



**Farmers Mutual Hail**  
Insurance Company of Iowa

# THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

August 2021



## 2021 WEATHER EVENTS IMPACT CLAIMS, NUMBERS LOWER THAN PAST YEARS

Compared to the last three years, FMH has experienced fewer extreme weather events in 2021 making for lower claim numbers. Check out the claims map to gain some perspective on major weather events that have affected the FMH writing area this year.

**Read about how FMH has been impacted on page 6.**

## HOW ONE SMALL-TOWN DUO SIMPLIFIED ACREAGE REPORTING FOR THEIR CUSTOMERS

Two central Iowa agents have newfound success after using FMH Precision Crop Insurance Solutions™ and look to expand the service to more customers.

**Read their story on page 9.**



AUGUST 2021  
TABLE OF CONTENTS

Insurtech Mentors .....3  
Reinsurance Exchange Event .....4  
Fall Update Meetings .....4  
FMH Hosts St. Baldrick’s Event .....5  
Weather Events Spur Claims .....6  
Summer Internship Program .....8  
Agents Simplify Reporting .....9  
FFA Scholarship Recipients .....10  
People in the News .....11

Reinsurance Exchange  
Event Brings Industry  
Trends to Spotlight

FMH reinsurance mutuals met with the FMH reinsurance team at the annual Exchange event. This collaborative event focuses on topics relevant to small mutual businesses with updates from FMH.

Read more about industry hot topics on page 4.

Students Gain Experience  
Through Summer  
Internship Program

Farmers Mutual Hail is proud to announce the completion of another successful internship program. Sixteen college students gained valuable work experience in their field of interest along with new connections.

Find out what they said about the program on page 8.



**Farmers Mutual Hail**  
Insurance Company of Iowa








MENTORING TOMORROW’S INSURTECH PARTNERS

How is FMH working to make sure its organization and agents can benefit from the future of insurtech? Through company-to-company mentorships with the Global Insurance Accelerator (GIA) program, FMH supports new startups focused on technology in the insurance industry.

As part of the 100-day program, the cohort of startups receive seed funding, access to insurance industry mentors, and direct support from the GIA.

FindBob is one example of an insurtech company FMH partnered with after working with them in the GIA program. Through mentoring and multiple further interactions with its founder, Roland Chan, FMH was able to eventually offer FMH Bridge, an agency succession planning tool in 2018.

FMH has five employees that provide mentorship to GIA startups including:

-  **Dave DeCapp**  
Senior Vice President – Marketing
-  **Scott McEntee**  
Senior Vice President – Accounting
-  **Sheila Backer**  
Assistant Vice President – Crop Insurance Underwriting
-  **Tracy Klever**  
Assistant Vice President – Marketing Services
-  **Dawn Stoppelmoor**  
Business Development Manager

Hear from a few of our mentors on what they enjoy about working with startups and what they’ve learned in the process.

What Do You Value in Your Role as GIA Mentor?

**Tracy Klever:** *As a mentor, you’re able to share your expertise in a specialty area that fills gaps they have in their business like product pricing or operations.*

*It’s rewarding to see their growth over the course of the program and that you helped develop a company that will advance the industry.*

**Scott McEntee:** *I value the opportunity to see tomorrow’s innovation and be able to help shape it.*

*I enjoy working with serial entrepreneurs, seeing the world through their eyes, and understanding what it takes to write the future of insurance innovation.*

What Have You Learned Through Mentoring Startups?

**Tracy Klever:** *The innovation framework a company uses can be applied to any line of business.*

*It’s about starting with an idea, talking it out with people who will challenge you, and navigating variations of the idea until you find something that clicks.*

**Scott McEntee:** *We all face the same challenges, but it’s how we move the lens we look through, constantly evaluating and asking, “why not?” that produces the innovation needed to compete.*



## REINSURANCE EXCHANGE EVENT BRINGS INDUSTRY TRENDS TO SPOTLIGHT

FMH reinsurance mutuals met virtually with the FMH reinsurance team this past June for its annual networking event called The Exchange. Each year, the group gathers to discuss topics relevant to small mutual businesses, hear updates from FMH, and learn from colleagues and industry experts.

“The Exchange is like a big family reunion. We call this event ‘The Exchange’ because that’s what it is: we want to exchange ideas, lessons, and inspirations to help grow our mutuals’ businesses,” said Rob Martin, Assistant Vice President – Reinsurance.

### Inspiring Keynote

Keynote speaker Chris Norton kicked off the day-long digital event. Norton, whose inspiring story about beating the odds and learning to walk again after a paralyzing injury, set the tone for the day: anyone can stand in the face of adversity and be resilient against the odds.

### Derecho Recap

Resiliency in business looks a lot like how FMH and some of its mutuals survived the devastation brought on by the August 2020 derecho that impacted most of the Midwest. Kimberly Roberts, Senior Vice President at Guy Carpenter and meteorologist, spoke to attendees about the causes of derechos and how events like these alter loss profiles in the industry. Representatives from two Iowa mutual companies shared their experience with the 2020 derecho and how they have changed their approach to business to better prepare for major catastrophes in the future.

“Sharing the insight of living through the derecho seemed invaluable to help everyone prepare,” commented attendee Kris Sterler. “I thought the content was very informative and relevant to the mutuals. The event was personal, entertaining, and educational. I loved every minute of it!”

### Industry Outlook

Bringing in an overall industry outlook, Ron Rutledge, FMH President and CEO, and Chuck Chamness, National Association of Mutual Insurance Companies (NAMIC) Chairman of the Board, discussed the evolution of NAMIC and what mutuals can expect for the future of this niche industry.

### New Product Roll-Out

To wrap up the event, FMH announced a new product to help companies adapt to the increased cost of matching repairs from storm damage. The product, called FMH-2050, is an endorsement mutuals can offer that will help alleviate certain ambiguity regarding the replacement of undamaged siding, roofing, or windows.

An animated video detailing how FMH-2050 works was presented to attendees and featured a character that quickly became the event’s mascot: Ronk. “I never thought in my wildest dreams that we would one day produce a cartoon as an educational script!” added Martin.

“The reinsurance team put a tremendous amount of time and effort into making each of these event sessions successful,” said Martin. “However, as much as you try, you just can’t replace being together in person. For me, creating memories and making connections are what The Exchange is all about. I can’t wait to see everyone in Austin, Texas, for The Exchange next year!”

### FMH-2050 EDUCATIONAL RESOURCES

Exchange attendees can go to rewatch the product intro video or listen to the podcast episode at [fmh.com/theexchange/resources](https://fmh.com/theexchange/resources).



## FMH HOSTS 16TH ST. BALDRICK’S EVENT AFTER RETURN TO WORK

Farmers Mutual Hail hosted its 16th Annual St. Baldrick’s event on July 20. The event raises awareness and funds for the fight against childhood cancer through the St. Baldrick’s Foundation. The amount raised goes towards research and grants to hospitals, including two in Iowa: Blank Children’s Hospital and the University of Iowa Stead Family Children’s Hospital.

This was FMH’s first in-person event since the pandemic began. Employees and their families were invited to gather in the FMH Home Office parking lot to celebrate and make donations. There were many activities for those in attendance to help reach FMH’s fundraising goal. Activities included a dunk tank with employee volunteers, food trucks, yard games, and balloon animals. The famous employee head-shaving and wild hair showcase topped off fundraising activities at the end of the event.

Thirteen brave participants “braved the shave” or received a wild new hairstyle on stage in front of all their colleagues. Their efforts, and the generosity of their family, friends, and colleagues, helped FMH raise a total of \$48,110 for the St. Baldrick’s Foundation, an organization dedicated to finding cures for childhood cancer and giving survivors long and healthy lives.

### Want to support the cause?

Please consider joining us in supporting a meaningful cause. Donations for St. Baldrick’s are still being accepted online at [fmh.com/st-baldricks-event](https://fmh.com/st-baldricks-event).

**Pictured Left to Right:** Event emcee Lou Sipolt, FMH employee Renee Walters, FMH President and CEO Ron Rutledge, Blank Children’s Hospital Senior Director of Development Alissa McKinney, FMH employee Jim Polish, event emcee Jackie Schmillen, and FMH employee Nancy Bockelman



## FMH Training

### PREPARE FOR THE UPCOMING SALES SEASON WITH FALL UPDATE TRAINING

Did you miss one of our in-person 2022 Fall Update sessions? Join us online instead for a training webinar tailored to your region!

- East Region:**  
August 26, 2021  
9am – 12pm CST
- North Central Region:**  
August 31, 2021  
9am – 12pm CST
- Southwest Region:**  
September 2, 2021  
9am – 12pm CST
- Northwest Region:**  
September 9, 2021  
9am – 12pm CST
- California:**  
September 14, 2021  
9am – 12pm PST

Register today and get the chance to earn Continuing Education credits (pending state approval).

View the full session list by visiting [FMH.com/training](https://fmh.com/training) or scanning the QR code.



# 2021 WEATHER EVENTS SPUR CLAIMS, NUMBERS LOWER THAN PAST YEARS

Compared to the last three years, FMH has experienced fewer extreme weather events in 2021 making for lower claim numbers to date. To recap, last year's Midwest derecho significantly impacted claim totals for the region and, in 2019, FMH experienced a huge influx of prevent plant claims.

Currently, prevented planting claims are one third the amount experienced in 2020.

FMH claims from hail damage are less than 50 percent the amount they were in 2020. Severe hailstorms have occurred in many locations from eastern Colorado to Ohio, but most have been confined to smaller areas of damage.

**Total Claims = 19,474**

- **Hail/Wind** = 4,840
- **Prevent Plant** = 1,364
- **Replant** = 7,281
- **MPCI Production** = 5,428
- **RAMP** = 137

Check out the claims map to gain some perspective on major weather events that have affected the FMH writing area this year.



## Northern Great Plains DROUGHT

The lingering drought has had a dramatic impact on the spring wheat crop in much of this area, and a significant portion of the crop may not be harvested for grain due to the lack of rainfall. Corn and soybean crops in the western portion of the area have been impacted as well.



## Minnesota DROUGHT

The northern third of the state remains very dry and may experience production shortfalls while the southern third of the state has had more recent rainfall to break the dry spell.



## Colorado, Idaho DROUGHT + PREVENTED PLANTING

Severe water rationing because of drought conditions has affected heavily irrigated crops like wheat and barley; those crops may face prevented planting exposure. Some producers are diverting their water supply to support water-critical crops like potatoes.



## California DROUGHT

Water shortages have impacted important crops like citrus this year and potentially next year's crop.



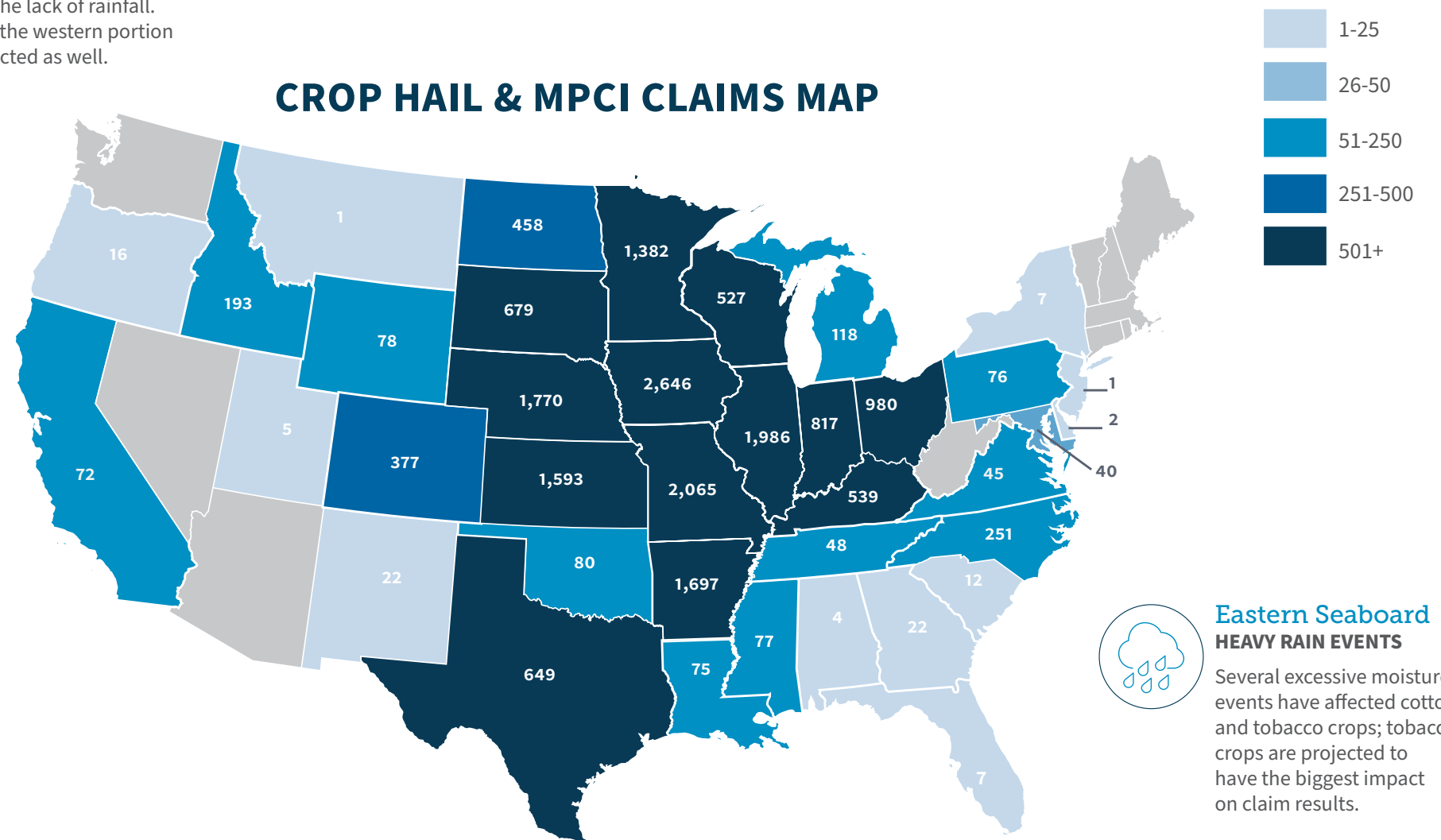
## Arkansas, Missouri, Illinois HEAVY RAIN EVENTS

Numerous excessive rain events have caused an increase in the number of replant claims with claim totals similar to what FMH experienced in 2020.



## Eastern Seaboard HEAVY RAIN EVENTS

Several excessive moisture events have affected cotton and tobacco crops; tobacco crops are projected to have the biggest impact on claim results.



“My favorite part about working at FMH was that **everyone was willing to help and support me**. They taught me how to interact with a wide range of people and all the tips and tricks of being an adjuster.”

**Brant Wilkins**  
CLAIMS FIELD INTERN

“

“Even in just a few short months it has been clear that this is not the typical work environment. **The sense of community and culture at FMH makes it a one-of-a-kind, lighthearted, and fun place to work.** The people I have met are extremely supportive and all strive to better each other.”

**Andrew Menke**  
QUALITY ASSURANCE INTERN

”

“Everyone at FMH really cared about my education and **strived to help me in any way possible.**”

**Mallory Vroegh**  
BUSINESS INTELLIGENCE  
& REINSURANCE INTERN

## STUDENTS GAIN EXPERIENCE THROUGH SUMMER INTERNSHIP PROGRAM

Farmers Mutual Hail offers a summer internship program each year for college students. This summer we’re proud to announce the completion of another successful program. Sixteen college students gained valuable work experience in their field of interest along with new connections.

FMH has hired and retained some very talented young professionals from its intern program, and a lot of this success is attributed to our great leadership and mentors at FMH. They have devoted time and effort to provide a wonderful work experience for these individuals that has provided FMH with a great talent pipeline.

FMH would like to thank all of our summer interns for their hard work and wish them the best of luck in their future endeavors as they return to school!

### 2021 Summer Interns

**IT:** Sam Bardwell, Mina Bsta, Cole Newman, Hazma Shahid, Andrew Menke

**Business Intelligence:** John Ye

**Business Intelligence/Reinsurance:** Mallory Vroegh

**Marketing:** Gwen Davis

**Business Development/Reporting & Analytics:** Mercedes Hendricks

**P&C Underwriting:** Jacob Frier

**Precision:** Cory Miller

**Field:** Dillion Folkerts, Kyle Hunter, Austin Lundquist, Coby Jo Short, Brant Wilkins



### Check out these episodes:

➤ **Rainfall Index Products - Pasture, Rangeland and Forage, Annual Forage, and Apiculture:** FMH’s own Chock Hefner and Ryan Benes break down products that protect against lack of rainfall, which are growing in popularity across the country.

➤ **Coming Soon! Margin Protection:** Find out what financial protection farmers are interested in and a crop insurance solution to protect them against fluctuating operating margins.

## SELL PRODUCTS LIKE A PRO WITH FMH INSURECAST

Tune in to new episodes of FMH’s agent podcast series, InsureCast, to learn more about products in demand this season.

Know a customer that might benefit from learning more about these products? Share the episode with them by visiting [fmh.com/podcast](https://fmh.com/podcast).



## HOW ONE SMALL-TOWN DUO SIMPLIFIED ACREAGE REPORTING FOR THEIR CUSTOMERS

Two central Iowa agents have newfound success after using FMH Precision Crop Insurance Solutions™ and are looking to expand the service to more customers after another acreage reporting season.

FMH agent Kim DeLay of DeLay Insurance Agency in Indianola, Iowa, recently wrapped up her fourth acreage reporting season using FMH Precision Crop Insurance Solutions, and she remains impressed with how it makes acreage reporting easier. She introduced Precision Solutions to her customers at farmer meetings a few years ago after learning more about FMH’s solutions. “I want to keep up with farmers’ tech tools,” she said, adding that the convenience and efficiency of Precision Solutions sets her agency apart and provides value. “It’s another added service to offer.”

Her colleague Dee Jay Reynolds, an FMH agent with Southern Iowa Ag Services of Indianola, Iowa, agrees. “It provides more accurate data, with less chance of mistakes,” he said of Precision Solutions.

Together, both agents have seen interest in using precision ag data for crop insurance among their customers. DeLay was surprised at how willing her producers were to try Precision Solutions. “Sometimes people are scared to try new things,” she said. “I’ve been surprised people are so open to it.” She believes customer adoption will continue to increase as early adopters experience the convenience offered by Precision Solutions and word of mouth spreads. “Going forward, more people will hear about it, and it will grow from there.”

DeLay plans to invite current customers who use Precision Solutions to her farmer meetings so other customers can talk to them to learn more about it. One of those customers is Chuck Cleveland, a farmer in central Iowa.

Cleveland has used Precision Solutions in conjunction with MyJohnDeere for three years.

He echoed DeLay’s comments, saying that he would recommend the MyJohnDeere connection to other producers.

“The most important aspect is the premium savings by having actual acres for reporting,” he said.

DeLay added that her customers also appreciate the ease and accuracy of using Precision Solutions. “They like the convenience of not having to wait for FSA reports,” she said. “They can come in and sign – they like to not spend so much time manually reporting.”

A report that may have taken 30 minutes to complete manually can be finished in five minutes with Precision Solutions. In fact, DeLay was recently featured in an FMH Facebook Live video, where her customer used Precision Solutions to report his acres in real time through the FMH Policyholder Center. Total transmission time: 36 seconds.

DeLay and Cleveland have both been impressed with the service FMH has provided throughout the Precision Solutions process, even in challenging situations.

“

FMH staff are very kind and very helpful. It’s very comforting to know they’re a call away.

- Kim DeLay, FMH Agent

Cleveland has similar high praise: “Branden [Plummer] has helped my agent get acclimated using this, and it’s getting smoother every time.”

Precision Solutions isn’t just for acreage reporting – FMH customers can experience these benefits at harvest, too. If policyholders collect precision ag data and can verify that it is calibrated within three percent, FMH can use the data for production reporting, claim settlements in the event of a loss, and APH reviews. For simplified calibration documentation, policyholders can access electronic calibration reports and submit them to their agent and adjuster through the FMH Policyholder Center.



## 2021 FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2021 FFA Scholarship recipients! FMH sponsored 21 scholarships in the amount of \$1,500 each for FFA members seeking secondary education in ag-related fields. Recipients are selected based on FFA involvement, work experience, Supervised Agricultural Experience (SAE), community service, leadership skills, and academics.

**GRACE CAFFEE**  
Fairfield FFA | IN  
College: Purdue University

**LYDIA JOHNSON**  
Southeast Polk FFA | IA  
College: Iowa State University

**KAILEY THOMPSON**  
Taylor County FFA | KY  
College: University of Kentucky

**KATHERINE DOUMIT**  
Troy FFA | ID  
College: University of Idaho

**MEGAN LINKE**  
Sanborn Central/Woonsocket FFA | SD  
College: South Dakota State University

**RYANNA TIETJE**  
Patrick Henry FFA | OH  
College: Ohio State University

**DANA EDLEMAN**  
Ballard FFA | IA  
College: South Dakota State University

**WILLIAM MARCHY**  
Turlock FFA | CA  
College: Oklahoma State University

**LEAH WELK**  
Garden Spot FFA | PA  
College: Pennsylvania State University

**KALLIE FRERICKS**  
Albany FFA | MN  
College: University of Wisconsin-River Falls

**TAYLOR MCGILL**  
Tuttle FFA | OK  
College: Oklahoma State University

**HANNAH WILLIAMS**  
North Bend FFA | NE  
College: University of Nebraska – Lincoln

**HUNTER GALLAGHER**  
Ashley FFA | ND  
College: North Dakota State University

**SHAYLEE OWEN**  
Bayfield FFA | CO  
College: New Mexico State University

**ERICA PARSONS**  
County Line FFA | AR  
College: Arkansas Tech University

**SETH GERHART**  
Winters FFA | TX  
College: Texas Tech University

**PEYTON PIEPHO**  
Twin Valley FFA | KS  
College: Kansas State University

**GARREN HAMBY**  
Eagleville FFA | TN  
College: Tennessee Technological University

**MICHELLE STANGLER**  
Watertown FFA | WI  
College: University of Wisconsin-River Falls

**ALEXANDER JOHANNES**  
Nashville FFA | IL  
College: University of Illinois at Urbana-Champaign

**Know someone who might be interested in applying for an FFA scholarship?**

FFA members can begin applying for 2022 scholarships this November though FFA’s site.


## PEOPLE IN THE NEWS


Promotions, New Hires, and Transfers


### OFFICER ANNOUNCEMENTS


**Angie Brooker** has been promoted to Assistant Department Head - Corporate Services. She was previously Assistant Vice President - Reinsurance.

**Cheri Brooks** has been promoted to Assistant Vice President – Crop Insurance Underwriting.


**Rob Martin** has been promoted to Assistant Department Head, Assistant Vice President – Reinsurance.

**Jarrod Asmus** has been promoted to Lead Adjuster II.


**Duane Atherton** has been promoted to Lead Adjuster II.

**Eric Daugherty** has been promoted to Lead Adjuster II.


**Nick Johnston** has been promoted to Crop Adjuster II.

**Kelly Luett** has been promoted to Regional Trainer II.

**Jeremy Massman** has been promoted to Crop Adjuster II.

**Chad Mixdorf** has transferred to Business Intelligence Insight Analyst. He was previously a Regional Claims Manager.

**David St. Germain** has been hired as a Crop Adjuster II.

**David Weis** has been hired as a P&C Claims Adjuster/Inspector.

## IN MEMORY

### Hugh Miller

Our thoughts and prayers are with the family and friends of Hugh Miller of Rock Falls, IL, who passed away on June 15, 2021, at the age of 86. Hugh was an FMH agent for 20 years.

Hugh was born in Harmon, IL, and graduated from Community Catholic High School in Sterling, IL, in 1952. After 27 years as a crop and livestock farmer, Hugh began a new career as an insurance agent, founding the Hugh F. Miller Insurance Agency with his wife, Betty, in 1985. Hugh was a Top 50 Producing Agent for FMH from 2001-2009. Three generations of his family have been actively involved in the business.

Hugh was active for many years in numerous community organizations and loved spending time with Betty, their 11 children, and 36 grandchildren.

### Bob Barrett

We extend our deepest condolences to the family and friends of FMH retiree Bob Barrett of Skidmore, MO, who passed away on June 23, 2021, at the age of 97. Bob worked as a marketing supervisor for FMH.

Bob graduated from Skidmore High School and attended the University of Missouri, where he received his bachelor’s degree in Soils and Field Crops. During college, he served in WWII with his twin brother, Dick; they were both awarded the Silver Star for gallantry and took part in the liberation of the Dachau concentration camp near Munich in 1945.

Bob was an active member of the Masonic Lodge and also belonged to the Scottish Rite in Columbia, MO, and the El Kadir Shrine Club in Kirksville, MO. He loved his wife of 70 years, Marilyn, his family, his pets, growing roses, the Missouri Tigers, and the St. Louis Cardinals.

### Lester “Les” Teeling

We regret to inform you of the passing of Lester “Les” Teeling of Sumner, IA, on July 23, 2021, at the age of 90. Les worked as a part-time adjuster for FMH for over 35 years.

Les was born in Dubuque, IA, and graduated from St. Columbkille School in 1949. He received his bachelor’s degree from Loras College, where he also played basketball and golf. Les served in the U.S. Army from 1954 – 1956 and began his teaching career in Lawler, IA, when he returned. He eventually moved to Sumner, where he taught, coached, and acted as Athletic Director at Sumner High School for 37 years until retiring in 1993.

Les spent his summers as a part-time adjuster for FMH. He loved golfing, volunteering for the Special Olympics, and spending time with his wife, Joyce, their seven children, and numerous grandchildren and great-grandchildren.



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



## SPECIAL INSURECAST VIDEO RECORDING NOW AVAILABLE ON-DEMAND



### 6 Ways to Leverage Crop Insurance Differently in 2022

FMH invites agents and farmers to join Ryan Benes and Ken Ripley for a 20-minute conversation about some of the lesser known or new topics in the crop insurance industry, including trends in causes of loss, how crop insurance can help with financing, and policy pricing periods. Their insights will have farmers looking at leveraging their risk management plans a little differently for 2022.

Sign up to access: [fmh.com/watch-insurecast](https://www.fmh.com/watch-insurecast)

## TheCloud

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

800-247-5248 | [www.fmh.com](https://www.fmh.com)

### Editor

Chelsey Teachout  
(ext. 026)  
[chelsey.teachout@fmh.com](mailto:chelsey.teachout@fmh.com)

### Graphic Designer

Libby Petersen  
(ext. 033)  
[lpetersen@fmh.com](mailto:lpetersen@fmh.com)

### Copywriters

Katie Hultgren  
(ext. 115)  
[katieh@fmh.com](mailto:katieh@fmh.com)

Kellyn Pappas  
(ext. 045)  
[kpappas@fmh.com](mailto:kpappas@fmh.com)

Eric Riche  
(ext. 028)  
[eriche@fmh.com](mailto:eriche@fmh.com)

Gwen Davis  
[gdavis@fmh.com](mailto:gdavis@fmh.com)

This document is intended for information purposes only. See policy provisions, terms, and conditions for details. Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities.  
©2021 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.