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Farmers Mutual Hail
Insurance Company of Iowa

FMH ANNUAL MEETING FOCUSES ON FUTURE

Leadership at the 126th FMH Annual Meeting reflected upon 2018 and looked ahead to the future with a focus on enhanced solutions, new products, and strategic growth initiatives. Read more, plus 2018 division summaries on page 2.

NEWSLETTER HIGHLIGHTS:

“Customer experience is a core component of our strategy. Team FMH, you need to celebrate the great job that you’ve done with providing World Class service!”

—Ron Rutledge
President & CEO

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INDIANA FARMER BENEFITS FROM PRECISION SOLUTIONS

Policyholder Tom Stoy became interested in using Precision Solutions for his farm operation after talking with his agent, Ty Kumler, of Wathen Insurance. Together, they implemented Precision Solutions and now Stoy uses precision data for his reporting and claims. Read about his experience on page 7.

126TH ANNUAL MEETING FOCUSES ON FUTURE

The 126th Annual Meeting for Farmers Mutual Hail was held on March 4 in Des Moines, Iowa. The meeting kicked off with a welcome from President & CEO Ron Rutledge. A video chronicled the results of the past year, touching on major weather events, commodity news, and FMH's overall financial results.

After the video, the division leaders discussed the results and current goals of the company in a conversational roundtable format led by Rutledge.

"From what we saw in the video, 2018 was a mixed bag of results," said Rutledge, referencing the positive results of the MPCI and Reinsurance lines of business alongside the negative results of the Private Product and P&C lines.

Darin Roggenburg, Executive Vice President & CFO, explained further: "To give it some perspective, a place to start is to look back at 2015, 2016, and 2017. We had three exceptional years there, but as we know in our business, it's sometimes 'feast or famine.' We have rough years every now and then in the lines that we write, and in 2018, we had one of those years."

He noted the company's overall loss ratio was 77 percent, higher than the year's target of 70 percent. While the Private Products and P&C lines contributed to the higher loss ratio, he pointed out that each came in under budget.

Each leader spoke briefly about the results in their respective areas, and the conversation quickly shifted towards looking to the future. From enhanced solutions and products to strategic growth initiatives, the common thread was clear: FMH is focused on a One Company initiative that positions the company as financially strong, customer-centric, and innovative.

They discussed the success of the Revenue Accelerator Max Protection (RAMP) product and how it has helped drive business, both in the crop lines of business and elsewhere.

"RAMP has definitely improved our position in the marketplace. It's created a huge buzz within our agency force, and we're excited to be able to provide the products that our agents need," noted Shannon Rutledge, Executive Vice President & COO. "It brings Multi-Peril, Hail, and P&C business with it."

Executive Vice President & CRO Ron Kuethe added, "You can see how the creation of RAMP in one part of the company generates more MPCI business along with the profits that come with it. Those increased profits, in turn, allow FMH to take advantage of other opportunities to enhance its profits. Those increased profits continue to feed off of each other for the betterment of FMH." He also explained how the increased MPCI business as a result of the



Pictured left to right: Ron Rutledge, Shannon Rutledge, Ron Kuethe, Pat Faga, and Darin Roggenburg.

availability of RAMP has been well received by FMH's reinsurers. "It's a great example of how the One Company initiative works."

RAMP, along with Precision Crop Insurance Solutions™, helps to set FMH and its agency partners apart from the competition. The leaders explained how they will continue to strategically grow this product and these solutions in the coming year.

Another area where FMH is focusing strategic growth is the P&C line of business. Over the past year, the P&C Division has been working closely with the new Business Intelligence Department to set competitive rates across the P&C footprint. Additionally, FMH will be expanding P&C into Kansas this year with a phased approach.

"We're really excited about it. We're leveraging the work of the newly-created BI team to target counties for not only P&C but also Crop Hail and Multi-Peril growth. This is our first, true One Company strategic sales and marketing plan that we put in place," said Executive Vice President & CMO Pat Faga.

The leaders closed the discussion by thanking employees for continuing to make customer service a top priority. The success of FMH products and solutions wouldn't be possible without the World Class service supporting them.

"Customer experience is a core component of our strategy," said Ron Rutledge. "Team FMH, you need to celebrate the great job that you've done with providing World Class service!"

Ron Rutledge then provided his President's Report with a more in-depth look at the past year financially, how the farm bill may affect FMH, and encouraged all employees to continue focusing on innovation and embracing change.

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.



W. Aaron Rutledge
Claims Manager & VP - Claims



James A. Brost
Board Member

CROP INSURANCE

2018 was a year of mixed results. FMH's Crop book experienced early drought, two hurricanes, excess moisture, and heavy snowfall. MPCl made very nice returns but those returns were offset by Crop Hail, Wind, and RAMP losses, including heavy wind in the eastern Corn Belt that resulted in significant damage. Additionally, rain and snow late in the year wreaked havoc on harvest, leading to quality issues for many farmers.

The ongoing trade war with China contributed to a drop in harvest prices, including a 15 percent decrease in soybean prices and a seven percent decrease in corn prices. Due to rain and snow affecting the harvest season, we received delayed harvest extensions for over 230,000 acres across 26 states. According to one publication, this past soybean harvest was the second slowest since 1995.

As always, we fulfilled our promise of exceptional service by settling claims quickly and accurately for our customers. Our field staff continues to take full advantage of our new claims system. This year, our claims service achieved a Net Promoter Score™ of 83.8, a metric that measures customer loyalty for a company's brand, products, and services. This score, by definition, is World Class service!

The field has been doing a great job keeping up with the pace on claims, and we have had a lot of adjusters travel out of their territories to help in areas of need. We have been getting great feedback from our agency force regarding the service that our claims team has been providing. Thank you to all the employees at FMH that continue to help us achieve the best service possible!



Shannon Rutledge
Executive Vice
President & COO

REINSURANCE

While 2017 was a year for the record books, with an estimated \$135 billion of catastrophe losses worldwide, 2018 followed that up with an even more staggering \$155 billion in catastrophe losses.

The U.S. was particularly impacted by volcanic eruptions in Hawaii, Hurricanes Michael and Florence, and a second consecutive year of major wildfires in California. FMH has very limited exposure in these areas, but a few of our reinsurance clients did experience the hurricanes and the wildfires. In addition, there were some major wind and hail events in Iowa that caused some large losses.

We were hopeful the reinsurance market would tighten up after two years of significant catastrophe losses. However, the reinsurers of the world absorbed those losses and, in turn, offered remarkably stable reinsurance pricing for 2019. This is further proof of the excess capital in the reinsurance market, which ultimately hurts the overall profitability for reinsurers.

For 2018, our gross assumed premiums were down three percent, which is not necessarily a bad thing in a soft market. Our expense ratio was down nicely and we came in under budget. Despite the increased loss activity, we were able to post a loss ratio of 62 percent and a sixth consecutive year of underwriting gains. It has been a remarkable run, especially since it has occurred during a prolonged soft market. The good fortune we have been experiencing is bound to end at some point, but we are going to enjoy it as long as we can.

None of this is possible without our exceptional client companies. We believe we reinsure the best of the best and, year in and year out, they prove it. Like our clients, we are not the biggest at what we do, but we appreciate their recognition that being the biggest is not always the best. Thank you for the trust you place in FMH.



Ron Kuethle
Executive Vice
President & CRO

PROPERTY & CASUALTY

Looking back at 2018, it was a year of extreme weather. Mother Nature once again provided us with an opportunity to be true to our mission of protecting the livelihoods and legacies of our policyholders.

Storm-related losses in April and June drove our 2018 results. In our book, Iowa had the roughest spring and summer storm seasons, accounting for 80 percent of our overall 2018 underwriting loss. We finished the year with an overall Incurred Loss Ratio of 77 percent, driven by Gross Incurred Losses of \$29.5 million.

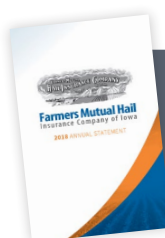
Although adverse weather took a toll on our Property & Casualty results, we were successful in accomplishing all our business plan goals. Our customer experience and ease of doing business initiatives were extensive and included a new property quoting and application system, IVANS download functionality, expanded premium and commission payment options, and new, ag-focused cyber liability products.

In addition, we had a very solid sales year: our written premium grew 4.2 percent in 2018 to \$43.8 million. We continued our targeted expansion plans in the states of Illinois, Indiana, and Wisconsin, which resulted in expanded agency partnerships and premium growth of over 15 percent.

The speed and magnitude of change and disruption in the insurance industry is unprecedented today. We will continue to look ahead by anticipating and adapting our products and services to best serve America's farmers into the future.



Patrick Faga
Executive Vice
President & CMO



If you would like a copy of the 2018 Annual Statement, you may order it on the FMH Online Store at store.fmh.com.

FMH SERVICE AWARDS

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

25 YEARS - of service -



Pat Faga



Carol Bishop

15 YEARS - of service -



Angie Brooker



Ken Coy



Carl Erickson



Chad Groen



Chad Mixdorf



Susan Westphal



Ray Yori

SALES AWARD

OUTSTANDING SALES ACHIEVEMENT AWARD

RJ Brinkmeyer

*Runners Up: Ryan Hastings
and Ken Ripley*

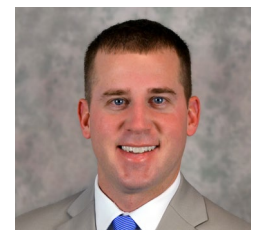


CLAIMS AWARD

OUTSTANDING CLAIMS SUPERVISOR

Tucker Boss

*Runners Up: Joel Lemke, Jeff Manthei,
JR Oliphant, and Marshall Sigsby*

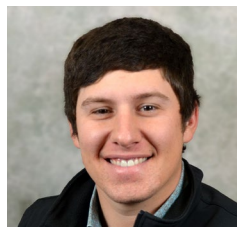


ADJUSTER AWARDS

OUTSTANDING CLAIMS ADJUSTER

Brady Ramsey

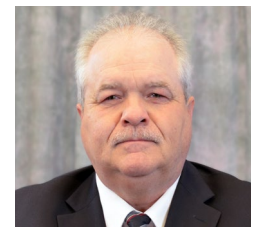
*Runners Up: Eric Daugherty,
Craig Erdman, David Hall,
Keith Johnson, and Mark Rhode*



OUTSTANDING P&C CLAIMS ADJUSTER

Robert French

*Runners Up: Steve Fejfar,
Jeff Johnson, and Kesley Magee*





2019 NATIONAL CLAIMS CONFERENCE

Farmers Mutual Hail hosted two three-day National Claims Conferences this March in Des Moines. The conferences, formerly known as the National Adjuster Schools, covered topics such as MPCI claims processes, private products like RAMP, precision technology, and personal and professional development. Over 400 claims personnel attended.

“Paying claims ‘on the barrelhead’ should be the mindset of every person involved in the claims process,” said Vice President and Claims Manager Aaron Rutledge in his opening remarks at each conference. “Accuracy is vitally important in all that we do and should be our primary focus.”

Another key component for success emphasized throughout the event was service. “Adjusters are the face of our company, and we want them to understand their value and what it means,” said Jim Wilson, Assistant Vice President of Claims.

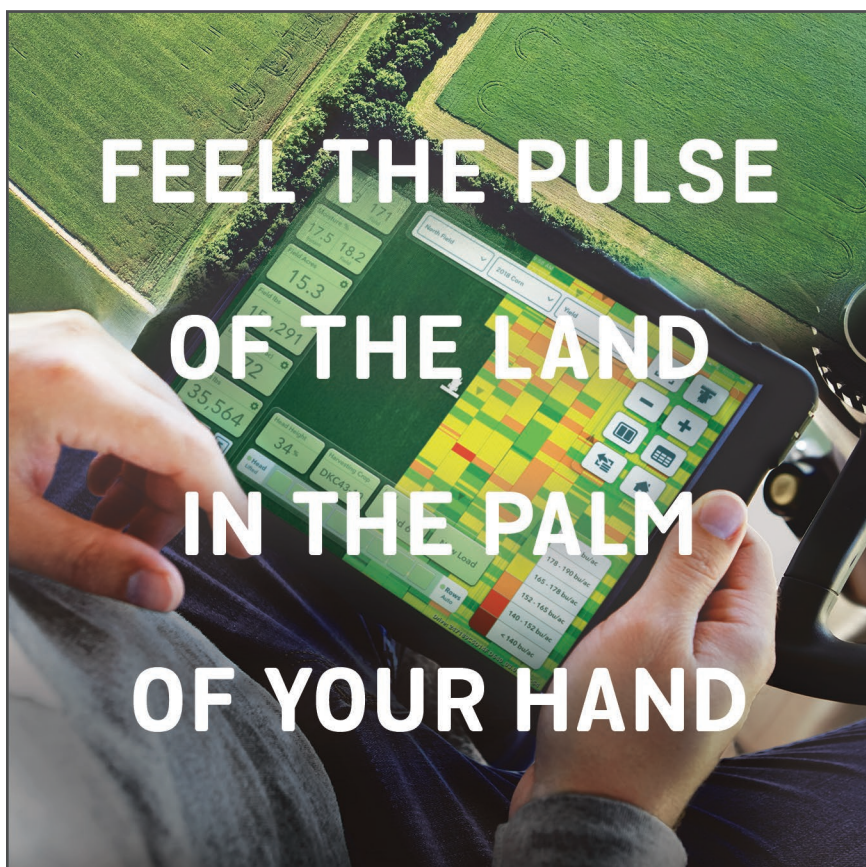
Providing outstanding claims service to policyholders has been a key component to FMH’s long-term stability and success, and it will remain a

focus as the company continues to grow. In fact, the event’s keynote speaker focused entirely on service.

Keynote Speaker Dennis Snow discussed what World Class Service looked like during his 20 years spent working at Walt Disney World®, a place renowned for “wow” moments and special memories. He emphasized that great service has the same framework, whether it happens at an amusement park or in a conversation with our policyholders.

This year’s conference provided opportunities for attendees to connect, engage, and learn more about farmer and agent perspectives. Attendees participated in regional roundtable discussions and experienced marketing grain firsthand. The event’s tradeshow showcased the GIS/Mapping system and FMH’s new partnership with The Climate Corporation.

“Part of bringing in different topics was to show different perspectives,” said Wilson. “We want to focus on what impressions we are leaving on the customer in all our interactions.”



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2019 SPRING UPDATE TRAINING BY THE NUMBERS

From December through February, FMH conducted its Spring Update Meetings at multiple locations across the U.S., and even a few as online webinars. Classes covered the new 2019 federal program changes, FMH private product updates, Precision Crop Insurance Solutions, as well as sales and marketing reminders. Before every spring and fall sales season, FMH provides training that meets an agent's federal requirement, which can also qualify for continuing education credits in most states.



5 TRAINERS

2 WEBINAR
SESSIONS

54 CLASSROOM
SESSIONS

HELD IN
22 STATES



NEARLY **2,000**
ATTENDEES
FROM **28** STATES

WHAT AGENTS ARE SAYING

"I was at another company's meeting yesterday and this was far superior. Good job!" – NE Agent



INDIANA FARMER REAPS BENEFITS FROM PRECISION SOLUTIONS

Tom Stoy became interested in using FMH's Precision Crop Insurance Solutions for his farm operation after talking with his FMH agent, Ty Kumler, of Wathen Insurance. Over the course of a few years, he worked with his agent and his FMH Precision Technology Specialist to use his precision data for acreage and production reporting.

Making the decision to use precision data for crop insurance reporting requires some research and planning. Stoy has a 15,000-acre farm operation near Ashley, Indiana. For him, integrating precision data into his farm plan would affect how he integrates and uses his precision equipment across all the acres he manages.

However, reporting acreage and production within an existing farm management routine can help growers reap the benefits. "It saves us a lot of time not having to provide the documentation," said Stoy.

Before getting started with the Automated Crop Reporting (ACR) process, Stoy already had precision equipment set up on all his planters and combines. He was skeptical that his reporting would be accurate.

With the help of his Precision Technology Specialist, Patrick Temple, Stoy tried one county the first year using his harvest data. After that went well, he used precision data to report his entire crop land for 2018.

Temple said, "We've worked with him for a few years. In 2017 we did the first year with ACR. He'd just come off the county plan Area Revenue Protection, and he wanted to split out his precision." Stoy farms both dryland and irrigated fields.

When it comes to planting and using precision data, Stoy continues to record his data and upload it to his John Deere Operations Center. Now, with acreage reporting, all Stoy needs to do is let his agent know when his spring planting data is ready.

ACR saves Stoy a lot confusion and duplication when it comes to managing his data. Among the benefits he sees with ACR, one of the most significant is how it allows him to make his Actual Production

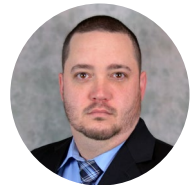
History (APH) more accurate over time. A more accurate APH ensures more exact crop insurance coverage. Using precision data for crop insurance also means it's much easier for Stoy to use and maintain his records.

Stoy works with his agent not only in the spring, but throughout the year to keep his precision data submitted regularly. It's especially important for him to ensure accuracy with so many acres, including farm descriptions.



[With ACR,] you're going to have a truer yield than what you had before with acreage reporting. You can go to the agent first, then take your acreage report to your FSA office.

- Patrick Temple, Precision Technology Specialist



Temple explained how ACR allows growers the ability to report acres earlier since there is less paperwork needed versus traditional reporting processes.

Additionally, if the grower has a loss, precision data can be used to speed up the adjusting process and their claim could be paid sooner. If the grower has a crop hail policy as well, and it's already amended, he or she can use precision data for their crop hail claim and get paid earlier for that, too.

Over time, using precision data for crop insurance with Precision Crop Insurance Solutions allows growers like Stoy to keep more accurate records, streamline the reporting process, improve their APH, and expedite the claims process.

2019 NCIS ANNUAL CONVENTION

The National Crop Insurance Services (NCIS) 2019 Annual Convention was held mid-February in San Diego, California. Several FMH employees attended this year's conference along with other industry professionals including those from agencies, AIPs, and reinsurance brokers. Several informative and educational discussions from speakers in various agriculture sectors presented the convention.

"The NCIS conference is a great place for FMH to get congressional and political updates and hear the latest on issues affecting the crop insurance industry and rural America," said Curtis Swain, FMH Vice President of Legal. "It was insightful to hear from a diverse panel of commodity association and farm credit representatives discussing the importance of crop insurance to their respective industries."

During their time at the conference, attendees were able to network with one another and had a chance to meet with RMA representatives to discuss the new farm bill changes.

"Apart from the meetings and presentations, the crop conference gives FMH leadership the chance to personally connect with reinsurers, agents, and industry colleagues, as well as members of Congress and RMA officials," added Swain.



2019 CIRB ANNUAL MEETING

In mid-February, FMH leadership, CIRB Emerging Leaders Program (ELP) members, and 135 crop insurance industry professionals gathered in San Diego, California for the 55th Crop Insurance and Reinsurance Bureau's (CIRB) Annual Meeting. Throughout the three days, industry leaders' presentations and discussions focused around the future of crop insurance and the new farm bill.

Tracy Klever, 2019 CIRB ELP member and FMH Training and Development Assistant Vice President, said, "I especially enjoyed Jim Wiesemeyer's [Pro Farmer] presentation on volatile politics and policy as well as Kurt Henke's take on the outcome of the 2018 Farm Bill and subsequent impacts to crop insurance."

In addition, attendees had several opportunities throughout the event to network and meet with industry leaders and professionals.

"The CIRB annual meeting provided representatives from AIPs and reinsuring companies valuable analysis of trends affecting the agricultural industry, whether it relates to climate, politics, or agribusiness overall," said Ryan Kramer, 2019 CIRB ELP member and FMH Compliance Assistant Vice President. "Additionally, we learned a great deal regarding the political climate and how that ties into the federal program, whether specific to the farm bill or House and Senate Ag Committee priorities."

The meeting concluded after a day of golf at the Madears Golf Club, followed by the closing ceremony where Ron Rutledge awarded the 2019 Chairman's Award to House of Agriculture Committee Chairman Collin Peterson.

FMH HOSTS THE IOWA INSURANCE INSTITUTE BREAKFAST

FMH hosted the Iowa Insurance Institutes's (III) Annual Breakfast with the Commissioner at the FMH home office in West Des Moines, Iowa on February 13. The event provided an opportunity for III member company representatives to meet with staff from the Iowa Insurance Division, including Commissioner Doug Ommen, Communications Director Chance McElhaney, and Bureau Chief Jared Kirby.

Those in attendance heard from the commissioner on the division's top priorities for the year and were able to ask questions about issues affecting their companies. Executive Vice President & CMO Patrick Faga serves on the III Board of Directors and was host for this event.

Faga said, "We're all competitors, but in the same line of P&C business. We join together for industry issues for this event, and our mission is to do good for the whole industry."



The Iowa Insurance Institute Annual Breakfast with the Commissioner in the Farmers Mutual Hail home office.

IOWA INSURANCE DAY ON THE HILL

FMH was one of multiple companies represented at Insurance Day on the Hill at the Iowa State Capitol on February 12.

For the past 15 years, FMH has attended the Iowa Insurance Day on the Hill, which brings together insurance representatives and elected officials to discuss important industry issues and show the impact that the insurance industry has in our communities.

Renée Walters, FMH Senior Reinsurance Underwriter, took part in the event this year. "It's important that we, as the insurance industry, show legislators we're a big employer in the state," she said. "This event provides us with the opportunity to meet face to face with Iowa legislators to not only have a conversation about current issues in the industry but to thank them for what they have already done."

Walters and other FMH employees took part in several legislative meetings during the event.



FMH's Patrick Faga (far left) pictured with Governor of Iowa Kim Reynolds (third from right), Lt. Governor of Iowa Adam Gregg (second from right), and other insurance industry members at the Iowa State Capitol.

FMH VOLUNTEERS AT ANNUAL IPTV FESTIVAL

For the 23rd year, FMH employees, friends, and family answered pledge calls during an evening of Iowa Public Television's Festival Week this March. As a mutual company founded on service, we are proud to give back to the community in support of quality programming that matters.



21ST ANNUAL SNOWBIRDS' REUNION

The 21st annual Snowbirds' Reunion was held on Saturday, February 9 at the Fountain of the Sun country club in Mesa, Arizona. Retired employees, agents, and adjusters enjoyed great food and conversation at this year's reunion, while staying clear of the cold and snow that plagued much of the nation.

OVER \$100K RAISED FOR 2019 FMH ST. BALDRICK'S FUNDRAISING EVENT

The 14th Annual FMH St. Baldrick's Head Shaving Event was held Monday, March 25, at the River Center Eventorium in downtown Des Moines with the "Iowa Nice Guy," Scott Siepker, as emcee for the evening.

This year, 51 participants from FMH, IMT, and Mercer shaved their heads or styled their hair in crazy ways and colors at this event to raise a total of over \$108,000, along with donations from volunteers, for the St. Baldrick's Foundation. Over 240 people attended to show their support for this worthy charity.

There were also special activities for kids to enjoy including face painting, crafts, and balloons. One of the children's activities included creating get well cards which were then delivered to patients at the Blank Children's Hospital in Des Moines the next day.

St. Baldrick's is an organization dedicated to funding the most promising research to find cures for childhood cancers and giving survivors long and healthy lives. FMH has hosted this event for 14 years and, in that time, has contributed a total of \$300,000 in annual corporate donations.



PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Sarah Dunnick has been hired as a District Sales Manager in Northwest Iowa.



Greg Gaul has been hired as a P&C Underwriter II.



Kurt Kern has been hired as a P&C Claims Adjuster/Inspector.



Kate-Brileigh Sears has been hired as a Sales & Marketing Support Specialist.



Kelly Luett has transferred to Training and Development Specialist. Kelly was previously an Insurance Specialist.



Jeff Manthei has transferred to District Sales Manager in Southern Minnesota. Jeff was previously a Field Claims Supervisor.



Jordan Vande Vorde has assumed additional responsibilities for District Sales Manager in Northeast Iowa.

Not Pictured:

Robert Middlemist has been hired as a Lead Crop Adjuster II in Colorado.

IN MEMORY

Patricia D. Martens

We regret to inform you of the passing of Central Iowa Mutual (CIM) retiree Patricia Martens of Roland, Iowa, on March 19, 2019, at the age of 88.

Patricia worked as an underwriter with Central Iowa Mutual Insurance in Story City, Iowa, for thirty years. She partially retired in 1996 and remained on staff until her full retirement in 2003. CIM later merged with Farmers Mutual Hail in 2011, forming the Property & Casualty Division.

Patricia was born and raised in Nevada, Iowa. She and her husband, Lars, settled in Roland where they raised four children. She also worked for a time as the parish secretary of Bergen Lutheran Church in Roland, where she was an active member until her passing. She was a long-time member of Roland Friends 'N Service Club, the Roland Legion Auxiliary, and her church women's bible study group. She loved crossword puzzles, walking, reading, and especially spending time with her family. Her granddaughter, Sarah Hoff, currently serves as a P&C Underwriter with FMH.

Our thoughts and prayers are with her family and friends.

Jerry E. Rutledge

We regret to inform you of the passing of Waseca Mutual retiree Jerry Rutledge of Cassville, Wisconsin, on March 7, 2019, at the age of 83.

Jerry graduated from the University of Minnesota in 1958 before joining Waseca Mutual Insurance Company. The sister company to Farmers Mutual Hail was acquired in 1926 when Ern Rutledge, brother to FMH founder W.A., assumed management. Following his grandfather, Ern, and father, Lyle, Jerry became president of Waseca Mutual in 1962 and ran the company until 1998. He also served with other members of the Rutledge family as a director of Farmers Union of Nebraska until he retired in 2007.

In his home town, Jerry served as president, director, or volunteer for countless organizations, and in 2012 he received the Don Eustice Lifetime Community Service Award from the Waseca Area Chamber of Commerce. Jerry was married in 1957 to Carol Greer, and together they raised three children. In 2005, Carol preceded him in passing. He is survived by his children, his wife Linda, and her children and grandchildren.

Our thoughts and prayers are with his family and friends.

NEW SPRING PROMOTIONAL ITEMS & APPAREL



Go to [STORE.FMH.COM](https://store.fmh.com) to check out the new items!

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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