requested

Written Agreement Processing:

IS:

- IS will be notified of the RO response; a copy of the offer or denial will be downloaded from the RO site and uploaded to the policy documents tab in FMHA

Offer:

- IS will notify Agent an offer has been uploaded for review

Denial:

- IS will notify Agent a denial has been uploaded for review & mails a copy of the denial to the insured

Written Agreement Processing:

Agent & Insured:

- Agent is notified by the IS of the RO's offer or denial and retrieves the form from the policy documents tab in FMHA:

Offer:

- Agent & Insured review offer
- Insured signs to accept or reject prior to the expiration date
- Agent uploads signed form to FMHA documents tab as "Written Agreement Request"

Denial:

- Agent will review denial with insured and WA process is complete

Written Agreement Processing:

IS Review:

- Review WA for insured signature and date, verifying timely signed prior to expiration date
- Sign corresponding “Authorized AIP Representative” line for insureds acceptance or rejection of offer and will date
- Upload signed WA copy to FMHA under the documents tab and notify the agent
- IS will upload the signed WA copy to the RO for review

RO Review:

- Enters received dates and signature dates
- Keys Accepted/Rejected Codes
 - If Rejected: WA Closed
 - If Accepted: WA marked “FINAL” clears RO & triggers PASS for FMHA

Written Agreements – Keying: TP/XC

Unit Detail

Acres Line

Map/High Risk Area:

-- Select --

Not High Risk Land:

☐

Written Agreement:

250200021-053-301-1

Verifiable Record Type Code:

-- Select --

Acres:

6.00

CLU Acres:

234.74

Intended Acres:

0.00

Plant Date:

07/09/2025

Final Plant Date: 07/20/2025

Written Agreements:

250200021-053-301-1

LRR Information:

21-Waiver for initial acceptance of P15 record greater th

Late Reason Code

☒ Verified PRD LRR

Written Agreements – Keying: HR

Unit Detail

Select

CO

Basic

23

Prod I

12

Acreage Line

Map/High Risk Area:

AAA

Acres:

31.20

Not High Risk Land:

☐

CLU Acres:

31.85

Written Agreement:

231006011-003-016-Farm Numbe

Verifiable Record Type Code:

-- Select --

Intended Acres:

0.00

Plant Date:

04/23/2024

Final Plant Date: 06/05/2024

Written Agreements:

231006011-003-016-Farm Number

Written Agreements – Questions:

- Written Agreement Handbook:
 - Can be found on RMA's website - <https://www.rma.usda.gov/>
 - Policy & Procedure → General Handbooks → Written Agreement (in the search bar)
 - Make sure you are using the most up to date copy by release date
- Assigned Insurance Specialist (IS):
 - If you have questions and need to reach out to an Insurance Specialist, make sure you reach out to the one assigned to your agency.
 - Not all RO's require the same information, your assigned IS will know what is or is not required by the RO for your region



QUESTIONS ?!?



RMA Regional Offices



Where are the Regional Offices

Billings, MT

Davis, CA

Jackson, MS

Oklahoma City, OK

Raleigh, NC

Spokane, WA

Springfield, IL

St. Paul, MN

Topeka, KS

Valdosta, GA



Regional Office Roles

- RMA regional offices are RMA's eyes in the field, keeping in close contact with local producers, grower groups, universities, and government agencies.
- ROs provide information on local pilot programs, growing conditions, and participating crop reinsurance companies/agents.

Who interacts with the Regional Offices?

- AIPs are who interact with an RO.
- They assist with policy language clarifications and written agreement approvals
- Interaction with agents is generally when the RO is doing policy reviews.

RMA Compliance Offices



Where are the Regional Compliance Offices

Davis, CA

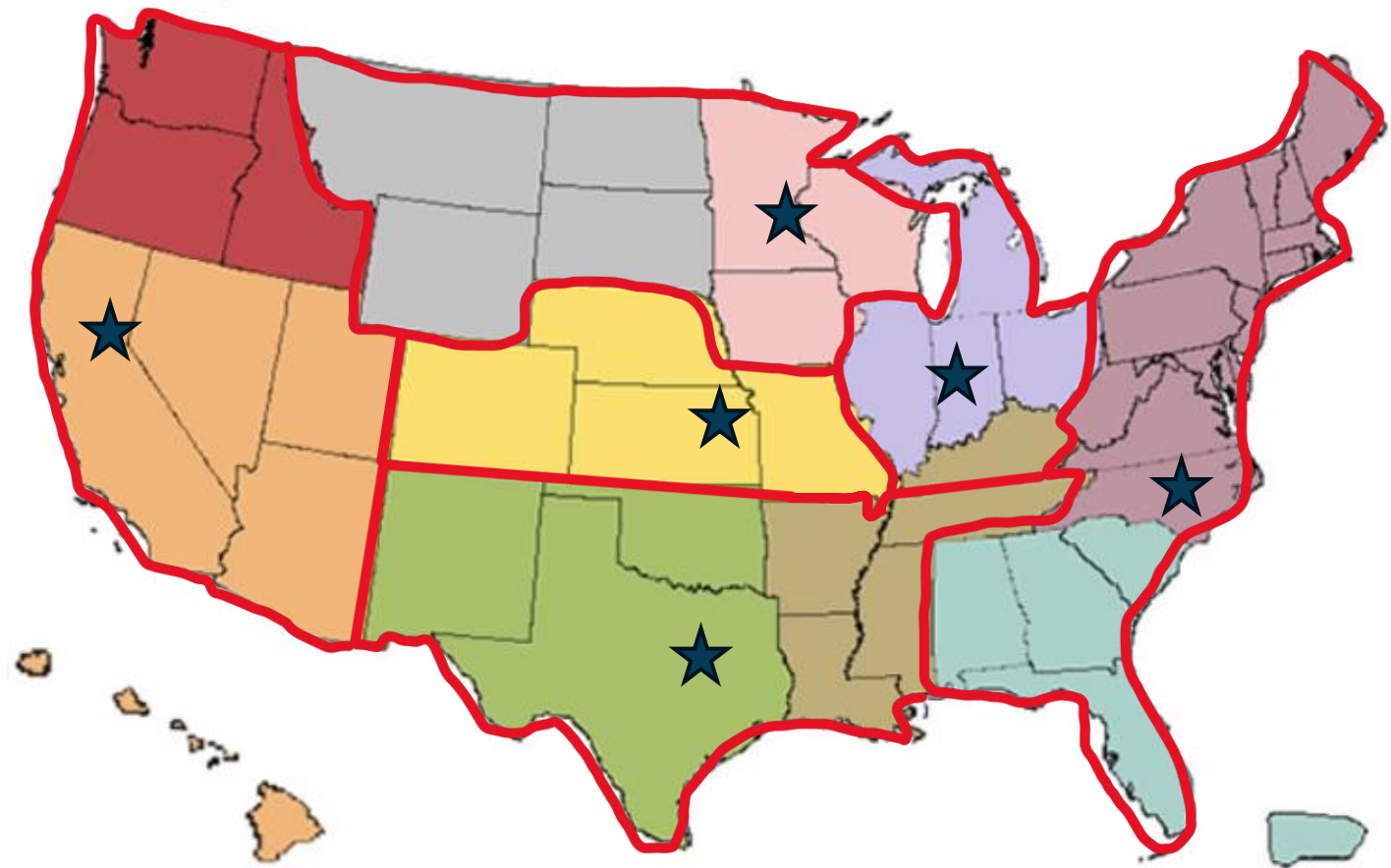
Dallas, TX

Raleigh, NC

Indianapolis, IN

St. Paul, MN

Topeka, KS



Regional Compliance Office Roles

- RMA compliance offices protect the integrity of the crop insurance program. This is achieved through a system of review, analysis, and evaluation as to whether laws, policies, and procedures are followed and administered correctly, and the detection and prevention of crop insurance program abuse.
- The Special Investigations Branch (SIB) is a division of the Compliance Office. SIB investigates complex, high-profile cases of alleged fraud, waste, and abuse as it pertains to the Farm Bill and RMA programs. The SIB works in conjunction with the Office of Inspector General (OIG), RMA Compliance Offices, and the Farm Service Agency when conducting its investigations.



2025 FSA Update

FSA Program Overview

- 2025 – American Relief Act, 2025 signed on 12/21/24
 - 1 year Farm Bill Extension
- \$30.78 Billion – Disaster Relief Supplement Appropriations Act, 2025
 - \$10B – Emergency Commodity Assistance Program (ECAP)
 - \$2B – Emergency Livestock Relief Program (ELRP)
 - Losses due to Droughts, Wildfires and Floods in 2023 & 2024
 - \$16.09B - Supplemental Disaster Relief Program for 2023 & 2024 (SDRP)
- 2025 – Big Beautiful Act, signed on 7/4/2025 – (BBA)
 - Enhancements to Reference Prices – ARC/PLC – Crop Insurance

Emergency Commodity Assistance Program (ECAP)

\$10B Program funding
- As of 8/29- \$8B paid out

Enrollment period:
March 19 – August 15, 2025

Paid on 2024 FSA certified acres.

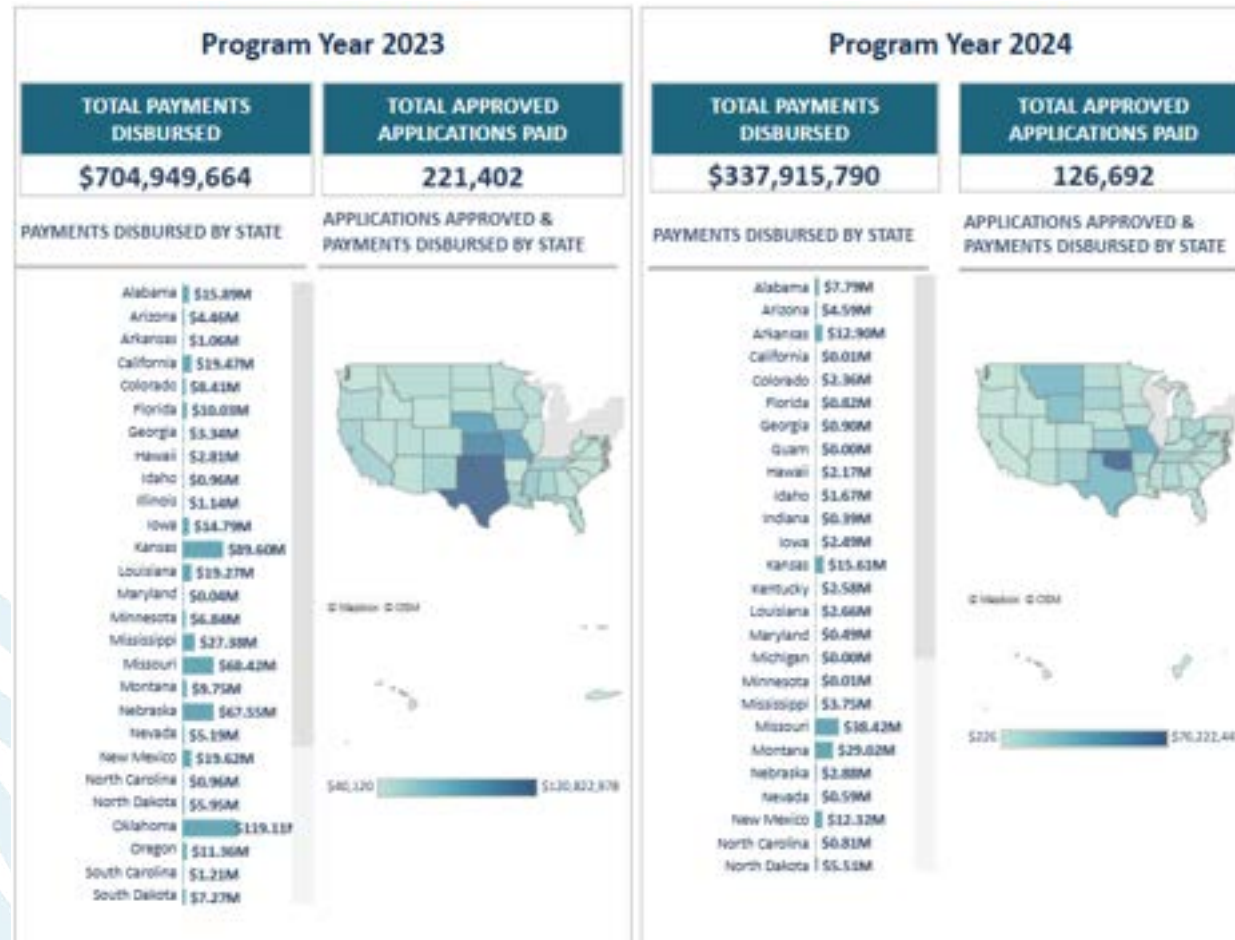
- Planted acres full payment
- Prevented acres pay 50%

Initial ECAP payments capped at 85%. If additional funds remain FSA may issue a second payment.

BARLEY	\$21.67	RICE	\$76.94 (LONG AND MEDIUM)
CHICK-PEAS	\$31.45 (SMALL) \$24.02 (LARGE)	SORG-HUM	\$42.52
CORN	\$42.91	SOY-BEANS	\$29.76
COTTON	\$84.74 (UPLAND & EXTRA-LONG STAPLE COTTON)	WHEAT	\$30.69
LENTILS	\$19.30	OIL SEEDS	
OATS	\$77.66	CANOLA	\$31.83
PEANUTS	\$75.51	CRAMBE	\$19.08
PEAS	\$16.02	FLAX	\$20.97
		MUSTARD	\$11.36
		RAPESEED	\$23.63
		SAFFLOWER	\$26.32
		SESAME	\$16.83
		SUNFLOWER	\$27.23

Emergency Livestock Relief Program (ELRP)

The *American Relief Act*, 2025, provides for \$2 billion in emergency relief payments to livestock producers suffering losses due to drought, wildfires, or flooding in calendar years 2023 and 2024.



ELRP Payments as of 8/29

Supplemental Disaster Relief Program - SDRP

Authorized by the American Relief Act, 2025, the Supplemental Disaster Relief Program provides disaster relief payments to eligible producers who suffered revenue, quality, or production losses to crops, trees, bushes, or vines due to qualifying disaster events in calendar years 2023 and 2024.

Stage 1: Indemnified Losses	Leverages existing Federal Crop Insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments.
Stage 2: Uncovered Losses	Provides payments to eligible producers for losses of crops, trees, bushes, and vines that were not indemnified. These losses are also known as uncovered or shallow losses.

- Stage 1 enrollment opened July 10th
- Stage 2 enrollment target date of Sept 15th
- No enrollment deadline currently
- \$4.76B paid out as of 8/29

SDRP COVERAGE LEVEL	
CROP INSURANCE LEVEL	ADJUSTED SDRP COVERAGE LEVEL (PERCENT)
Catastrophic coverage	75
More than catastrophic coverage but less than 55 percent	80
At least 55 percent but less than 60 percent	82.5
At least 60 percent but less than 65 percent	85
At least 65 percent but less than 70 percent	87.5
At least 70 percent but less than 75 percent	90
At least 75 percent but less than 80 percent	92.5
At least 80 percent	95

Payment Limitations Increases – FSA-510

Payment limitations

The following are the rules, as written in the legislation, regarding payment limits:

The total amount of payments received, directly or indirectly, by a person or legal entity (except a joint venture or general partnership) under this section may not exceed—

- \$125,000, if less than 75% of the average gross income of the person or legal entity for the 2020, 2021, and 2022 tax years is derived from farming, ranching, or silviculture activities; and*
- \$250,000, if not less than 75% of the average gross income of the person or legal entity for the 2020, 2021, and 2022 tax years is derived from farming, ranching, or silviculture activities.*
- The payment limitations under [this] paragraph shall be separate from annual payment limitations under any other program.*
- Specialty and High Value Crops – Payment limit is \$900,000

Producers must file an FSA-510 to gain the increased payment limitation
- Also required to provide certification from their CPA or Attorney

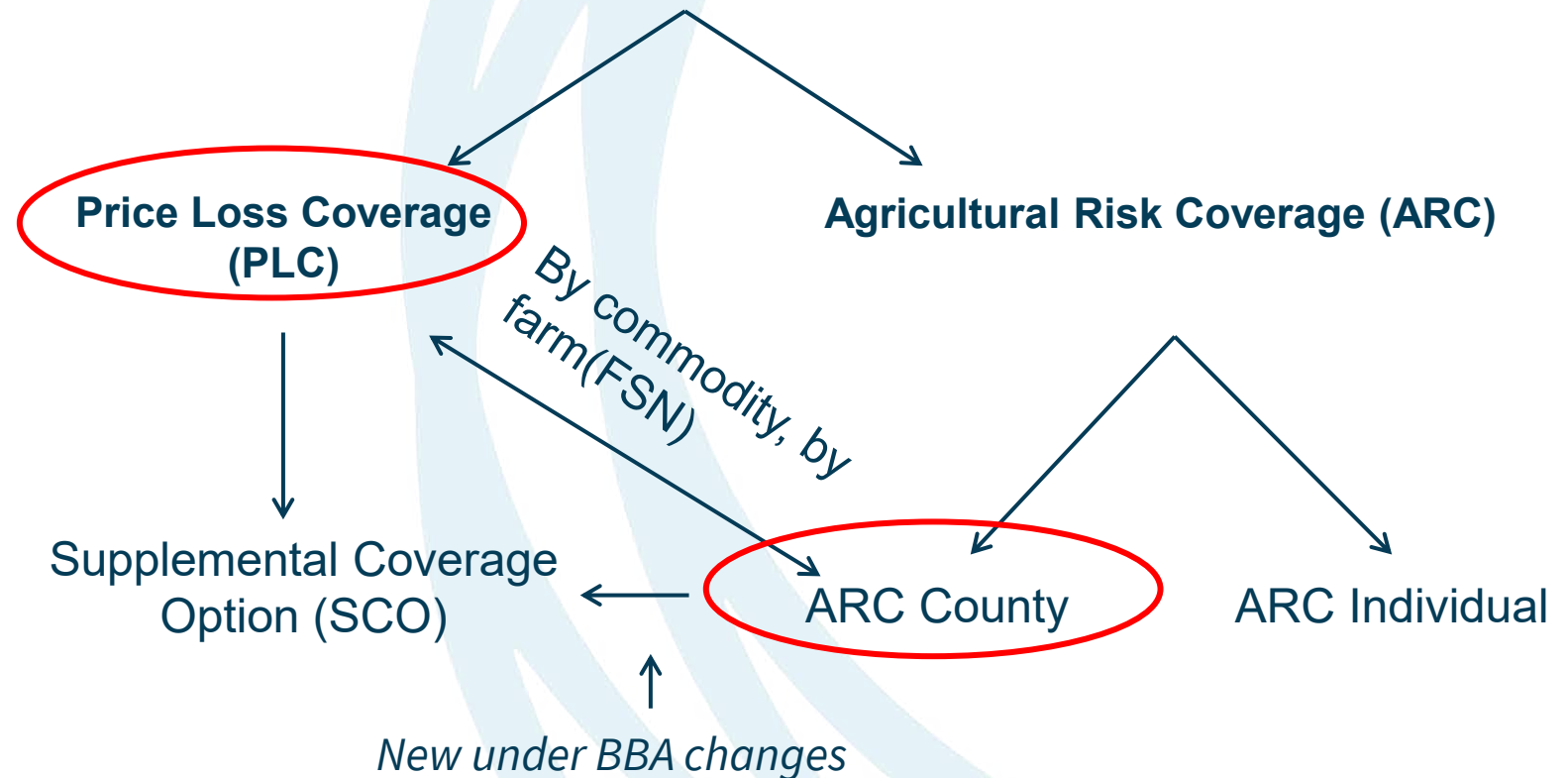


Farm Safety Programs

FSA Program Overview (ARC or PLC)

Farm Serial Number (FSN)

- Sign up Annually
- Sign up by FSN/Crop
 - Each FSN could have a different program
 - Crops could have different programs on the same FSN



FSA Program Overview

- FSA Programs do NOT pay on planted acres – they use “Base Acres”
 - Base Acres are usually a bit less than total planted acres
 - Could include multiple crops (Corn, SBs etc.)
 - Payments are made on base acres regardless of what was planted
- Payment Information
 - PLC – Pays on 85% of Base Acres
 - ARC CO – Pays on 85% of Base Acres
 - ARC IND – Pays on 65% of Base Acres
 - SCO – Pays on 100% of Planted Acres

How were Base acres established?

Base acres have a long history and have been modified several times:

- **1985 Farm Bill:** Established the base acreage system for wheat, feed grain, upland cotton, and rice. The base acreage was calculated as the average of the acreage planted for each crop over the previous five years.
- **1996 Farm Bill:** Granted base acres for wheat, corn, grain sorghum, barley, oats, cotton, and rice. Base acres were allocated in proportion to plantings from 1981–1985.
- **2002 Farm Bill:** Established base acres mostly reflected by planted acreage from 1998 to 2001. Authorized the addition of base acres for soybeans.
- **2014 Farm Bill:** Added new base acres for oilseed and pulse crops and allowed producers to voluntarily change their base acre commodity allocations.

SOURCE: Coppess, J. "[Farm Bill 2023: Reviewing Pieces of the Base Acres Puzzle](#)." *farmdoc daily* (13):134, Department of Agricultural and Consumer Economics, University of Illinois at Urbana-Champaign, July 20, 2023.

BBA Base Acre Revision

- Addition of up to 30 Million base acres
- Producer is eligible for a base increase if:
 - 5-year average sum is greater than current Base acres on covered commodities
 - *Plus lesser of - 15% of total acres or 5-year average of noncovered commodities*
 - Double cropping – producer elects which commodity they want for the 5-year acre determination.
- Increase is subject to pro-rata reduction if the above process exceeds 30 million acres

“(B) 5-YEAR AVERAGE SUM.—The amount described in this subparagraph, with respect to a farm, is the sum of—

“(i) the 5-year average of—

“(I) the acreage planted on the farm to all covered commodities for harvest, grazing, haying, silage or other similar purposes for the 2019 through 2023 crop years; and

“(II) any acreage on the farm that the producers were prevented from planting during the 2019 through 2023 crop years to covered commodities because of drought, flood, or other natural disaster, or other condition beyond the control of the producers, as determined by the Secretary; plus

“(ii) the lesser of—

“(I) 15 percent of the total acres on the farm; and

“(II) the 5-year average of—

“(aa) the acreage planted on the farm to eligible noncovered commodities for harvest, grazing, haying, silage, or other similar purposes for the 2019 through 2023 crop years; and

“(bb) any acreage on the farm that the producers were prevented from planting during the 2019 through 2023 crop years to eligible noncovered commodities because of drought, flood, or other natural disaster, or other condition beyond the control of the producers, as determined by the Secretary.”

BBA Base Acre Revision

- Allocation of new base added to covered commodities
- Based on ratio of 2019 to 2023 covered commodities plantings

“(5) ALLOCATION OF ACRES.—

“(A) ALLOCATION.—The Secretary shall allocate the number of base acres under paragraph (4) among those covered commodities planted on the farm at any time during the 2019 through 2023 crop years.

“(B) ALLOCATION FORMULA.—The allocation of additional base acres for covered commodities shall be in proportion to the ratio of—

“(i) the 5-year average of—

“(I) the acreage planted on the farm to each covered commodity for harvest, grazing, haying, silage, or other similar purposes for the 2019 through 2023 crop years; and

“(II) any acreage on the farm that the producers were prevented from planting during the 2019 through 2023 crop years to that covered commodity because of drought, flood, or other natural disaster, or other condition beyond the control of the producers, as determined by the Secretary; to

“(ii) the 5-year average determined under paragraph (3)(B)(i).

Where do you find base acres?

MINNESOTA FARIBAULT Form: FSA-156EZ See Page 7 for non-discriminatory Statements.	 USDA United States Department of Agriculture Farm Service Agency Abbreviated 156 Farm Record	FARM : 10312 Prepared : 1/3/25 6:36 PM CST Crop Year : 2025

Operator Name : RIPLEY JV KEN & SHEILA
CRP Contract Number(s) : 11350
Recon ID : 27-043-2017-60
Transferred From : None
ARCPLC G/I/F Eligibility : Eligible

Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
362.42	332.05	332.05	0.00	0.00	0.00	0.00	0.0	Active	9
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped		CRP	MPL	DCP Ag.Rel. Activity	SOD	
0.00	0.00	321.62	0.00		10.43	0.00	0.00	0.00	

Crop Election Choice

ARC Individual	ARC County	Price Loss Coverage
None	CORN, SOYBN	None

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Corn	205.63	0.00	168	
Soybeans	115.99	9.88	48	
TOTAL	321.62	9.88		

Producers can request their 156EZ report at the FSA office.

Price Loss Coverage - PLC



PLC Reference Prices

	2019/20	2020/21	2021/22	2022/23	2023/24	Original Reference Price	BBA New Reference Prices	New Reference Price
Corn	~~\$3.56~~	\$4.53	\$6.00	~~\$6.54~~	\$4.55	\$3.70	\$4.10	\$4.42*
Soybeans	~~\$8.57~~	\$10.80	\$13.30	~~\$14.20~~	\$12.40	\$8.40	\$10.00	\$10.71*
Wheat	~~\$4.58~~	\$5.05	\$7.63	~~\$8.83~~	\$6.96	\$5.50	\$6.35	\$6.35

PLC Reference Prices are either:

- Original Reference Prices

OR

- *88% of the Olympic Average of previous 5 years (**Not to exceed 113% of the reference price.)
- Beginning in 2031 the reference prices will increase - the previous year reference price multiplied by 1.005

Price Loss Coverage (PLC)

- **Payment Trigger: Marketing Year Avg. price falls below reference price:**

Corn	Soybeans	Wheat
\$4.42	\$10.71	\$6.35

- **Payment Calculation: Rate X Yield X Acres**
 - Rate: difference between reference price and marketing year average price
 - Yield: historic payment yields
 - Acres: 85% X (base acres planted to given commodity)

Marketing Year Average (MYA)

- National Average of cash prices received by the farmer.
 - Weighted by sales
 - Different from the Crop Ins. Harvest Price!
- September 1st of harvest year through August 31st of following year.
 - 2025 CY = Sep 1st, 2025 – August 31st, 2026
- This is why ARC/PLC payments are not made until the following October.



Marketing Year Average Prices

TABLE 1. 2019/20-2025/26 MARKET YEAR AVERAGE (MYA) PRICES

August 29, 2025 1/

Commodity	Marketing Year	Publishing Dates for the Final 2025/26 MYA Prices	Unit	Final 2019/20 MYA Price	Final 2020/21 MYA Price	Final 2021/22 MYA Price	Final 2022/23 MYA Price	Final 2023/24 MYA Price	Projected (P) or Final (F) 2024/25 MYA Price	Projected (P) or Final (F) 2025/26 MYA Price
Wheat	Jun. 1-May 31	June 30, 2026	Bushel	\$4.58	\$5.05	\$7.63	\$8.83	\$6.96	\$5.52 F	\$5.30 P
Barley	Jun. 1-May 31	June 30, 2026	Bushel	\$4.69	\$4.75	\$5.31	\$7.40	\$7.39	\$6.31 F	\$5.30 P
Oats	Jun. 1-May 31	June 30, 2026	Bushel	\$2.82	\$2.77	\$4.55	\$4.57	\$3.92	\$3.35 F	\$3.10 P
Peanuts	Aug. 1-Jul. 31	August 31, 2026	Pound	\$0.2050	\$0.2100	\$0.2430	\$0.2680	\$0.2690	\$0.2610 F	\$0.2500 P
Corn	Sep. 1-Aug. 31	September 30, 2026	Bushel	\$3.56	\$4.53	\$6.00	\$6.54	\$4.55	\$4.30 P	\$3.90 P
Grain Sorghum	Sep. 1-Aug. 31	September 30, 2026	Bushel	\$3.34	\$5.04	\$5.94	\$5.94	\$4.93	\$4.10 P	\$3.70 P
Soybeans	Sep. 1-Aug. 31	September 30, 2026	Bushel	\$8.57	\$10.80	\$13.30	\$14.20	\$12.40	\$10.00 P	\$10.10 P
Dry Peas	Jul. 1-Jun. 30	July 31, 2026	Pound	\$0.0964	\$0.0984	\$0.1620	\$0.1600	\$0.1520	\$0.1360 F	\$0.1510 P
Lentils	Jul. 1-Jun. 30	July 31, 2026	Pound	\$0.1570	\$0.1820	\$0.3560	\$0.3440	\$0.4040	\$0.3590 F	\$0.4060 P
Canola	Jul. 1-Jun. 30	July 31, 2026	Pound	\$0.1480	\$0.1840	\$0.3290	\$0.2980	\$0.2430	\$0.2020 F	\$0.2100 P
Large Chickpeas	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.1780	\$0.2330	\$0.3650	\$0.3560	\$0.3690	\$0.3390 P	\$0.2950 P
Small Chickpeas	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.1500	\$0.2020	\$0.3330	\$0.3270	\$0.3570	\$0.2640 P	\$0.3170 P
Sunflower Seed	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.1950	\$0.2130	\$0.3290	\$0.2780	\$0.2120	\$0.2330 P	\$0.2260 P
Flaxseed	Jul. 1-Jun. 30	July 31, 2026	Bushel	\$9.1500	\$11.1000	\$25.9000	\$17.5000	\$12.1000	\$12.5000 F	\$12.8000 P
Mustard Seed	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.2660	\$0.2670	\$0.3110	\$0.4210	\$0.5790	\$0.4500 P	\$0.4100 P
Rapeseed	Jul. 1-Jun. 30	July 31, 2026	Pound	\$0.2020	\$0.2260	\$0.1880	\$0.2160	\$0.2000	\$0.3280 F	\$0.3000 P
Safflower	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.1990	\$0.2150	\$0.2550	\$0.3330	\$0.3600	\$0.2430 P	\$0.2200 P
Crambe	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.2420	\$0.2710	\$0.2260	\$0.2590	\$0.2400	\$0.3940 P	\$0.3600 P
Sesame Seed	Sep. 1-Aug. 31	September 30, 2026	Pound	\$0.3700	\$0.3700	\$0.3900	\$0.4100	\$0.4000	\$0.3900 P	\$0.3300 P
Seed Cotton 2/	Aug. 1-Jul. 31	September 30, 2026	Pound	\$0.3058	\$0.3393	\$0.4675	\$0.4533	\$0.3949	\$0.3401 P	\$0.3419 P
Rice (long grain)	Aug. 1-Jul. 31	October 30, 2026	Pound	\$0.1200	\$0.1260	\$0.1360	\$0.1670	\$0.1590	\$0.1410 P	\$0.1300 P
Rice (med/short grain) 3/	Aug. 1-Jul. 31	October 30, 2026	Pound	\$0.1160	\$0.1310	\$0.1390	\$0.1820	\$0.1720	\$0.1520 P	\$0.1350 P
Rice (temperate japonica)	Oct. 1-Sep. 30	January 29, 2027	Pound	\$0.2160	\$0.2260	\$0.3190	\$0.4090	\$0.2230	\$0.2000 P	\$0.2100 P

Are existing PLC Yields updated?

- Appears to be No
- Exceptions:
 - New covered commodity added
 - New landowners after 2023

“(7) PAYMENT YIELD.—Beginning with crop year 2026, for the purpose of making price loss coverage payments under section 1116, the Secretary shall establish payment yields to base acres allocated under this subsection equal to—

“(A) the payment yield established on the farm for the applicable covered commodity; and

“(B) if no such payment yield for the applicable covered commodity exists, a payment yield—

“(i) equal to the average payment yield for the covered commodity for the county in which the farm is situated; or

“(ii) determined pursuant to section 1113(c).

“(8) TREATMENT OF NEW OWNERS.—In the case of a farm for which the owner on the date of enactment of this subsection was not the owner for the 2019 through 2023 crop years, the Secretary shall use the planting history of the prior owner or owners of that farm for purposes of determining—

“(A) eligibility under paragraph (3);

“(B) eligible acres under paragraph (4); and

“(C) the allocation of acres under paragraph (5).”.

How were PLC Yields determined?

Producers could update yields in 2018 based on 2013-2017 yields

Step 1:								Owner Name & Address			
Enter Farm Number		Enter State		Enter County							
10312		Minnesota		Faribault							

Step 3:		Step 4:	Step 5 & 6:					Step 7:			
Commodity	Substitute Yield	PLC Yield	Year					A. Simple Ave Yield	B. 90% of Simple Avg Yield X 2.4 - Adjusted 1/	C. Current PLC Yield	D. Seed Cotton PLC Yield (higher of 7B or 7C)
Upland Cotton	Enter "X" if planted-->		2013	2014	2015	2016	2017				
	Acres (Optional)										
	Higher of Actual or Substitute Yield										
** Additional Covered Commodities Requiring a Yield Update								E. Simple Ave Yield	F. 90% of Simple Ave Yield - Adjusted 1/		G. PLC Yield (higher of PLC Yield or 90% of Simple Ave Adjusted)
Corn	Enter "X" if planted-->	X	X	X	X	X		207.4	168		168
	148.83	221	146	219	224	224					
	Acres (Optional)										
Soybeans	Enter "X" if planted-->	X	X	X	X	X		59.4	48		48
	42.96	46	54	68	71	58					
	Acres (Optional)										
Wheat	Enter "X" if planted-->										
	39.3										
	Acres (Optional)										



PRINT COTTON

PRINT CROP 1

PRINT CROP 2

PRINT CROP 3

Step 2: County Substitute Yield Table (75% of 2008-12 average county yield) and Adjustment Ratio as defined in 1/ below:		
Covered Commodity	Substitute Yield	Adjustment Ratio 1/
Barley	46.95	94.37%
Canola		96.43%
Chickpeas, Large		100.00%
Chickpeas, Small		97.60%
Corn	148.83	90.00%
Cranberry		100.00%
Flaxseed		100.00%
Grain Sorghum		90.77%
Lentils		100.00%
Mustard Seed		94.60%
Oats	56.87	95.24%
Peanuts		92.73%
Peas, Dry		99.88%
Rapeseed		100.00%
Rice, Long		93.90%
Rice, Medium		98.87%
Rice, Temperate Japonica		95.91%
Safflower		100.00%
Seed Cotton		90.00%
Sesame Seed		96.73%
Soybeans	42.96	90.00%
Sunflower		93.96%
Wheat	39.3	95.45%

1/ Multiplied by the ratio obtained by dividing:

(1) the average of the 2009 through 2012 national average yield per planted acre for the covered commodity; by

(ii) the average of the 2013 through 2017 national average yield per planted acre for the covered commodity, as determined by the secretary

Agriculture Risk Coverage - ARC



5 Year Olympic Average Yields (ARC-CO)

There is always a lag year in yields – we don't have most recent year's data yet.

Yields are trend adjusted using same factors as crop insurance TA

Some counties have different yields by practice – some do not.

State Name	County Name	Crop Name	Unit	ARC-CO Yield Designation	2019 trend adjusted (county yield or 80% of T)	2020 trend adjusted (county yield or 80% of T)	2021 trend adjusted (county yield or 80% of T)	2022 trend adjusted (county yield or 80% of T)	2023 trend adjusted (county yield or 80% of T)	2025 Bench Mark (2019-23 olympic avg)
Minnesota	Faribault	Corn	Bushel	All	201.51	227.92	219.75	232.42	214.64	220.77
Minnesota	Faribault	Soybeans	Bushel	All	58.35	69.32	65.99	66.47	61.38	64.61

5 Year Olympic Average MYA Prices (ARC-CO)

	2019/20	2020/21	2021/22	2022/23	2023/24	2024 ARC Price	2025 ARC Price
Corn	~~\$3.56~~ \$4.42	\$4.53	\$6.00	~~\$6.54~~	\$4.55	\$4.85	\$5.03
Soybeans	~~\$8.57~~ \$10.71	\$10.80	\$13.30	~~\$14.20~~	\$12.40	\$11.12	\$12.17
Wheat	~~\$4.58~~ \$6.35	\$5.05 \$6.35	\$7.63	~~\$8.83~~	\$6.96	\$6.21	\$6.98

- Prices below the reference price are replaced with the reference price.
- ARC Prices $\neq$ PLC Prices $\neq$ MPCl Prices

ARC County Benchmark Revenue

							A	B	C	D	E
									(A * B)	(90% of C)	(12% of C)
County Name	Crop Name	2019 trend adjusted (county yield or 80% of)	2020 trend adjusted (county yield or 80% of)	2021 trend adjusted (county yield or 80% of)	2022 trend adjusted (county yield or 80% of)	2023 trend adjusted (county yield or 80% of)	2025 Bench Mark (2019-23 olympic avg)	2025 Bench Mark Price (2019-23 olympic avg)	2025 Benchmark Revenue	2025 Guarantee Revenue	2025 Maximum Payment Rate
Faribault	Corn	201.51	227.92	219.75	232.42	214.63	220.77	\$5.0300	\$1,110.47	\$999.42	\$133.26
Faribault	Soybeans	58.35	69.32	65.99	66.47	61.40	64.62	\$12.1700	\$786.43	\$707.79	\$94.37

- Benchmark revenue: 5-yr Olympic avg. County Yield X 5-yr Olympic Avg. MYA Price
- ARC County Triggers when actual Revenue falls below 90%* of Benchmark Revenue
 - Max Payment = 12%* of Benchmark Revenue

**New under BBA changes*

ARC – IC (Individual Coverage)

- Similar to ARC-CO, but uses farmer's personal yields for the Benchmark
- Requires all farms enrolled into ARC-Individual to be lumped together
 - If 3 farms are in ARC-IC, they must be combined for ARC-IC payments.
- Only pays on 65% of Base Acres
- Requires Yields be submitted annually
- Revenue for each Farm is blended based on base acre mix.

Corn – ARC or PLC?

ARC – CO Payment Estimate

			A	B	C	D	E	F	G	H	J
					(A * B)	(90% of C)	(12% of C)			(F * G)	Lesser of E or I (capped at 12% of Benchmark)
State Name	County Name	Crop Name	2025 Bench Mark (2019- 23 olympic avg)	2025 Bench Mark Price (2019-23 olympic avg)	2025 Benchmark Revenue	2025 Guarantee Revenue	2025 Maximum Payment Ra	2025 Estimated Yield using ECO Expected County Yiel	2025 USDA Estimated Price	2025 Estimated Revenue	Estimated Payment
Minnesota	Faribault	Corn	220.77	\$5.03	\$1,110.47	\$999.42	\$133.26	217.30	\$3.90	\$847.47	\$133.26

PLC Payment Estimate

Payment Calculation: Rate X FSN PLC Yield

Rate: Reference Price (\$4.42) – Market Year Price (\$3.90) = .52

FSN PLC Yield Example: 168 (This yield varies for every FSN)

$$.52 \times 168 = \$87.36$$

Both ARC – CO and PLC pay on 85% of corn base acres

Soybeans – ARC or PLC?

ARC – CO Payment Estimate

			A	B	C	D	E	F	G	H	J
					(A * B)	(90% of C)	(12% of C)			(F * G)	
State Name	County Name	Crop Name	2025 Bench Mark (2019-23 olympic avg)	2025 Bench Mark Price (2019-23 olympic av	2025 Benchmark Revenue	2025 Guarantee Revenue	2025 Maximum Payment Rate	2025 Actual Yield	2025 National Price	2025 Actual Revenu	Estimated Payment
Minnesota	Faribault	Soybeans	64.62	\$12.1700	\$786.43	\$707.79	\$94.37	61.70	\$10.10	\$623.17	\$84.62

PLC Payment Estimate

Payment Calculation: Rate X FSN PLC Yield

Rate: Reference Price (\$10.71) – Market Year Price (\$10.10) = .61

FSN PLC Yield Example: 48 (This yield varies for every FSN)

$$.61 \times 48 = \$29.28$$

Both ARC – CO and PLC pay on 85% of soybean base acres

Additional BBA items

- Producers in 2025 will get paid the higher of ARC or PLC payments regardless of their election for the year.
 - 2026 and beyond they will need to make an ARC or PLC election
- Producers can purchase SCO regardless of ARC or PLC election
- SCO - 90% coverage level and subsidy of 80%
 - 90% coverage level will be implemented in RY2027
- ECO / MCO – 80% subsidy

Additional BBA items

- Beginning Farmer Rancher
 - Eligible years increased from 5 to 10 years
 - Premium Support
 - 1st and 2nd years - 15%
 - 3rd year - 13%
 - 4th year - 11%
 - Remaining years – 10%

Additional BBA items

Optional and Basis Unit subsidy increase

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	~~0.77*~~	~~0.68*~~	~~0.53*~~
								.80	.71	.56

Coverage Level Increases
- New 90% coverage band for WFRP

Questions?





Break

2:00-3:00pm

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

FMHA Mapping: The Road Ahead



Billy Meade
Laura Held

How familiar are you with FMHA Mapping?

Very Familiar– I could teach this course

Familiar – I know enough to be dangerous

Somewhat Familiar – I know how to open the map

What's FMHA mapping? I'm here to learn



What are agents saying about FMHA Mapping?

“My favorite part of the map is I don’t have to do anything because it creates the map for me.”

“Import ACRSI & let the system AutoMap.”

“Creating splits for CLUs with Multi-Crop or pivots is easy & can roll to future years.”



FMHA Mapping Tools



Tools are as powerful as the people that use them, and that's where you come in!

Mapping Prep Guide

Quick reference for
using mapping

Mapping Prep Guide

Want to have a seamless experience with acreage reporting in the map? Follow these tips to set your agency up for success. This guide contains links to instructions in [FMHA Online Help](#).

1 Access the policy map easily.

Open the policy map with one click from the dashboard. In the policy information window, click  on the policy you want to view.



To access the map from the Application tab, open the policy in FMHA and click  in the top-right corner.



[Access and Navigate a Policy Map](#)

[FMHA Online Help](#) > [Map](#) > [Preferences & Settings](#) > [Access and Navigate a Policy Map](#)

2 Make sure your mapping preferences are set correctly.

[Set Agency Mapping Preferences](#)

[FMHA Online Help](#) > [Map](#) > [Preferences & Settings](#) > [Set Agency Mapping Preferences](#)

3 Roll Farm/Fields and RLUs on the map.

By creating a farm and field layer for your acreages that have a split year over year, you can save time come acreage reporting by just rolling them from the previous year.

[Access and Navigate a Policy Map](#)

[FMHA Online Help](#) > [Map](#) > [Policy Map](#) > [Access and Navigate a Policy Map](#)

- **Roll Farms/Fields:** Rolls the Farm and Field layer in the map to the ensuing crop year.
- **Roll RLUs:** Roll customer RLUs in the map to the ensuing crop year.

Top Five Ways to Use the Map



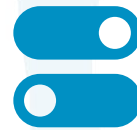
Point & Click



Data Table
Keying



AutoMap



Flip Intended
Acres to Planted



Precision

Policy Cleanup

Provides a visual for customer to review insured CLUs & Acreage

Insured could indicate deletions, additions, & crops

CLUs & Acreage can be easily be adjusted on the map across multiple units

How to access FMHA Mapping

Select Map on the Entity Hub policy you need to access

Field, Laura
Mobile: (515) 327-5717 Primary
Address: 1234 Hawkeye Drive West Des Moines, IA 50265
[View PHC](#) [View Entity](#)

[All](#) [Policies](#) [Quotes](#)

[Farm Quote All](#)

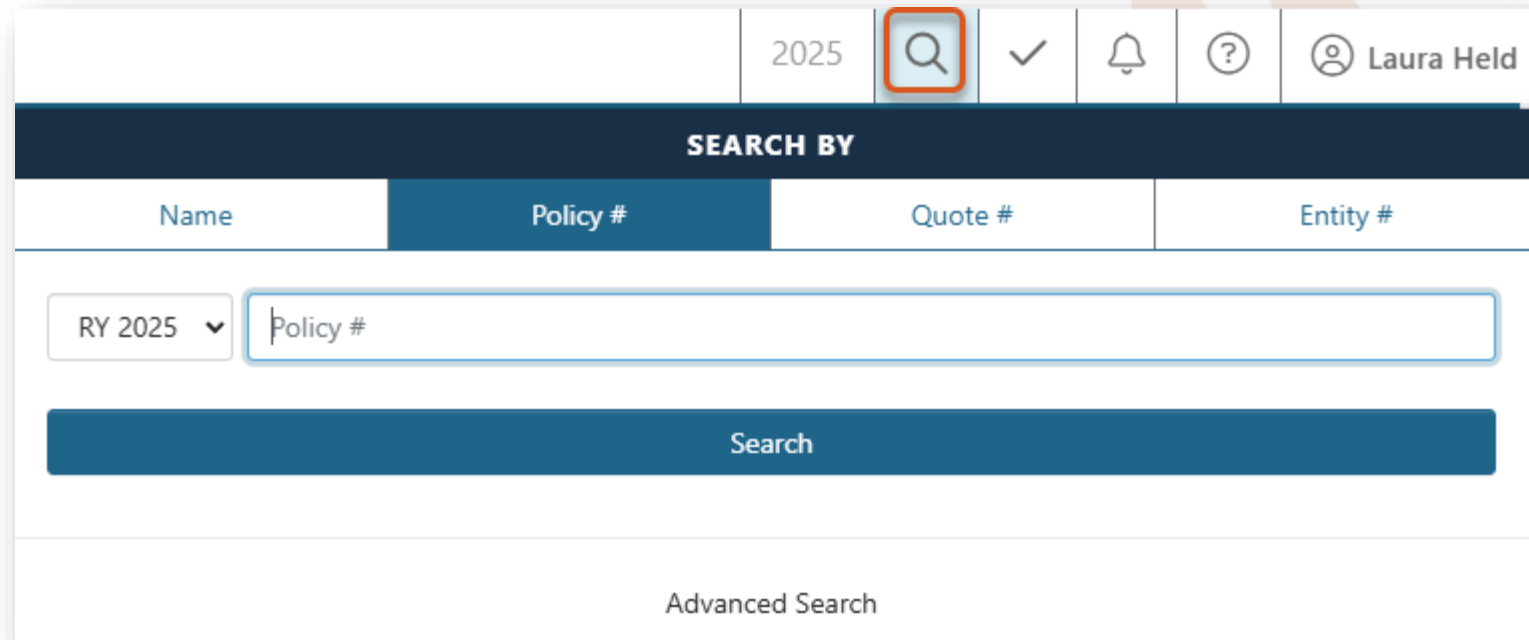
Show 5 entries < < Page 1 of 2 > >>

# ↑↓	Type ↑↓	Status ↑↓	State ↑↓	County ↑↓	Crop(s) ↑↓	Plan(s) ↑↓	Last Update ↑↓	
1113579	MPCI	Active	KS	Cloud	Annual Forage	RI	lhheld 05/19/2025 10:53 AM	View Map ⋮
1113736	MPCI	Active	KS	Saline	Annual Forage	RI	lhheld 05/19/2025 10:56 AM	View Map ⋮
1127771	MPCI	Active	IA	Clarke	Pasture,Rangeland,Forage	RI	ceidem 04/16/2025 07:11 AM	View Map ⋮
1129460	MPCI	Active	IA	Lucas	Pasture,Rangeland,Forage	RI	lhheld 11/11/2024 03:53 PM	View Map ⋮
1144763	MPCI	Active	MO	Clay	Corn, Soybeans	RP	lhheld 05/28/2025 11:46 AM	View Map ⋮

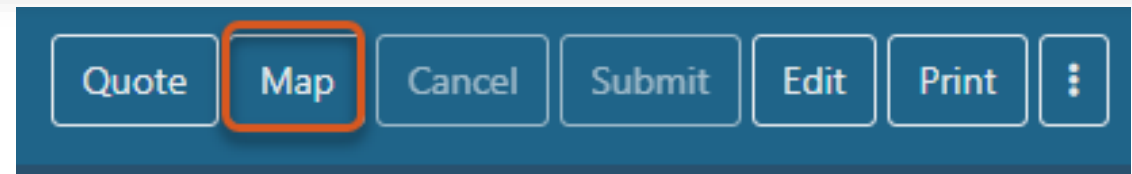
Showing 1 to 5 of 7 entries < < Page 1 of 2 > >>

How to access to FMHA Mapping

1. Using policy number search
2. To open the Policy Map, select the map button in the upper right-hand corner



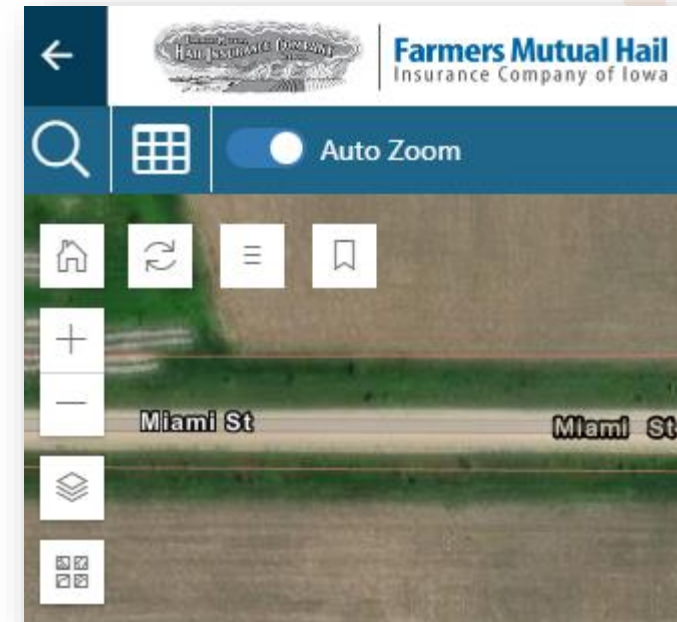
The screenshot shows the top navigation bar of the FMHwire application. On the right side of the bar, there is a search icon (magnifying glass) highlighted with an orange box, followed by a checkmark, a bell, a question mark, and a user profile icon labeled 'Laura Held'. Below the navigation bar is a 'SEARCH BY' section with four tabs: 'Name', 'Policy #', 'Quote #', and 'Entity #'. The 'Policy #' tab is selected. Below the tabs is a search input field with a dropdown menu set to 'RY 2025' and a text input area containing 'Policy #'. A large blue 'Search' button is positioned below the input field. At the bottom of the search section, there is a link for 'Advanced Search'.



The screenshot shows a row of action buttons: 'Quote', 'Map', 'Cancel', 'Submit', 'Edit', 'Print', and a three-dot menu icon. The 'Map' button is highlighted with an orange box.

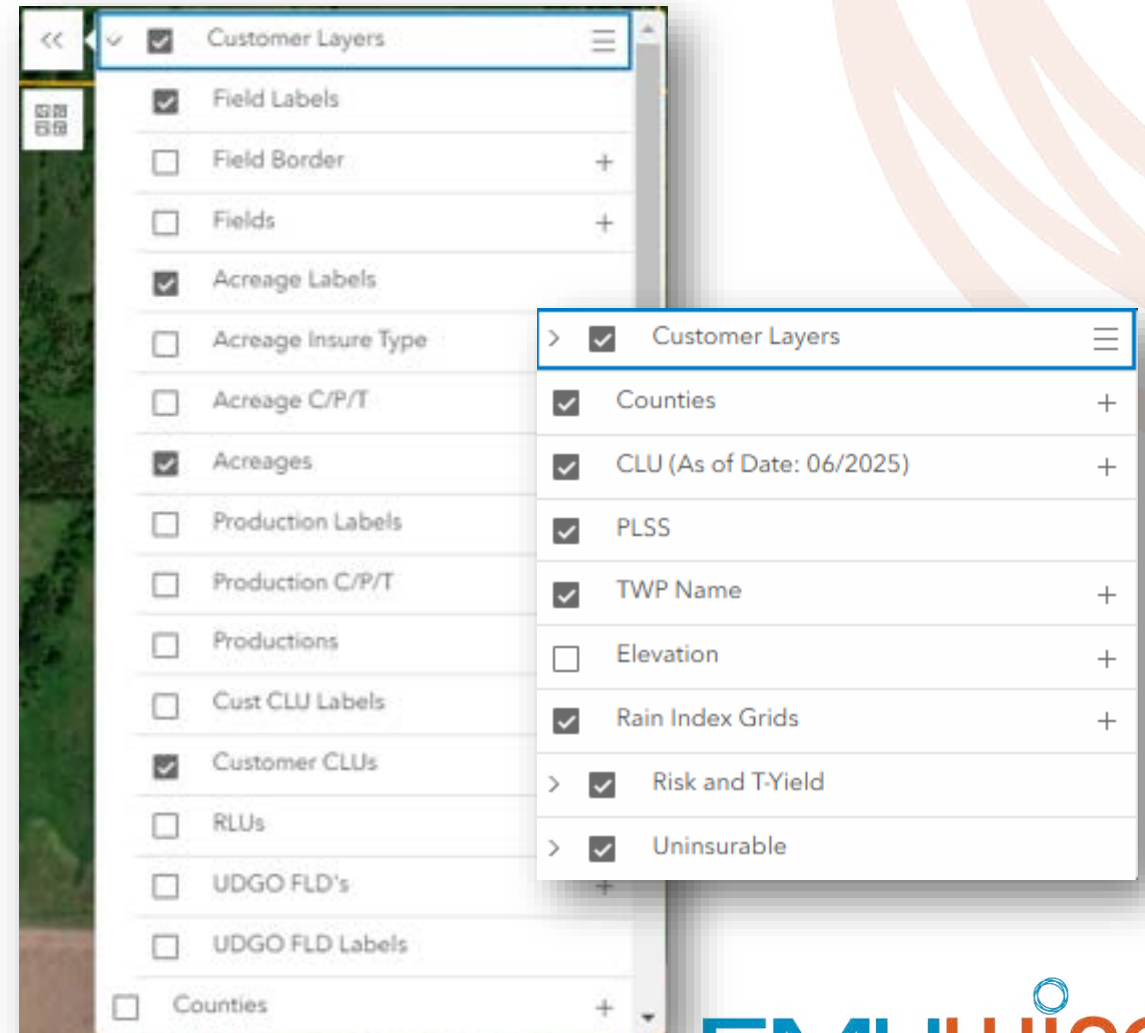
General Navigation in FMHA Mapping

- Learn the functions behind these icons
 - Home
 - Refresh
 - Menu Options for additional resources
 - Bookmark
 - Zoom
 - +
 - -
 - Layer selection
 - Background



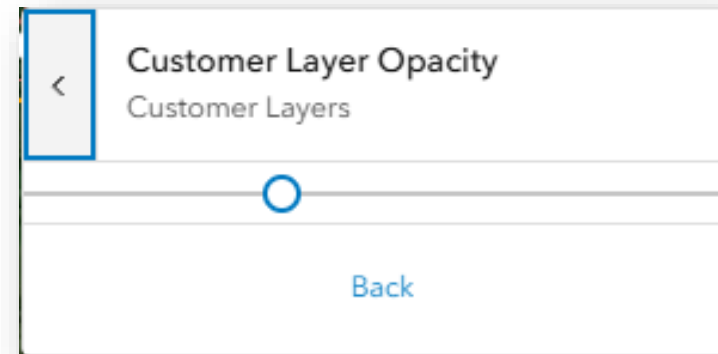
Confirm settings in Customer Layers

- Do you have these settings on? If not, update the settings as needed
- Turn on the following settings
 - Customer Layers
 - Acreage
 - Cust CLUs
 - Counties
 - PLSS
 - Risk & T-yield



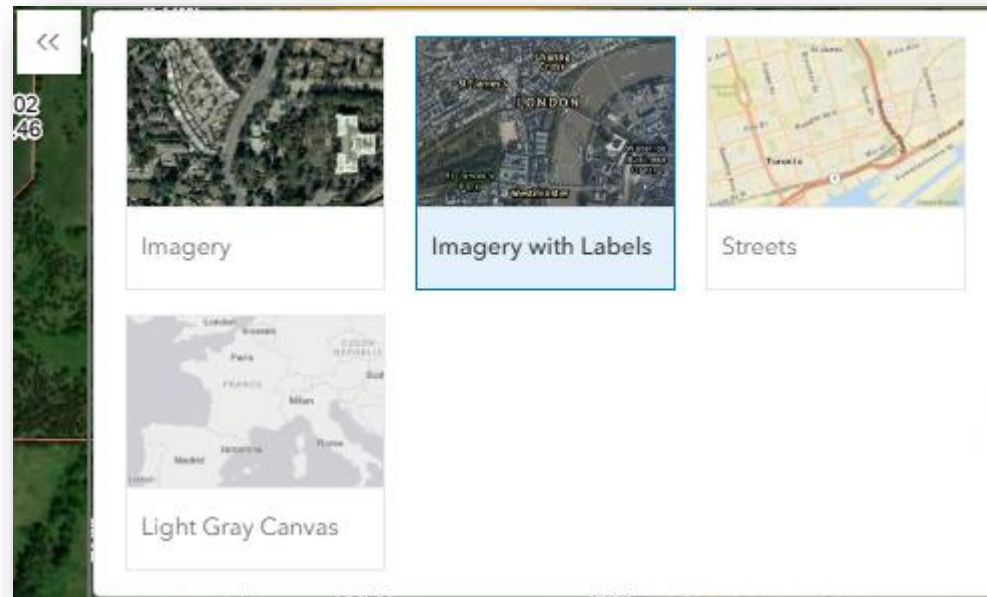
What's Opacity & where do you find it?

- Go to Customer Layers
- Choose the three lines in upper right
- Use the slider to move to your preferred view
- Change the opacity for what works best for you



Confirm settings in Background

- Which view fits best with what you're looking for?



Unit Cards Uncovered

Why?

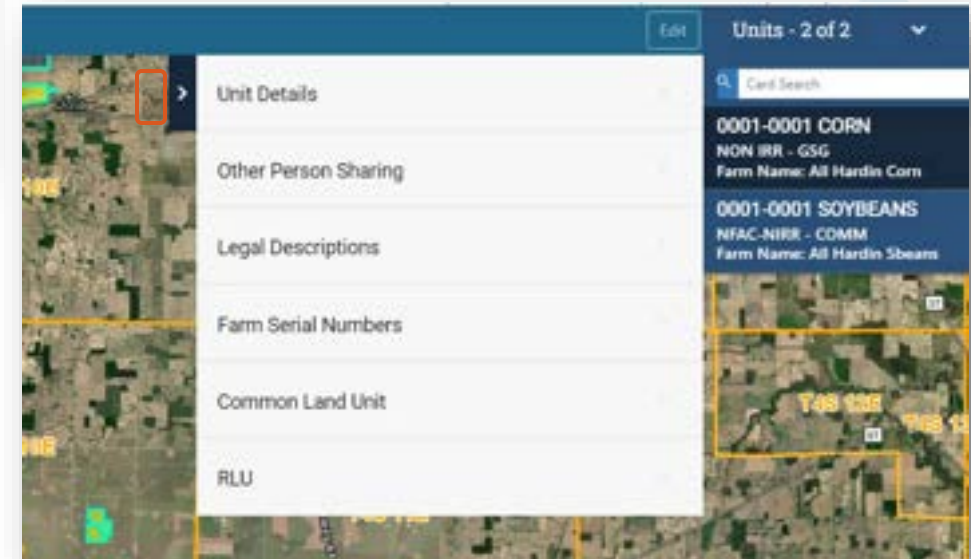
Simplifies field search, offers share information, expanded unit details.



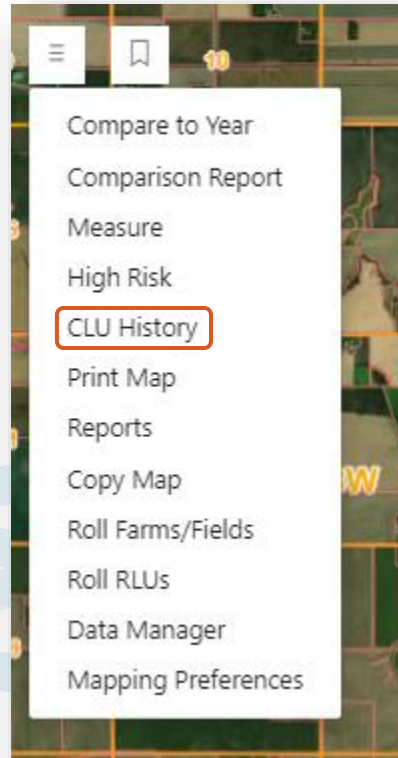
Unit cards offer a wealth of information and quickly highlight the fields in unit.

Farm Serial Numbers

PSN	SCO	STAX
T45		
971		
981		
1383		
1452		
1603		
1717		
2024		



How can you use the map for reconciling CLUs?



CLU History

Farm	Tract	Field	Acres	Clu Id	Last Chg Dt
11320	11494	7	93.11	788BAF46-7DEF-4482-8C2B-E2B708F10EB2	3/24/2023
9506	11494	7	93.11	788BAF46-7DEF-4482-8C2B-E2B708F10EB2	3/30/2018

Click on any CLU in the mapping layer to get the history.

Location Search

Farm/Field

PLSS CITY FSN POR

Farm

Field

Cancel Search

Search/history works across the country!

AutoMap



ACRSI Import
Manual Keying
Linked Units Sync

CLU History Report

Why?

Crucial for APH database alignment
Resolve multiple issues for agents
and growers



CLU History

Farm	Tract	Field	Acres	Clu Id	Last Chg Dt
7447	9510	9	107.85	D5230F4D-B391-4C95-8E43-7ED74D9645FA	11/16/2023
7447	9510	7	72.56	AC26E988-5EF6-42D4-ADCC-D9C4E56872B8	4/26/2023
7447	9510	7	70.03	AC26E988-5EF6-42D4-ADCC-D9C4E56872B8	2/23/2023
4771	9510	7	70.03	AC26E988-5EF6-42D4-ADCC-D9C4E56872B8	12/30/2022

Realtime Mapping

Why?

Ability to key linearly, import ACRSI,
or sync linked units

Map will automatically synchronize
with policy



AutoMap

ACRSI Import Example



AutoMap

Play a video recording of Ken's
policy

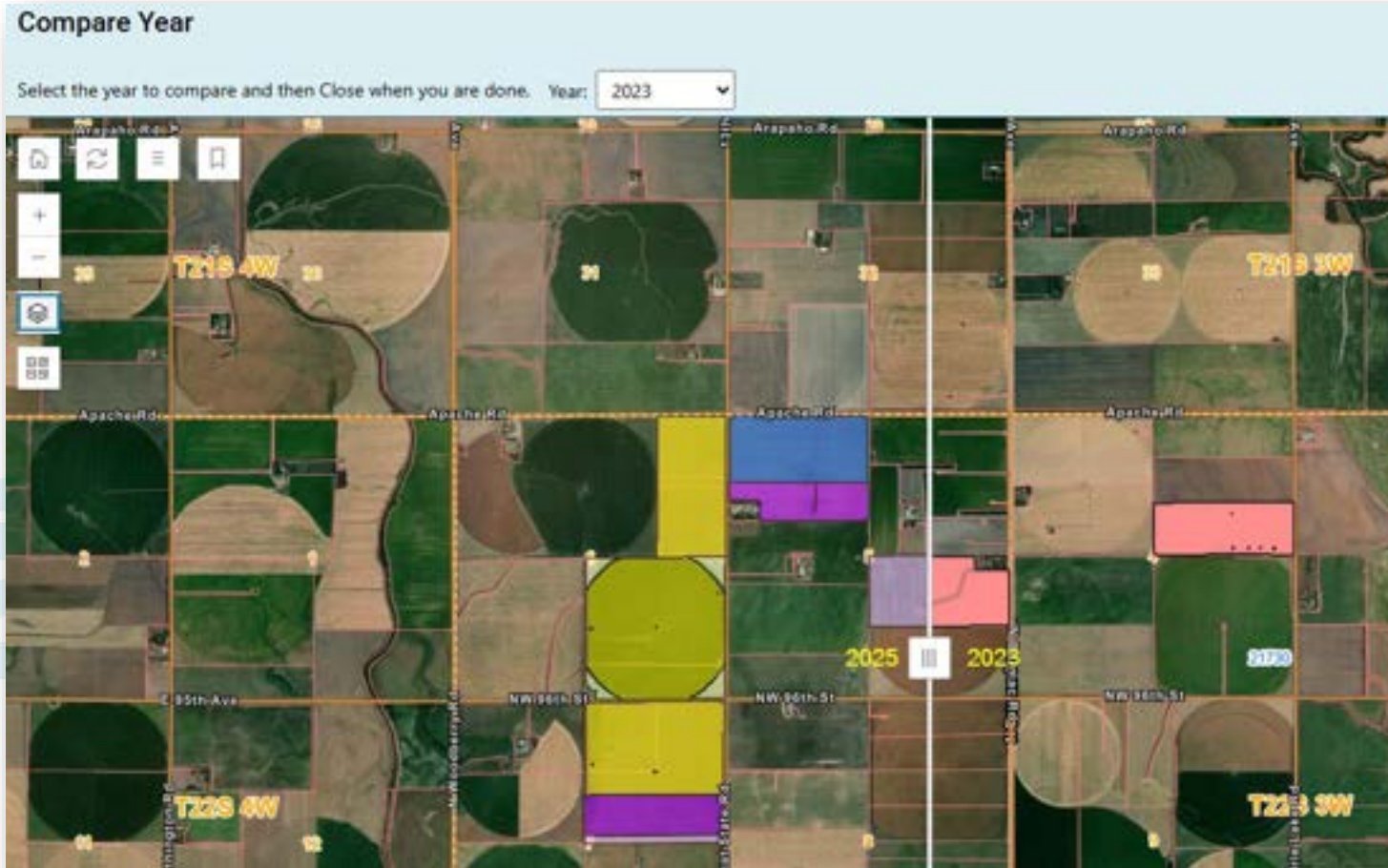
Linked Units Example



AutoMap

Play a video recording of linked units or show live demo

Compare to Year



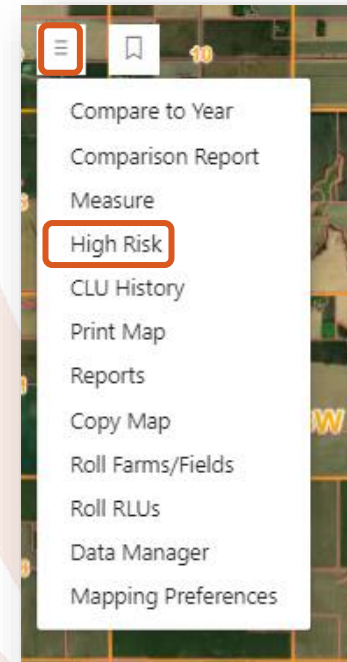
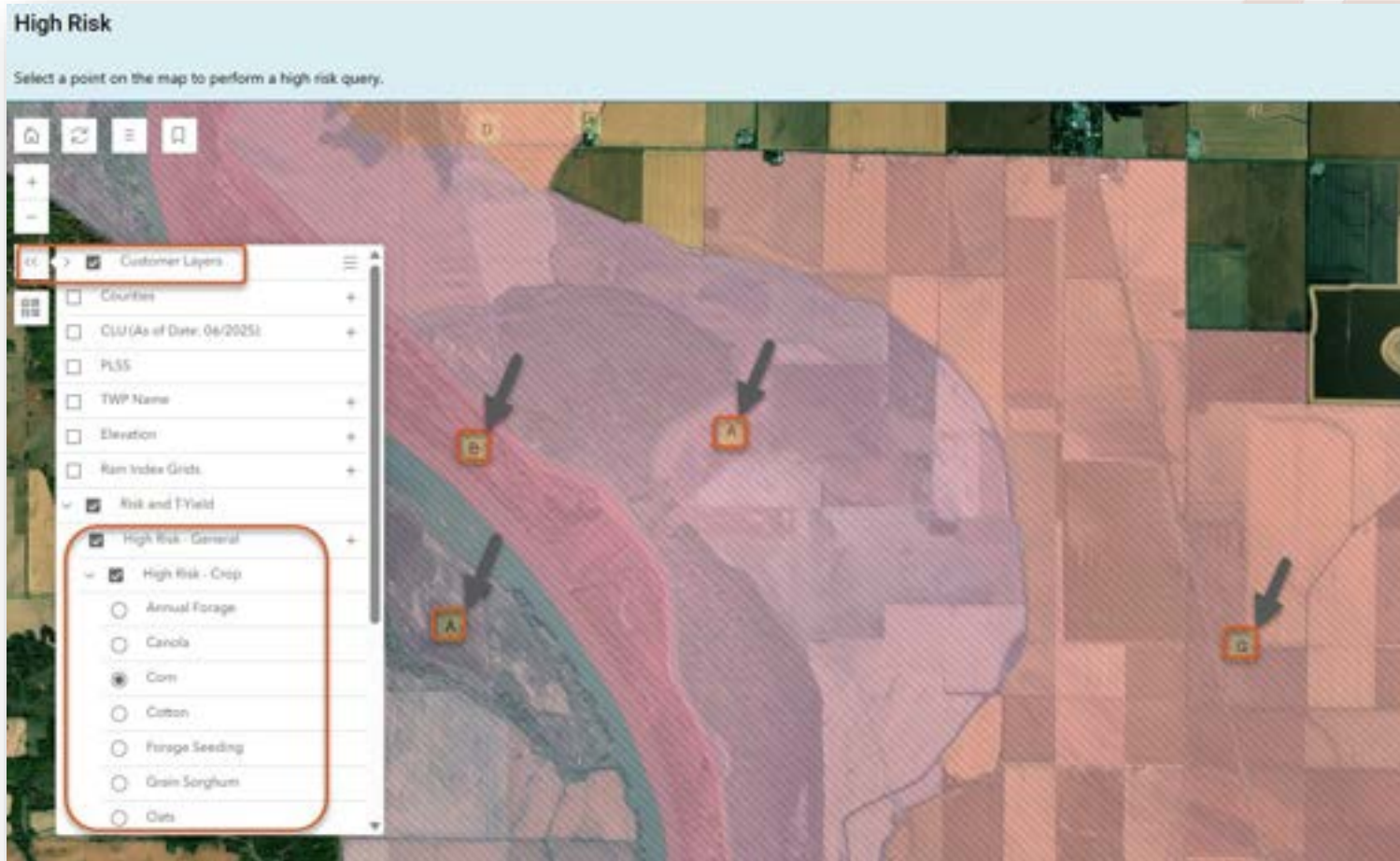
- Visual comparison of elected crop year (i.e. crop rotations)
- Identify missing fields/plantings
- Great summarization of coverage

High Risk Ground Tools

Why?

Mapping is are embedded with
high risk data

Query high risk across any map



High Risk Ground & Rating

1. Locate High Risk ground on map



High Risk Ground & Rating

2. Select tool stack menu
3. Choose High Risk
4. Follow wizard instructions to select a point on the map
5. High Risk details by crop will appear for the selected area

The image shows a software interface for assessing high risk. On the left, a map displays a selected area. A menu is open, listing various tools, with 'High Risk' highlighted. To the right, a 'High Risk Ratings' window is displayed, featuring a search bar and a table of crop and practice combinations with their corresponding risk ratings.

High Risk

Select a point on the

Compare to Year
Comparison Report
Measure
High Risk
CLU History
Print Map
Reports
Copy Map
Roll Farms/Fields
Roll RLUs
Data Manager
Mapping Preferences

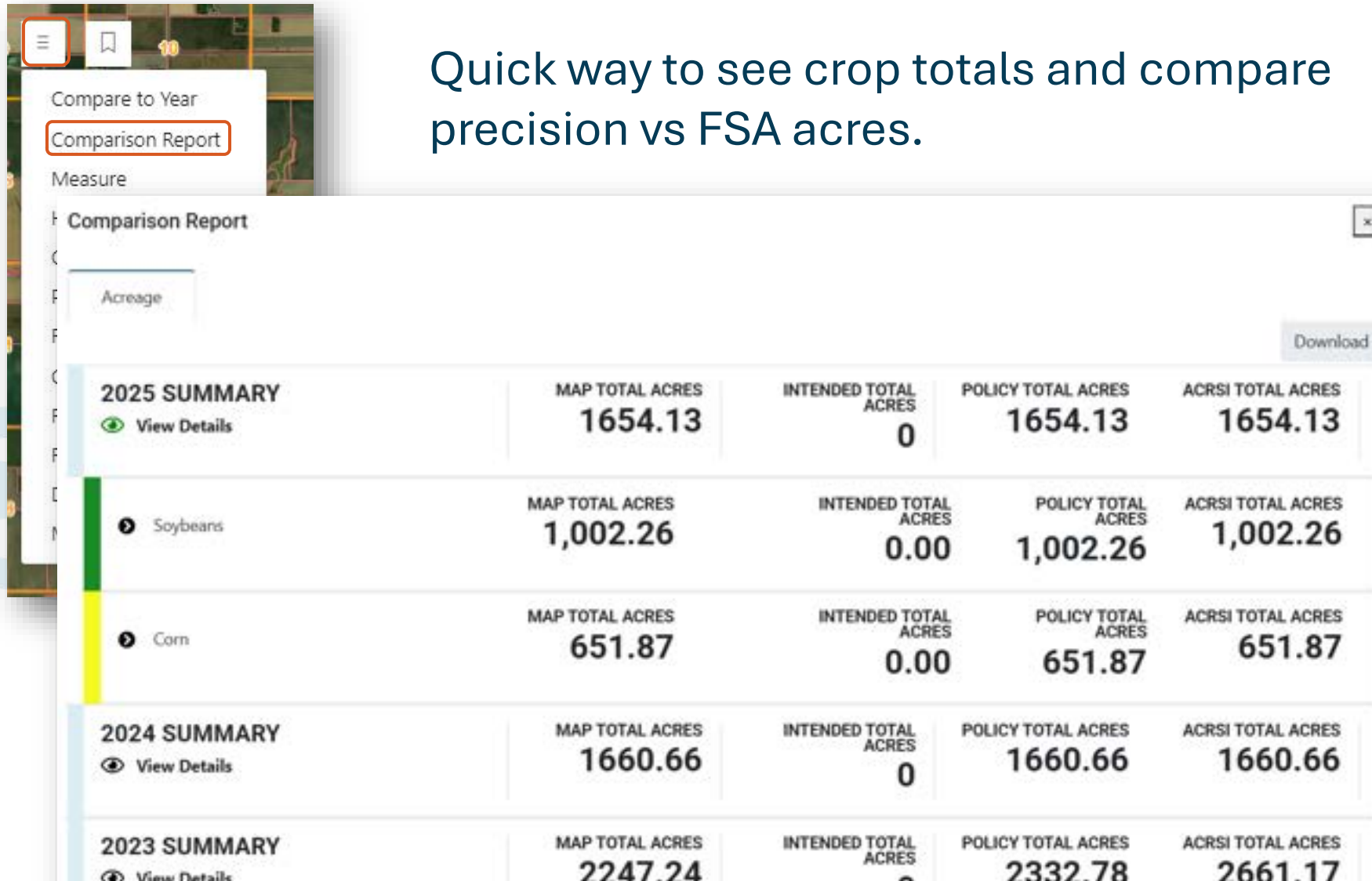
High Risk Ratings

Search:

Crop	Practice	Type	Class
Select Crop	Select Practice	Select Type	
Corn	Irrigated	Grain	AAA
Corn	Non-Irrigated	Grain	AAA
Corn	Organic(Certified) Irr.	Grain	AAA
Corn	Organic(Certified) Non-Irr.	Grain	AAA
Corn	Organic(Transitional) Irr.	Grain	AAA
Corn	Organic(Transitional) Non-Irr.	Grain	AAA
Cotton	Irrigated	No Type Specified	AAA
Cotton	Non-Irrigated	No Type Specified	AAA
Cotton	Non-Irrigated Skip Row	No Type Specified	AAA
Cotton	Non-Irrigated Skip Row(OC)	No Type Specified	AAA
Cotton	Non-Irrigated Skip Row(OT)	No Type Specified	AAA
Cotton	Organic(Certified) Irr.	No Type Specified	AAA
Cotton	Organic(Certified) Non-Irr.	No Type Specified	AAA
Cotton	Organic(Transitional) Irr.	No Type Specified	AAA
Cotton	Organic(Transitional) Non-Irr.	No Type Specified	AAA
Grain Sorghum	Irrigated	No Type Specified	AAA
Grain Sorghum	Non-irrigated	No Type Specified	AAA
Grain Sorghum	Organic(Certified) Irr.	No Type Specified	AAA
Grain Sorghum	Organic(Certified) Non-Irr.	No Type Specified	AAA
Grain Sorghum	Organic(Transitional) Irr.	No Type Specified	AAA
Grain Sorghum	Organic(Transitional) Non-Irr.	No Type Specified	AAA
Hemp	Direct Seeded Floral Irr. (OC)	Cannabidiol (CBD)	URA
Hemp	Direct Seeded Floral Irr. (OT)	Cannabidiol (CBD)	URA
Hemp	Direct Seeded Floral Irrigated	Cannabidiol (CBD)	URA
Hemp	Direct Seeded Floral Non-Irr. (OC)	Cannabidiol (CBD)	URA

Comparison Report

Quick way to see crop totals and compare precision vs FSA acres.



The screenshot shows a web application interface. On the left, a map is partially visible with a menu overlay. The menu has three items: 'Compare to Year', 'Comparison Report' (highlighted with a red box), and 'Measure'. The main content area is titled 'Comparison Report' and contains a table of acreage data. The table has columns for 'MAP TOTAL ACRES', 'INTENDED TOTAL ACRES', 'POLICY TOTAL ACRES', and 'ACRSI TOTAL ACRES'. The data is organized by year (2025, 2024, 2023) and crop type (Soybeans, Corn). A 'Download' button is located in the top right corner of the table area.

Comparison Report				
Acreage				
Download				
2025 SUMMARY				
View Details	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
	1654.13	0	1654.13	1654.13
Soybeans				
	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
	1,002.26	0.00	1,002.26	1,002.26
Corn				
	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
	651.87	0.00	651.87	651.87
2024 SUMMARY				
View Details	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
	1660.66	0	1660.66	1660.66
2023 SUMMARY				
View Details	MAP TOTAL ACRES	INTENDED TOTAL ACRES	POLICY TOTAL ACRES	ACRSI TOTAL ACRES
	2247.24	0	2332.78	2661.17

Let's talk tools....

Acreage Comparison functionality. Provides a lookback function for previous years, planting scenarios. Also gives you an easy comparison to current FSA/ACRSI acreage for auditing purposes

Total acres summary, by crop, by CLU

2025 SUMMARY View Details	MAP TOTAL ACRES 1654.13	INTENDED TOTAL ACRES 0	POLICY TOTAL ACRES 1654.13	ACRSI TOTAL ACRES 1654.13
Soybeans	MAP TOTAL ACRES 1,002.26	INTENDED TOTAL ACRES 0.00	POLICY TOTAL ACRES 1,002.26	ACRSI TOTAL ACRES 1,002.26
Corn	MAP TOTAL ACRES 651.87	INTENDED TOTAL ACRES 0.00	POLICY TOTAL ACRES 651.87	ACRSI TOTAL ACRES 651.87
2024 SUMMARY View Details	MAP TOTAL ACRES 1660.66	INTENDED TOTAL ACRES 0	POLICY TOTAL ACRES 1660.66	ACRSI TOTAL ACRES 1660.66
2023 SUMMARY View Details	MAP TOTAL ACRES 2247.24	INTENDED TOTAL ACRES 0	POLICY TOTAL ACRES 2332.78	ACRSI TOTAL ACRES 2661.17

2025 SUMMARY

 View Details

MAP TOTAL ACRES

1654.13

INTENDED TOTAL ACRES

0

POLICY TOTAL ACRES

1654.13

 Soybeans

MAP TOTAL ACRES

1,002.26

INTENDED TOTAL ACRES

0.00

POLICY TOTAL ACRES

1,002.26

Location	PLSS	Crop	Practice	Type	Unit Number	Plant Date	Mapping Acres	Intended
4397-2054		Soybeans	NFAC-NIRR	COMM	0001-0008	05/01/2025	29.69	0.00
4667-		Soybeans					0.00	0.00
4397, 4398-2055		Soybeans					0.00	0.00
4192-43		Soybeans	NFAC-NIRR	COMM	0001-0002	05/08/2025	74.21	0.00

FSN/Track

How do I find a field?

Search field by Farm/Field, PLSS, City, or CLU



Location Search

Farm/Field

PLSS

CITY

FSN

POR

Farm

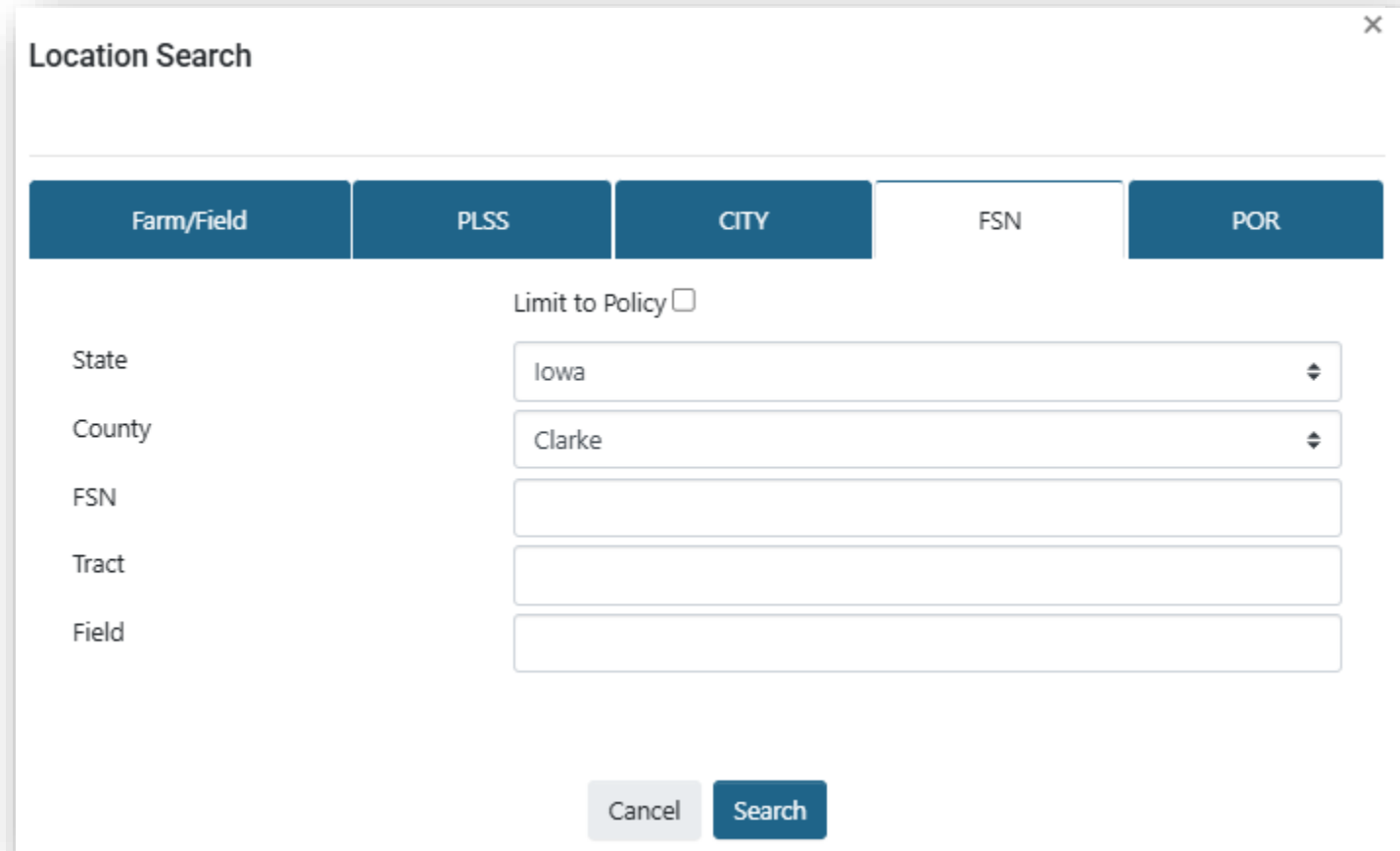
Field

Cancel

Search

How do I find a field?

- Farm Number search
- Defaults to policy information only
- Uncheck to expand search



The screenshot shows a 'Location Search' dialog box with a close button (X) in the top right corner. Below the title bar is a row of five tabs: 'Farm/Field', 'PLSS', 'CITY', 'FSN', and 'POR'. The 'Farm/Field' tab is currently selected. To the right of the tabs is a checkbox labeled 'Limit to Policy' which is unchecked. Below this are five input fields corresponding to the tabs: 'State' (dropdown menu showing 'Iowa'), 'County' (dropdown menu showing 'Clarke'), 'FSN' (text input), 'Tract' (text input), and 'Field' (text input). At the bottom right are two buttons: 'Cancel' and 'Search'.

Location Search

Farm/Field PLSS CITY FSN POR

Limit to Policy ☐

State Iowa

County Clarke

FSN

Tract

Field

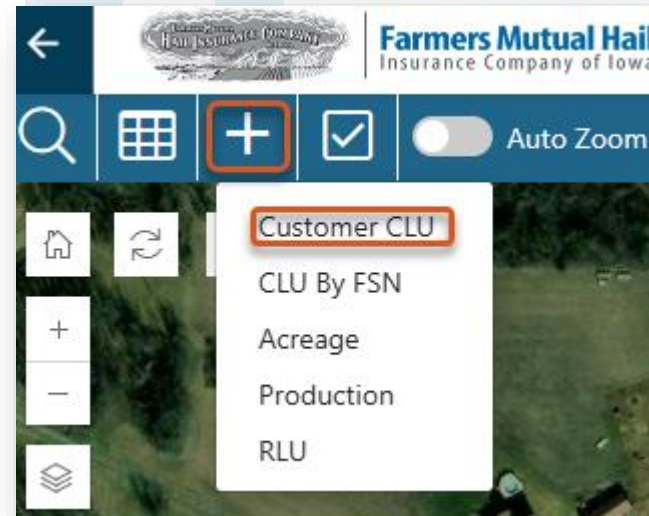
Cancel Search

Add CLUs on the Map

Why?

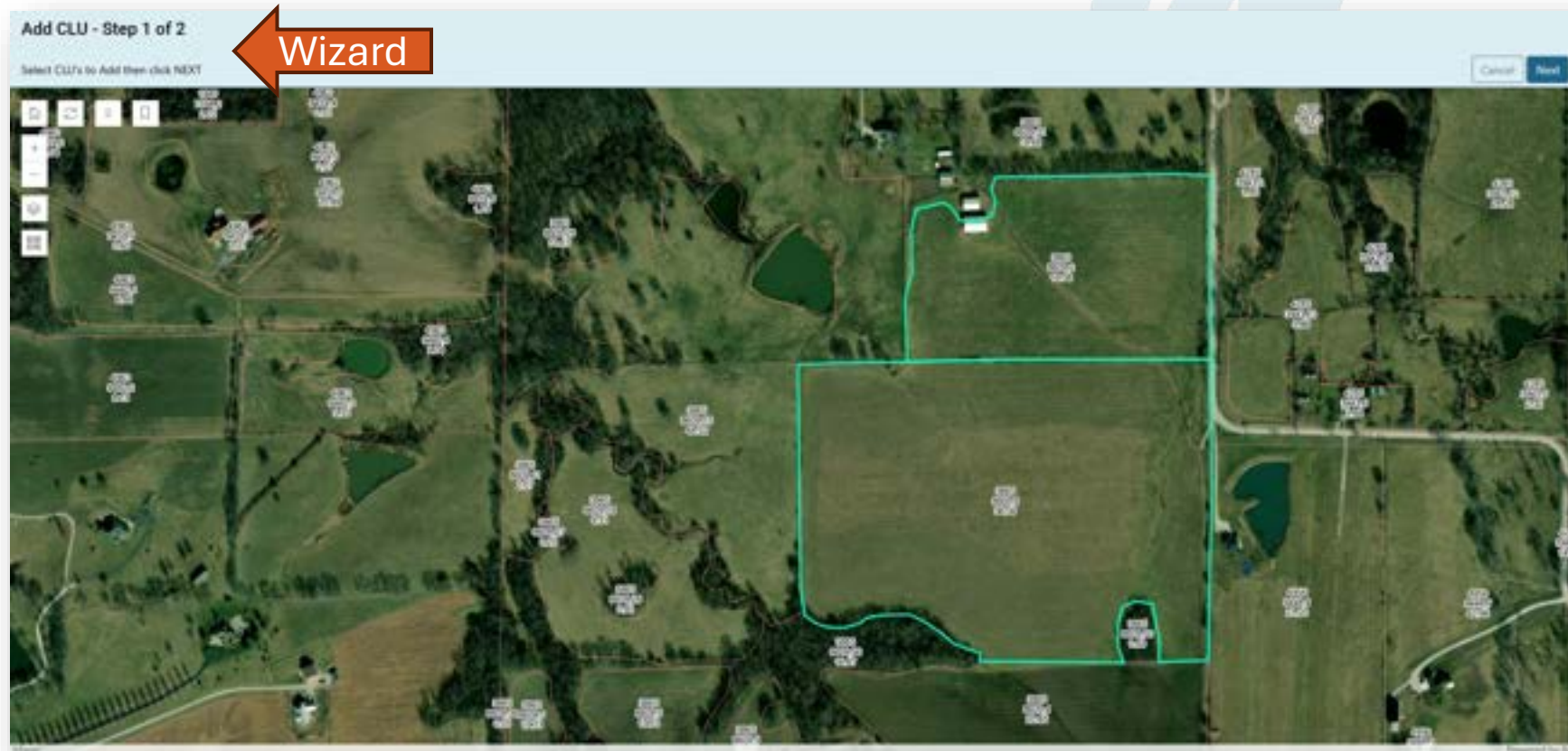
CLUs can be added to multiple units at one time instead of having to add to the units manually

1. Once in Edit mode, select + in upper left corner
2. Choose Customer CLU



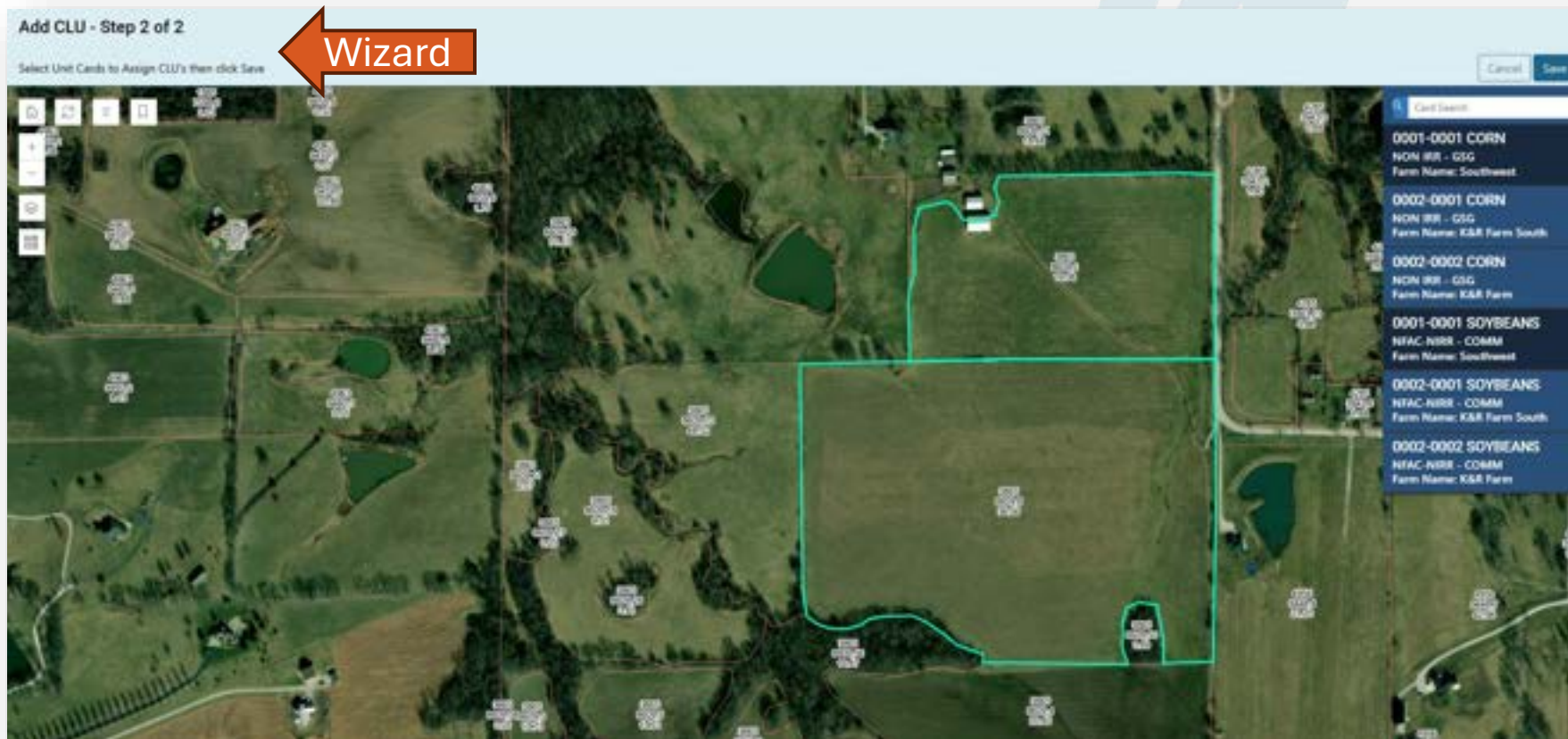
Add CLUs on the Map

3. Select CLUs to add & click Next



Add CLUs on the Map

4. Select unit(s) & click Save



Add Acres

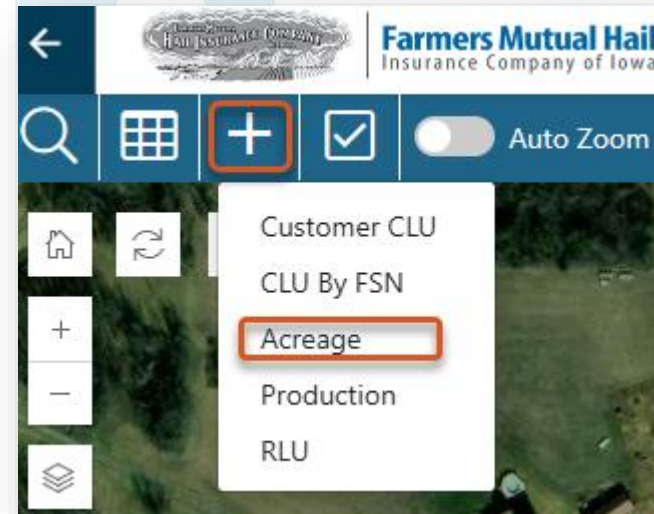
Why?

Provides instant visual

1. Once in Edit mode, select + in upper left corner
2. Choose Acreage



Point & Click

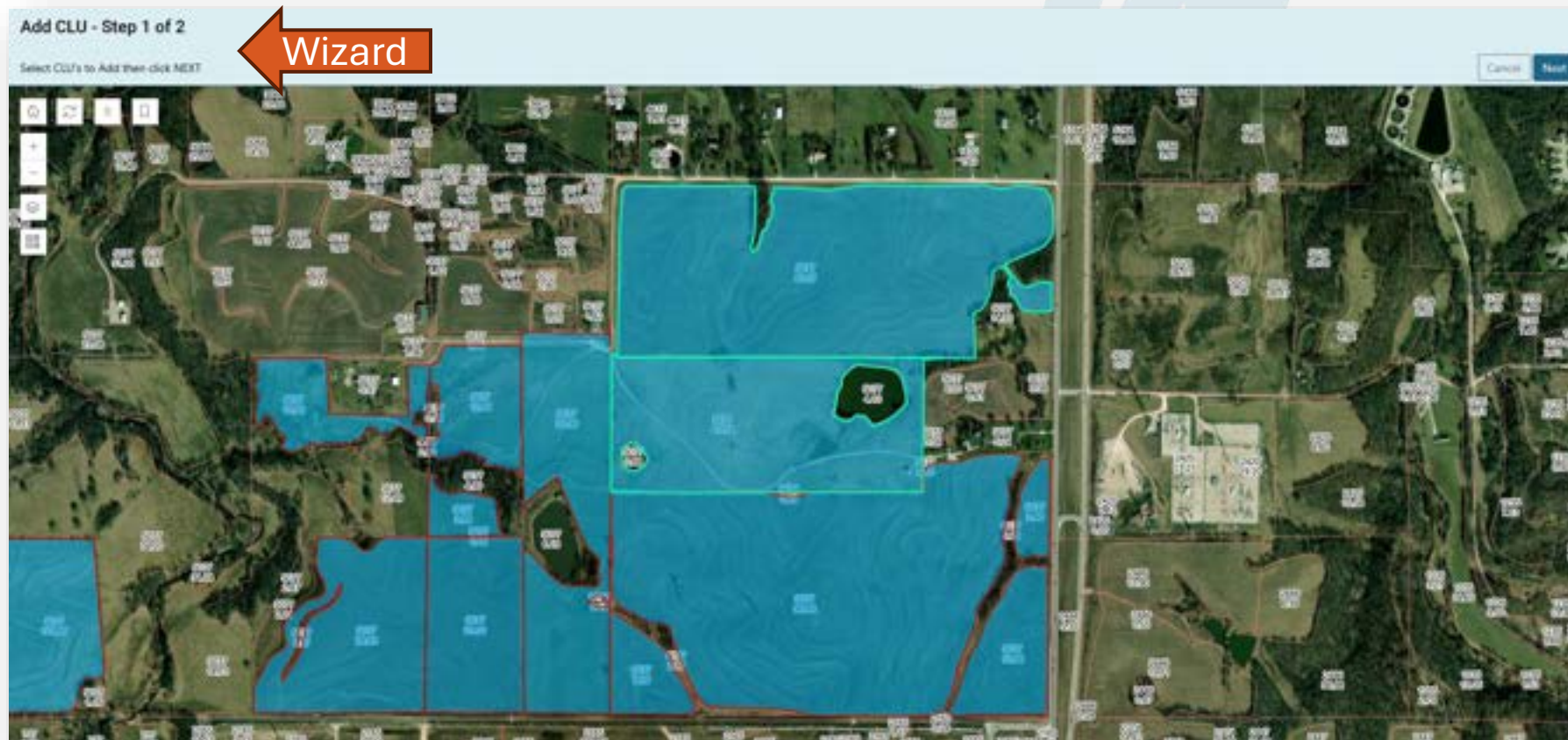


Add Acres



Point & Click

3. Select CLU(s) & click Next



Add Acres



Point & Click

4. Choose Unit(s) & click Save

Add CLU - Step 2 of 2

Select Unit Cards to Assign CLU's then click Save

Wizard

Card Search
0001-0001 CORN NON IRR - GSG Farm Name: Southwest
0002-0001 CORN NON IRR - GSG Farm Name: K&R Farm South
0002-0002 CORN NON IRR - GSG Farm Name: K&R Farm
0001-0001 SOYBEANS NPAC-NRR - COMM Farm Name: Southwest
0002-0001 SOYBEANS NPAC-NRR - COMM Farm Name: K&R Farm South
0002-0002 SOYBEANS NPAC-NRR - COMM Farm Name: K&R Farm

Add Acreage

Why?

Easily sort & filter by columns
to follow FSA-578

Copy Paste Function



Data Table
Keying

Add Acreage



Data Table Keying

1. Click the Table icon in the upper left corner



Multi-Select		All Farms		All Fields		Filter Columns		Search:	
PSN	Tract	Field	Calc Acres	Township	Range	Section	Clu ID		
744.23								  	
☐	8	1531	3	21.47	N52	W32	31	3d331d0b-5c12-43bc-a10e-d98365b4fa32	   
☐	8	1531	4	1.24	N52	W32	31	b862d406-4956-11d6-8e98-00065b2f1434	   
☐	331	1553	6	7.49	N52	W32	31	695d2040-3b6b-4b86-826c-455bfe134d7c	   
☐	1826	7466	1	23.05	N52	W32	31	52c51c48-5756-4d90-b044-d86d13e226d	   
☐	2940	2808	8	69.90	N53	W31	18	dd672045-785c-4ba2-a095-5a9a26365570	   
☐	5077	8239	38	83.37	N52	W33	10	DE27F016-170F-4C3D-8F2E-49E8AC4E90F3	   
☐	5077	8239	47	47.74	N52	W33	10	0644A282-F882-421D-8F4E-588ECF8709F5	   
CLU	Acreage	Production	RLU	Farm/Field					

Add Acreage



Data Table Keying

1. Click the Table icon in the upper left corner

Multi-Select		All Farms		All Fields		Filter Columns		Search							
PSN		Tract		Field		Calc Acres		Township		Range		Section		Clu ID	
						744.23									
	8	1531	3	21.47	N52	W32	31	3d331d0b-5c12-438c-a10e-d98365b44d32							
	8	1531	4	1.24	N52	W32	31	b952d406-6556-11d6-8e98-00005b2f1454							
	331	1553	6	7.49	N52	W32	31	695d2040-3b8b-4b86-826c-455b6f34d7c							
	1826	7466	1	23.05	N52	W32	31	52c51c48-5756-4d90-b044-d86d13e226d							
	2940	2808	8	69.90	N53	W31	18	dd672045-785c-4ba2-a095-5a926365570							
	5077	8239	38	83.37	N52	W33	10	DE27F016-170F-4C3D-8F2E-49E8AC4E90F3							
	5077	8239	47	47.74	N52	W33	10	0644A282-F882-421D-BF4E-588ECF8709F5							
CLU		Acreage	Production	RIU	Farm/Field										

Add Acreage



Data Table
Keying

2. Check CLUs to plant

Multi-Select All Farms All Fields Filter Columns Search

PSN	TO	Field	Calc Acres	Township	Range	Section	CLU ID	
744.23								
☒	5077	10204	79	21.31	N52	W33	10	5DC1387F-7BEE-4F7C-906A-F4AA879C31E4
☒	5077	10204	85	3.88	N52	W33	10	988BD43-96C3-45D1-890F-278D821189F1
☒	5077	10204	86	12.44	N52	W33	10	F167AEE1-4F08-4BD7-9B2C-4425B8A5FDE1
☐	5077	10205	52	151.85	N52	W33	9	E4447EF4-222A-4C2E-8D7F-8C14093ECE35
☐	5077	10205	75	10.91	N52	W33	10	A38DFF6D-30CE-42E7-996A-803264E19C33
☐	5077	10205	80	28.93	N52	W33	10	C4458BFE-A21C-4DDE-8D7F-E518C0E2C7M

CLU Acreage Production RLU Farm/Field

Add Acreage



Data Table
Keying

3. Select Copy in the top row upper right

Multi-Select All Farms All Fields Filter Columns Search

	F5N	10	Field	Calc Acres	Township	Range	Section	On ID	
				744.23					
☒	5077	10204	79	21.31	N52	W33	10	30C1367F-78E3-477C-808A-8444A79C01B4	
☒	5077	10204	83	3.88	N52	W33	10	88B87043-96C3-45D1-880F-378D62118871	
☒	5077	10204	88	13.44	N52	W33	10	F167A0E1-A7D8-48D7-802C-843D8AA5D8E1	
☐	5077	10205	52	151.85	N52	W33	9	E4447EF4-222A-4C2E-8D7F-8C14093EC335	
☐	5077	10205	75	10.91	N52	W33	10	A38DFF8D-30CE-42E7-996A-803364E19C33	
☐	5077	10205	80	28.89	N52	W33	10	C44588FE-A21C-4DEE-802F-E518C0E2CT86	

CLU Acreage Production RLU Farm/Field

Add Acreage



Data Table
Keying

3. Select Copy in the top row upper right
4. Choose Acreage & Copy

Multi-Select All Farms All Fields

FSN 10 Field Calc Acres

CLU	Acreage	Production	RLU	Farm/Field
5077	10204	79	21.81	
5077	10204	83	1.88	
5077	10204	80	13.44	
5077	10205	52	151.85	
5077	10205	75	10.91	
5077	10205	80	28.89	

Copy CLU

Copy To:

Acreage

Cancel Copy

Section Clu ID

Section	Clu ID
10	30C1367F-78E3-477C-808A-8444A79C01B4
10	888A7043-96C3-45D1-880F-278D62118871
10	F167A0E1-AF08-48D7-802C-843D8AA5D8E1
9	E4447EF4-222A-4C28-8D7F-8C140938CE35
10	A38DFF8D-30CE-42E7-996A-803364E19C33
10	C44588FE-A21C-4DEE-802F-E518C0E2CT86

Add Acreage



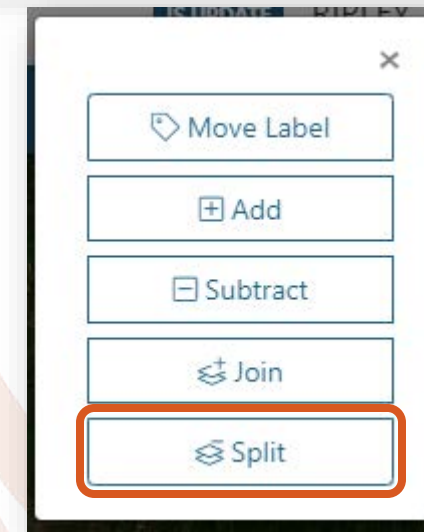
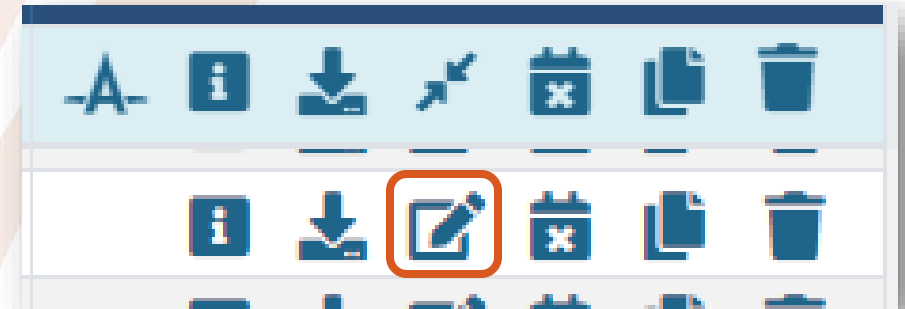
Data Table
Keying

5. Select Crop, Type, Unit, Practice & Plant Date

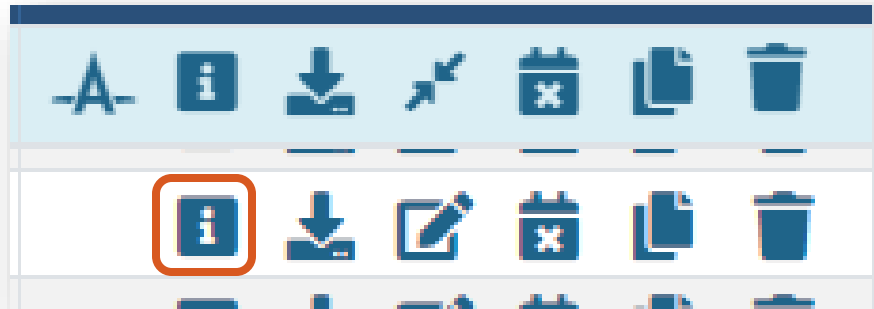
Location		PLSS	Crop	Type	Unit	Practice	Mapped Acres	Reported Acres	Plant Date	Insure Type	High Risk	Source	Policy Sync		Filter Columns (12/11)	Search	
☐	Apply to All		Select Crop	Select Type	Select Unit	Select Practice	16.32	16.32	mm/dd/yy	Select Ins Type							
☐	5077-10204	S10 T52N R32W	Corn	GSD	0002-0001	NON IRK	3.88	3.88		Insured			MAPCLU				
☐	5077-10204	S10 T52N R32W					12.44	12.44		Insured			MAPCLU				

Once crop is selected, other
fields auto-fill!

Need to split Acreage?



Split did not get the acres correct? No problem



Acreage Properties(Active)

County: Faribault Crop: Corn *

Practice: NON IRR Type: Nothing selected

Variety: Unit No: 0001-0004 Prod ID: A2

Unit Farm Name: FUCHS/MARTIN/ED/MARY

PLSS: S2 T101N R27W FSN: 10312

Insure Type: Insured Uninsurable Reason:

Mapped Acres: 34.37 Plant Date: 04/17/2024

Reported Acres: 35 Share Percent:

Other Person Sharing: High Risk:

	PLSS	Location	Crop	Plant Date	Reported Ac	Practice	Type	Unit	Insure Type	Prod ID	Source	High Risk	Mapped Ac	
☐					166.81								166.85	
☐	S35 T102N R26W	10312 - 1006	Corn	04/17/2024	36.66	NON IRR		0001-0002	Insured	AA	MAPCLU		36.66	
☐	S32 T102N R26W	10312 - 7418	Soybeans	04/19/2024	37.51			0001-0001	Insured	AD	MAPCLU		37.51	
☐	S1 T101N R27W	10312 - 7722	Corn	04/16/2024	32.44		GSG	0001-0003	Insured	A4	MAPCLU		32.44	
☐	S2 T101N R27W	10312 - 628	Corn	04/17/2024	35.00	NON IRR		0001-0004	Insured	A2	MAPCLUEDIT		34.37	
☐	S2 T101N R27W	10312 - 628	Corn	04/17/2024	25.20	NON IRR		0001-0004	Insured	A2	MAPCLUEDIT		25.87	

Reported Acres will go to acreage tab in FMHA

Same Splits Each Year?

1. On Acreage tab, select split fields to use next year
2. Choose copy in upper right corner

Multi-Select All Farms All Fields All Counties Policy Sync Filter Columns (14/17) Search:

	Location	PLSS	Crop	Type	Unit	Practice	Mapped Acres	Reported Acres	Plant Date	Insure Type	High Risk	Source	
							657.76	657.76					
☒	5139 - 7515	S3 T7N R8W	Corn	OSG	0001-0001	IRRIGATED	65.38	65.38	05/01/2025	Insured		MAPCLUEDIT	
☒	5139 - 7515	S3 T7N R8W	Corn	OSG	0001-0001	IRRIGATED	65.91	65.91	05/01/2025	Insured		MAPCLUEDIT	
☒	5035 - 6388	S10 T7N R8W	Corn	OSG	0001-0001	IRRIGATED	35.48	35.43	05/01/2025	Insured		MAPCLUEDIT	
☐	5138 - 7514	S3 T7N R8W	Corn	OSG	0001-0001	IRRIGATED	161.91	161.91	05/01/2025	Insured		MAPCLU	
☐	6151 - 6387	S10 T7N R8W	Corn	OSG	0001-0001	NON IRR	166.56	166.56	05/09/2025	Insured		MAPCLU	
☒	5139 - 7515	S3 T7N R8W	Corn	OSG	0001-0001	IRRIGATED	30.71	30.71	05/01/2025	Insured		MAPCLUEDIT	
☒	5139 - 7515	S3 T7N R8W	Corn	OSG	0001-0001	IRRIGATED	13.28	13.28	05/01/2025	Insured		MAPCLUEDIT	

CLU Acreage Production RUU Farm/Field

Same Splits Each Year?

3. Copy to Field & select farm or create new

The screenshot displays the FMHwire software interface. A 'Copy Acreage' dialog box is open, showing 'Copy To:' set to 'Field' and 'Farm:' set to '*Create New Farm*'. The background features a satellite map with yellow field outlines and a data table with columns: Unit, Practice, Mapped Acres, Reported Acres, Plant Date, Insure Type, High Risk, and Source. The 'Acreage' tab is selected at the bottom.

Copy Acreage

Copy To: Field

Farm: *Create New Farm*

Cancel Copy

Unit	Practice	Mapped Acres	Reported Acres	Plant Date	Insure Type	High Risk	Source
657.76		657.76					
0001-0001	IRRIGATED	65.38	65.38	05/01/2025	Insured		MAPCLUEDIT
0001-0001	IRRIGATED	65.91	65.91	05/01/2025	Insured		MAPCLUEDIT
0001-0001	IRRIGATED	35.43	35.43	05/01/2025	Insured		MAPCLUEDIT
0001-0001	IRRIGATED	161.91	161.91	05/01/2025	Insured		MAPCLU
0001-0001	NON IRR	166.56	166.56	05/09/2025	Insured		MAPCLU
0001-0001	IRRIGATED	30.71	30.71	05/01/2025	Insured		MAPCLUEDIT
0001-0001	IRRIGATED	13.28	13.28	05/01/2025	Insured		MAPCLUEDIT

CLU Acreage Production RUU Farm/Field

Same Splits Each Year?

4. Press Save

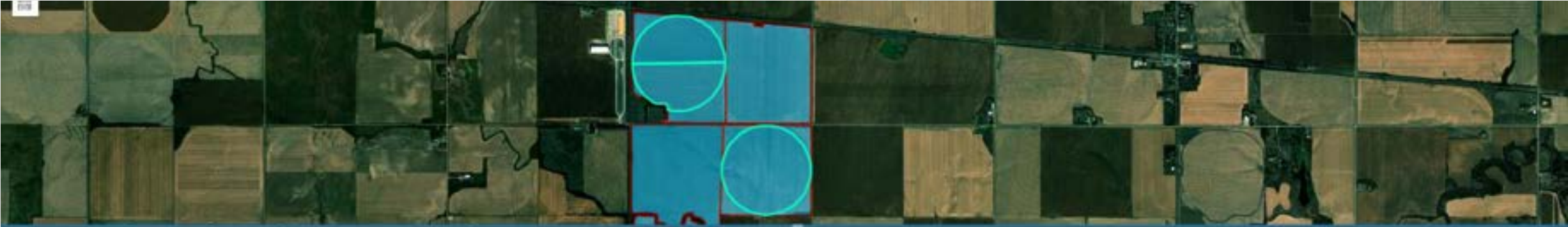


Filter Columns Search:

Farm Name	Field Name	PSN	Tract	Field	PLSS	Mapped Acres	State	County	
						329.29			
5035	5035-6388	6151	6387	8	S10 T7N R6W	118.56	NE	Clay	
5139	5139-7515	5139	7515	7	S3 T7N R6W	65.38	NE	Clay	
5139	5139-7515	5139	7515	7	S3 T7N R6W	65.91	NE	Clay	
5035	5035-6388	6151	6387	8	S10 T7N R6W	35.45	NE	Clay	
5139	5139-7515	5139	7515	7	S3 T7N R6W	30.71	NE	Clay	
5139	5139-7515	5139	7515	7	S3 T7N R6W	13.28	NE	Clay	

Same Splits Each Year?

Result = Split fields for future years



Multi-Select All Farms All Fields All Counties Filter Columns Search

	Farm Name	Field Name	FSN	Trait	Field	PLSS	Mapped Acres	State	County	
☐							329.29			   
☒	5035	5035-6388	5035	6388	4	S3 T7N R6W	138.56	NE	Clay	   
☒	5139	5139-7515	5139	7515	7	S3 T7N R6W	63.38	NE	Clay	   
☒	5139	5139-7515	5139	7515	7	S3 T7N R6W	65.91	NE	Clay	   
☐	5035	5035-6388	5035	6388	4	S10 T7N R6W	35.45	NE	Clay	   
☐	5139	5139-7515	5139	7515	7	S3 T7N R6W	30.71	NE	Clay	   
☐	5139	5139-7515	5139	7515	7	S3 T7N R6W	13.28	NE	Clay	   

CLU Acreage Production RLU Farm/Field

Same Splits Each Year?

Follow regular split process, but choose Split by Field instead



What is Policy Sync?

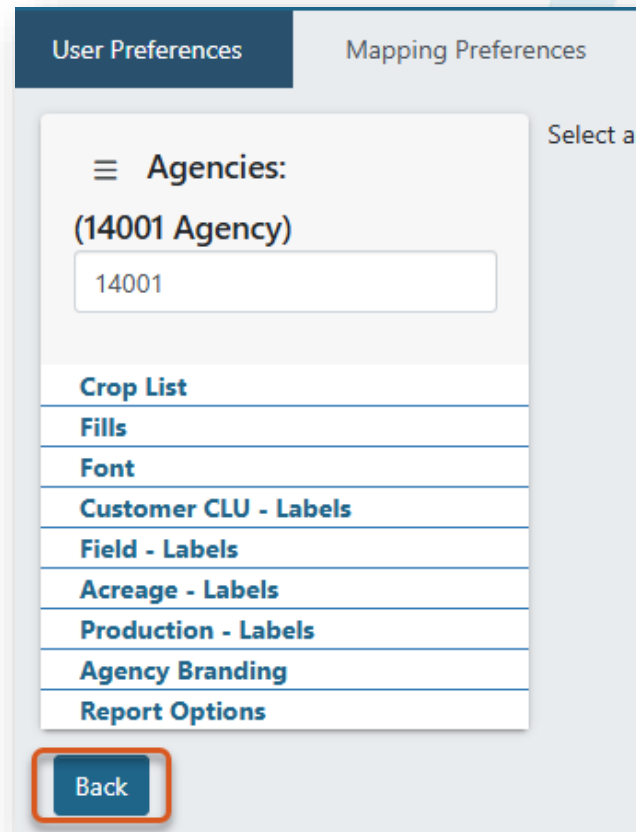
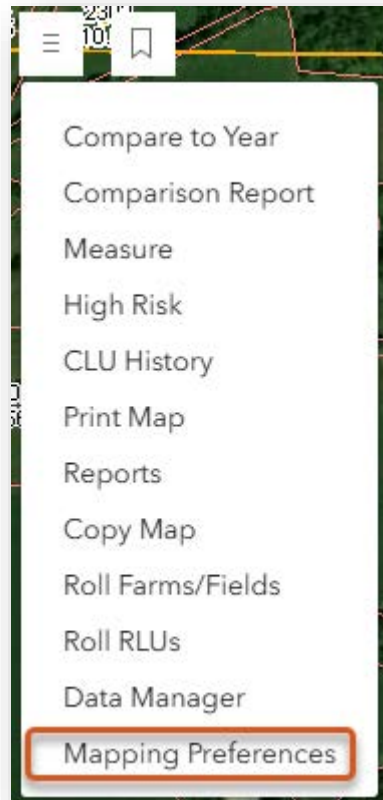
Click to send acres to the policy!



The screenshot displays the FMHwire software interface. At the top, there are filters for 'Multi-Select', 'All Farms', 'All Fields', and 'All Counties'. A 'Policy Sync' button is highlighted with a red box. Below the filters is a table with columns: '10204', 'PLSS', 'Crop', 'Type', 'Unit', 'Practice', 'Mapped Acres', 'Reported Acres', 'Plant Date', 'Insure Type', 'High Risk', and 'Source'. The table contains three rows of data. The first row is highlighted in green and shows a total of 37.63 acres. The second and third rows show individual field data for 'Soybeans' with 12.44 and 21.31 acres respectively. At the bottom, there are tabs for 'CLU', 'Acreage', 'Production', 'RLU', and 'Farm/Field'.

10204	PLSS	Crop	Type	Unit	Practice	Mapped Acres	Reported Acres	Plant Date	Insure Type	High Risk	Source
						37.63	37.63				
5077 - 10204	S10 T32N R33W	Corn	GSD	0002-0001	NON IRR	3.88	3.88	05/01/2025	Insured		MAPCLU
5077 - 10204	S10 T32N R33W	Soybeans	COMM	0002-0001	NFAC-NIRR	12.44	12.44	06/13/2025	Insured		MAPCLU
5077 - 10204	S10 T32N R33W	Soybeans	COMM	0002-0001	NFAC-NIRR	21.31	21.31	05/03/2025	Insured		MAPCLU

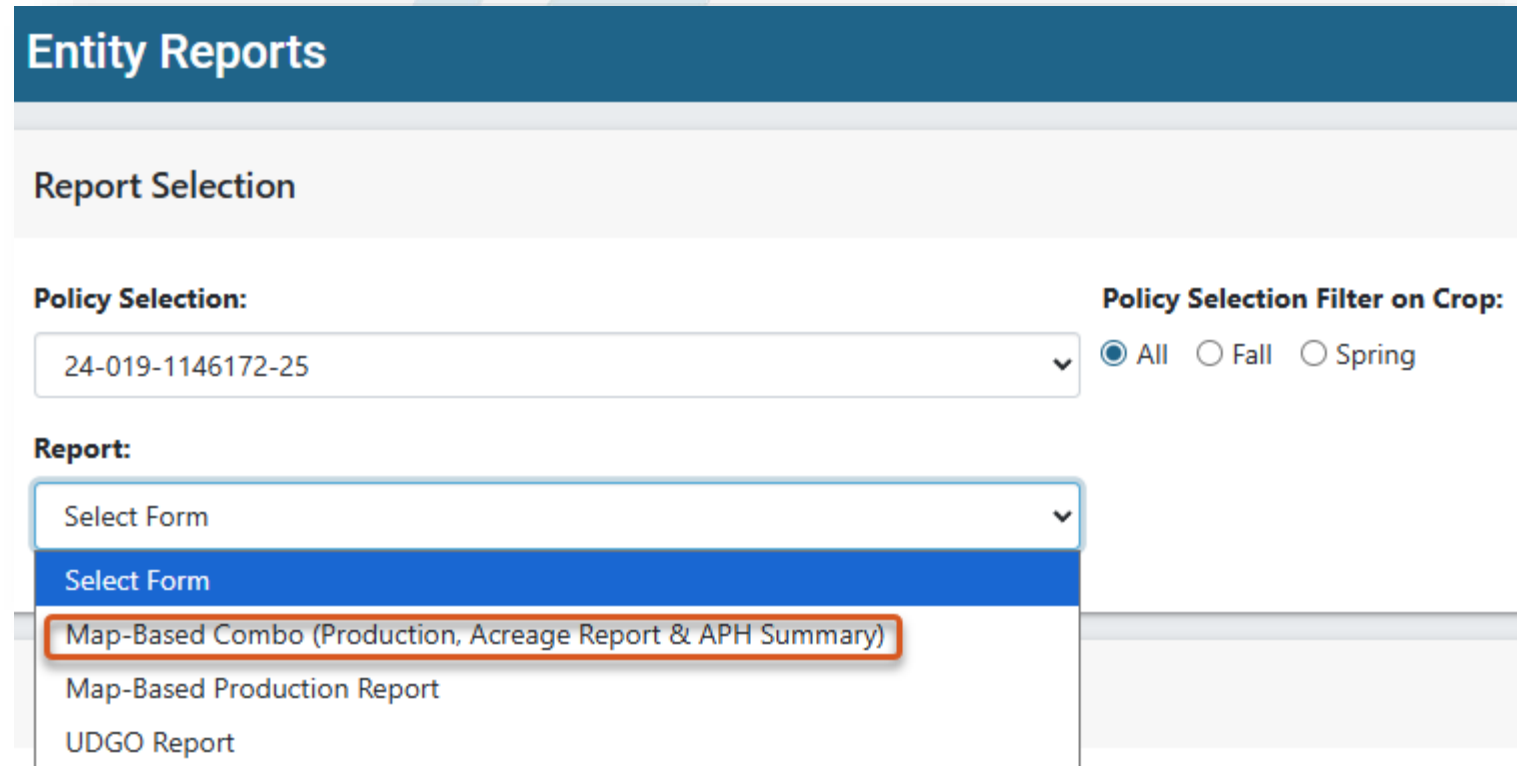
Mapping Preferences



Manage any agency preferences right from mapping. Back returns you to the map.

How to Generate a Map-Based Combo

1. Select the Tool Stack menu
2. Choose Reports
3. In the policy selection field, choose the applicable policy number
4. In the report field, choose Map-Based Combo



Entity Reports

Report Selection

Policy Selection: 24-019-1146172-25

Policy Selection Filter on Crop: ☒ All ☐ Fall ☐ Spring

Report:

- Select Form
- Select Form
- Map-Based Combo (Production, Acreage Report & APH Summary)
- Map-Based Production Report
- UDGO Report

How to Generate a Map-Based Combo

5. Choose the Report Option you prefer
6. Select Run Report

The screenshot shows the 'Report Options' dialog box with the following settings:

- Customer Data Layer:** ☒ Customer CLU, ☐ Farms and Fields
- Data Layer:** ☐ Acresages, ☐ Production, ☒ None
- Transparent:** ☒
- 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:** A list box containing 'Section #', 'High Risk', 'Uninsurable', 'Rain Index Grid', 'County' (selected), and '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:** ☐
- Background:** ☐ Satellite, ☐ Map, ☒ Hybrid, ☐ None
- Include Production Reporting Page:** ☐
- Add Blank CLU Lines to Form:** ☐ 1

How to Generate a Map-Based Combo

7. Select the document icon to view the report
8. Click the Back button to return to the policy map

Realtime Print Queue for Map-Based Reports

Reports are available in this queue for 7 days. For longer storage, save to your computer as a PDF file.

Report Options

Back Run Report

Request	Form Name	Policy/Entity	Requested	Completed	Status	
2262123	Map-Based Combo (Product	14-039-0783968-25			COMPLETED	

Power of the Data Table



- CLU information
- Acreage details
- Filter data with column headers

Multi-Select All Farms All Fields Filter Columns Search:

FSN	Tract	Field	Calc Acres	Township	Range	Section	Clu ID
			643.13				
☐	9	16	1	12.23	N72	W27	28
☐	9	16	2	5.13	N72	W27	21
☐	9	16	3	8.35	N72	W27	28
☐	9	16	4	1.45	N72	W27	28
☐	9	16	5	1.47	N72	W27	28
☐	9	16	6	13.94	N72	W27	28
☐	9	16	7	12.70	N72	W27	28

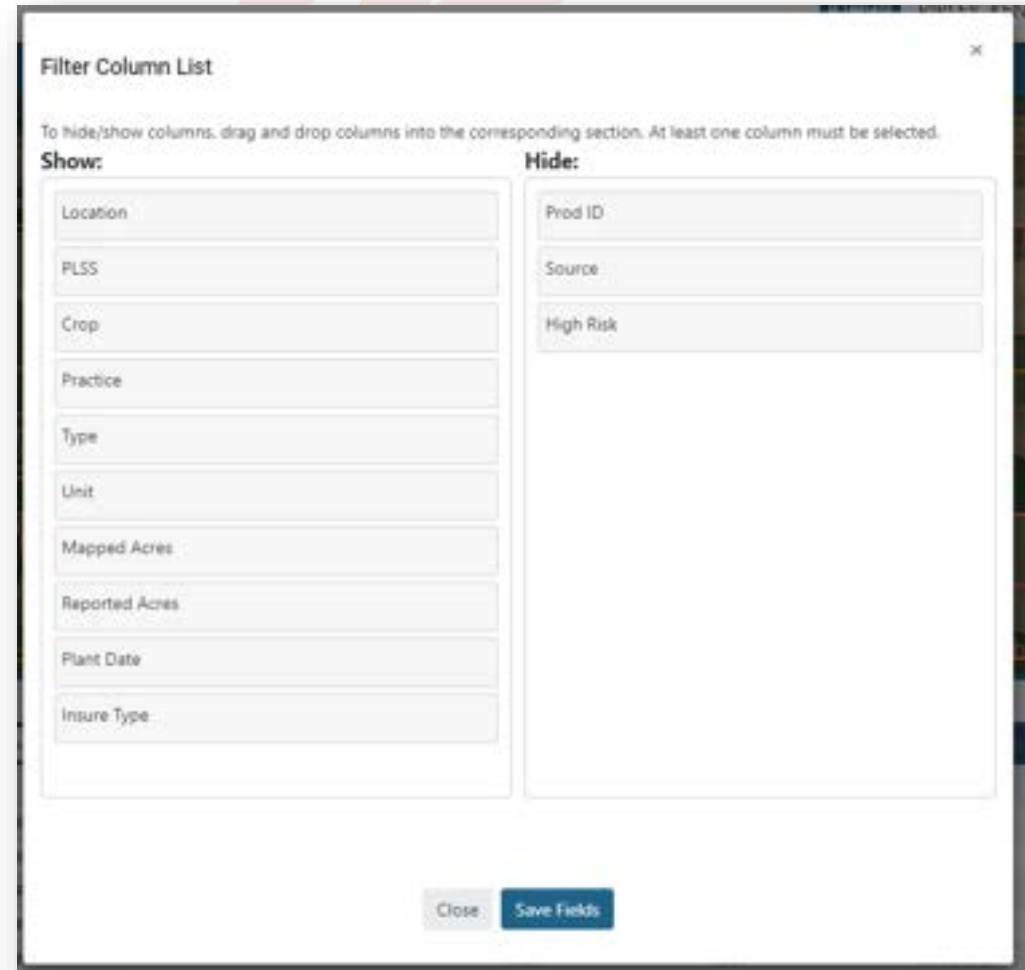
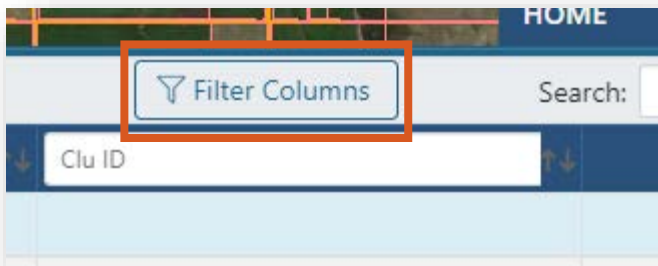
CLU Acreage Production RLU Farm/Field UDGO

Let's talk tools....

Just like in Quick Edits you have the ability sort and hide columns.

Why?

Allows the user the ability to customize their layout to improve their experience.



So, What's Next?

From Quoting to Acreage Reporting, FMH delivers solutions that address agent needs every step of the way...



- FMH continually updates systems to improve agent experience
 - Precision Express
 - FMHQ
 - Mapping

Stacking up



From Start to finish FMH has your efficiency in mind

- Quoting– M13 import, Intended acres, Rotate acres, Push to policy, Docusign to electronic file
- Intended Acres carries over to our AR engine giving you a head start in AR completion
- ACRSI import provides streamlined consumption of the Producer 578 planted acres, plant date, and automatic unit alignment into Mapping and Acreage reporting.
- Send nearly any policy document needed to your insureds via FMH's Docusign tools. Receiving custom alerts and notifications all manageable through your DocuSign Administration tool
- Policy holders can now access QuickPay off the FMH.com webpage to pay their bills easily and efficiently

360° of Efficiency

What Did You Learn?

I have no idea what I just learned
Who are Billy & Laura? Were they
talking?!

I'm ready to implement a new
process I learned today!

This was a great refresher of things I
knew but haven't used yet.



See You Tomorrow!

Breakfast: 7-8am

Claims Tips/Ticks: 8am

Grab your gift in
the cafeteria as
you leave!



Claims Tips & Tricks



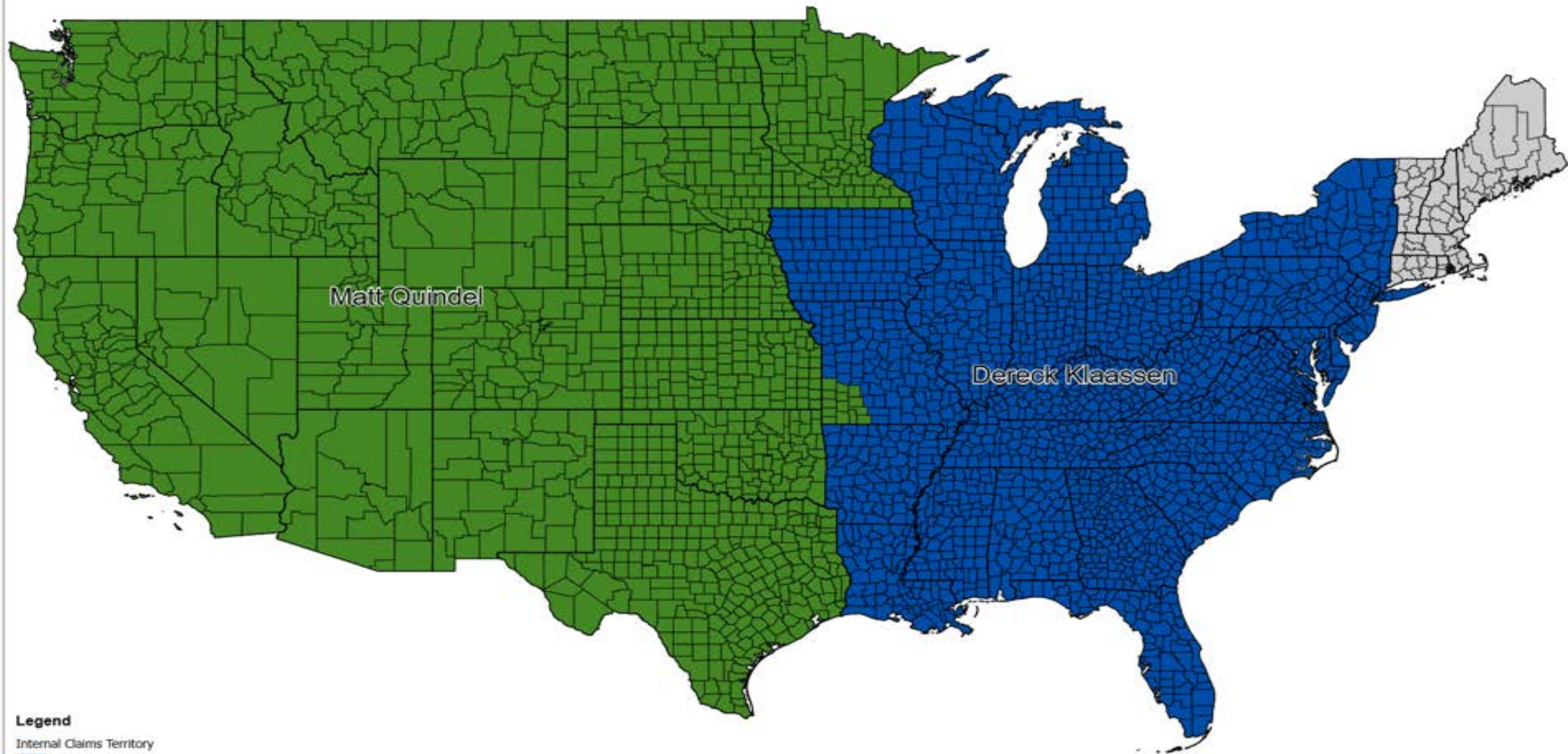
Dereck Klaassen

Assistant Vice President - Claims

Matt Quindel

Assistant Vice President - Claims

Internal Claims Territories



Legend

Internal Claims Territory

- Dereck Klaassen
- Matt Quindel
- No Business

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: In Field

Claim Type: Replant

Actual Loss Date: 04/16/2025

Recv Loss Notice Date: 05/13/2025

Packet To Adjuster: 14126 - Austin Swaim

Adjuster Phone: (641) 208-1293

Adjuster Email: Austin.Swaim@fmh.com

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]	[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 1st = November 16th 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 4th = September 18th 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 8th.
- **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 8th
 - 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 15th 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 8th
- 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 web portal. The left sidebar is expanded, showing the 'TOOLS & RESOURCES' section. Under 'CLAIMS', the 'Simplified Claims' option is highlighted with a yellow arrow. The main content area shows a 'Customer List' table with columns for Name, Agency, Policies, Quotes, and PHC. The table is currently empty, displaying 'No data available in table' and 'Showing 0 to 0 of 0 entries'. The top navigation bar includes the company logo and name, and the left sidebar also features a 'MARKETING' section.

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?





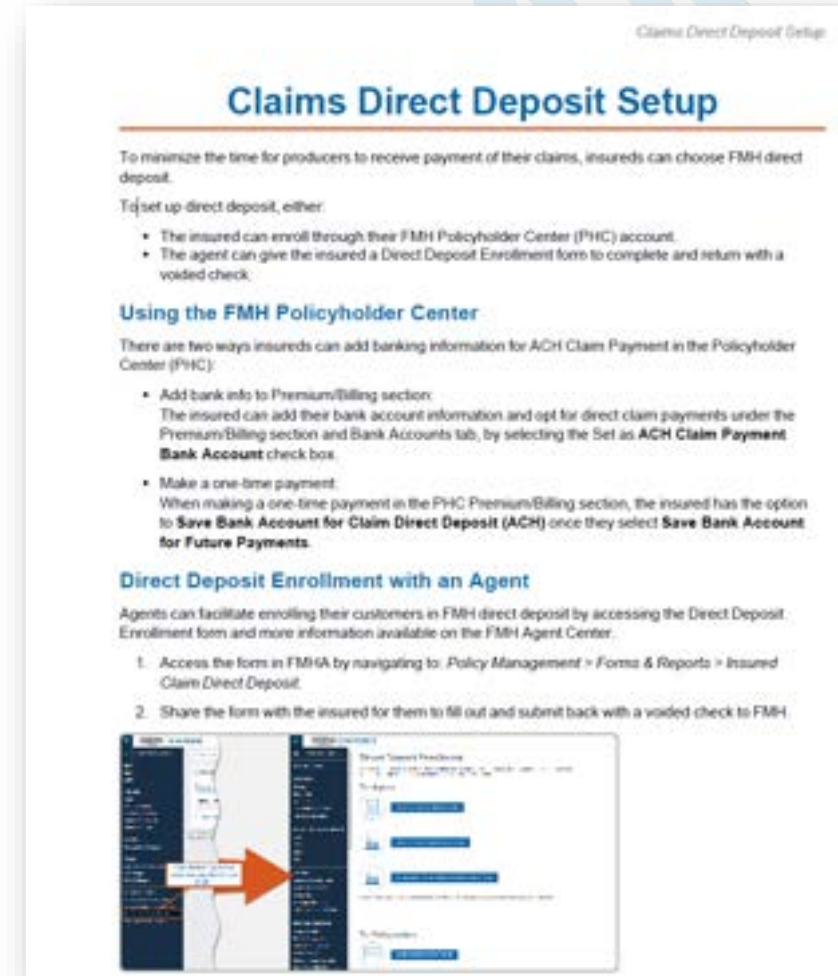
Direct Deposit/ACH

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*



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 vast agricultural field with rows of green crops under a vibrant sunset sky with orange and yellow hues. The field stretches towards a distant treeline.

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 concentric lines is positioned above the 'i' in 'wire'.

FMHwire

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

Poinsett, Arkansas

FSA - 578

(Producer Print)

Producer Name and Address

REPORT OF COMMODITIES

FARM AND TRACT DETAIL LISTING

Form Approved - OMB No. 0560-0175

PROGRAM YEAR: 2025

DATE: 08/04/2025

PAGE: 1

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a -- as amended). The authority for requesting the information identified on this form is 7 CFR Part 718, the Farm Security and Rural Investment Act of 2002 (Pub. L. 107-171), and the Agricultural Act of 2014 (Pub. L. 113-79). The information will be used to collect producer certification of the report of acreage of crops/commodities and land use data which is needed in order to determine producer eligibility to participate in and receive benefits under FSA programs. The information collected on the form may be disclosed to other Federal, State, Local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in applicable Routine Uses identified in the System of Records Notice for USDA/FSA-2, Farm Records File (Automated) and USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial of the producer's request to participate in and receive benefits under FSA programs.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0175. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate, or any other aspect of this collection of information, including suggestions for reducing this burden, to the Department of Agriculture, Clearance Officer, Ag Box 7630, Washington, D.C. 20250; and to the office of Management and Budget, Paperwork Reduction Project (OMB No. 0560-0175), Washington, D.C. 20503. RETURN THIS COMPLETED FORM TO YOUR FSA COUNTY OFFICE.

Farm	Tract	CLU/ Field	Crop/ Commodity	Var/ Type	Int Use	Irr. Pr.	Org Stat	Nat. Sod	C/C Stat	Rpt Unit	Rpt Qty	Det Crop Qty Land	Field ID	Plant Count	Planting Date	Planting Period	End Date	
1	RICE	LGR	GR	I	C	N	I	A		7.54	Yes				04/17/2025	01		
Producer OW -					Share	10.00	FSA Physical Location Poinsett, Arkansas										NAP Unit 6186	Signature Date 07/08/2025
OW -						10.00												
OP -						80.00												
2A	RICE	MGR	GR	I	C	N	I	P	A	25.00	Yes						01	
Producer OW -					Share	10.00	FSA Physical Location Poinsett, Arkansas										NAP Unit 6186	Signature Date 06/06/2025
OP -						80.00												
OW -						10.00												
2B	SOYBN	COM	GR	I	C	N	I	A		114.49	Yes				04/19/2025	01		
Producer OW -					Share	10.00	FSA Physical Location Poinsett, Arkansas										NAP Unit 6186	Signature Date 07/08/2025
OW -						10.00												
OP -						80.00												
5	SOYBN	COM	GR	I	C	N	I	A		24.76	Yes				04/18/2025	01		
Producer OW -					Share	10.00	FSA Physical Location Poinsett, Arkansas										NAP Unit 6186	Signature Date 07/08/2025
OW -						10.00												
OP -						80.00												
7	WTRIS				N	C	N	I	N	A	39.50	Yes					01	
Producer OW -					Share	10.00	FSA Physical Location Poinsett, Arkansas										NAP Unit 6186	Signature Date 07/08/2025
OW -						10.00												
OP -						80.00												

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

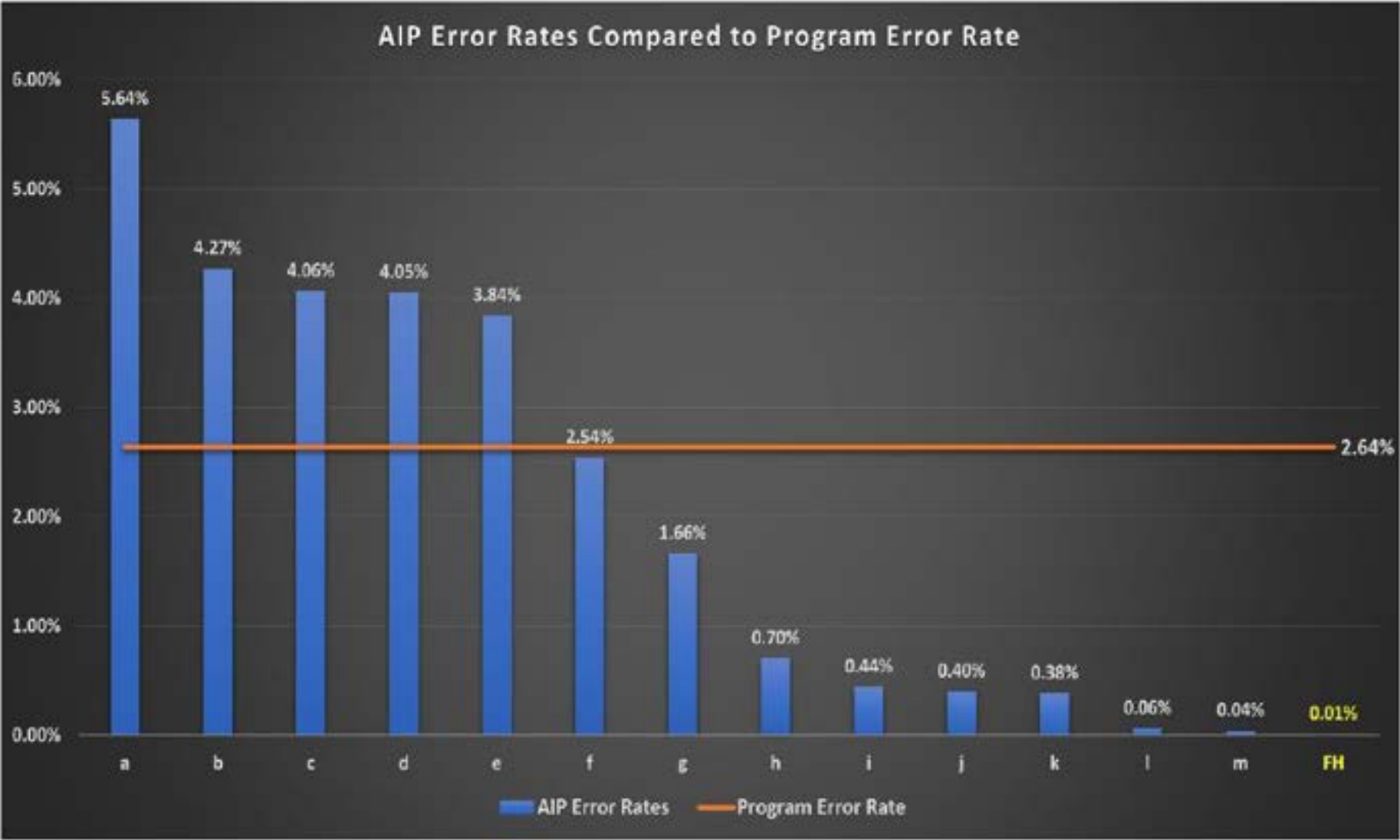
IS will notify all necessary
individuals:

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

QID	Existing Quote	FA	Name	FA	Policy #	FA	Type	FA	Status	FA	State	FA	County	FA	Commodity	FA	Per	FA	Season	FA	Start Date	FA	Agency #	FA	Agency	FA
☐	No				1179475		MPO				IA - Iowa		Adams		Corn		50		Spring		05/15/2023		14001		AGENT ID	
☐	No				1134819		MPO				IA - Iowa		Clarke		Soybeans, Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Barker, Shale		1150857		MPO				NE - Nebraska		Conroe		Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Engelard, Kelly		1119033		Protractor				IA - Iowa		Clarke		Soybeans, Corn		50		Spring		05/15/2023		14001		ORCAMP, DAVID BLAN	
☐	No		Farmer, Dale		1133479		MPO				NE - Nebraska		Saline		Pasture/Rangeland/Forage		50		Fall		12/01/2023		14001		AGENT ID	
☐	No		Harris, Ryan		819199		MPO				IA - Iowa		Boke		Soybeans, Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		HARR, LAURE		1120771		MPO				IA - Iowa		Clarke		Pasture/Rangeland/Forage		50		Fall		12/01/2023		14001		ROUSH JAMES	
☐	No		HARR, LAURE		1123490		MPO				IA - Iowa		Lucas		Pasture/Rangeland/Forage		50		Fall		12/01/2023		14001		ROUSH JAMES	
☐	No		HARR, LAURE		1113078		MPO				NE - Nebraska		Clay		Annual Forage		50		Fall		07/15/2023		14001		ROUSH JAMES	
☐	No		HARR, LAURE		1119739		MPO				NE - Nebraska		Saline		Annual Forage		50		Fall		07/15/2023		14001		ROUSH JAMES	
☐	No		HARR, LAURE		1148172		MPO				MO - Missouri		Boone		Soybeans, Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		HARR, LAURE		1148792		MPO				MO - Missouri		Clay		Soybeans, Corn		50		Spring		05/15/2023		14001		ORCAMP, DAVID BLAN	
☐	No		HARR, LAURE		1180024		Protractor				NE - Nebraska		Clay		Soybeans, Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Lantz, Kelly		1115248		MPO				IA - Iowa		Delmar		Soybeans, Corn		50		Spring		05/15/2023		14001		ORCAMP, DAVID BLAN	
☐	No		Lantz, Kelly		1186216		Protractor				IA - Iowa		Delmar		Corn, Soybeans		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Lantz, Kelly		1171112		MPO				MO - Missouri		Clay		Soybeans, Corn		50		Spring		05/15/2023		14001		AGENT ID	
☐	No		Lantz, Kelly		1179124		MPO				MO - Missouri		Marion		Soybeans, Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Robins, Trevor		793989		Protractor				IA - Iowa		Clarke		Soybeans, Corn		50		Spring		05/15/2023		14001		AGENT ID	
☐	No		Solutions, Precision		793211		MPO				IA - Iowa		Boone		Corn		50		Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Solutions, Precision		793843		MPO				NE - Nebraska		Morril		Corn, Dry Beans		50	APR	Spring		05/15/2023		14001		ROUSH JAMES	
☐	No		Solutions, Precision		791788		MPO				NE - Nebraska		Starks Bluff		Corn, Dry Beans		50	APR	Spring		05/15/2023		14001		ROUSH JAMES	

Individual Policies

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

Field, Laura1963004NEClay

QuoteView PolicyLast Year PremiumDownloadView Quote Summary

Recalculate QuoteCollapse AllExpand AllInclude Totals

CORN | NON IRR-003 | GSG-016

ACRES276.00276.00

MPCI PREMIUM / ACRE\$8.93\$2,466.00

PRIV PROD. PREMIUM / ACRE\$63.00\$17,388.00

COMBINED PREMIUM / ACRE\$71.93\$19,854.00

View Comparison Charts

MPCI With Band Coverage(s)

Average Approved Yield:141.00T-Yield:141.00Gross Acres:276.00Quote Price:\$4.79

Average Rate Yield:141.00SA T-Yield:0.00Net Acres:276.00Price Variability:8.58

Add New

Liability Subject to OffsetShare Applied

Selected	Plan	Level	Common Options	Unit Options	Reg. Approved Yield	Premium / Acre	Liability / Acre	Guarantee / Acre	* Liability	* Guarantee	* Base Premium	* Subsidy	* Premium / Acre	* Total Premium	Action
☒	AP	70% / 100%	PL, SK, YA, YC, YE	BU	141.00	\$8.91	\$687.28	106.8 BU	\$137,344.00	28,200.80 BU	\$10,121.00	\$6,254.00	\$8.91	\$2,466.00	
☒	BP	80% / 100%	QL, TA, YA, YC		141.00	\$14.80	\$433.89	91.7 BU	\$116,893.00	23,308.20 BU	\$6,954.00	\$3,874.00	\$14.80	\$4,088.00	
☒	SCD-BP	80% / 21% / 100%			141.00	\$18.00	\$139.24	29.8 BU	\$38,421.00	9,172.38 BU	\$12,894.00	\$8,191.00	\$18.00	\$4,912.00	
☒	BP	70% / 100%	QL, TA, YA, YC		141.00	\$17.95	\$493.89	98.7 BU	\$128,094.00	27,241.20 BU	\$11,088.00	\$7,121.00	\$17.95	\$4,893.00	
☒	SCD-BP	80% / 18% / 100%			141.00	\$19.93	\$106.03	22.8 BU	\$29,285.00	6,226.38 BU	\$10,967.00	\$6,934.00	\$19.93	\$3,733.00	
☒	BP	70% / 100%	QL, TA, YA, YC		141.00	\$21.48	\$549.92	123.3 BU	\$157,295.00	33,487.74 BU	\$22,752.00	\$14,065.00	\$21.48	\$8,688.00	
☒	SCD-BP	80% / 11% / 100%			141.00	\$14.39	\$487.28	106.8 BU	\$137,344.00	28,200.80 BU	\$14,991.00	\$8,239.00	\$14.39	\$6,752.00	
☒	BP	80% / 11% / 100%			141.00	\$19.23	\$72.93	15.5 BU	\$20,129.00	4,089.79 BU	\$6,268.00	\$3,344.00	\$19.23	\$2,824.00	
☒	BP	80% / 11% / 100%			141.00	\$24.62	\$176.19	123.3 BU	\$157,275.00	33,481.56 BU	\$23,825.00	\$13,873.00	\$24.62	\$9,516.00	
☒	BP	80% / 100%	TA, YA, YC		141.00	\$11.12	\$383.33	119.8 BU	\$188,334.00	10,982.40 BU	\$21,705.00	\$8,947.00	\$11.12	\$14,108.00	
☒	SCD-BP	80% / 1% / 100%			141.00	\$1.14	\$6.85	1.4 BU	\$1,455.00	369.18 BU	\$901.00	\$39.00	\$1.14	\$216.00	
☒	BP	80% / 1% / 100%			141.00	\$52.26	\$579.16	123.3 BU	\$157,344.00	33,481.56 BU	\$23,694.00	\$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
☒	FULL WP	CORN	ALL	ALL	\$700.00	\$48.70	\$700.00		\$190,200.00	\$48.70	\$15,717.00	
☒						\$13.30				\$13.30	\$3,871.00	
☒						\$63.00	\$700.00		\$191,200.00	\$63.00	\$17,388.00	

Templates Usage

Preferences

User PreferencesMapping PreferencesCrop Hail PreferencesSecurity Question and AnswerQuoting Preferences

Quote Templates

Add NewShared Templates 0Import 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 Bishop Corn	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.

Prior Year Templates								
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 Acre on Every Unit	SP	FF, TA, YA, YC, YE	80%, 85%	EU	SCD+R, SCD+Y, SCD-RP, RAMP-R	Import
Bruce Corn	Corn	Use Acres From 2 Years Ago	SP	FF, TA, YA, YE	70%, 75%, 80%, 85%	EU	SCD-RP, SCD-RP	Import
Corn IRR	Corn	Use 100 Acres on Every Unit	SP	QL, TA, YA, YC, YE	80%, 85%, 90%, 95%, 100%, 110%, 120%	EU	SCD-RP	Import
Danny Corn 2.0	Corn	Use Current / Prior Year Acres	SP	MC, FF, TA, YA, YC, YE	80%	EU	SCD+Y, SCD-RP	FULL, RPUNT
Fish Corn	Corn	Use Current / Prior Year Acres	SP	FF, TA, YA, YC, YE	80%, 85%	EU	SCD+Y, SCD-RP	DKS16, FULL
Manning Corn	Corn	Use Acres From 2 Years Ago	SP	TA, YA, YE	80%, 85%	EU, OU	SCD+R, SCD-RP, SCD+R, SCD-RP	CROPPA, EPC, FULL
Mark Corn	Corn	Use Current / Prior Year Acres	SP	QL, TA, YA, YC, YE	75%, 80%, 85%	EU, OU	SCD+Y, SCD-RP	FULL, RPUNT
Mark Corn #2	Corn	Use Current / Prior Year Acres	SP	QL, TA, YA, YC, YE	75%, 80%, 85%	BU, EU, OU	SCD+Y, SCD-RP	FULL, RPUNT
Ruth Corn	Corn	Use Current / Prior Year Acres	SP	FF, TA, YA, YC, YE	80%, 85%	EU	SCD+Y, SCD-RP	DKS16, DKS16, FULL, JRP
Bishop Soybeans	Soybeans	Use 1 Acre on Every Unit	SP	FF, QL, TA, YA, YC, YE	80%, 85%	EU	SCD+R, SCD+Y, SCD-RP, RAMP-R	Import
Danny Beans	Soybeans	Use Current / Prior Year Acres	SP	MC, FF, TA, YA, YC, YE	75%	EU	SCD+100%, SCD-RP	FULL, RPUNT
Manning Beans	Soybeans	Use Acres From 2 Years Ago	SP	TA, YA, YE	80%, 85%	EU, OU	SCD+R, SCD-RP, SCD+R, SCD-RP	CROPPA, EPC, FULL
Mark Beans	Soybeans	Use Current / Prior Year Acres	SP	QL, TA, YA, YC	75%, 80%, 85%	EU, OU	SCD+Y, SCD-RP	FULL, RPUNT
Mark Beans #4	Soybeans	Use Current / Prior Year Acres	SP	QL, TA, YA, YC	75%, 80%, 85%	BU, EU, OU	SCD+Y, SCD-RP	FULL, RPUNT

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

Search:

Prod ID - Coverage Information	FSN	Tract	Field	CLU Acres	Acres	Intended Acres	Clear All	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	90	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**

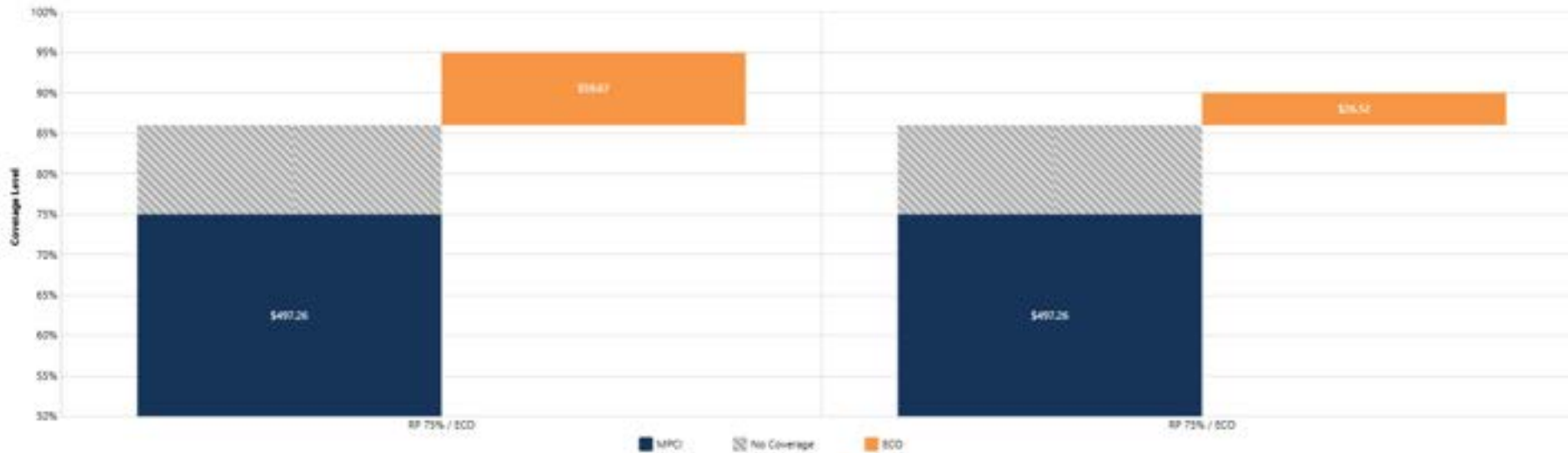
- 47,167 Farm Quotes with ECO coverage on 20,164 policies **(6X-2024)**

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

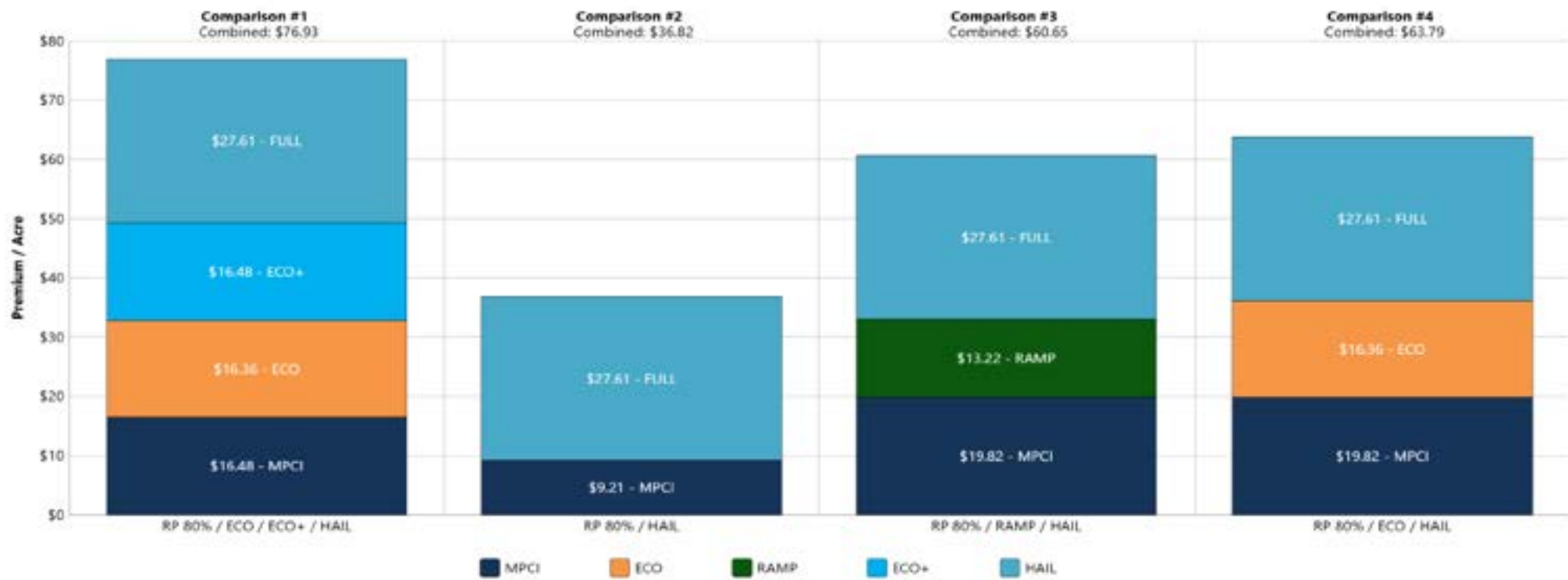
Liability / Acre:	\$556.93
RP (75% / 100%):	\$8.93
ECO-RP (95% / 9% / 100%):	\$11.82
Total Premium / Acre:	\$29.75

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

Liability / Acre:	\$523.78
RP (75% / 100%):	\$8.93
ECO-RP (95% / 4% / 100%):	\$4.87
Total Premium / Acre:	\$13.80



Premiums tab



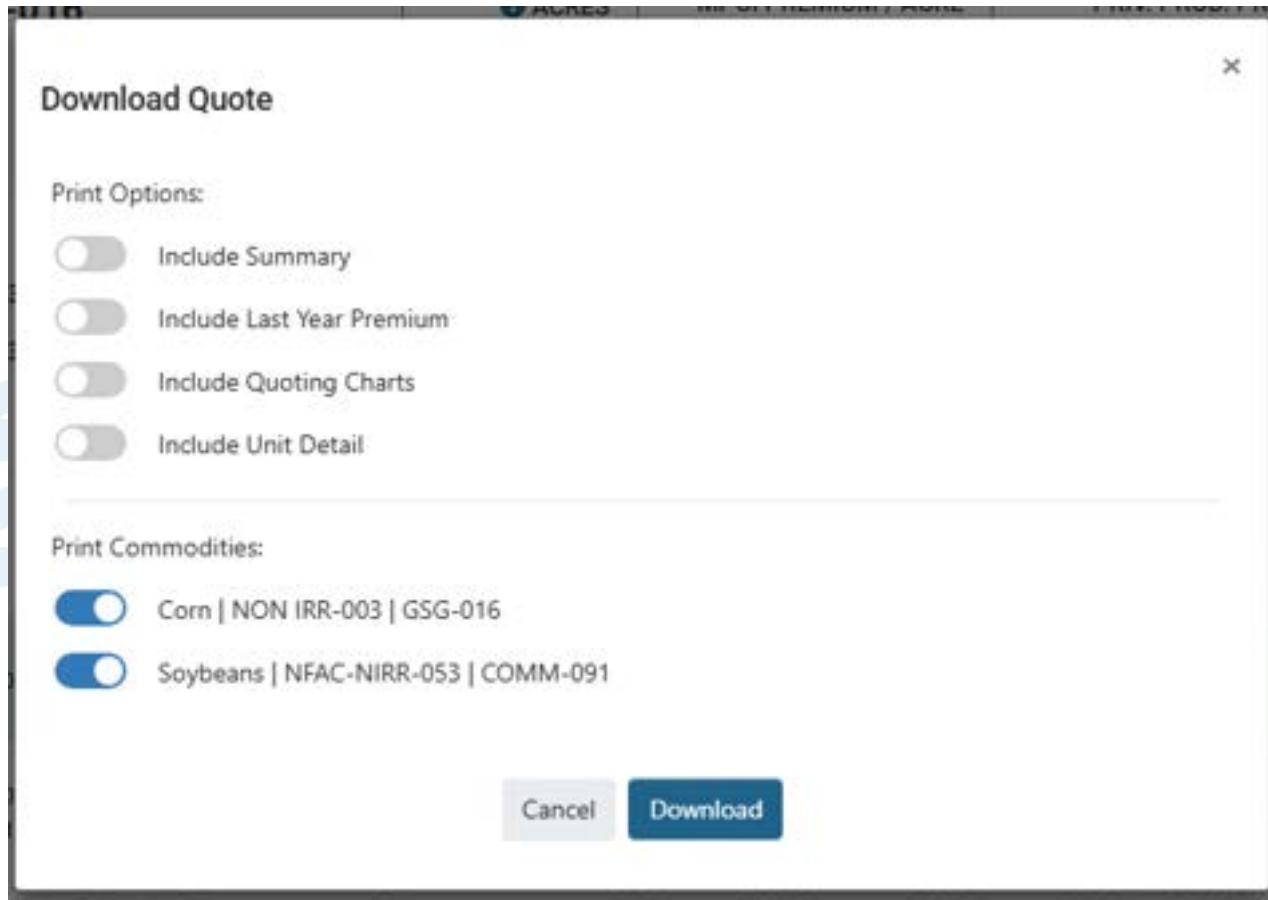
CORN | NON IRR-003 | GSG-016 - All Units

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	MPCI 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



A screenshot of a web application dialog box titled "Download Quote". The dialog has a close button (X) in the top right corner. It contains two sections: "Print Options:" and "Print Commodities:". Under "Print Options:", there are four toggle switches, all of which are currently turned off: "Include Summary", "Include Last Year Premium", "Include Quoting Charts", and "Include Unit Detail". Under "Print Commodities:", there are two toggle switches, both of which are currently turned on: "Corn | NON IRR-003 | GSG-016" and "Soybeans | NFAC-NIRR-053 | COMM-091". At the bottom of the dialog, there are two buttons: "Cancel" (light gray) and "Download" (dark blue).

Download Quote

Print Options:

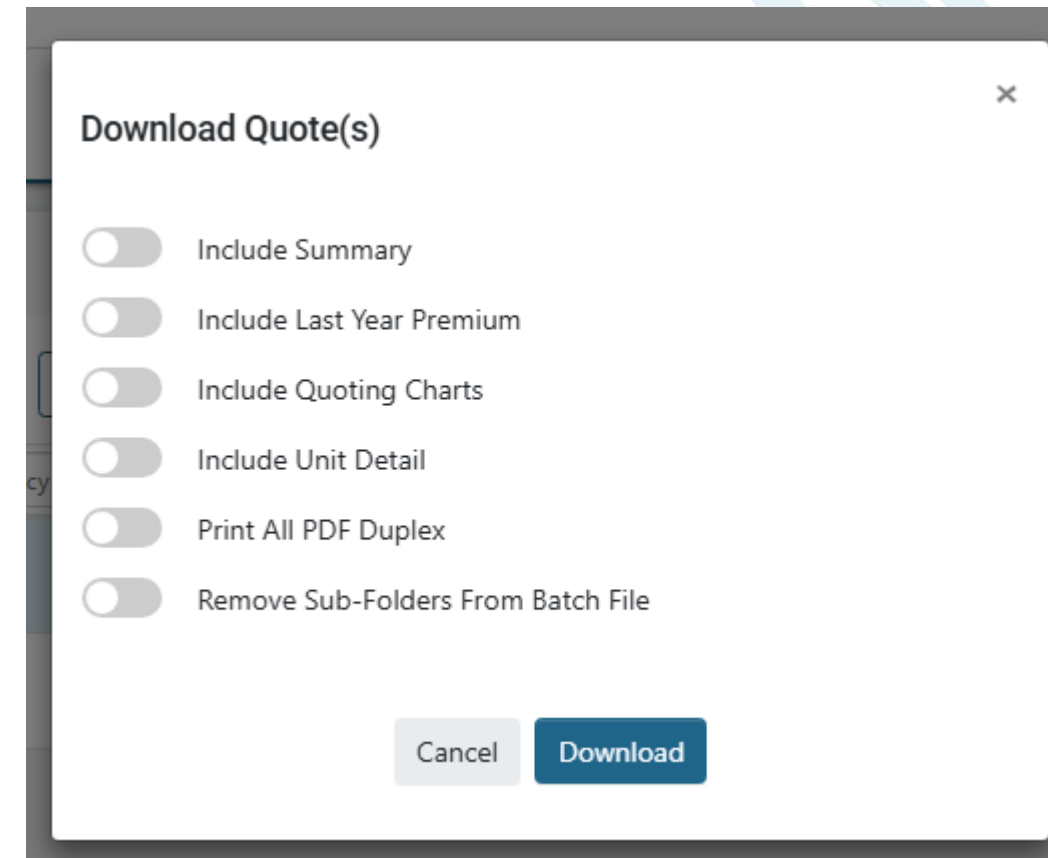
- ☐ Include Summary
- ☐ Include Last Year Premium
- ☐ Include Quoting Charts
- ☐ Include Unit Detail

Print Commodities:

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

Cancel Download

Batch Quote Downloads



A screenshot of a web application dialog box titled "Download Quote(s)". The dialog has a close button (X) in the top right corner. It contains a list of seven toggle switches, all of which are currently turned off: "Include Summary", "Include Last Year Premium", "Include Quoting Charts", "Include Unit Detail", "Print All PDF Duplex", and "Remove Sub-Folders From Batch File". At the bottom of the dialog, there are two buttons: "Cancel" (light gray) and "Download" (dark blue).

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 web application 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. The 'QUOTE SUMMARY' section shows 'Total with Share Applied'. Below it, a yellow bar highlights the selected policy: 'CORN | NON IRR-003 | GSG-016', also with 'Total with Share Applied'. A modal dialog titled 'Send to Policy' is centered on the screen. It features a warning icon and the following 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'. In the background, a table is partially visible with columns for 'PROD. PREMIUM / ACRE' and 'COMBINED PREMIUM / ACRE', showing values like '\$63.00' and '\$71.93'. The footer of the page includes 'Copyright © 2025 Farmers Mutual Hill Insurance. All Rights Reserved. | Privacy' and the 'FMHwire' logo.

Navigation: Held, Laura | 1163004 | NE | Clay | Quote | View Policy | Last Year Premium | Download | **Send to Policy**

Controls: Collapse All | Expand All | Include Totals

QUOTE SUMMARY
Total with Share Applied

CORN | NON IRR-003 | GSG-016
Total with Share Applied

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.

No | **Send To Policy**

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

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ACRES | MPC PREMIUM /

FMHwire

DocuSign

- DocuSign MPCl Apps - 786 MPCl Applications

AGENCY MANAGEMENT

14001 - FARMERS MUTUAL HAIL INSURANCE COMI

All Agents

Show All

2025

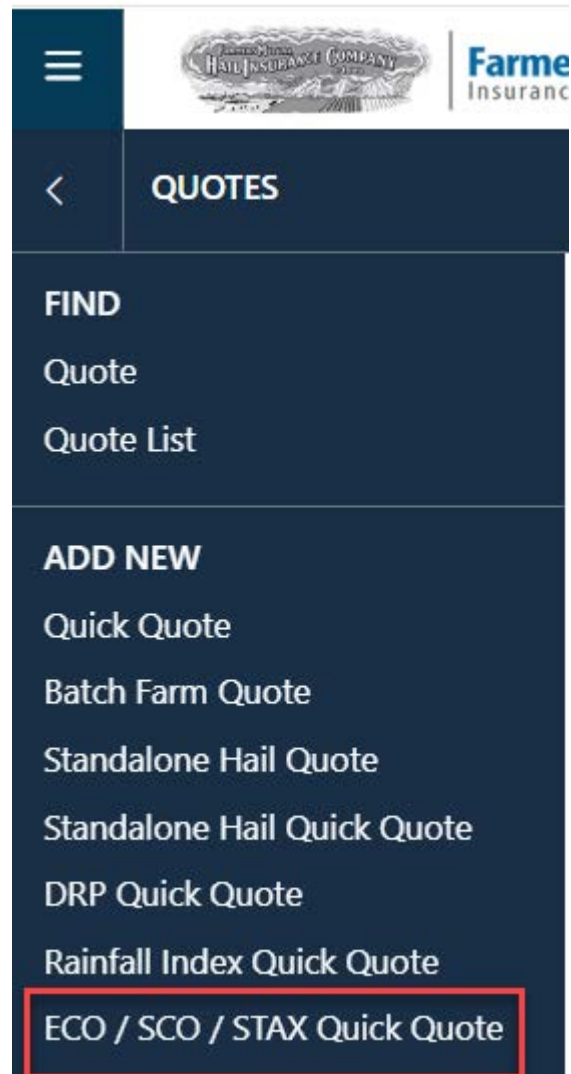
DocuSign Administration

Create New Envelope

Show 20 entries Page 1 of 3

Bulk Actions	Insured Name	Policy Num...	Reinsuranc...	State	County	Season	Policy Type	Form	Envelope Status	Status Date
	> Backer, Sheila	1153837	2025	Nebraska	Collax	S	MPCl	Application/Change/Cancel and Transfer Form	Completed	04/16/2025 12:02:25 PM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	02/13/2025 03:53:28 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Map-Based Combo (Production, Acreage Report & APH Summary)	Voided	06/04/2025 03:07:46 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	03/07/2025 02:44:12 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Map-Based Combo (Production, Acreage Report & APH Summary)	Voided	04/12/2025 02:52:40 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Acreage Report	Voided	05/28/2025 03:14:15 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Production Report	Voided	04/09/2025 03:03:08 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Acreage Report	Voided	06/05/2025 03:29:58 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	08/21/2025 03:23:39 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	08/26/2025 03:19:51 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Voided	08/27/2025 03:30:40 AM
	> Engelland, Kelly	1110935	2025	Iowa	Clarke	S	Protector	Application/Change/Cancel and Transfer Form	Open	08/28/2025 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	\$666.63	\$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

Underwriter Tips and Tricks – Avoiding Roadblocks in FMHA

Doug Wright & Ryan Vandall



Agenda

- Introductions
- EU best practices
- Warning edits
- Keying written agreements
- Report timeline

Introductions



Doug Wright

Underwriting Manager - Underwriting



Ryan Vandall

Regional Trainer - Training & Education

Fun facts/stats

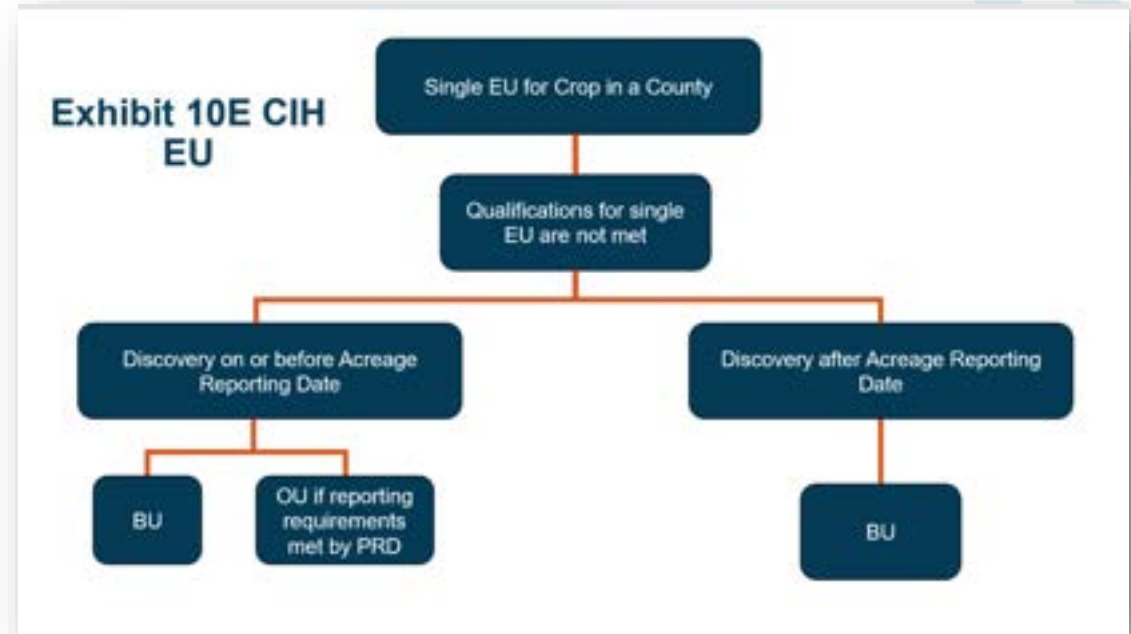
- Missing APH's 1000+
- Missing AR's 1000+
- Unamended Standalone Hail 750+

Enterprise Units (EU)

- SCD selection
 - NOTE: Planted acres determines qualification

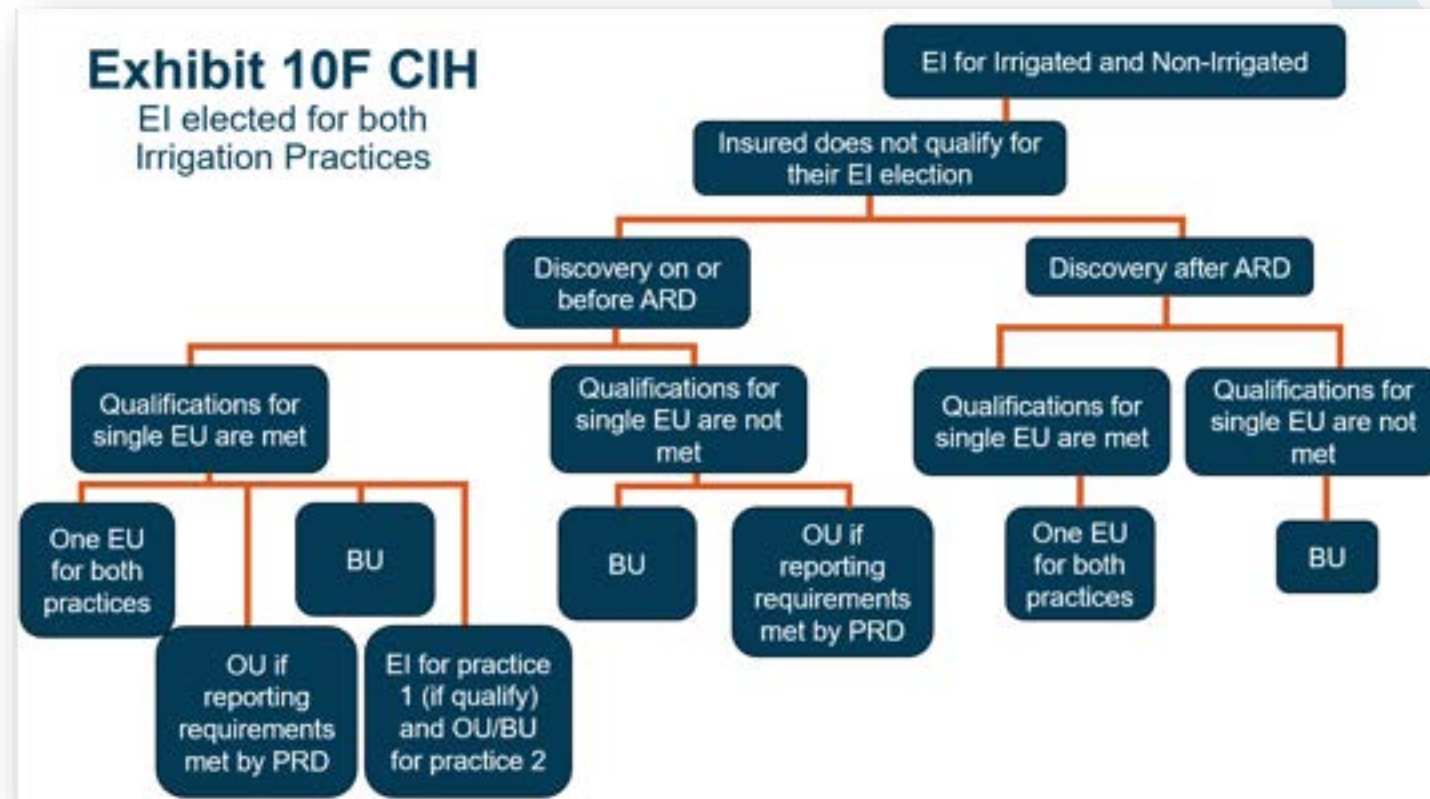
What If I Don't Qualify?

- Before ARD (left side of chart):
 - OU (If qualifications are met)
 - BU
- After ARD (right side of chart)
 - BU



It Does Get Complicated...

EIEUEU Example



How to document EU choices at ARD

Phon: _____		Signature Authority: _____ Power of Attorney: _____			
Assignment of Indemnity: _____		Corn EI NIRR BU IRR			
Unit Number / Prod ID	Crop / Plan / Level	Practice / Type / Map Area	Appr Yield	Options	Protector Plan ¹
Farm Name	Other Person(s) Sharing		Legal Description(s)		
0001-0001EIEU / 17	CORN / RP / 80%	NON IRR / GSG	221	EI TA	DXS10(\$1200)/W
_____		_____		_____	
FN / Tract / Field	CLU / RLU Acres	Remarks:			
_____	78.36	_____			
ECO-RP 95/9		Total Acres: 78.36			

MPCI Acres	78.36
Plant Date	05/01/2025
Share	1.0000
☐ PP	☐ LP ☐ UI

Multi County Enterprise Units (MCEU)

- List MCEU designations on AR and Key in the Add/Edit MCEU Grouping button on the Crop Tab

MCEU Group

Cotton

Primary County:

Grant

Secondary County:

Kay

MCEU Group

Grain Sorghum

Primary County:

Kay

Secondary County:

Grant

Coverage Details	County	Designation	Other County	Other County Designation
COTTON - RP - 70% - EU	Kay	-- Select --	-- Select --	
COTTON - RP - 70% - EU	Grant	Primary	Kay	Secondary
GRAIN SORGHUM - RP - 75% - EU	Kay	-- Select --	-- Select --	
GRAIN SORGHUM - RP - 75% - EU	Grant	Secondary	Kay	Primary

Cancel Save

Warning Edits

- Best Practice: Review warning edits before submitting
 - Ex) Non CLU acres greater than 3
 - Ex) “Acres complete”
 - Ex) EU qualifications

Type	Description	Severity	ID	
COVERAGE: Corn	CORN - RP - 80% - EI - NON-IRRIGATED qualifies for EU.	Warning	P619	ⓘ
COVERAGE: Corn	CORN - RP - 80% - EI - IRRIGATED has EI option, verify option meets qualifications.	Warning	P632	ⓘ
CROP: Cass - Corn	Acres have been keyed for the 07/15/2025 ARD. Please use the Acres Complete button if finished reporting acres.	Warning	P333	ⓘ

Share Edit Warnings

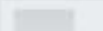
- Share mismatch between policy and FSA
- Share percent exceeds 100%

Policy Validations						
Clear Filters						
Type	Description	Severity	ID			
ACREAGE: 0004-0002 37	Please validate share as it does not match FSA Certified Data for CLU /6 (FSA: 0.6000).	Warning	P303	Unit Share is 8667		
ACREAGE: 0005-0001 64	Share percent on all policies with CLU FN: Field: 2 exceeds 100%. Please correct.	Warning	P266			
ACREAGE: 0005-0002 65	Share percent on all policies with CLU FN: Field: 2 exceeds 100%. Please correct.	Warning	P266			
ACREAGE: 0005-0002 65	Share percent on all policies with CLU FN: Field: 1 exceeds 100%. Please correct.	Warning	P266			
COVERAGE: Corn	CORN - RP - 80% - EI - IRRIGATED qualifies for EU.	Warning	P619			
COVERAGE: Corn	CORN - RP - 80% - EI - NON-IRRIGATED qualifies for EU.	Warning	P619			
COVERAGE: Grain Sorghum	GRAIN SORGHUM - RP - 65% - EI - IRRIGATED has Ei option, verify option meets qualifications.	Warning	P632			
COVERAGE: Grain Sorghum	GRAIN SORGHUM - RP - 75% - EI - NON-IRRIGATED has Ei option, verify option meets qualifications.	Warning	P632			
UNIT: 0001-0002	Yield Exclusion is opted out for 2023. A signature is required for this APH database.	Warning	P343			
UNIT: 0001-0011	Yield Exclusion is opted out for 2023. A signature is required for this APH database.	Warning	P343			

Note: Policies with fatal errors can not be submitted or printed.

Companion Units For NIRR

Note the keying differences

Common Land Units										
Companion #1 NIRR Unit										
	FN	Tract	Field	Acres	CLU Acres	Intended Acres	State	County	FSA Version Date	Determination Code
 Map			1	51.58	51.58		KS-15	Finney-055	-- S€	F
 Map			2	5.86	11.72		KS-15	Finney-055	-- S€	F

Companion #2 NIRR Unit											FSA RMA	FSA RMA	
	FN	Tract	Field	Acres	CLU Acres	Intended Acres	State	County	FSA Version	Determination	Entity	Acreage	
									Date	Code	ACR	Difference	Difference
 Map			1	5.86	51.58		KS-15	Finney-055	-- S€	F		-- S€	-- S€
 Map			2		11.72		KS-15	Finney-055	-- S€			-- S€	-- S€

Companion Units for IRR

Companion #1 IRR Unit

	FN	Tract	Field	Acres	CLU Acres	Intended Acres	State	County	FSA Version Date	Determination Code
			1		51.58		KS-15	Finney-055	-- Set	
			2	5.86	11.72		KS-15	Finney-055	-- Set	F

Common Land Units

Companion #2 IRR unit

	FN	Tract	Field	Acres	CLU Acres	Intended Acres	State	County	FSA Version Date	Determination Code	ACR	FSA RMA Entity Difference	FSA RMA Acreage Difference
			1	51.58	51.58		KS-15	Finney-055	-- Set	F		-- Set	-- Set
			2	5.86	11.72		KS-15	Finney-055	-- Set	F		-- Set	-- Set

Keying Written Agreements

- Add WA request on crop tab

The screenshot displays a web form titled "Request - Rock Island County". It features three main input sections: "Type of WA:" with a dropdown menu showing "-- Select --"; "Request Type:" with radio buttons for "New Request" and "Renewal", and a "WA Status:" label; and "Type of Producer:" with a dropdown menu showing "-- Select --". Below these is a tabbed interface with the "Crop(s)" tab selected. Inside this tab, there is a sub-section titled "Crop" containing a dropdown menu with "-- Select --". To the right of the "Crop" section are two buttons: "Add Row" and "Delete Crop".

Keying Written Agreements

- Select WA in Unit tab
 - Can be any land ID

The screenshot displays the 'Unit' tab of the FMHwire application. The top navigation bar includes tabs for Application, Crop, Unit (selected), Acreage, Quick Edits, Premiums, and Policy Review. Below the navigation bar, there is a black redaction bar. The main form area contains several input fields and dropdown menus. The 'Basic XXXX' field has a radio button selected next to '0012'. The '- Optional XXXX' field has a radio button selected next to '0002'. The 'Practice:' dropdown menu is set to 'NON IRR-003'. The 'Type:' dropdown menu is set to 'NTS-997'. The 'EU' label is visible. The 'Prod ID:' field contains the value '245'. The 'Share %:' field contains the value '0.6667'. The 'Farm Name:' field is redacted with a black box. The 'Remarks:' field is empty. The 'Written Agreements:' dropdown menu is set to '0811-003-997-Coi'. The 'Prod' label is partially visible on the right side of the form.

Application	Crop	Unit	Acreage	Quick Edits	Premiums	Policy Review
[Redacted]						
Basic XXXX		- Optional XXXX		Practice:	Type:	
☒ 0012		☒ 0002		NON IRR-003	NTS-997	
EU						
Prod ID:	Share %:	Farm Name:	Remarks:	Prod		
245	0.6667	[Redacted]				
Written Agreements:						
[Redacted] 0811-003-997-Coi						

Written Agreement (Cont.)

- Written agreements keyed on unit tab default to acreage tab
 - Note: Correct land ID is required on acreage tab for specific CLU

Acreage Line

Map/High Risk Area: AAA	Not High Risk Land: ☐	Written Agreement: 00811-003-997-Cc	Verifiable Record Type Code: -- Select --
Acres: 82.35	CLU Acres: 82.35	Intended Acres: 0.00	Plant Date: 05/10/2024
			Zero/UI Flag: -- Select --
Final Plant Date: 06/01/2024			

Management of Agency Reports

Prior to SCD

- Statement of Unpaid Accounts
- Written Agreement Status
- Agency Policy Register
- TA/YE/QL Comparison Report (Policy Specific)
- Personal T-Yield Comparison (Policy Specific)
- CLU Report

SCD

Policy Status Report-Pending Policies

SCD Keying
Window

Management of Agency Reports

**Prior to
IPRD/PRD**

- Agency Policy Register
- PHC Tracking Report
- Policy Status Report-Missing Units
- Policy Status Report-Missing APH (Previous RY)
- Check for Policy Confirmations (Retrieve Documents)
- TA/YE/QL Comparison Report (Policy Specific)
- Unit Numbering Report (Policy Specific)

**IPRD
PRD**

- PHC Tracking Report
- Policy Status Report-Missing Units
- Policy Status Report-Missing APH (Previous RY)
- Policy Status Report-Pending Policies
- TA/YE/QL Comparison Report(Policy Specific)
- Unit Numbering Report (Policy Specific)

**IPRD/PRD
Keying Window**

Management of Agency Reports

Prior to ARD

- Cash Discount Report
- ACRSI Status Report
- New Producer Verification
- CLU Report

ARD

- Policy Status Report-Missing AR
- Policy Status Report-Pending Policies

ARD Keying
Window

Management of Agency Reports – Spring

**After acres are
submitted**

- Policy Financial Report
- Policy Information Export
- Rainfall Index Estimated Indemnity Report (policy specific)

**August
through
November**

Band Coverage Trigger Yield Report

EOI

**Before
Premium
Billing**

- MPCl Conservation Compliance
- Policyholder Center User Report

It's Your Turn!

1. Grab your phone & find your calendar that you use for work
2. Click *New Appointment/Event*
3. What deadline always sneaks up on you?
 - Pick one of the reports as a reminder
4. Set it to recur every year
5. Click *Save*



Question Time



THANK YOU!

FMHwire



FMHA: Streamlining Agent Processes

Austin Whetstone – *Underwriting Operations Specialist*

Trevor Robins – *Training & Education Manager*

Mitch Merk – *District Sales Manager*



Streamlining Agent Processes

- FMH has built tools within FMHA to help your agency streamline your current processes
- Features assist with efficiencies and ease of doing business throughout the busy crop insurance cycle
- Our goal is for your agency to be accurate and efficient, allowing more time for sales and maintenance of your book of business

Streamlining Agent Processes: FMHA Highlights

- FMH Quoter (FMHQ)
- DocuSign
- Linked Units
- Forms & Reports Catalog
- Task List
- Online Help
- M13 File Transfer Process



FMHQ

FMHwire

FMHQ

- Individual and Batch Farm Quotes
- Analyzer and Comparison charts
- Submit changes directly to policies
 - Eliminates keying information twice
- DocuSign applications
 - Quickly send changes to insureds for signatures

FMHQ

0292696 Entity300166IAHancock

QuoteView PolicyLast Year PremiumDownloadView Quote Summary

Recalculate QuoteCollapse AllExpand AllInclude Totals

CORN | NON IRR-003 | GSG-016

ACRES600.00600.00

MPCI PREMIUM / ACRE\$45.96\$27,573.00

PRIV. PROD. PREMIUM / ACRE\$3.25\$1,950.00

COMBINED PREMIUM / ACRE\$49.21\$29,523.00

View Comparison Charts

MPCI With Band Coverage(s)

Average Approved Yield:188.50T-Yield:188.00Gross Acres:600.00Quote Price:\$4.79

Average Rate Yield:185.67SA T-Yield:182.00Net Acres:600.00Price Volatility:0.18

Add New

Liability Subject to OffsetShare Applied

Selected	Plan	Level	Common Options	Unit Options	Liability	Guarantee	Base Premium	Subsidy	Premium / Acre	Total Premium	Action
☒	RP	80% / 100%	TA, VA, HC		\$425,256.00	90,480.00 BU	\$21,542.00	\$10,341.00	\$18.67	\$11,201.00	
	ECO+R / FFR	95% - 80% / 100%		OU	\$47,762.00		\$8,683.00		\$14.47	\$8,683.00	
	ECO-RP	95% / 9% / 100%			\$47,841.00	10,179.00 BU	\$21,969.00	\$14,280.00	\$12.82	\$7,688.00	
					\$473,097.00	100,659.00 BU	\$52,194.00	\$24,621.00	\$45.96	\$27,573.00	
☐	RP	80% / 100%	TA, VA, HC	OU	\$425,256.00	90,480.00 BU	\$21,542.00	\$10,341.00	\$18.67	\$11,201.00	
	ECO+R / FFR	95% - 80% / 100%		OU	\$47,762.00		\$8,683.00		\$14.47	\$8,683.00	
	ECO-RP	95% / 9% / 100%			\$47,841.00	10,179.00 BU	\$21,969.00	\$14,280.00	\$12.82	\$7,688.00	
					\$473,097.00	100,659.00 BU	\$52,194.00	\$24,621.00	\$45.96	\$27,573.00	

Private Products

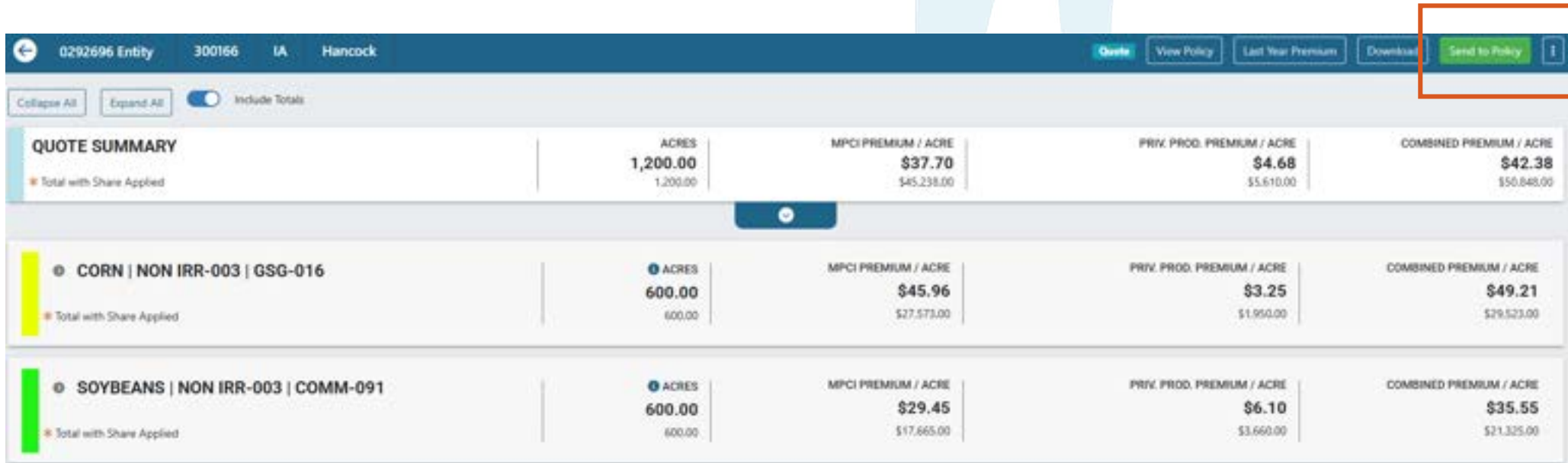
Add New

Share Applied

Selected	Plan / Endorsement	Crop	Practice	Type	Coverage / Price %	Production Plan Trigger Yield	Total Liability	Premium / Acre	Total Premium	Action
☒	X520RP	CORN	NON IRR-003	GSG-016	\$500.00		\$100,000.00	\$3.25	\$1,950.00	
							\$100,000.00	\$3.25	\$1,950.00	

FMHQ: Send to Policy

- Send changes made in FMHQ directly to the policy
- Still allows for a final double check of info before submission

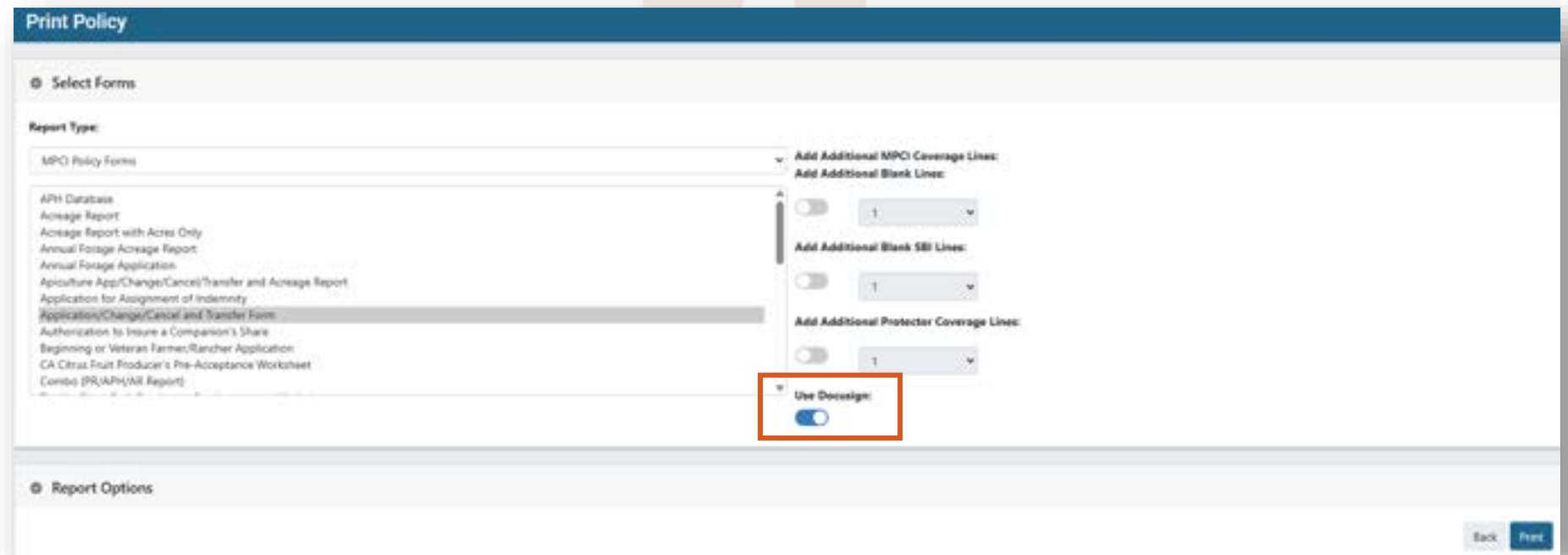
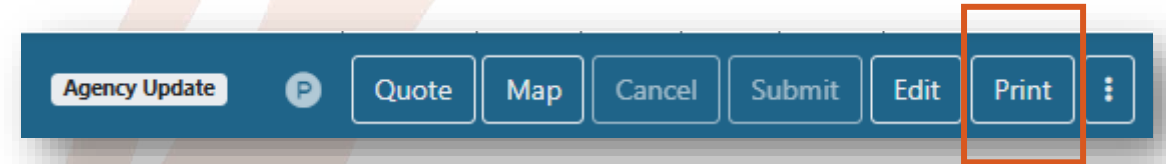


The screenshot displays the FMHQ software interface. At the top, a navigation bar includes a back arrow, entity information (0292696 Entity, 300166, IA, Hancock), and action buttons (Quote, View Policy, Last Year Premium, Download, and Send to Policy). The 'Send to Policy' button is highlighted with an orange rectangular box. Below the navigation bar, there are controls for 'Collapse All', 'Expand All', and a toggle for 'Include Totals'. The main content area is a table with five columns: Description, ACRES, MPC1 PREMIUM / ACRE, PRIV. PROD. PREMIUM / ACRE, and COMBINED PREMIUM / ACRE. The table contains three rows of data: a summary row for the entire quote, and two rows for specific crops: CORN and SOYBEANS. Each row includes a status indicator (yellow for CORN, green for SOYBEANS) and a note 'Total with Share Applied'.

	ACRES	MPC1 PREMIUM / ACRE	PRIV. PROD. PREMIUM / ACRE	COMBINED PREMIUM / ACRE
QUOTE SUMMARY * Total with Share Applied	1,200.00 1,200.00	\$37.70 \$45,238.00	\$4.68 \$5,610.00	\$42.38 \$50,848.00
CORN NON IRR-003 GSG-016 * Total with Share Applied	600.00 600.00	\$45.96 \$27,573.00	\$3.25 \$1,950.00	\$49.21 \$29,523.00
SOYBEANS NON IRR-003 COMM-091 * Total with Share Applied	600.00 600.00	\$29.45 \$17,665.00	\$6.10 \$3,660.00	\$35.55 \$21,325.00

DocuSign

Print > Select Forms > Use DocuSign

A screenshot of a web application interface titled 'Print Policy'. It features two main sections: 'Select Forms' and 'Report Options'. The 'Select Forms' section has a 'Report Type' dropdown set to 'MPO Policy Forms'. Below this is a list of forms, with 'Application for Assignment of Indemnity' selected. To the right of the list are three toggle switches for 'Add Additional MPO Coverage Lines', 'Add Additional Blank SBI Lines', and 'Add Additional Protector Coverage Lines', each with a value of '1'. At the bottom of this section is a 'Use DocuSign' toggle switch, which is turned on and highlighted with an orange box. The 'Report Options' section is currently empty. At the bottom right of the form are 'Back' and 'Print' buttons.

DocuSign

- Pre-filled insured and agent information
- Choice to send to insured or agent first

Form Actions

Send Using DocuSign ▼

Download/Save PDF 

Insured

Insured Name For Signature
Mecham, Bryon ▼

Insured Email For Signature
testemail@grm.net

Insured Mobile Phone For Signature
(515) 447-2094

Agent

Agent Name For Signature
Soliday, Grant A.

Agent Email For Signature
fmhtraining@fmh.com

Agent Mobile Phone For Signature
(641) 447-2035

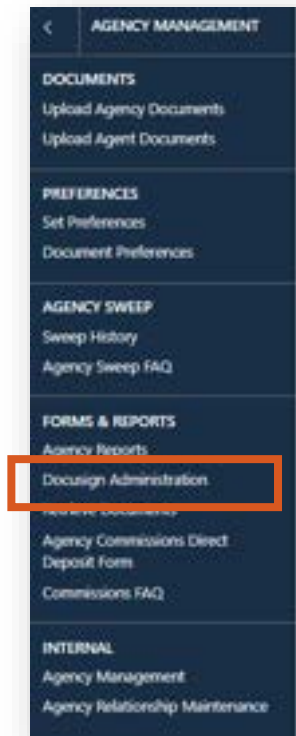
Select who to route the document to for signature first:
Insured ▼

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

Docusign

- Docusign Administration portal to manage all reports
 - Agency Management > Forms & Reports > Docusign Administration



A screenshot of the Docusign Administration main interface. The page title is 'Docusign Administration'. There is a search bar, a dropdown for 'All Agents', a 'Show All' button, and a year selector set to '2025'. A 'Create New Envelope' button is in the top right. Below the header, there is a table with columns: Bulk Actions, Insured, Policy, Reins, State, County, Season, Policy Type, Form, Envelope Status, and Status Date. The table contains 6 rows of data. The first row has a 'Voided' status, while the others are 'Completed'.

Bulk Actions	Insured	Policy	Reins	State	County	Season	Policy Type	Form	Envelope Status	Status Date
< >			2025	Indiana	Parke	S	Protector	Acreage Report	Voided	06/13/2025 03:06:21 AM
< >			2025	Indiana	Parke	S	Protector	Acreage Report	Completed	06/07/2025 11:40:23 AM
< >			2025	Indiana	Parke	S	Protector	Acreage Report	Completed	06/07/2025 11:37:36 AM
< >			2025	Indiana	Parke	S	Protector	Acreage Report	Voided	06/13/2025 03:05:42 AM
< >			2025	Indiana	Carroll	S	MPCI	Acreage Report	Completed	06/24/2025 08:01:28 AM
< >			2025	Indiana	Carroll	S	MPCI	Combo (PR/APH/AR Report)	Completed	04/02/2025 02:51:35 PM

DocuSign: FMHA Eligible Forms

FMHA ELIGIBLE DOCUSIGN FORMS

FMH offers these policy forms, reports, and applications for DocuSign in FMHA:

- Acreage Report
- Acreage Report with Acres Only
- Acreage Report with CLU
- Acreage Report with CLU with Acres Only
- Annual Forage Acreage Report
- Annual Forage Application
- Apiculture App/Change/Cancel/Transfer and Acreage Report Application for Assignment of Indemnity
- Application, Cancellation, and Change Form
- Application/Change/Cancel and Transfer Form
- Combo (PR/APH/AR Report)
- DRP Application
- DRP Quarterly Coverage Endorsement
- ECO+/SCO+/RAMP Application
- Forage Production Underwriting Report & Acreage Report
- Hail and Fire Exclusion Option (Continuous)
- High-Risk Land Exclusion Option
- LGM Application
- LGM Specific Coverage Endorsement
- LRP Application
- LRP Specific Coverage Endorsement
- Map-Based Combo (Production, Acreage Report & APH Summary) Map-Based Production Report
- PACE Application
- PRF App/Change/Cancel/Transfer and Acreage Report
- PRF Application Cancellation Change Transfer and AR Form Producer's Pre-Acceptance Worksheet
- Producer's Pre-Acceptance Worksheet for Fruit Trees
- Production Report
- Production Report with Trigger Yield
- Standalone Crop Hail Application
- Standalone Crop Hail Application/Amendment
- Substantial Beneficial Interest (SBI) Reporting Form
- Whole-Farm Revenue Protection Application



© Select Forms

Report Type:

MPCI Policy Forms

APH Database

Acreage Report

Acreage Report with Acres Only

Annual Forage Acreage Report

Annual Forage Application

Apiculture App/Change/Cancel/Transfer and Acreage Report

Application for Assignment of Indemnity

Application/Change/Cancel and Transfer Form

Authorization to Insure a Companion's Share

Beginning or Veteran Farmer/Rancher Application

CA Citrus Fruit Producer's Pre-Acceptance Worksheet

Combo (PR/APH/AR Report)

Add Additional MPCI Coverage Lines:

Add Additional Blank Lines:

Add Additional Blank SBI Lines:

Add Additional Protector Coverage Lines:

Use DocuSign:

Linked Units



Linked Units

- **NEW!** Feature in FMHA
 - Based on agent feedback
- Create unit links in FMHA so you only need to key data on one of the Other Person Sharing (OPS) policies
- Applies to customers who share acres with others, and your agency code has both insured's policies

Linked Units

- Linked units automatically roll into subsequent crop years, saving you time
- If you use precision or point-and-click mapping to report acres, linked units will link automatically in FMHA

Linked Units Example

- Two policies *Robins Family Grain & Cattle* and *Robins Farms* share on two units of NI Wheat

Robins Family Grain & Cattle 14-039-1178169 2026 WHEAT - 0011 0002-0001 IS Update Quote

Application Crop Unit Acreage Quick Edits Premiums Policy Review Claims

Robins Family Grain & Cattle State: IA County: Clarke

Unit Detail

Go To: Unit Acreage

WHEAT - RP - 0002-0001 - 003 - 011 - 4 - 0.5000 - 5275 - Welker Home

WHEAT - RP - 0002-0002 - 003 - 011 - 5 - 0.5000 - 5275 - Welker South

Robins Farms 14-039-1178168 2026 WHEAT - 0011 0001-0001 IS Update Quote

Application Crop Unit Acreage Quick Edits Premiums Policy Review

Robins Farms State: IA County: Clarke

Policy

Go To: Unit Acreage

WHEAT - RP - 0001-0001 - 003 - 011 - 1 - 1.0000 - 984 - Gary Home

WHEAT - RP - 0001-0002 - 003 - 011 - 2 - 1.0000 - 5079 - Ryan Farm

WHEAT - RP - 0002-0001 - 003 - 011 - 3 - 0.5000 - 5275 - Welker Home

WHEAT - RP - 0002-0002 - 003 - 011 - 4 - 0.5000 - 5275 - Welker South

Link Units

- *Policy > Edit > > Unit > Link Units*
- Select the check box(es) in the Linked column or select the *Link All* check box

The screenshot displays the 'Link Units Management' interface within the Farmers Mutual Hail application. The top navigation bar shows the selected entity 'Robins Family Grain & Cattle' and various tabs like 'Application', 'Crop', 'Unit', 'Acreage', etc. The main content area features a table with columns for Crop, Practice, Type, Unit #, Prod ID, Share, Farm Name, Land Description, Other Person Share, Linked, Linked Unit Information, and Linked Land Description. Two rows are highlighted with red boxes, both showing 'Robins Farms' as the linked unit. A 'Link All' checkbox is visible above the table. The interface also includes filters, sorting options, and pagination controls.

Crop	Practice	Type	Unit #	Prod ID	Share	Farm Name	Land Description	Other Person Share	Linked	Linked Unit Information	Linked Land Description
Wheat	NCH 99R-003	W-011	0002-0001	4	0.5000	Welker Home	073N027W 0013, 0024	Robins Farms	☒	1178168 - 0002-0001 - 3 - 0.5000 - Welker	073N027W 0013
Wheat	NCH 99R-003	W-011	0002-0002	5	0.5000	Welker South	073N027W 0023	Robins Farms	☒	1178168 - 0002-0002 - 4 - 0.5000 - Welker	073N027W 0024

Link Units

- Enter acres are the source policy & sync acreage to OPS policies

Robins Family Grain & Cattle 14-039-1178169 2026 WHEAT - 0011 0002-0001

Application Crop Unit Acreage Quick Edit Premiums Policy Review Claims Documents Notes + Log

Robins Family Grain & Cattle State: IA County: Clarke

Linked Units Management

Clear Filters Clear Sorting

Show 20 entries Page 1 of 1

Link All

Crop	Practice	Type	Unit #	Prod ID	Share	Farm Name	Land Description	Other Person Share	Linked	Linked Unit Information	Linked Land Description
Wheat	NCH RR-002	W-011	0002-0001	4	0.5000	Welker Home	073N027W 0013, 0024	Robins Farms	☒	1178168 - 0002-0001 - 3 - 0.5000 - Welker	073N027W 0013
Wheat	NCH RR-002	W-011	0002-0002	5	0.5000	Welker South	073N027W 0023	Robins Farms	☒	1178168 - 0002-0002 - 4 - 0.5000 - Welker	073N027W 0024

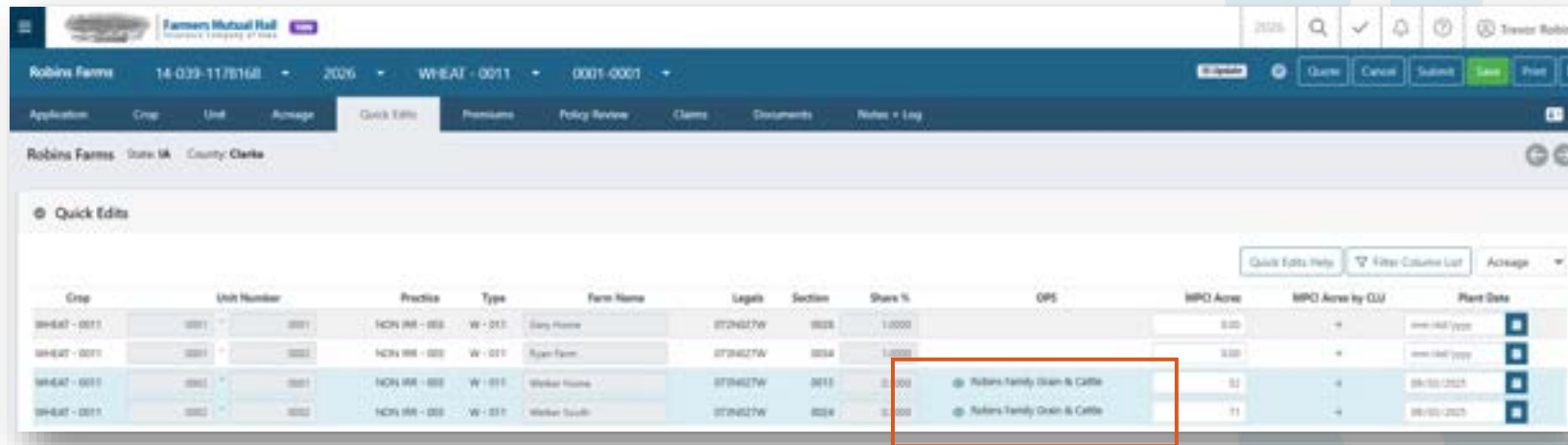
Showing 1 to 2 of 2 entries

Sync Acreage Sync Production

Close Save

Link Units

- Enter acres on the source policy
- Sync acreage to OPS policies



Crop	Unit Number	Practice	Type	Farm Name	Legal	Section	Share %	OPS	WPO Acres	WPO Acres by U/I	Plant Date
WHEAT - 0011	0001	NON RR - 000	W - 011	Gray House	0724027W	0009	1.0000		0.00	-	09/01/2025
WHEAT - 0011	0001	NON RR - 000	W - 011	Gray Farm	0724027W	0004	1.0000		0.00	-	09/01/2025
WHEAT - 0011	0002	NON RR - 000	W - 011	Worked House	0724027W	0011	0.000	Robins Family Grain & Cattle	01	-	09/01/2025
WHEAT - 0011	0002	NON RR - 000	W - 011	Worked South	0724027W	0009	0.000	Robins Family Grain & Cattle	11	-	09/01/2025

Other Person Sharing

Clear Sorting

	Entity Number	Name	ID
	0692057	Robins Family Grain & Cattle	85-2369741

Link Units

- Navigate directly to the shared policy
- Acres and/or Production are synced

Other Person Sharing

Entity Number	Name	ID	State	Linked Unit
0692057	Robins Family Grain & Cattle	85-2369741	IA	1178169 - 0002-0001 - 4 - 0.5000 - Welker Home

Robins Family Grain & Cattle

14-039-1178169

2026

WHEAT - 0011

0002-0001

IS Update

Quote

Cancel

Submit

Save

Application

Crop

Unit

Acreage

Quick Edits

Premiums

Policy Review

Claims

Documents

Notes + Log

Robins Family Grain & Cattle

State: IA

County: Clarke

Quick Edits

Quick Edits Help

Filter Column List

Acreage

Crop	Unit Number	Practice	Type	Farm Name	Legals	Section	Share %	OPS	MPCI Acres	MPCI Acres by CLU	Plant Date	
WHEAT - 0011	0002	0001	NON 99L - 003	W - 011	Welker Home	073N027W	0024	0.5000	Robins Farms	52.00	+	09/03/2025
WHEAT - 0011	0002	0002	NON 99L - 003	W - 011	Welker South	073N027W	0023	0.5000	Robins Farms	71.00	+	09/03/2025

Forms & Reports Catalog



Forms & Reports



Agency Reports

Reports to assist
managing your
book



Policy Forms & Reports

Forms to administer
the policy



Retrieve Documents

Access FMH-
generated or
Agent/FMH
scanned
documents

New! Forms & Reports Catalog

- Guidance on when to use and where to access forms and reports in FMHA

Forms and Reports Catalog

- ▶ Sales Close Reports
- ▶ Acreage Reporting
- ▶ Production Reporting
- ▶ Insured's Production Reporting
- ▶ Claims
- ▶ Agency Management
- ▶ Accounting

Forms & Reports Catalog

The screenshot shows the Farmers Mutual Hail Insurance Company of Iowa website. The header includes the company logo and name. A navigation bar contains 'Contents' and 'Glossary' tabs. A left sidebar lists various categories, with 'Forms and Reports Catalog' highlighted under the 'Drafts' section. The main content area displays the breadcrumb 'You are here: Training & Education > Drafts > Forms and Reports Catalog' and the title 'Forms and Reports Catalog'. A list of report categories is shown, with a red arrow pointing from 'Sales Close Reports' to a detailed view of the 'Policy Status Report - Crop'.

Contents **Glossary**

Introduction
Ag Brokerage Solutions
Agency Department
Business Intelligence
Corporate Services
Crop Insurance Underwriting
FMHA - General Information
Information Technology
Internal Claims
Field Claims
Marketing
Pledge Insurance Advisors
RMA and NCIS Change Management
Training & Education
Change Management Processes
Audio/Video
FMH University
Other Processes
Drafts
Forms and Reports Catalog

You are here: Training & Education > Drafts > Forms and Reports Catalog

Forms and Reports Catalog

- ▶ Sales Close Reports
- ▶ Acreage Reporting
- ▶ Production Reporting
- ▶ Insured's Production Reporting
- ▶ Claims
- ▶ Agency Management
- ▶ Accounting

Policy Status Report - Crop

Navigation: Agency Management > Forms & Reports > Agency Reports > Select Report > Policy Status Report - Crop

- Shows if there are policies missing APH, acres, production, unamended hail and if there is an agent version open.
- Run this report anytime, especially during keying deadlines for SCD, PRD, ARD, and IPRD.



Forms & Reports Catalog

The screenshot shows the Farmers Mutual Hail Insurance Company of Iowa website. The header includes the company logo and name. A navigation bar contains 'Contents' and 'Glossary' tabs. A left sidebar lists various categories, with 'Forms and Reports Catalog' highlighted under the 'Drafts' section. The main content area displays the breadcrumb 'You are here: Training & Education > Drafts > Forms and Reports Catalog' and the title 'Forms and Reports Catalog'. A list of report categories is shown, with a red arrow pointing from 'Sales Close Reports' to a detailed view of the 'Policy Status Report - Crop'.

Contents **Glossary**

Introduction
Ag Brokerage Solutions
Agency Department
Business Intelligence
Corporate Services
Crop Insurance Underwriting
FMHA - General Information
Information Technology
Internal Claims
Field Claims
Marketing
Pledge Insurance Advisors
RMA and NCIS Change Management
Training & Education
Change Management Processes
Audio/Video
FMH University
Other Processes
Drafts
Forms and Reports Catalog

You are here: Training & Education > Drafts > Forms and Reports Catalog

Forms and Reports Catalog

- ▶ Sales Close Reports
- ▶ Acreage Reporting
- ▶ Production Reporting
- ▶ Insured's Production Reporting
- ▶ Claims
- ▶ Agency Management
- ▶ Accounting

Policy Status Report - Crop

Navigation: Agency Management > Forms & Reports > Agency Reports > Select Report > Policy Status Report - Crop

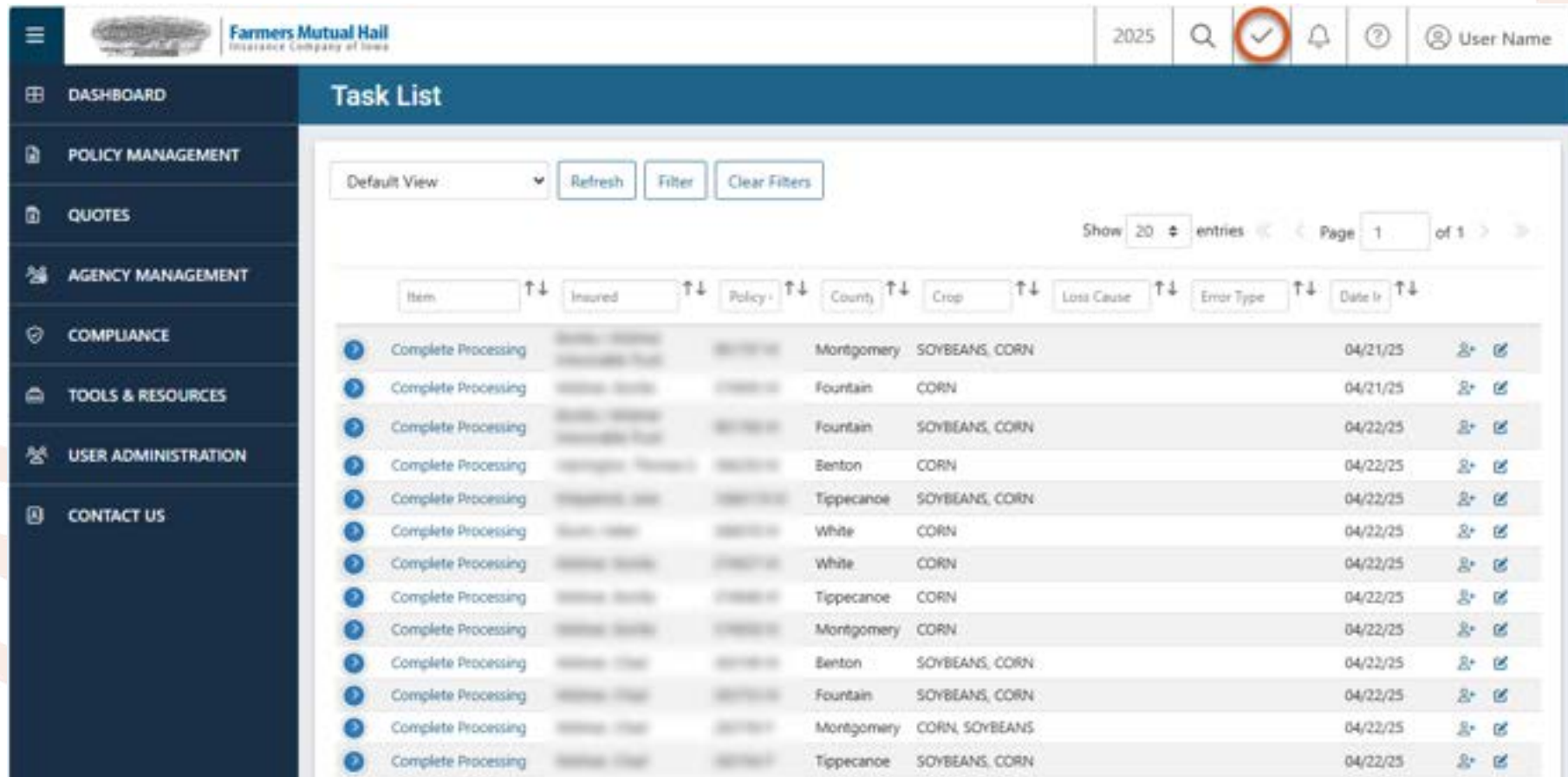
- Shows if there are policies missing APH, acres, production, unamended hail and if there is an agent version open.
- Run this report anytime, especially during keying deadlines for SCD, PRD, ARD, and IPRD.



Task List



Task List



Task List

Default View Refresh Filter Clear Filters

Show 20 entries Page 1 of 1

Item	Insured	Policy	County	Crop	Loss Cause	Error Type	Date
Complete Processing	John Doe	123456789	Montgomery	SOYBEANS, CORN			04/21/25
Complete Processing	John Doe	123456789	Fountain	CORN			04/21/25
Complete Processing	John Doe	123456789	Fountain	SOYBEANS, CORN			04/22/25
Complete Processing	John Doe	123456789	Benton	CORN			04/22/25
Complete Processing	John Doe	123456789	Tippecanoe	SOYBEANS, CORN			04/22/25
Complete Processing	John Doe	123456789	White	CORN			04/22/25
Complete Processing	John Doe	123456789	White	CORN			04/22/25
Complete Processing	John Doe	123456789	Tippecanoe	CORN			04/22/25
Complete Processing	John Doe	123456789	Montgomery	CORN			04/22/25
Complete Processing	John Doe	123456789	Benton	SOYBEANS, CORN			04/22/25
Complete Processing	John Doe	123456789	Fountain	SOYBEANS, CORN			04/22/25
Complete Processing	John Doe	123456789	Montgomery	CORN, SOYBEANS			04/22/25
Complete Processing	John Doe	123456789	Tippecanoe	SOYBEANS, CORN			04/22/25

Task List

Task Item	Description	Action
Complete Processing	An application or policy change is in process/hasn't been submitted.	Complete and submit the application or policy change (or, if you changed the policy by mistake, refer to Delete a Policy Version)
Policy requires additional information	An application or policy change you've submitted requires additional information.	Click  View Task Details to see additional information.
Batch Farm Quote Request is Complete	Click the link to see your batch farm quotes. (You'll also get an email when your request is complete, with a link to your quotes).	Click the link to see your batch farm quotes.
Application Denied	An application or policy change you've submitted was denied by your Insurance Specialist.	No action required.
Inspection Approved	The results of an inspection were approved.	No action required.
Unreported Yield Reminder	Reminder to process missing yield information (appears 45 days after Production Reporting date).	Identify impacted policies using production report filters within your task list and reports.

Task List – Takeaways

- Centralized location for all policy and application updates
- Clear distinction between action items vs. informational updates
- Provides direct links and details to complete tasks quickly
- Helps prevent missed deadlines or incomplete submissions
- Keeps agents organized, efficient, and confident in daily workflow

FMHA Online Help



FMHA Online Help



FMHA Procedures

- Step-by-step procedures to navigate functionality in FMHA
- Interactive features allow you to click on examples
- Updated as updates and changes in FMHA occur

Report Acres on the Quick Edits Tab

General Information

Report Acres

1. Open the policy and click the **Quick Edits** tab.
2. Click **Edit**.
3. Click **Filter Column List** to customize your Quick Edits data entry screen (i.e., to show/hide, rearrange, and enable/disable columns). When you're finished, click **Save Fields**.

Tip: To learn how to customize your Quick Edits data entry screen, click **Quick Edits Help**.



Tip: You can have different column filter settings depending on whether you are reporting acres, production, or both. For more information, click **Quick Edits Help**.

Acres Reporting

- ACREAGE REPORTING Agent Process
- Acres Reporting Options Quick Guide
- Acres Report Comparison
- Report Acres with ACRSI Data
- Report Acres to FSA with ACRSI Data
- Report Acres on the Quick Edits Tab**
- Report Acres with CMS Data
- Report Acres on the Acres Tab
- Planting Intentions

Access and Navigate a Policy Map

Access Policy Map

Navigate Policy Map



1. **Return to Policy:** Click to leave the map and return to the policy.
 2. **Primary Top-Right Toolbar Options**
 - a. Entity Name (Last Name, First Name)
 - b. Policy Number (click drop-down arrow to see a different policy or to see All Policies)
 - c. Crop Year (CY)
 - d. Help & Support
 - e. Account Logout
 3. **Policy Data:** Includes the following data layers: CLU, Acresage, Production, RLU, and FarmField.
- a. **Location Search:** Click **Search**  to search any of the following:

Policy Maps

- Access and Navigate a Policy Map**
- Copy Policy Map to Another Entity
- Create CLU Layer Using Policy Map
- Create Farms/Fields Layer Using Mapped CLUs
- Create Farms/Fields Layer Using Policy Map
- Edit Acresage(s), Field(s), or Production(s): Add, Subtract, Split, or Join
- Expire / Un-Expire Plantings
- Mapping Basics and Best Practices
- Mapping Prep Guide
- Report Acres On Map Using Copied CLUs
- Report Acres On Map Using Point-and-Click Method
- Report Acres On Map Using RLUs

Training Videos & Webinars

- Short training videos and recorded webinars
- Cover MPCl and Private Products as well as FMHA Processing
- Updated and added throughout the year to keep you updated on new functionality in FMHA



Product Presentations

- Learn about new products
- Refresh on existing products
- Assist with explanation to insureds

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](#)

Specialty Products and Plans

[Annual Forage Presentation—2026](#)

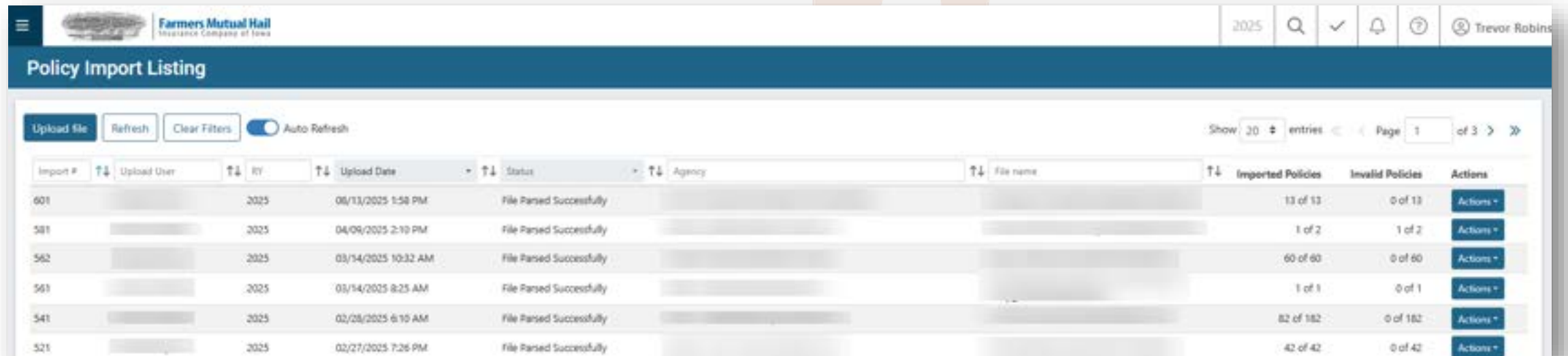
[Forage Policy Comparison and Availability](#)

Policy Import



Policy Import

- Also known as M13 File Import
- Used when transferring policies to FMH



Import #	Upload User	RY	Upload Date	Status	Agency	File name	Imported Policies	Invalid Policies	Actions
601		2025	06/13/2025 1:58 PM	File Parsed Successfully			13 of 13	0 of 13	Actions +
581		2025	04/09/2025 2:10 PM	File Parsed Successfully			1 of 2	1 of 2	Actions +
562		2025	03/14/2025 10:32 AM	File Parsed Successfully			60 of 60	0 of 60	Actions +
561		2025	03/14/2025 8:25 AM	File Parsed Successfully			1 of 1	0 of 1	Actions +
541		2025	02/26/2025 6:10 AM	File Parsed Successfully			82 of 182	0 of 182	Actions +
521		2025	02/27/2025 7:26 PM	File Parsed Successfully			42 of 42	0 of 42	Actions +

Thank you!



FMHwire

Lunch

12:15-1:15pm

Upcoming FMHA Features and Enhancements

Landon Shafer – *Strategic Account Manager*

Josh Menz – *AVP Crop Underwriting*

Austin Whetstone – *Underwriting Operations Specialist*



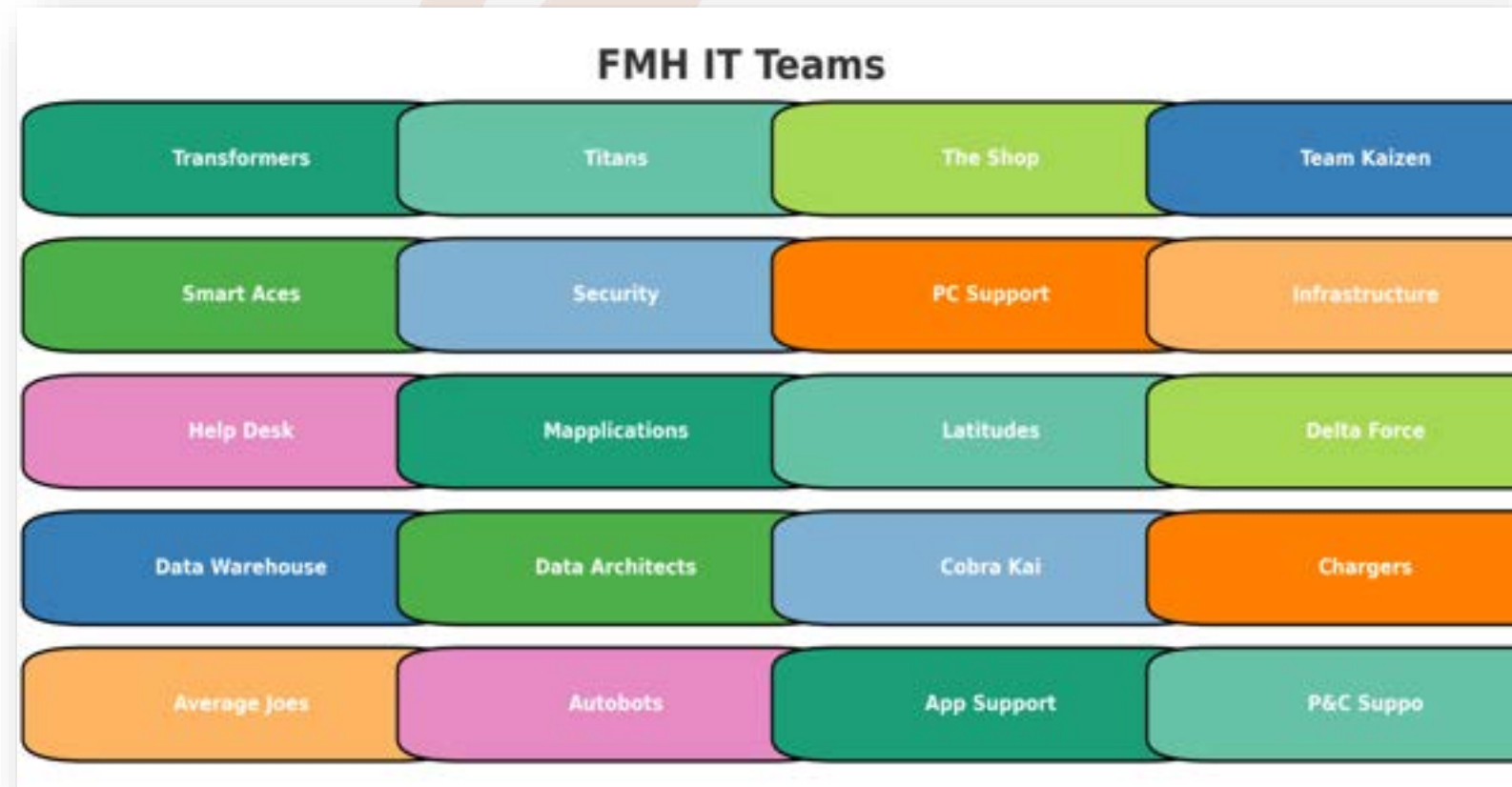
FMHA Enhancements

- How does it work at FMH
- What has been released recently
- What to expect in the future



How does IT work at FMH

- 20 Unique FMH Internal IT teams
- More than 110 employees serving on these teams



FMH IT Teams



FMH IT Teams



How Does It Work At FMH

- Initiative vs Small Enhancement
- Initiatives
 - Over 80hrs of work required to complete
 - Prioritized and Assigned to an IT team
- Small Enhancements
 - Under 80hrs of work to complete
 - Wide variety of work
 - One IT team, work released every 4 weeks



The Shop

- Well rounded team
- Flexible
- Work closely with UW Operations Team



Small Enhancements / Defects

- Improve SQL Performance
- BFR/VFR Application Generation Improvements
- ACRSI Scoring
- Splunk Errors – Acres Complete Modal Javascript Errors

Recently Released Small Enhancements

- SCO/STAX Insurability Report

Agency Reports

Step 1
SCO/STAX Insurability Report

Step 2
Select Report Criteria (when applicable)

Final ARC/PLC Data from RMA available for FY2025.

Sort Order:
AGENCY CODE

☐ Return All Results

☒ Results in Excel

Please select Agencies you would like to include in your report

Clear Filters

Show 20 entries Page 1 of 1

Agency Number Agency Name

Showing 1 of 2 entries

Next

1	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2	Agency Number	Agency Name	Insured Name	Policy Number	State	County	Crop	Type	Unit Number	Prod Id	Farm Number	SCO/STAX Plan	FSA Program	Cotton Participating?	FMHA Insurable?	FSA Insurable?	FMHA FSA Match Insurability?	Acres Reported
3							0011 - Wheat	Winter	0001-0004	A4	9250	SCO	ARC County		No	No	Yes	89.14
4							0011 - Wheat	Winter	0001-0005	6	11351	SCO	ARC County		No	No	Yes	0
5							0041 - Corn	Grain	0001-0003	20	11023	SCO			Yes	Yes	Yes	0
6							0041 - Corn	Grain	0001-0004	1	9250	SCO	ARC County		Yes	No	No	0
7							0081 - Soybeans		0001-0001	4	1686	SCO	PLC		Yes	Yes	Yes	0
8							0081 - Soybeans		0001-0001	4	1686	SCO	PLC		Yes	Yes	Yes	120.12
9							0081 - Soybeans		0005-0001	AL	12406	SCO	ARC County		Yes	No	No	65.87
10							0081 - Soybeans		0005-0002	10	11516	SCO	ARC County		Yes	No	No	0

Recently Released Small Enhancements

- Area Plan Yield and Payment Report

	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
1	Insured Name	Policy Number	Reinsurance Year	State	County	Crop	Practice	Plan	FMH Production	FMH Acres	FMH Weighted Average Yield	Expected Yield	Final Yield	Expected Revenue	Final Revenue	T Yield	Map Area	Insured Acres	Plan Liability	Plus Product Plan	Plus Product Plan Liability	Plan Payment	Plus Product Payment	Payment Factor
2						Wheat	Non-Irrigated	Supp Cov Opt - Rev Prot	326,851.10	5734.23	57	44.9	48.2	329.57	302.21	44		76.43	1772					
3						Corn	Non-Irrigated	Supp Cov Opt - Rev Prot	136,445.88	2200.74	62	76.8	60.5	357.89	248.66	76		46.15	2580				2580	1

Crop	Practice	Plan	FMH Production	FMH Acres	FMH Weighted Average Yield	Expected Yield
Wheat	Non-Irrigated	Supp Cov Opt - Rev Prot	326,851.10	5734.23	57	44.9
Corn	Non-Irrigated	Supp Cov Opt - Rev Prot	136,445.88	2200.74	62	76.8

U	V	W	X	Y	Z
Plan Liability	Plus Product Plan	Plus Product Plan Liability	Plan Payment	Plus Product Payment	Payment Factor
1772					
2580			2580		1

Recently Released Small Enhancements

- Application Changes

Remarks							Intended Acres (Crop-Acres):										
Crop Information																	
☐ Yes ☐ No (National) I request insurance coverage for my share of the Category B crops (except forage production) specified below with a designated county in all added counties where the crops are insurable and within any state where FMH is an Approved Insurance Provider. If yes, mark designated county checkbox below (Des. Cty). If your designated plan of insurance, level of coverage or price is not available in the added county, coverage will be provided through the Catastrophic Risk Protection Endorsement, if the crop is insurable in the actuarial documents for an added county.																	
MPCI County	MPCI Crop	New Prod	Des. Cty	Can Cov	Practice / Type-Unit Structure	Plan	Coverage Level (ALT/Cov Range)	Price % / Cov % / Prot Fact	Options, Elections, or Endorsements	HIP Cov	HIP Option(s)	HIP Cov %	SCO Cov	SCO Cov Lvl / Cov %	SCO Option(s)	ECO/MCO ALT/Cov Range	ECO/MCO Cov %
	CORN	☐	☐	☐	IRR - EU / NIRR - EU	RP - 02	75%	100% E	EI QL TA YA YC YE	☐			☐				
	COTTON	☐	☐	☐	IRR - EU / NIRR - EU	RP - 02	75%	100% E	EI TA YA YC YE	☐			☒	86%/100%			
	COTTON	☐	☐	☐	NON IRR / NTS	STAX-RP - 35	90/15	120%	SE	☐			☐				
	COTTON	☐	☐	☐	IRRIGATED / NTS	STAX-RP - 35	90/0	120%	SE	☐			☐				
	GRAIN SORG	☐	☐	☐		RP - 02	70%	100% E	EU QL TA YA YC YE	☐			☐				
	SOYBEANS	☐	☐	☐		RP - 02	65%	100% E	YA YC YE	☐			☐				

Recently Released Small Enhancements

- Default Dates in FMHA

Default

App Signing Agent:

-- Select --

▼

Agent App Sign Date:

mm/dd/yyyy

Insured App Sign Date:

mm/dd/yyyy

APH Sign Date:

mm/dd/yyyy

APH Prod. Record Type:

-- Select --

▼

11/15/25 AR Signing Agent:

-- Select --

▼

11/15/25 Agent AR Sign Date:

mm/dd/yyyy

11/15/25 Insured AR Sign Date:

mm/dd/yyyy

07/15/26 AR Signing Agent:

-- Select --

▼

07/15/26 Agent AR Sign Date:

mm/dd/yyyy

07/15/26 Insured AR Sign Date:

mm/dd/yyyy

Initiatives

- Where do they come from?
 - Strategic Project Plan
 - RMA Requirements
 - Feedback

FMH Strategic Project Plan 2025-2027

Profitability on Purpose



Farmers Mutual Hail
Insurance Company of Iowa



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

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.

FMH Strategic Project Plan

Customer Experience

- Customer Experience Management
- Mapping Enhancements
- DocuSign

Growth Strategy

- Ag Brokerage Solutions
- Agency Profitability Optimization (APO) Strategy
- Pledge Insurance Advisors

Company Health

- Data Governance and Data Strategy
- FMHA Agency Management Rewrite
- FMHC Rewrite
- Interactive GIS Portal
- Precision Operational Efficiencies

Value Proposition

- FMHQ
- Artificial Intelligence
- Precision Express

Feedback



I need to be able to create units while in the map.

I like what you did with FMHQ but can you add a premiums chart?

AIP X lets me report acres to one insured and it goes to the shareperson's policies.

RMA Requirements

IPR

Written Agreement Send

Margin Coverage Option

Initiatives

- FMH IT Teams
 - FMHA (Delta Force, Titans and The Shop)
 - Claims (Average Joes and Smart Aces)
 - GIS (Mapplications and Latitudes)
 - System Performance (Kaizen)
 - Web Team (Cobra Kai)
 - Other effected teams as necessary (Data Architects and Infrastructure)

Recently Released Initiatives

- QuickPay
- MCO Functionality
- Link Units – Production Syncing
- Written Agreement Processing
- DocuSign

Recently Released Initiatives – QuickPay

CAREERS CLAIMS POLICYHOLDERS AGENTS **QUICK PAY** LOGIN

ABOUT INSURANCE PRECISION RESOURCES Q

FMH
FARMERS MUTUAL HAIL

HOLDER CENTER

FMH Quick Pay

1 Find Your Account **2** **3** **4**

FMH Account Number *

Amount *

\$

You can select your payment amount on the next page.

ZIP Code *

Mailing ZIP Code

[Need help finding your bill information?](#)

If you do not have the information above, you will need to [create an account](#) to make a payment.

Continue

For assistance please contact FMH Help Desk at [800-532-1581](tel:800-532-1581) or helpdesk@fmh.com

Recently Released Initiatives

Demo

- MCO Functionality
- Link Units – Production Syncing
- Written Agreement Processing
- DocuSign

What's is currently being worked on?

- PHC Schedule a Payment
- Agency Management in FMHA
- Written Agreement Processing Efficiency Enhancements
- MCO,CLIP, & other RMA changes

What's Further Down the Road

- DocuSign Enhancements/Preferences
- PHC Mobile
- FMHA Mobile
- T Yield Maps
- FMHA Customer Dashboard and Notifications
- Policy Unit Sort Options by Unit # or Farm #
- AI?

Closing

- Process for providing feedback
 - How
 - Providing to sales team
- Benefits
 - Smaller stuff – quickly work it in as we know about it.

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 divided into neat rows, and a line of trees is visible in the distance.

Legal & Compliance



Becky Paterson – AVP Legal & Compliance
Julie Harris – Compliance Field Supervisor

Becky Paterson

AVP Legal & Compliance

- Started in Crop Insurance in 1987
- 2 AIPs – Joined FMH in 2007
- 10 years underwriting (6 states)
- 10 years compliance w/2 years loss adjusting
- Managed Underwriting Dept
- Managed Error Resolution Team
- Managed Legal Department
- Promoted to current position 2022





Agenda

Legal:

- Ineligible Tracking System
- Payment Plans

Compliance:

- Compliance Forms
- Compliance Reviews

Ineligible Tracking System (ITS)





The **Ineligible Tracking System (ITS)** is a system designed to track producers who are ineligible to participate in any program administered by the Risk Management Agency (RMA).

RMA updates the ITS list daily and shares it with all Approved Insurance Providers (AIPs).

Who Appears on the ITS List?

- Any person or entity who has not paid their debt by the coverages termination date
- Any person or entity who has not paid their debt by the due date specified in the Other Amounts Due letter
- Status updated to eligible once paid

Note: Persons debarred or suspended by FCIC, and persons convicted of controlled substance violations will also be appear on ITS.

Once on ITS, Always on ITS

Entities may be reinstated which allows them to become eligible for coverage based on a specific date, but their name or entity name will never be removed from the ITS list.

DATES ARE IMPORTANT

- **Sales Closing Date** = Date coverage must be selected for the upcoming crop year.
- **Premium Due Date** = Date the premium is due. (example spring crops have a bill date of 8-15 and premium is due by 9-30). Premium is considered late if not paid by the due date and interest will start to accrue.
- **Termination Date** = Date next year's coverage will be terminated for non-payment. This is NOT the premium due date.

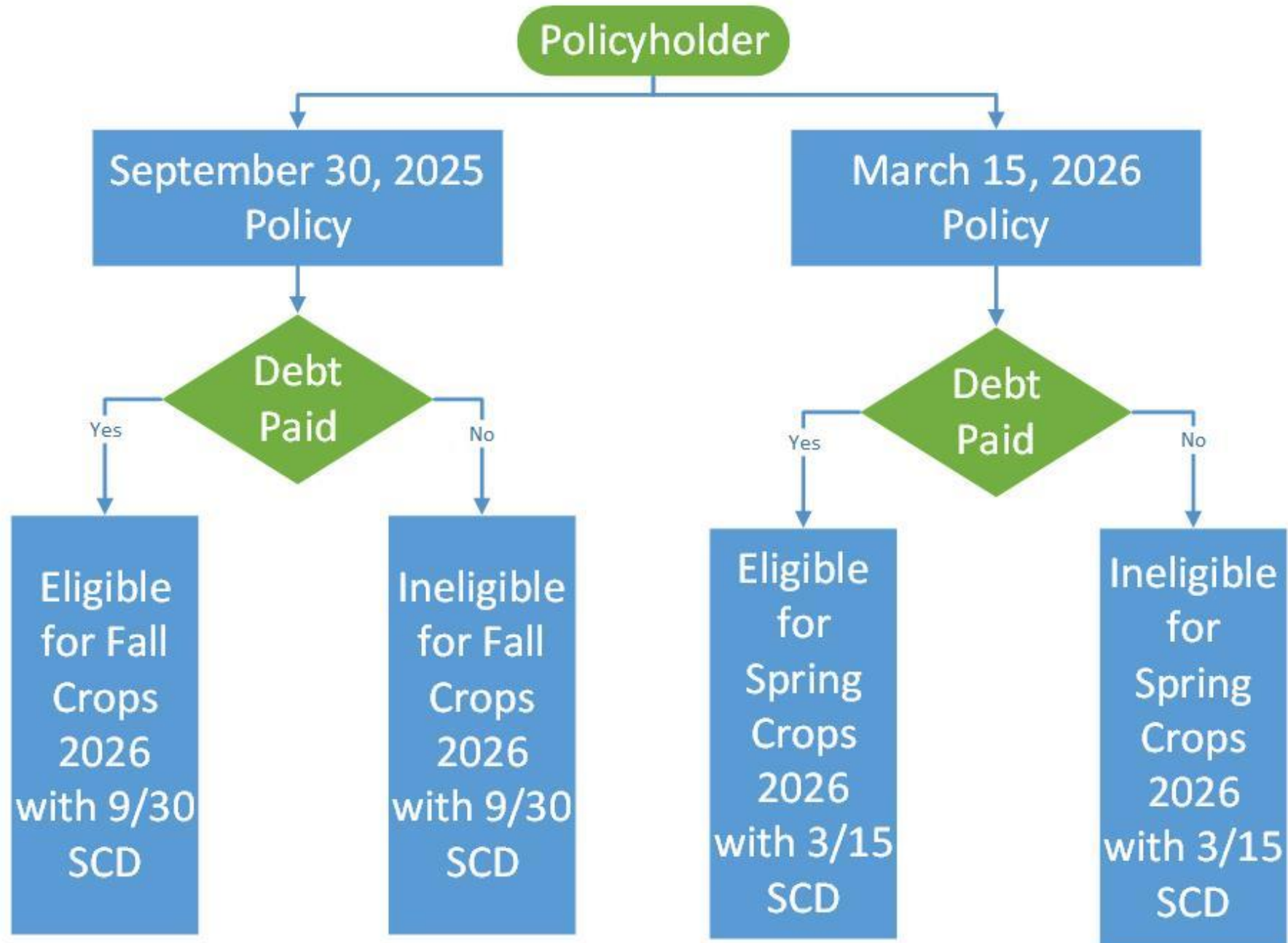
Delinquent Debt

- Delinquent Debt: a debt not paid by the coverage termination date, or other payment due date
- Date of delinquency is not necessarily the date coverage will be terminated / cancelled for non-payment
- Ineligibility Date = Date of Delinquency

When does an insured become **ineligible**?

- The premium ineligibility date is the coverage termination date.
- Claim Overpayment or Additional Premium Ineligibility date is 30 days from the Additional Amounts Due letter sent to the insured

2025 Termination Dates



Premium Example: Insured has 2025 fall crops with a termination date of 9-30-25 and 2025 spring crops with a termination date of 3-15-26

- **Doesn't pay fall premium by the 9-30-25 termination date**
- They will be ineligible as of 9-30-25 and their 2026 fall coverage will be cancelled due to non-payment of premium.
- They will have until 3-15-26 to pay their outstanding 2025 fall premium as well as their 2025 spring premium if they want to maintain 2026 spring coverage. However, they will remain ineligible for fall 2026 coverages.

Premium Example:

Insured has 2025 fall crops with a termination date of 9-30-25 and 2025 spring crops with a termination date of 3-15-26

- Pays fall premium but doesn't pay spring premium by 3-15-26 termination date
- They will become ineligible as of 3-15-26 and their spring 2026 coverages will be cancelled due to non-payment of premium.
- They will remain eligible for fall 2026 fall coverage – coverage had already attached at the time they became ineligible.

Add'l Amounts Due Example:

- Received claim overpayment letter dated 7-12-25
- Must be paid by 8-11-25 or ineligible as of 8-11-25
- Has fall coverage w/ termination date of 9-30-25 – **when does he need to pay to remain eligible for fall 2026 coverages?**
- Has spring coverage w/termination date of 3-15-26 **When does he need to pay to remain eligible for spring 2026 coverages?**
- **Is he eligible for fall coverage if he pays by 3-15?**

Add'l Amounts Due Example:

- Received claim overpayment letter dated 7-12-25
- Must be paid by 8-11-25 or ineligible as of 8-11-25
- Has fall coverage w/ termination date of 9-30-25 – **must pay on or before 9-30-25 to remain eligible for fall 2026 coverage – doesn't pay by 9-30-25 - 2026 fall coverages are cancelled**
- Has spring coverage w/termination date of 3-15-26 – **must pay by 3-15-26 to remain eligible for 2026 spring coverage. Pays by 3-15-26 – remains eligible for 2026 spring coverage but is still ineligible for fall 2026 coverage**

When does an insured regain **eligibility**?

- At the time the debt is paid
- Bankruptcy is discharged
- Reinstatement is approved by RMA

What is Required to Request Administrative Reinstatement?

- Debt must be paid in full
- Explanation of why the debt was not paid by the termination date
- Once received, RMA begins the review process which typically takes 3-4 weeks



Payment Plans

Payment Plans

- To remain eligible for federal crop insurance payment plans must be executed on or before the coverage's termination date or other due date specified in an Additional Amounts Due letter.
- **One payment plan per termination date**
 - 9-30 termination date payment plan needs to be PIF by 3-15
 - 3-15 termination date payment plan needs to be PIF by 11-1
- **If multiple crop years are involved in an Additional Amounts Due letter one payment plan is acceptable**

Payment Plan Notes

- We will not offer payment plans to any insured with an account balance of less than \$1,000
- We will not set up a payment plan with monthly payments of less than \$500 a month
- Interest will accrue at a rate of 15% (1.25% per month) annually on any unpaid principal balance. RMA sets the interest rate, not FMH.
- Payment Plan Reminder letters are sent every month in addition to monthly billing statements

Defaulted Payment Plans

- Insured becomes ineligible retroactive to the unpaid coverage's termination date and current crop year policies are cancelled.
- Insured has payments starting on 3-15-26 and defaults on their June 15th payment. They become ineligible as of 3-15-26 and their 2026 spring coverages are cancelled.
- Administrative Reinstatement can only be requested once the remaining balance on the payment plan is paid in full.

QUESTIONS?



Compliance Hot Topics

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. The field stretches towards a distant treeline.

FMHwire

Julie Harris

Compliance Field Supervisor

- Started with FMH Claims in 2013
- 2016 joined Compliance team
- Promoted to current role in 2023
 - Oversee 10 Compliance Field Specialists



FMH Compliance

We are here to help

- Ease review process
- Reduce errors
- Avoid penalties
- Build integrity & trustworthiness among customers



Standard Reinsurance Agreement



Agreement between the Risk Management Agency (RMA) and Approved Insurance Providers (AIPs)



Compliance forms, annual certifications, and reviews requirements are mandated via the terms of the SRA



RMA Compliance Forms

Individual Non-Disclosure Statement (NDS)

Who: Any individual who has access to MPCl policyholder personally identifiable information (PII)

- Includes agents, employees, and affiliates

When: One-time form; completed during onboarding

Why: 1974 Privacy Act restricts disclosure of PII records maintained by agencies

Individual Covenant Not to Sue

Who: Appointed agents licensed to write multiperil

When: One-time form; completed during onboarding

Why: SRA states AIPs will not file judicial or administrative proceedings against RMA, USDA, or FCIC as a whole

- AIPs include any persons whose rights are a derivative of FMH

Individual Conflict of Interest (COI)

Who: Agents, employees, loss adjusters, and affiliates

When: Annually; prior to the earliest acreage reporting date

- Changes to a previously completed form should be submitted within 15 days of entering a relationship requiring disclosure

Why: To maintain program integrity by ensuring private interests don't interfere with professional responsibilities

Conflict of Interest - Disclosure

AIP employees and affiliates must disclose:

1. If they have a substantial beneficial interest in a policyholder
2. If they are a relative of a policyholder
3. If they have a business, financial, or legal relationship with a policyholder



Conflict of Interest - Disclosure

2. Do any of your [relatives](#) have a [substantial beneficial interest](#) in any eligible crop insurance contract insured/reinsured by **FMH AIP**?

Select words with blue hyperlinks on the COI form to see RMA's definition(s)

Definition of a Relative

Relative means an individual who: (1) is **immediate family** (2) resides in the household of or (3) engages in business with respect to, a farming operation with the person in question, regardless of whether or not the individual is immediate family. **Immediate family**, as defined by FCIC means an individual's father, mother, stepfather, stepmother, brother, sister, stepbrother, stepsister, son, daughter, stepson, stepdaughter, grandparent, grandson, granddaughter, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, the spouse of the foregoing, and the individual's spouse.

Ok

Conflict of Interest - Prohibitions

The SRA prohibits the following individuals from being involved in loss adjustment activities in a county or an adjoining county where they perform sales functions:

- Sales Agents
- Agency Employees
- Sales Supervisors
- Relatives of the above

Agency Certifications

Completed at the General Agency (GA) level

- The GA is the agency that has a contract with FMH
- GA certifies on behalf of sub-agencies, GA-Additional Location, GA-Other, etc.

Agency Non-Discloser Certification

Who: General Agency owner, officer, or appointed agency employee

When: Annually by April 1

Why: RMA requires AIPs and affiliates to certify all individuals who have access to MPCl policyholder PII have executed an Individual NDS form

Agency Controlled Business Certification

Who: Individuals *and* the General Agency owner, officer, or appointed agency employee

When: Annually, 90 days following the First Annual Settlement

- End of December

Why: RMA prohibits Individuals from receiving compensation for the sale and service of a policy if the total compensation exceeds 30% (or the lesser of the individual state's limit) for policies in which the individual or immediate family member has a substantial beneficial interest

Agency Controlled Business Certification

FMH has a two-step process:

Step 1

Individuals complete a certification form for each AIP with which they have an affiliation

- Certify whether they received compensation or not
- Based on prior Reinsurance Year
 - Include any direct and indirect compensation (salary, commission, profit sharing, bonus, etc.)
 - Based on the aggregate of all AIPs

Agency Controlled Business Certification

Step 2

GA will collect the Individual forms and complete Agency Controlled Business form by certifying one of the following:

- A. All Individuals certified they total amount of compensation did not exceed the allowable amount; or
- B. One or more individuals are not in compliance due to:
 - a. *They did not submit an Individual CB Form;*
 - b. *They certified they exceeded the allowable amount; or*
 - c. *The agency discovered the individual incorrectly certified as being in compliance*

**Subs may assist GA by collecting individual forms and certifying their agency*

RMA Compliance Forms

What if the GA doesn't complete certifications?

- GA's will be reported to RMA
- GA's and affiliates will lose access to FMHA
- Non-compliant individuals will be reported to RMA
 - RMA may inquire as to what efforts the individual is making to become compliant (e.g., expand book of business to meet CB thresholds)
- Disqualification
- Civil or Criminal penalties

RMA Compliance Forms

Forms are located via FMHA and our website:
fmh.com/legal-compliance/compliance



RMA Compliance Forms

What happens if individual forms are not completed?

- Edits in FMHA will identify non-compliant signing agents

Policy Validations		
Clear Filters		
Type	Description	Severity
COVERAGE: Corn	The App signing agent, [REDACTED] is missing the Non-Disclosure date on their Agent record. Please fill out the Non-Disclosure compliance form before submitting a policy.	Fatal
COVERAGE: Corn	The signing agent, [REDACTED], is missing the Covenant Not to Sue date on their Agent record. Please fill out the Covenant Not to Sue compliance form before submitting a policy.	Fatal
COVERAGE: Soybeans	The App signing agent, [REDACTED] is missing the Non-Disclosure date on their Agent record. Please fill out the Non-Disclosure compliance form before submitting a policy.	Fatal
COVERAGE: Soybeans	The signing agent, [REDACTED] is missing the Covenant Not to Sue date on their Agent record. Please fill out the Covenant Not to Sue compliance form before submitting a policy.	Fatal

RMA Compliance Forms - Continued

Form	Deadline	Completed By
Agency Non-Disclosure	Annual Completion Due end of March	Agency owner or officer
Individual Non-Disclosure	One-time Completion Must be signed and submitted prior to accessing policyholder information	Any individual who has access to personally identifiable information of MPCl policyholders
Covenant Not to Sue	One-time Completion Must be signed and submitted to all AIP's represented before any business can be accepted	All MPCl writing agents
Conflict of Interest	Annual Completion Due by the earliest applicable acreage reporting date	Writing agents, loss adjuster, employees, and affiliates
Controlled Business	Annual Completion Due end of December	Agents based on prior year MPCl business Agency owner or officer

Compliance Reviews



Compliance Reviews

RMA Data Mining

- Detects potential fraud through patterns and anomalies
- Identifies areas where crop insurance can be more efficient and cost-effective
- Reveals trends in producer behavior, allowing RMA to use a more targeted approach to improve compliance and reduce risk



Compliance Reviews

Review Types

- SRA – Appendix IV Reviews
- Operational Reviews
- Monitoring/Program Reviews
- Complaints/Referrals

Agent's Role

- Act as a liaison between FMH and the policyholder

Compliance Reviews

Compliance Field Specialist's (CFS) Role

- Explains review process with agent and/or insured
- Reviews the following:
 - Claims
 - Production History
 - Rainfall Acreages
- Perform Field Inspections
- Aid producer during Improper Payment Reviews with gathering/organizing production records

Compliance Review Components

Conducted at an ECIC (crop/county) level

May include:

- Actual Production History (APH) Review
 - 3-year history, starting with most recent year of records
- Contract/Policy Review
 - Application, Change, Transfer Form
 - Acreage Report
 - Production report
- Growing Season Inspection
- Pre-Harvest Inspection
- Claim Review

Annual Review Types

Rainfall Reviews

- Random 3% selection of AIP's active rainfall policies with acres

Consecutive Loss Adjuster Reviews

- Random 15% selection of policies with paid indemnities by the same loss adjuster for 3+ consecutive years

Annual Review Types

Anomalous Agent and Adjuster Reviews

- Review policy and claims document to ensure agents and adjusters are following proper procedure
 - RMA selected due to unusually high-loss ratios or excess severe losses compared to peers

Spot Check List Reviews

- Separate lists for spring and fall crops, selected by RMA
- GSI and PHIs are conducted
 - Selected producers may have claims more often or more severely than their peers

Review Types

Improper Payment Reviews

- Random policy selection by RMA
- Review policy APH for accurate yields
- Ensure AIPs have correctly calculated premium and issued proper indemnities



Review Types

Conflict of Interest

- RMA annually selects policies disclosed on *prior* year COI forms
- Reviews are required when there is a payable indemnity on the applicable crop
- Separate lists for spring and fall crops
- ALL Rainfall and Livestock policies disclosed will require a review prior to issuance of a loss payment

Review Types

\$200K / High Dollar

- RMA annually selects policies required for review
- **New for 2025**: Total indemnity is based off the sum of losses paid for the crop/county
- Aggregate of all claim types (excluding replant):
 - Prevent Plant
 - Production / Area Plan

Review Types

RMA Monitoring Program Reviews

- Annual evaluation of specific programs
- Assess selected crops by region
 - Verify consistency among AIPs
 - Field inspections involving RMA staff

Individual Policy Reviews

- Referrals from hotline complaints, FSA, Insurance Provider, RMA, or Other Regulatory Agencies
 - Fraud, waste, and abuse

Review Types

Review Type	Frequency	Components Completed
Spot Check	Annually; Fall & Spring ECIC Selections	- Contract Review - APH Review - Claim Review - Growing Season Inspection - Pre-harvest Inspection
Conflict of Interest	Annually; Fall & Spring ECIC Selections	- Contract Review - APH Review - Claim Review
High Dollar (\$200K)	Annually; When selected ECIC indemnity reaches or exceeds \$200K	- Contract Review - APH Review - Claim Review
Rainfall Reviews	Annually beginning January; On selected Rainfall policies with acres	- Contract Review - Acreage Review
Consecutive Loss Adjuster	Annually beginning January; On selected ECICs with payable indemnities	- Contract Review - APH Review - Claim Review

Agency Responsibilities

What can you do?

- Ensure accurate and complete documentation
 - Application, Acreage & Production Reports
- Support FMH Compliance during review process
 - Facilitate access to policyholder records
 - Assist in scheduling on-farm inspections
- Provide context or clarification surrounding discrepancies
- Stay informed on policy or procedure changes
- Be proactive to identify issues before they escalate



Questions?

Break

3:00-3:15pm

Feedback on FMHA

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. A line of trees is visible on the horizon.

FMHwire



Presenters

Tracy Klever

AVP Marketing Services

Josh Menz

AVP Crop Underwriting

Austin Whetstone

Underwriting Operations Specialist

Feedback on FMHA

- Ways to provide feedback
- What FMH does with your feedback
- Opportunity to provide feedback



Ways to Provide Feedback



Farmers Mutual Hail
Insurance Company of Iowa

How Was Your Acreage Reporting Experience This Season?

SHARE YOUR FEEDBACK

Thank you for using the FMH Agent Center (FMHA) and our mapping system to submit acres or create map-based reports for your policyholders during acreage reporting this spring.

LET US KNOW HOW IT WENT

We're interested in knowing how using our system and features to submit acres for acreage reporting worked for you.

Please share your feedback on acreage reporting by [taking our short survey](#) by Friday, August 22.



PROVIDE MY FEEDBACK

Completing
surveys

Ways to Provide Feedback

Feedback Submission Form

Comments, suggestions, and feedback are important to better understand the voice of our customers. There are many touch points and opportunities for us to gather good feedback. This form is here for employees to submit feedback that you hear from agents, agency employees, and policyholders.

Employee Name*

First Name Last Name

Employee Email*

Employee Department

Feedback Topic*

Feedback Summary*

Date You Received This Feedback*



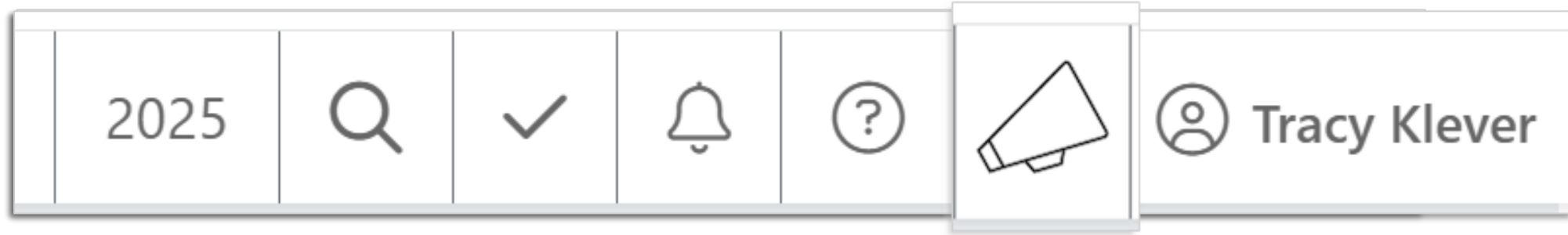
Through an FMH contact

- Sales Manager
- Underwriter
- Help Desk
- Claims Staff
- Regional Trainer

Ways to Provide Feedback

	2025					 Tracy Klever

Ways to Provide Feedback



System
Enhancement
Idea

FMHA
Policy

Mapping

FMHQ

Policyholder
Center

FMHA Forms
& Reports

Other



FMHA Forms & Reports

Enter your suggestion here

Receiving Your Feedback Matters

We want to understand and optimize every interaction

Provides us direction on future improvements to:

- Products
- Processes
- Systems, like FMHA



Inside Look

Claims Experience Sentiment 11



Systems Experience Sentiment 13



Claims Experience



Systems Experience 13



Feedback Examples

- Identified enhancements evaluated
 - Example: FMHQ Feedback
 - Example: Linked Units

We Want Your Feedback – FMHA

- FMHA vs. other AIP processing systems
- Outside the box thinking
- If you could change one thing in FMHA, what would it be?

Takeaways

- We want your feedback
- We are listening

Look for an FMH Wire
event survey soon

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

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 divided into neat rows, and a line of trees is visible in the distance.

WELCOME!

Pat Faga
EVP Chief of Marketing

The logo for FMHwire. The letters 'FMH' are in a bold, blue, sans-serif font. The word 'wire' is in a bold, orange, sans-serif font. Above the letter 'i' in 'wire' is a small blue icon consisting of three concentric circles.

FMHwire

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

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

A word cloud featuring the terms "Strategic", "Responsibility", "Achiever", "Relator", and "Learner" in various fonts, sizes, and colors (orange, blue, green, and grey). The words are arranged in a circular pattern, with "Achiever" being the largest and most central word. Other prominent words include "Strategic", "Responsibility", "Relator", and "Learner". The background is white.

Strengths Stats

Influencing strengths are the rarest

Activator

Maximizer

Command

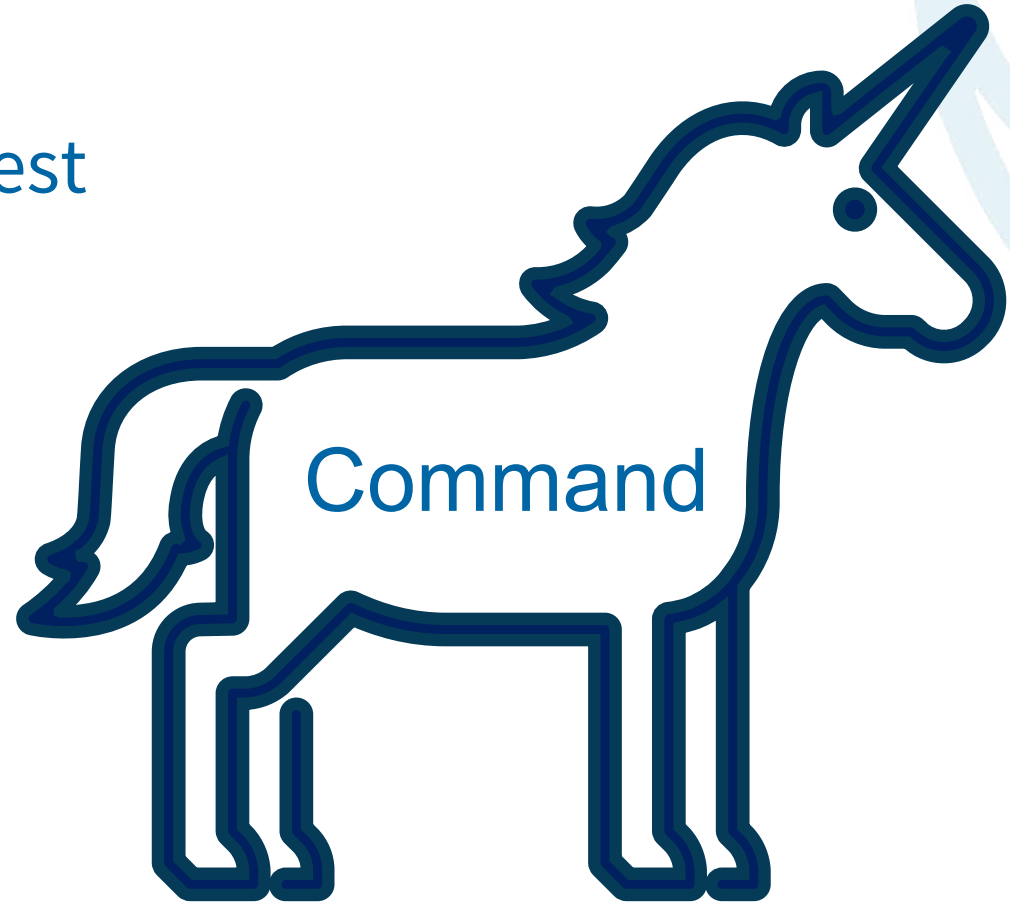
Self-Assurance

Communication

Significance

Competition

Woo

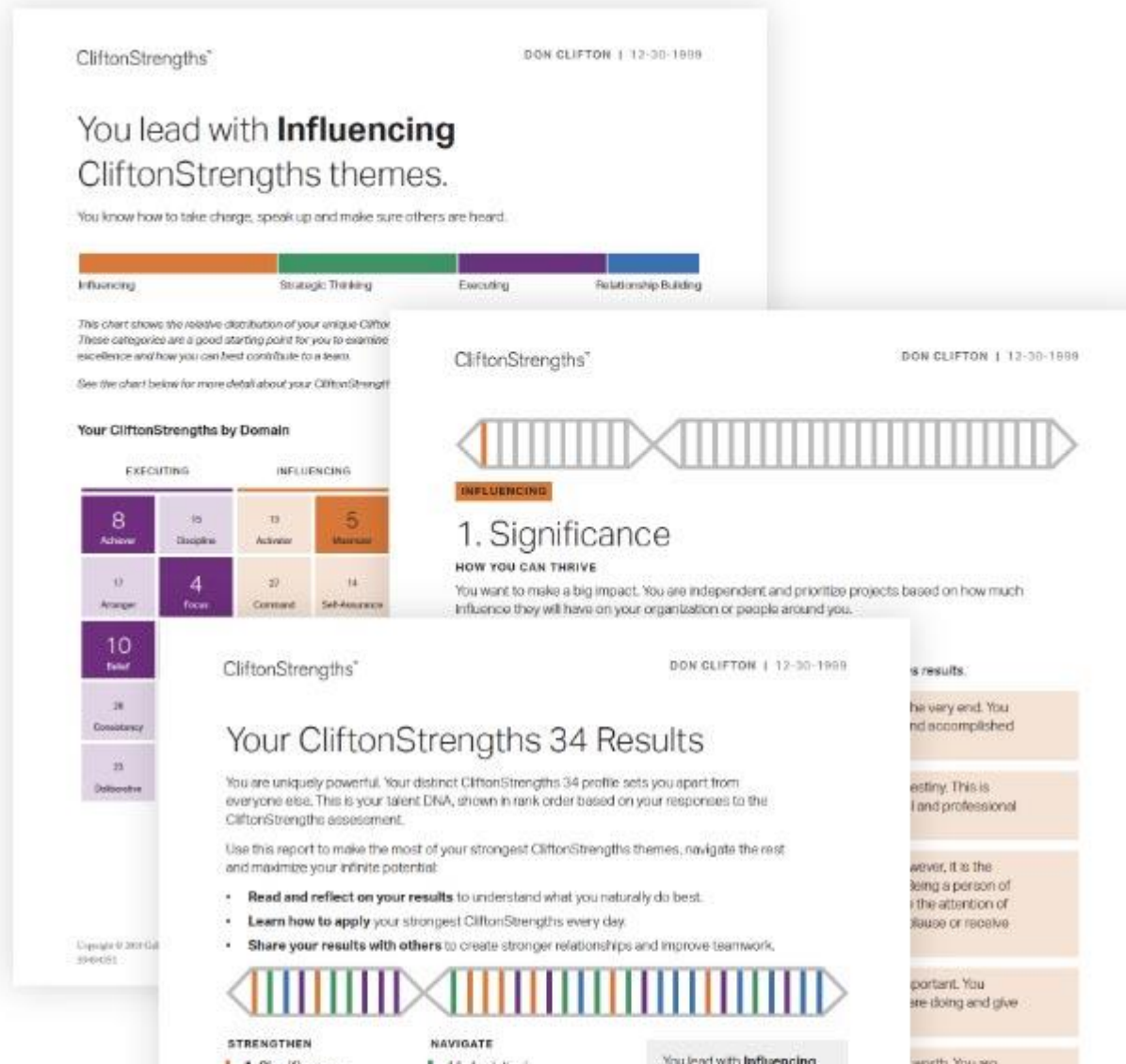


Group Matrix

Analysis

- Strong at relationship building and executing
- Top talents

Enhance Self Awareness



CliftonStrengths Top 5 Report

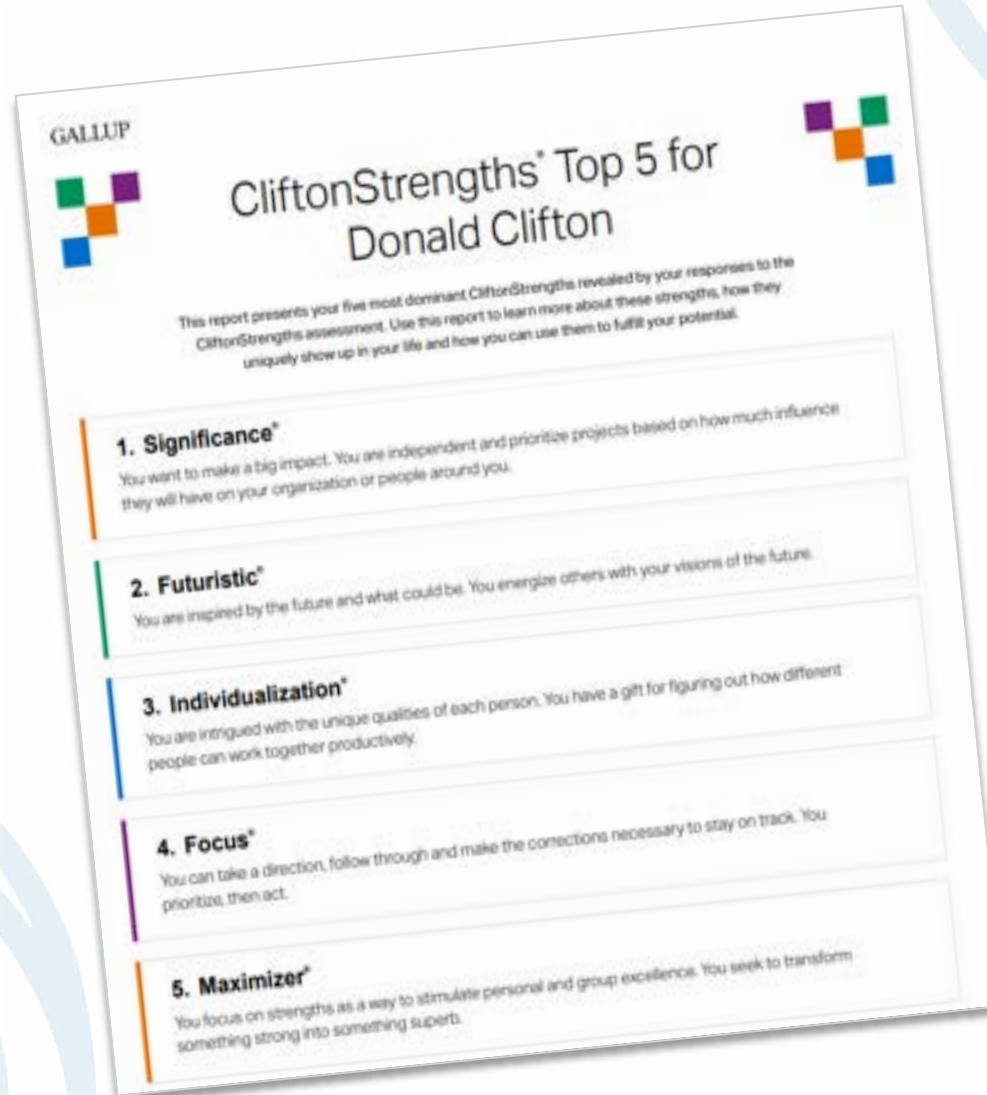
- Highly customized
- Beginning, not the end





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
Maximizer – Develop others Relator – Loyalty and trust are important to me
Achiever – always looking ahead at the next challenge
Significance – share information with others; focus on excellence
Achiever – enjoy work that demands accuracy, precision
Relator – form strong relationships with people

Common Language

There is a strong connection between...

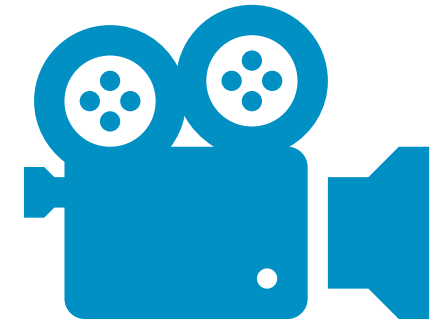
Who people are and what they do best

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 DeCapp – SVP of Marketing

Kevin Johnson – SVP of Sales



Thank You For Attending
the First Ever FMH Wire!



FMHwire