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Farmers Mutual Hail
Insurance Company of Iowa



2019 FMH MID-YEAR CLAIMS REPORT

Flooding across much of the Midwest during planting has contributed to some of the highest mid-year claim numbers seen in recent years. Read more on FMH claim totals on page 3.

NEWSLETTER HIGHLIGHTS:

“ It’s in years like this that FMH is able to show the outstanding claims service that our insureds and agents have come to expect from us. ”

-Aaron Rutledge
Vice President & Claims Manager

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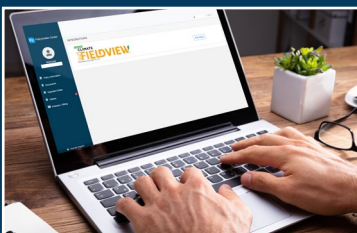
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“The new FMH + FieldView integration dramatically simplified and reduced the amount of time it took to get acres from FieldView into FMH mapping,” said Jason Eden of Eden Agency, Inc. in Ceresco, Nebraska. “It actually made it enjoyable to import precision acres!” Read more about the FMH’s new reporting method on page 6.



FMH OFFERING APICULTURE FOR 2020

Farmers Mutual Hail will be offering the federal product Apiculture for the 2020 crop year. Agents may begin processing policies starting August 31, 2019, as well as create quotes with the new Rainfall Index Quoter in the FMH Agent Center.

Apiculture (beekeeping) insurance covers beekeepers' primary income sources including honey, pollen collection, beeswax, and breeding stock.

Apiculture systems consist of different types of plants and crops which have different growth habits and seasons, precipitation requirements, and other conditions necessary to maintain plant growth over extended periods of time. The Apiculture insurance product functions similarly to the Pasture, Rangeland, and Forage (PRF) product where rainfall indexes are referenced for claims.

The Apiculture sales close date is November 15.

Start Offering Apiculture

Talk to your sales manager about getting started or sign up for the new PRF & Apiculture training webinar on September 24, 2019. Go to [FMH.com/training](https://www.fmh.com/training) for details.

Where is it offered?

Apiculture, under the Rainfall Index plan of insurance, is available in all 48 contiguous states with the exception of grids that cross international borders.

Why FMH?

If your policyholder already has PRF or Annual Forage through FMH, Apiculture through FMH will be an easy and natural fit.

FMH's Rainfall Index Quoter provides other useful data for making informed decisions. After selecting an interval to quote, the system:

- > Provides historical data
- > Estimates historical payments
- > Calculates average rainfall amounts
- > Includes an option to export to a PDF for print
- > Allows for mobile-friendly access

2019 FMH MID-YEAR CLAIMS REPORT

Flooding across much of the Midwest during planting has contributed to some of the highest mid-year claim numbers seen in recent years. As of July 18, FMH had just over 27,500 claims reported. Of these, 18,697 are Prevent Plant or Replant claims.

“At this time last year, FMH had 1,445 Prevent Plant claims versus the 12,364 we have had reported in 2019. Replant claims are also up to 6,333 in 2019 from 3,364 at this same time in 2018,” said Vice President & Claims Manager Aaron Rutledge.

The states with the most Prevent Plant claims are, in order, Illinois, South Dakota, and Minnesota. The states with the most Replant claims are, in order, Illinois, Iowa, and Missouri.

Private Product claim numbers are down from last year, and 2019 actually has the lowest mid-year claim count in the past four years for this category.

“Up to this point in the year it has been quieter on the Private Product losses, but some of that can also be attributed to the delays in planting,” noted Rutledge. “We currently sit at 5,386 Private Product claims reported in 2019 versus 6,617 claims at this same time last year.”

Crops are now entering the stage with the most liability exposure – and storm and hail season is far from over. Rutledge emphasized how service matters now more than ever.

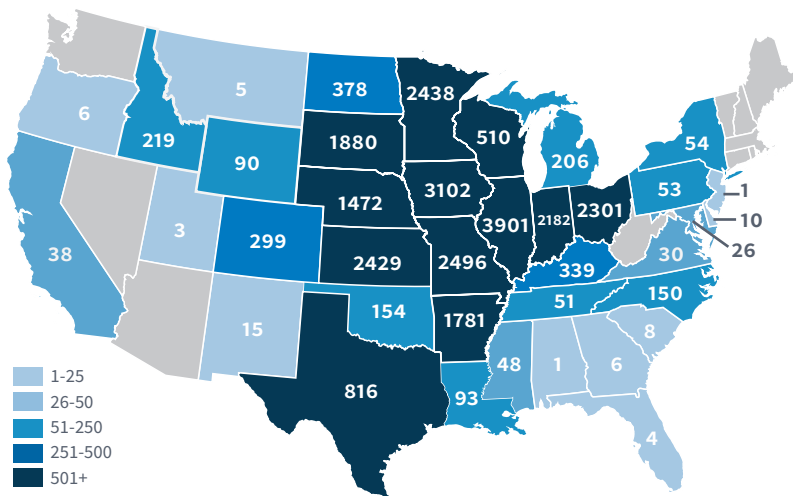
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It's in years like this that FMH is able to show the outstanding claims service that our insureds and agents have come to expect from us. Our claims team takes pride in providing a great customer experience to our insureds and being there for them in their time of need.



Aaron Rutledge, Vice President & Claims Manager

CROP HAIL & MPCl CLAIMS MAP



A SNAPSHOT OF DAMAGE SEEN SO FAR THIS SUMMER



Hail damage on apples in Colorado

Hail damage on soybeans in saturated fields in South Dakota



Hail damage on corn in Kansas

2019 P&C SUMMER CLAIMS TRAINING

In July, FMH Property & Casualty claims staff gathered for two days in central Iowa to learn about current claim issues within the industry.

The first day of the training focused on farm machinery claims. The group toured Case IH and John Deere dealerships in Nevada, Iowa where the adjusters had a hands-on opportunity to look at various types of equipment. The shop mechanics explained what to look for when handling various types of farm machinery claims. The second training day was held in FMH's Story City, Iowa office and centered around underwriting inspections and the overall claims handling process.

This event is one of the many continuing education efforts FMH provides to make sure its adjusting staff remain at the top of the industry.



FMH P&C claims staff gaining hands-on experience at a Case IH dealership.

2019 FMH EXCHANGE



The annual Reinsurance Managers Meeting, now known as The Exchange, was held this year in West Des Moines, Iowa, in late June. The Exchange brings together FMH management, staff, and Reinsurance clients.

"It is a great opportunity for the boards and management of our client companies to get together with FMH staff for a few days of exciting speakers and thought-provoking ideas," said Executive Vice President and Chief Risk Officer Ron Kuethe.

Keynote speakers Steve Prohm, Iowa State Men's Basketball coach, and Kevin Brown, author of "The Hero Effect," spoke about enhancing teamwork through strong leadership to support this year's theme of "Stronger Together." Thomas Meier, succession planning consultant with Building Your Bench, spoke about identifying and developing a succession plan. In addition to the keynote speakers, several panel discussions were held along with the announcement of a new coverage option available to FMH mutual partners.

To wrap up the meeting, attendees enjoyed a fun afternoon at Smash Park, a recreation and restaurant establishment in West Des Moines.

“ We hope the tools and ideas our clients took from The Exchange will help enhance their opportunities for profit, while their partnership with FMH will help them achieve long-term success.

Ron Kuethe, Executive Vice President & CRO



FMH AT THE INFOAG CONFERENCE

On July 23-25, members of the FMH precision team exhibited at the InfoAg Conference in St. Louis, Missouri. FMH also sponsored the event, which is known as the premier showcase for precision agriculture.

Members of the precision team connected with ag tech consultants and ag retailers to discuss crop insurance in the ag tech space. Other precision agriculture vendors at the InfoAg Conference included Ag Leader, The Climate Corporation, Farmers Edge, John Deere, and Sentra, in addition to several companies with drone technology. Overall, approximately 100 vendors exhibited at the event.

Precision team members Dawn Stoppelmoor and Alex Van Loenen participated in a panel discussion with The Climate Corporation's Clint Chaffer, Global Director of Product Marketing – Platform. The panel, "Climate FieldView and Farmers Mutual Hail Insurance: A Roadmap to Creating Value Through Industry Partnership," discussed the successful partnership between FMH and Climate – from how the two companies worked together to create the FMH + FieldView connection to how Precision Technology Specialists implement this technology with agents in the field.

"I think it's important for us to be at these types of events so we can see where the future of agriculture is heading," said Van Loenen. "There's a large variety of things we can do with data for crop insurance that farmers have access to already."

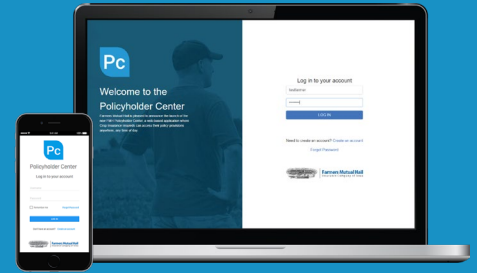
FMH is proud to provide innovative insurance solutions for America's farmers. Learn more about our new FMH + FieldView connection at FMH.com/fieldview.



FMH Precision Technology Specialist Alex Van Loenen (left), FMH Business Development Manager Dawn Stoppelmoor (center), and Climate Global Director of Product Marketing – Platform Clint Chaffer (right) participating in a panel presentation at the 2019 InfoAg Conference.

ONLINE BILL PAY SAVES YOUR POLICYHOLDERS TIME

FMH's Premium and Billing features in both the Crop and P&C Policyholder Centers allow policyholders access to billing statements and the option to pay online, anytime or anywhere, on a desktop or mobile device.



Online bill pay offers value to your customers by providing:

- Web-based access to their information
- Quick and secure form of payment with Automated Clearing House (ACH)
- Premium payments that are effective immediately – no more issues with checks getting lost in the mail or late payments

Benefits unique to Crop Policyholders:

- Access account summary information in the Crop Policyholder Center
- View coverage-level premium details in the Crop Policyholder Center

Benefits unique to P&C Policyholders

- Agents can make payments on behalf of policyholders by using the eCheck feature in the agent portal



FMH + FIELDVIEW CONNECTIVITY SHINES WITH ACREAGE REPORTING

When the new FMH and Climate FieldView™ connection launched in June, agents and farmers alike were concerned about planting falling behind schedule. The unpredictable spring weather meant reporting could be delayed, pushing it closer to the Acreage Reporting Deadline.

Committed to providing a new reporting method in time for acreage reporting, the FMH and Climate teams knew the connection had to work efficiently and effectively upon the release—time not a luxury for farmers this year.

“FMH and The Climate Corporation both put many hours into testing the new technology. We even worked with a select group of agents and farmers to test the connection and reporting features before rolling it out to everyone,” said FMH’s Business Development Manager Dawn Stoppelmoor.

The testing and attention to detail paid off. After the new FMH + FieldView connection launched within the FMH Crop Policyholder Center, policyholders and agents began sharing their positive feedback.

“The new FMH + FieldView integration dramatically simplified and reduced the amount of time it took to get acres from FieldView into FMH mapping, and it also seemed to increase the reliability and accuracy of the import,” said Jason Eden of Eden Agency, Inc. in Ceresco, Nebraska. “It actually made it enjoyable to import precision acres!”

To submit acres through this new connection, policyholders access their FMH Policyholder Center account and follow the steps to integrate their FieldView™ account. When they have planting data to submit, they simply log into the Policyholder Center, select the data type and year, and submit their data. The data is available in FMHA immediately. Agents receive a notification when data is available in the FMHA data manager and then they proceed accordingly to generate an acreage report for a signature.

“Once the connection between FieldView and FMH is established—which is a one-time effort and fairly easy to do—getting acres from FieldView to FMH is literally as easy as a click of a couple buttons. The previous process was very tedious and time consuming, and often required many attempts to get all the data to pull through,” Eden added.



This is a game changer in ease of use from farmer and agent perspectives. The power and control are in the farmer’s hands.

- Jason Eden, FMH Agent



“

More and more farmers are recording and analyzing their data electronically. Why not set up ways to securely and seamlessly share that data for crop insurance reporting purposes? We're making those connections through FMH Precision Solutions. We not only work to put these connections in place, but we have the staff to support our policyholders and agents every step of the way.

- Dawn Stoppelmoor, FMH Business Development Manager



The FMH + FieldView connection is the latest in multiple connections FMH systems has built with popular farm management software, including John Deere, Apex, and SMS. Through these connections, FMH is taking the traditional reporting process from hours to minutes and pages of paperwork to just a few simple clicks on a computer.

Stoppelmoor added that FMH accepts data from any FMS whether FMH has a direct connection with the FMS or not. Policyholders can electronically provide their data to their agent through an automated reporting process like MyJohnDeere or FieldView, or they can use a secure data file-sharing service or external drive where the agent will be able to upload the data into FMH systems.

“I think [my customers] like the fact that the precision system they have chosen to use is so directly supported by and connected to their insurance company and policy,” said Eden.

Agents and policyholders interested in using the new FMH + FieldView connection can talk to their Precision Technology Specialist about using it for production reporting – even if they did not use it for acreage reporting.

“We're very excited this technology was successful for acreage reporting and look forward to offering it for production reporting,” added Stoppelmoor. “We really feel this technology is only the beginning of what FMH and Climate can provide together.”

FASTER ADJUSTMENTS. FASTER CLAIM PAYMENTS. SAME GREAT SERVICE.

FMH Precision Claims only require three records and no bin measurements, reducing the time it takes to adjust a loss from hours to minutes.



HOW A PRECISION CLAIM WORKS



Producer Provides 3
Required Documents



FMH Adjuster
Works the Claim



Producer Reviews
and Signs Off



Claim Payment
is Sent

Did You Know? Producers don't have to report acreage or production via Automated Crop Reporting (ACR) to use Precision Claims. To be eligible, they just need to record planting data, calibrate and record calibration, and record harvest data.



CROP CONDITIONS LAG DUE TO SPRING FLOODING

Major weather events this spring, including widespread flooding events and below-normal ground temperatures, have led to less-than-ideal crop conditions this year for farmers. Parts of the Midwest, the Delta region, and the Great Lakes region have all experienced record flooding, which has contributed to prevented planting.

Crop conditions still lag behind the five-year average for corn and soybeans across the Corn Belt. The July 29th report suggested that only 58 percent of corn was rated in the “good” or “excellent” categories compared to last year’s sum of 72 percent.

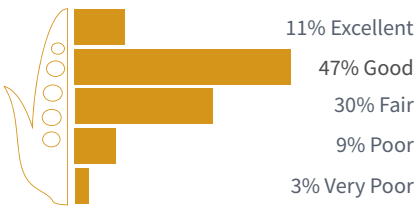
Similarly, for soybean conditions only 54 percent are rated in the “good” or “excellent” categories, down from the previous year which totaled 70 percent.

Crop conditions may continue to improve with good weather conditions, though. Steve Wilson, FMH National Claims Manager and Assistant Vice President, said, “We can expect an increase in these ratings because June-planted corn has been experiencing near-perfect weather conditions and has made up a lot of ground toward maturity.”

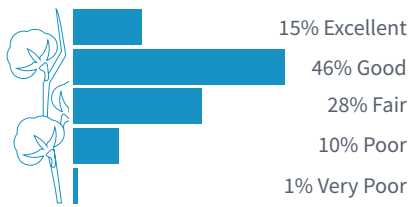
Exceptions may occur in east central Iowa, central Illinois, and parts of Kansas and Missouri where pockets of dry areas have developed.

As for hail damage this year, Wilson added, “Overall, hail exposure for 2019 has been light. As can always be expected, there are some small areas of severe damage – but to date, FMH has been spared from any ‘Great White Combines.’”

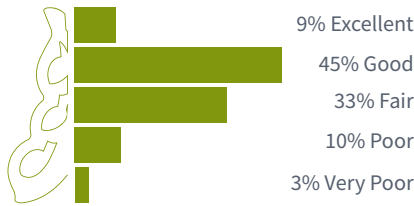
CORN



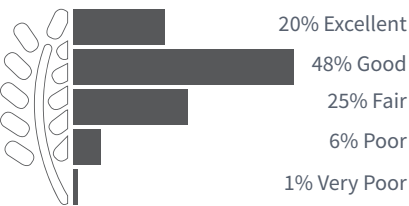
COTTON



SOYBEANS



RICE



As of the July 29, 2019 USDA report

FMH SPONSORS 10TH-ANNUAL CHARITY GOLF EVENT FOR OVARIAN CANCER COMMUNITY OUTREACH ORGANIZATION

On July 26, supporters of the Ovarian Cancer Community Outreach Organization teed off at the 10th annual “Tee Up for Cancer” charity golf event, hosted at Mid Vallee Golf Course in De Pere, Wisconsin.

The non-profit, 100-percent-volunteer organization was founded in 2009 by the late Connie Rutledge, sister of current FMH president Ron Rutledge and former FMH president Steve Rutledge, while she was fighting her own personal battle with ovarian cancer. In addition to golf, the event also featured dinner, raffles, and a silent auction, with all proceeds going to benefit regional cancer research institutes.

FMH was a Teal Sponsor of the event and donated \$10,000 to the Ovarian Cancer Community Outreach organization in 2019. FMH has donated over \$92,000 since the organization’s inception in 2009.

“It is truly an honor and a pleasure to support the continuing efforts of the Ovarian Cancer Community Outreach that was founded by my sister,” said Ron Rutledge. “Connie was a champion at making a difference in peoples’ lives and her legacy is a tribute to her unending quest to help people.”

During the course of Connie Rutledge’s treatment for ovarian cancer, she discovered three important things that shaped the mission of her organization: many women weren’t aware of the symptoms of ovarian cancer, they couldn’t cope with the financial burden of treatment and, finally, she truly believed that finding a cure was possible. These three tenets — awareness, support, and hope — formed the foundation of Connie’s organization. She passed away in September 2010, but the group continues to provide hope and support in her memory.



FMH President Ron Rutledge (second left) and his wife, Tammy (left), with their team at the 10th annual OCCO golf event.



2019 CIPA SPRING MEETING

Over 100 members of the Crop Insurance Professionals Association (CIPA) met in Kansas City in May to hear the latest crop insurance industry updates and align on current issues.

Attendees from FMH included Assistant Vice Presidents and Regional Sales Managers Dave Benes and Dave Kahle.

During the meeting, attendees participated in an array of speaker sessions, panels, and networking events. Topics ranged from growth opportunities in crop insurance to market and trade outlooks, as well as farm and rural policy issues. Attendees also met with U.S. House Agriculture Committee General Farm Commodities and Risk Management Subcommittee Chairman Filemon Vela (D-TX), who was accompanied by five freshman House Agriculture Committee members.

Other notable speakers included National Crop Insurance Services President Tom Zacharias, Kansas State University Professor Emeritus Art Barnaby, and RMA Administrator Martin Barbre.

The information and networking opportunities at the CIPA Annual Meeting provide a valuable benefit to members like Benes.

“It’s a valuable program that shows me what’s going on in Washington and the industry,” he said. “All of the information and connections are valuable to us as an AIP; I can share it with my team.”

FMH PACKAGES 39K MEALS FOR LOCAL NON-PROFIT

In June, FMH partnered with Meals from the Heartland, an Iowa non-profit group, to help package meals going to local Iowa families, food pantries, and those in need throughout the nation. Approximately 140 FMH employees volunteered to help package just shy of 40,000 meals. Each meal package includes six servings.

Meals from the Heartland is a local Iowa non-profit organization made up of volunteers from businesses, schools, churches, and community organizations. Each year, thousands of Meals from the Heartland volunteers package millions of meals that are delivered to malnourished people in Iowa, across the United States, and around the world.



FMH employees work in teams to fill, weigh, seal, and box the meal packages.

STUDENTS LEARN ABOUT CAREERS IN CROP INSURANCE THROUGH SUMMER PROGRAM

Another successful summer employee and internship program has come to a close this year at Farmers Mutual Hail. Each summer, college students are placed in various departments throughout the company to gain experience in a field or career in which they have interest.

This year, FMH staffed five interns in the field, four in software development, and one in marketing. Along with four summer employees in other departments, the fourteen young professionals have gained valuable experience and an introduction to the agriculture and insurance fields.

“One thing I really appreciated about the department as a whole is just the fact that I was treated like an adult rather than someone to babysit,” said Hunter Beyer, who interned in the Marketing Department. “I was given work that actually mattered, and it made me feel like I was a valuable member of the team and an actual coworker.”

Farmers Mutual Hail would like to thank our summer employees and interns for their hard work over the summer. We wish them the best in their future endeavors as they head back to school.



2019 Interns and Summer Employees (pictured left to right)
Back: Caleb Finnegan, Luke Chaney, Aaron Vittetoe, Colton Warth, Nick Cretors, Hunter Beyer, Brian Hoaglund, Andrea Bierstedt
Front: Montana Kummer, Saje Ites, Josh Ladehoff, Mitchell Dalsing, Zachariah Mathahs (Not pictured: Fuller Biehl)

PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Tyler Danilson has been promoted to Crop Adjuster I.



Mitch Merk has been promoted to District Sales Manager III.



Ronald Theisen has been promoted to Lead Adjuster I.



Brian Rohrig has been promoted to Claims Analyst I.

Not Pictured:

Jeremy Massman

has been hired as Crop Adjuster I.

RETIREMENT



Jill Pfannebecker, Accounting Executive Assistant, retired July 31 after 20 years with FMH. Farmers Mutual Hail would like to thank Jill for her dedicated service and wish her the best in retirement.

IN MEMORY

Bernard Milton

We regret to inform you of the passing of longtime FMH adjuster Bernard “Bernie” Milton of Friend, Nebraska, on July 9, 2019, at the age of 89.

Bernie joined FMH as a part-time adjuster during his summers off from teaching and school administration. He continued working as a part-time adjuster following his retirement in 2011, totaling 39 years of service with FMH.

Bernie attended Friend Public school and after graduating in 1947, he was drafted to serve overseas in the U.S. Army Reserves during the Korean Conflict. Following his Army Reserves service, he received his degree in teaching and taught high school for many years. Bernie was also well known for owning and operating bars and restaurants near Dorchester and Wilber. He was a member of the American Legion, VFW, and the DAV. He is survived by his wife of 53 years, Virginia, and their children and families.

Our thoughts and prayers are with his friends and family.

Steven Reiten

We regret to inform you of the passing of longtime FMH agent Steven Reiten of Wood Lake, Minnesota, on July 9, 2019, at the age of 55.

Steve began writing with FMH in 2002 with Reiten Insurance Agency and was an agent until his passing.

He grew up on his family’s farm north of Wood Lake, and after high school he attended Canby Vo-Tech, graduating in Agricultural Production and Agricultural Business. He moved back to the family farm where he farmed for over 30 years. In addition to the agency, Steve served on the Wood Lake Fire Department for 22 years, nine of which as Fire Chief. He also served his community as a First Responder and EMT as well as in multiple roles at his church. He had many interests including ATVs and trail riding, firearms, and spending time with his nieces, family, and friends.

Our thoughts and prayers are with his friends and family.

SIGN UP FOR FMH BRIDGE

Are you looking to buy, sell, or partner on books of business? FMH Bridge is the smart, new agency support tool to help you grow or transition your business.

Now
Available
To All FMH
Agents!

- > Connect Anonymously
- > Complimentary for FMH Agents
- > One-on-One System and Strategy Support

“

FMH Bridge is an amazing tool... Within a day or two of setting up a profile, I had several messages. This resource has been a huge benefit for my agency's future, and it is greatly appreciated.

-FMH Bridge User



**Go to bridge.findbob.io
to sign up now!**

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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