



**Farmers Mutual Hail**  
Insurance Company of Iowa

# THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

April 2023



## INTRODUCING AG BROKERAGE SOLUTIONS™: AN FMH COMPANY

FMH is pleased to announce the launch of its newest company, with unique brokerage solutions built for farmers and agents who specialize in the field of agriculture.

**Learn more on page 6.**

## ANNUAL MEETING SHOWCASES FMH'S RECORD YEAR

What business results did employees and members hear from FMH leadership at its 130th Annual Meeting? Find out what made 2022 a successful year for FMH.

**Read the article on page 4.**





APRIL 2023

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### Multi-Factor Authentication for Policyholder Center

A new security measure called Multi-Factor Authentication (MFA) went live in the FMH Policyholder Center (PHC) on April 26. Find answers to common questions about what this means for your customers.

**Read about it on page 8.**

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### FMH Congratulates and Welcomes First Data Scientists

FMH congratulates two employees on graduating last January with their Master of Data Science degrees. As FMH's first data scientists, they are instrumental in analyzing business data to drive increased profits company-wide.

**What this means for FMH on page 10.**



**Farmers Mutual Hail**  
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# YOUR GUIDE TO MAKING ACREAGE REPORTING A **BREEZE** THIS YEAR



Did you know a policyholder can submit their acreage right from their mobile phone – and usually in just a few minutes?

With Precision Crop Insurance Solutions™ and the latest features in the FMH Policyholder Center (PHC), this seasonal task is now just a quick checklist item after planting. All it takes is some pre-planting set up, a PHC account, and the FMH mobile app for a streamlined experience.

“For those that have been using Precision Solutions for years, we think they’ll see their experience this year as even faster yet,” said Marc Husman, FMH Precision Tech Specialist. “And for those new to the process, they are getting on board at the perfect time.”

“Reporting with precision instead of traditional records is really a noticeable difference for farmers.”

—Marc Husman,  
Precision Tech Specialist

## PRE-PLANTING CHECKLIST FOR AGENTS

- ✓ Are your customers set up to record planting data for insurance? (You will also want to make sure their FMHA policy maps are set up to receive data.)
- ✓ Do they have a Policyholder Center Account?
- ✓ If they use John Deere Operations Center™ or Climate FieldView™, have they connected their accounts to their PHC account?
- ✓ Do they use the FMH Mobile App? This makes accessing the PHC fast and easy.

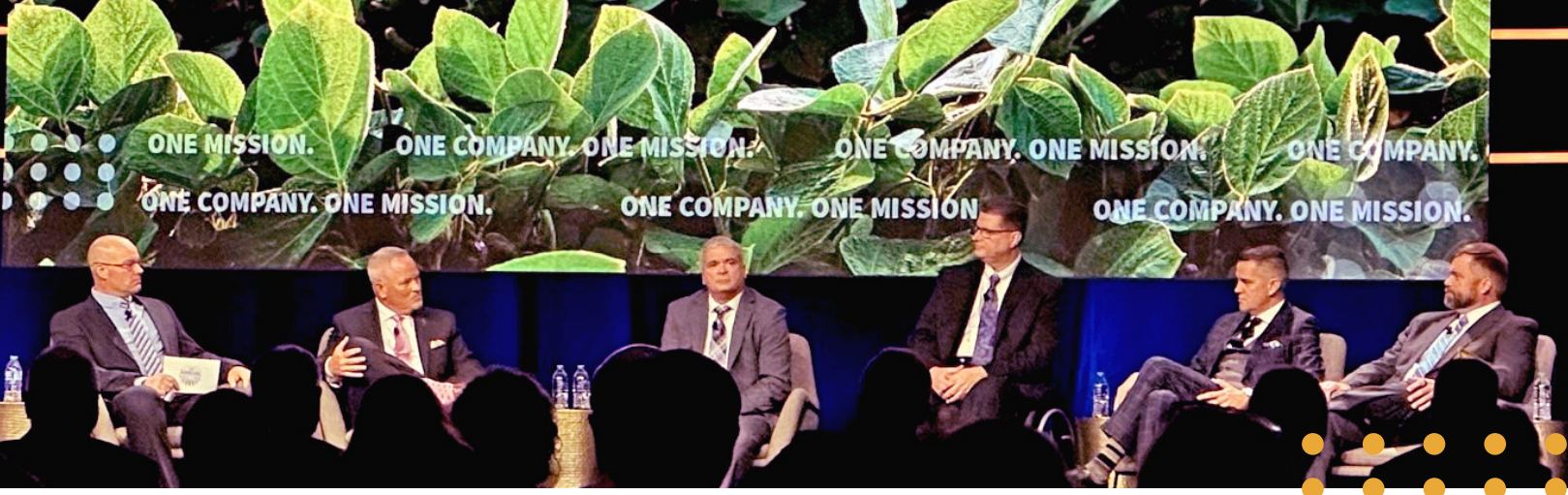
## HOW TO REPORT ACREAGE IN MINUTES FOR POLICYHOLDERS

- Open the FMH Mobile app and select the Policyholder Center access option.
- Log into the Policyholder Center.
- Navigate to the Precision Solutions menu option, and select Farm Management Systems if using John Deere or Climate FieldView data\*.
- Select the year, planting file type, and fields.
- Click Submit.

\*If using a different Farm Management Software, use the Precision Data upload option. This option may be easier on the computer instead of mobile phone.

More detailed instructions can be found at [www.fmh.com/precision-solutions/reporting](http://www.fmh.com/precision-solutions/reporting)





## FMH DIVISION HEADS HELD A ROUNDTABLE DISCUSSION AT FMH'S 130TH ANNUAL MEETING

FMH Division Heads celebrated a successful year for the company at the 130th Annual Meeting on March 6 in Des Moines, Iowa. Employees and mutual members heard from Division Heads in a roundtable panel as they recapped 2022 and highlighted FMH's business results compared to its competitors.

FMH President and CEO Shannon Rutledge led off the program by highlighting FMH's second consecutive record-setting year in terms of crop premium. The company wrote over \$1.5 billion in crop premium, more than a 36% increase from last year. This contributed to FMH's 79.8% MPCI loss ratio, which ranks as one of the best in the industry. Rutledge also underscored FMH's industry-leading 91% Claims Satisfaction Survey score. "I put 2022 in the win column for sure," he said.

### Crop Division

In addition to record premiums, underwriting and investment gains enabled a half-million-dollar addition to surplus, bringing FMH's total surplus to \$478 million. Despite challenging weather in 2022, FMH added over \$60 million in new business in the southeastern U.S. and enjoyed a 10% increase in insurable acres. "We're in a business that depends on Mother Nature, but everything we could control, we did," said Rutledge. "Our results were maybe the best in the industry."

### Property & Casualty Division

Executive Vice President - Chief Marketing Officer Pat Faga spotlighted P&C's \$49.5 million growth in premium during 2022. Unavoidable losses from certain catastrophic weather events, particularly storms that occurred throughout the upper Midwest last spring, led to a 96.3% loss ratio for the division.

Faga also highlighted FMH's 9.2% increase in Precision Solutions adoption, with over 6.5 million acres leveraging precision technology in 2022. Continued collaboration between FMH's Underwriting, Claims, Sales, and Precision teams will allow FMH to achieve its goal of 50% of eligible acres utilizing precision by 2025.

### Reinsurance Division

Despite the hardest market the industry has seen in some time, FMH's Reinsurance division achieved strong rate increases on assumed business and a 2.9% increase in premium for 2022. FMH's focus on cultivating relationships, as well as the ability to write two-year contracts instead of one-year, gave the division an edge when placing its program for 2023, according to Executive Vice President – Chief Risk Officer Ron Kuethe.

### Brokerage Division

Executive Vice President and Chief Brokerage Officer Brent Walker highlighted the opportunities available for FMH's newest division, Agricultural Brokerage Solutions™ (ABS). Initial research and conversations uncovered a need in the market for a true ag wholesaler, and ABS has enormous potential to fill that niche. "We could become America's wholesaler of choice, and I think there's potential for us to do that in a short span of time," Walker said.

The division has begun to appoint agents, and over 200 of FMH's P&C agents have already signed contracts with ABS, which represents an unprecedented 98-99% acceptance rate for the brokerage.

The second half of the program celebrated another year of impressive charitable giving as FMH employees continue to go above and beyond in their communities. Together, employees, retirees, and the company totaled over \$500,000 in corporate contributions to organizations around the country. Leadership also presented service awards to employees celebrating milestones with the company, in addition to merit awards for claims and sales staff.

Rutledge focused on FMH's employees as the reason for FMH's continued success in his wrap-up remarks, as the company was ranked a Top Workplace both in Iowa and nationally. "Leadership can set strategy, but it's all of you who execute it, and that's why FMH is winning," he said. "I love where we are, and I love where we're going. Thank you to all of you – you are the ones who make the difference!"

# FMH SERVICE AWARDS

FMH congratulates these employees on achieving the following service milestones and recognition awards at the 130th FMH Annual Meeting!



**Dave Benes**  
AVP Regional  
Sales Manager



**Trish Anders**  
Software  
Developer II



**Kyle Arbuckle**  
IT Manager II



**Cathy Beck**  
Accounting  
Specialist III



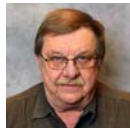
**Jerry Besch**  
Claims  
Analyst II



**Lynne Ferguson**  
Lead Adjuster II



**Scott McEntee**  
SVP Accounting &  
Assistant Treasurer



**Jack Meinecke**  
Lead Adjuster II



**Paul Olson**  
Lead Adjuster II



**Sean Sexton**  
IT Manager II



**Greg Taylor**  
District Sales  
Manager III



**Joel Weber**  
Field Claims  
Supervisor



**Becky Lundberg**  
P&C Underwriter III



**FULL-TIME CROP  
CLAIMS ADJUSTER**  
**Dan Fry**

Runners Up: Brad Bunt,  
Eddie France, Keith  
Johnson, Glen Ludowese,  
Robert Middlemist, &  
Raynold Saalsaa



**P&C CLAIMS  
ADJUSTER**  
**Robert Hoffman**

Runners Up: Steve Fejfar  
& Robert French



**PART-TIME CROP  
CLAIMS ADJUSTER**  
**Doug Springer**

Runners Up: Russ Decker,  
Marion Denger, Brian Fick,  
Garry Frey, & June Purdy



**FIELD CLAIMS  
SUPERVISOR**  
**Marshall Sigsby**

Runners Up: Sara Ahrenholz  
& Dennis Mackey



**DISTRICT SALES  
MANAGER**  
**Robby Shrum**

Runners Up: Gregg  
Linnemann & Mitch Merk

## FMH CELEBRATES SPIRIT OF FMH AWARD WINNER

**Winner: Madan Ravindran, Software Developer III**

This year's Spirit of FMH Award winner has been described by his peers as someone who not only delivers excellence in his work, but does it with an unfailingly positive attitude.

FMH President and CEO Shannon Rutledge said, "This award is designed to recognize full-time Home Office and Story City employees that exude a positive, can-do attitude, who are brand ambassadors, and who consistently demonstrate and uphold the core values of FMH: integrity, service, accountability, teamwork, and excellence."

FMH congratulates Madan Ravindran, Software Developer III, on being this year's award recipient at FMH's Annual Meeting!



# AG BROKERAGE<sup>TM</sup> SOLUTIONS

AN FMH COMPANY

Farmers Mutual Hail is pleased to announce the launch of its newest company, Ag Brokerage Solutions<sup>TM</sup> (ABS), a unique brokerage company built for farmers and their agents who specialize in the field of agriculture.

ABS offers ag-focused insurance products for agents to supplement their offerings and provide coverage for a wider variety of risks. It's a comprehensive outlet for all things agriculture to help FMH agent partners grow their business and allow customers to continue their farming legacy.

"With ABS, our agents can truly provide Complete Farm Insurance Solutions<sup>TM</sup>, all backed by the expertise, world-class customer service, and financial stability they have come to expect from FMH," said Shannon Rutledge, FMH President and CEO.

Last year, FMH launched its new brokerage division, led by EVP and Chief Brokerage Officer Brent Walker. Walker and his team developed ABS over the following months, taking in feedback from FMH agents and industry analysis.

We found there was a gap in the brokerage industry – no wholesale broker was exclusively focused on ag products. This felt like the perfect opportunity for FMH to step in, with our 130 years of experience protecting farmers, and build a company that could allow our agents to provide 360 degrees of coverage, tailored for each of their customers.

- Brent Walker,  
EVP & Chief Brokerage Officer

All FMH agents are welcome to sign on as agency partners with ABS.

Learn more at  
[www.AgBrokerageSolutions.com](http://www.AgBrokerageSolutions.com)



## MEET OUR FIRST POLICYHOLDER: ATLAS

Meet Ag Brokerage Solutions' first policyholder, Atlas. He's a 6-month-old long-haired German Shepherd. He loves going to the dog park, snuggling on the couch, chewing anything he can fit in his mouth, and playing with his stuffed animal friends.

Atlas has pet insurance through the new ABS Pet Partners Solution, so his family doesn't have to worry about the costs of medical care if he has an emergency. Because he's covered, they can both just keep focusing on all the things he loves to do!



## AVAILABLE COVERAGES

ABS is here to help provide coverage for your customers' common and not-so-common needs. Think unique, such as businesses like tree trimming, vineyards, or pumpkin patches; or hobbies such as classic cars, watercraft, and cherished collectibles. ABS can also find coverage for feedlots, livestock auctions, poultry, weddings and events, public entities, and more. If you find the need, ABS can find the coverage.

- > Agribusiness
- > Animal Mortality
- > Farm & Ranch
- > Equine
- > Personal Lines
- > Pet
- > Transportation
- > Workers' Compensation
- > Commercial Lines



### Who can write with ABS?

All agents! FMH agents get the first opportunity to write with ABS. Agents just need to be licensed to write property and casualty coverage and be appointed with ABS.



### Where is ABS offered?

ABS products are offered in all U.S. states except Alaska, California, and Hawaii.



### How can I get started with ABS?

Sign on to be an Ag Brokerage Solutions agency partner by completing an appointment form and agency profile form at [www.AgBrokerageSolutions.com](http://www.AgBrokerageSolutions.com).



### How do I write policies with ABS?

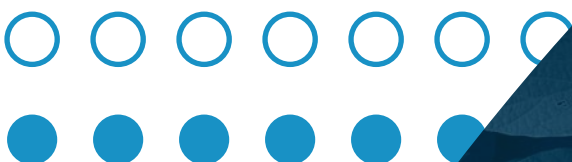
You find the need, we'll find the solution! Simply complete the policy form with your insured, and our underwriting team will match them to the best policy.



## THE ABS SOCIAL MISSION

At ABS, giving back and serving those in need is an integral part of our identity. Food security is closely related to the success of the agriculture industry, which is why we've partnered with Meals from the Heartland.

Through this partnership, we're able to support those facing hunger in our local communities and around the world. For every account placed through ABS, we'll donate three meals to someone in need. It's one more way we can ensure the farmers we serve can keep feeding the world.





## INFORM YOUR INSURED: **MULTI-FACTOR AUTHENTICATION FOR POLICYHOLDER CENTER**

A new security measure called Multi-Factor Authentication (MFA) went live in the FMH Policyholder Center (PHC) on April 26.

### **WHAT IS MFA?**

MFA is a step between login and access to the PHC. Now, whenever a user logs into the PHC, they must authenticate their login with either an authentication app or receive a code via text or email. This common security measure is now used in multiple FMH sites, including the FMH Agent Center.

### **WHAT DOES THIS MEAN FOR POLICYHOLDERS?**

All PHC users received an email after the MFA function went live on April 26.

When users first log into the PHC after MFA goes live, they will be asked to confirm or update their email and mobile phone number. Afterwards, every time they log in, they will be asked to send a verification code to their phone or email which they will input into the PHC before gaining access.

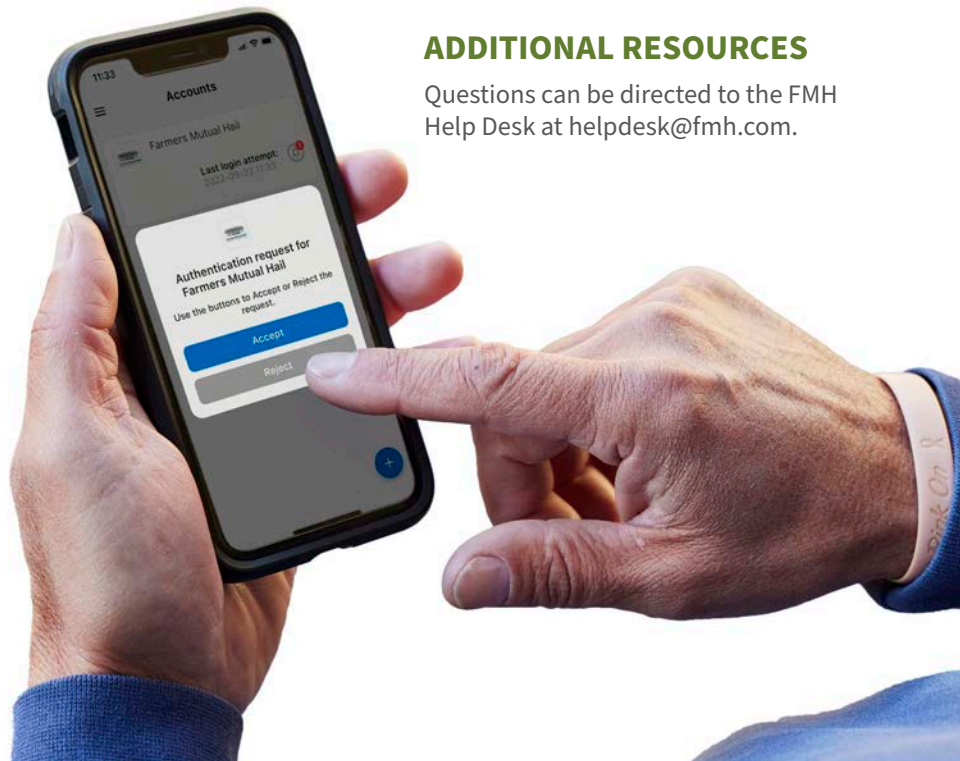
Policyholders also have the option to use an authentication app. The authentication app, ForgeRock, will allow them to confirm their identity without the need for a code. The steps to download and set up the app will be presented if they select this option after MFA goes live.

### **WHAT DO AGENTS NEED TO DO?**

Agents can download the Policyholder Center Account Report from the FMH Agent Center and ensure all their impacted customers are aware of the new functionality. It would also be a great time to remind policyholders of the new Agent Access feature, so agents can assist their customers more easily with questions and functions within the PHC.

### **ADDITIONAL RESOURCES**

Questions can be directed to the FMH Help Desk at [helpdesk@fmh.com](mailto:helpdesk@fmh.com).





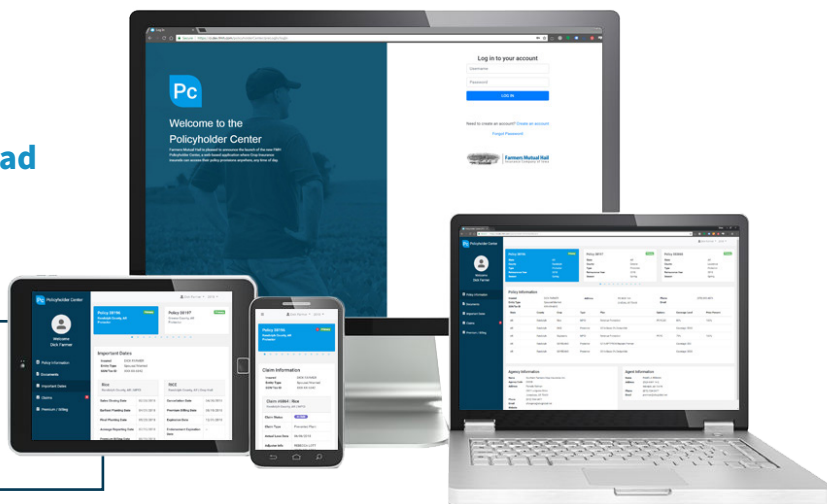
## THE ALL-IN-ONE PRECISION PLATFORM

With multiple data brand connections, the FMH Policyholder Center is the single platform for all your customer's precision crop insurance needs – from reporting to claims to APH reviews.

FMH takes files from any color of equipment and most FMS. Plus, our adjusters are precision-certified to ensure a smooth claims process for you and your customers.

- **Precision Integrations for Reporting**
- **Precision Data Upload for Reporting**
- **Precision Calibration Forms and Upload**
- **Claim Status**
- **Online Bill Pay**

Customers can create an account with their root policy number and SSN or EIN at [www.fmh.com/policyholders](http://www.fmh.com/policyholders).



## SET YOURSELF UP FOR SUCCESS WITH PRECISION TECH TUESDAY WEBINARS

Looking for more in-depth Precision Solutions training this season? Our spring webinar series - Setting Yourself Up for Success – offers learning sessions for new and existing precision agents alike.

**Sign up for one of these review sessions at [FMH.com/training](http://FMH.com/training):**

### **Farm and Fields / CLU Validation & Prospecting / Policyholder Center Accounts & Integrations**

May 2 | 10-11:30am

May 9 | 10-11:30am

May 16 | 10-11:30am

May 23 | 10-11:30am

### **FMH Precision Reports / System Updates & Mapping Refresher**

May 2 | 2-3pm

May 9 | 2-3pm

May 16 | 2-3pm

May 23 | 2-3pm





## FMH CONGRATULATES AND WELCOMES FIRST DATA SCIENTISTS

FMH congratulates Dustin Casey and Aaron Kuethe on graduating from Bellevue University last January with their Masters of Data Science degrees. Dusty serves as Business Intelligence (BI) Data Operations Supervisor and Aaron also serves in a leadership role as BI Analytics Manager.

Both employees have been working on their degrees since 2018 while working full time in the newly created Business Intelligence department.

As FMH's first data scientists, Dusty and Aaron are instrumental in analyzing business data to drive increased profits company-wide. They are responsible for working with data in private product development and rating, designating funds for assumed MPC risk, and claim reserving.

"Each of these processes has a large impact on FMH's bottom line," said Candy Magee, Senior Vice President – Business Intelligence.



**Dustin Casey**



**Aaron Kuethe**

Dusty explained, "We currently model claim loss reserving and fund designation using the plethora of different data sources we have available. This means we are evaluating the risk of the policies we have and are trying to predict the probability of a loss and how large it might be."

FMH is much like other employers around the world who are inundated with massive amounts of data at a much more granular level. After data analysts and engineers collect the data, data scientists like Dusty and Aaron further analyze it using statistics, probability, and other actuarial methods to find data patterns and even make predictions.

At last year's FMH Annual Meeting, Executive Vice President – Chief Risk Officer, Ron Kuethe, emphasized how there is usually a story hidden within data. He highlighted how FMH's data scientists use advanced software tools to glean out useful information to tell those stories. These efforts, along with the efforts of the entire BI Department, help provide data-supported perspectives for FMH leadership to consider when making strategic decisions, improving efficiency gains, and product profitability.

“

It's challenging, but also very exciting and rewarding at the same time. With data science being an emerging field, it is constantly evolving and changing. It is incredibly rewarding to work for a company who buys into the data and analytics that can be taken from it.

*-Aaron Kuethe  
BI Analytics Manager*

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## PEOPLE IN THE NEWS

### Promotions, Transfers, and New Hires



**Brian Flaherty** has been promoted to Legal & Compliance Operations Specialist.



**Jenna Dowling** has been hired as P&C Underwriter.



**Jen Boyd** has been hired as Administrative Assistant II - Claims and Underwriting.



**Jeannie Dresen** has been hired as Crop Adjuster II.



**Ethan Deibert** has been hired as Crop Adjuster.



**Ryan Vandall** has been hired as Regional Trainer.



**JoAnn Burns** has been hired as Lead Adjuster II.



**Addison Hopkins** has been hired as District Sales Manager.

### Not Pictured

**Dean Danzeisen** has been hired as Crop Adjuster.

## IN MEMORY

### JAMES "JIM" LANGE

We regret to inform you of the passing of former FMH adjuster James "Jim" Lange on February 12, 2023, at the age of 83.

A native of Northrop, MN, Jim earned a degree in education from Mankato State University in 1961, where he also played on the baseball team. After retiring from a career in various positions with the U.S. Department of Agriculture (USDA), he worked as an adjuster for FMH for 14 years, from 2003 to 2017.

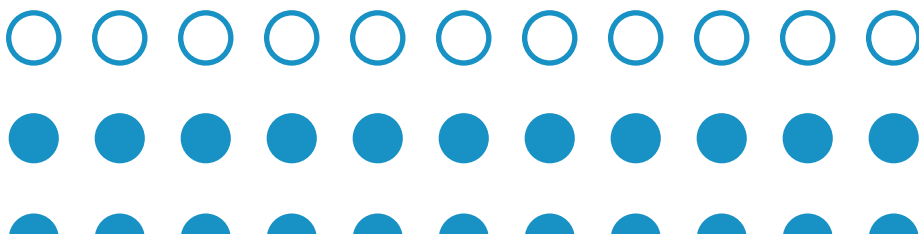
Jim enjoyed playing and coaching baseball, as well as spending time with his family. Our thoughts and prayers are with his family and friends.

### RICH HOINS

We regret to inform you of the passing of former FMH adjuster Rich Hoins on February 27, 2023, at the age of 77.

Rich was born in Guide Rock, NE, and lived and worked in Hebron, NE. He worked as a part-time adjuster for FMH, beginning in 1977 and retiring in 2020 after an impressive 43 years of service.

Rich is survived by his wife Sandy, two daughters, and six grandchildren. Our thoughts and prayers are with his family and friends.



## BOARD MEMBERS RE-ELECTED

At this year's annual meeting, the following members were re-elected to the Board of Directors. We thank them for their dedication and continued service to Farmers Mutual Hail.



**Ron Rutledge**  
Chairman



**Shannon Rutledge**  
President



**Darin Roggenburg**  
Treasurer



**Farmers Mutual Hail**  
Insurance Company of Iowa  
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## FMH INSURECAST

Our most recent episodes cover helpful reminders and tips on:

- Claims Reminders
- Tips for Easy Acreage Reporting
- Trends in Machinery Values

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## TheCloud

The Cloud is published six times annually for the agents, adjusters, associates, employees, and retirees of Farmers Mutual Hail Insurance Company of Iowa.

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