



## 2015 Claims Update with Senior Vice President – Claims Manager Larry Ewart



**Larry Ewart**  
Senior Vice President &  
Claims Manager

As we continue to move into the middle of the 2015 claim season, I tend to be very cautious about my remarks, as if “not to upset the apple cart” as the expression goes.

Weather patterns have challenged the new FMH footprint throughout the spring and summer, in both a positive and negative manner. El Niño is definitely having an impact and has caused a number of problems regarding planting and harvesting in various regions of the Midwest. It has brought some welcomed relief in areas that were still suffering from lingering drought these past few years.

However, due to the abundance of moisture in a number of states, such as Indiana, Illinois, and Missouri, to name a few, crop maturity could pose a problem come fall due to late planting. Such is the unpredictability of farming.

In early-August, the USDA came out with harvest predictions of the 2015 corn crop, and rated it 70 percent “good to excellent” with only 9 percent rated as “poor.” Soybeans were rated at 63 percent “good to excellent” with an 11 percent poor rating. The average yields on a national basis estimate 163 to 166 bushels per acre for corn, and around 44 to 46 bushel per acre for soybeans.

We are entering into the most critical part of our liability exposure, as of this writing, and if there is one thing that we continue to take seriously, it would be our claim service. All of us, whether in the field or home office, have a very high expectation of providing the kind of claim service our agents and policyholders expect.

I truly appreciate the trust you have bestowed on us by being an agent of FMH, and wish you and your policyholders success in their farming operation this year and many years to come.

Thank you for your business.



## INTEGRATION UPDATE

An important milestone of the integration is changing the business name of John Deere Insurance Company to a new FMH name. Farmers Mutual Hail announced at the end of July that it received regulatory approval to change the business name John Deere Insurance Company to FMH Ag Risk Insurance Company in its resident state of Iowa. FMH Ag Risk is a subsidiary of Farmers Mutual Hail Insurance Company of Iowa.

This milestone in the rebranding effort means that all business that was previously processed under John Deere Insurance Company will now be processed under the name FMH Ag Risk Insurance Company in the state of Iowa.

With the approval of the name in Iowa, Farmers Mutual Hail is now able to request recognition of the new name in other states. FMH anticipates receiving approval and recognition in most states by the end of August. Communications will be sent to agents to announce when the name has been approved in their state and what it means for them.

Other rebranding efforts are also moving forward. As the summer winds down, agents in the John Deere policy issuing system, JDA, will see the FMH colors and logos as integration and IT teams work to rebrand the system.

With the name approval process under way, FMH is able to start replacing the final layers of JDIC branding, and continue the move toward one company.



## USDA: Harvest Predictions Reflect Flood Conditions

The U.S. Department of Agriculture's early-August report came out as the Midwest was still coping with heavy rainfall and flood conditions, which has delayed planting and slowed crop growth for both corn and soybeans.

The USDA corn production forecast was at 13.53 billion bushels, while its estimate on soybean output was 3.885 billion bushels — a slight increase from the previous month. Yields are expected to hit 166.8 bushels an acre for corn and 46 bushels an acre for soybeans.

Corn conditions over the U.S. remained similar to the previous report— with the national crop rated 70 percent “good to excellent,” 21 percent “fair,” and 9 percent “poor to very poor.”

Soybean conditions were at 63 percent “good to excellent,” 26 percent “fair,” and 11 percent “poor to very poor.”

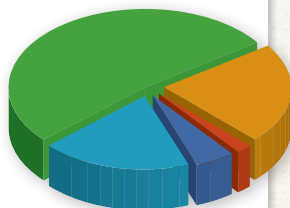
“There is very little to improve upon on the crop that’s there,” said Brian Hoops, Midwest Market Solutions. “A drier

weather pattern would improve it to an extent, but you could be faced with more problems if it gets too hot and too dry – it’s shallow rooted.”

The next couple months will be a pivotal time for the crops in maintaining the government’s August projections. Forecasters are waiting to see how El Niño will affect agriculture later this year as well.

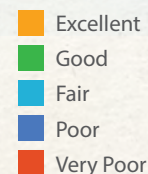
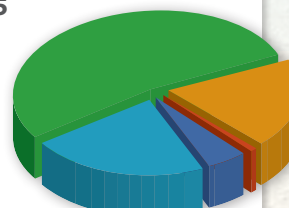
**Corn Conditions 2015**

Condition	Percent
Excellent	18%
Good	52%
Fair	21%
Poor	7%
Very Poor	2%



**Soybean Conditions 2015**

Condition	Percent
Excellent	13%
Good	50%
Fair	26%
Poor	8%
Very Poor	3%



## 2016 MPCl Fall Update Meetings

MPCl Fall Update Meetings cover major changes to MPCl policies in the past year, unit qualification rules, provision changes, claims reporting, deadlines, procedures for reporting, and much more.

Questions about the meetings can be sent to FMH Training & Development at [FMHTraining@fmh.com](mailto:FMHTraining@fmh.com).

### Arkansas

8/25/15 Carlisle  
8/26/15 Jonesboro

### Colorado

9/1/15 Fort Morgan

### Idaho

8/18/15 Pocatello

### Illinois

8/11/15 Peru  
8/12/15 Springfield  
8/13/15 Effingham

### Indiana

8/25/15 Kokomo  
8/26/15 Columbus

### Iowa

8/11/15 West Des Moines  
8/12/15 Coralville  
8/13/15 Manchester  
8/18/15 Storm Lake  
8/26/15 Council Bluffs  
9/01/15 Clear Lake

### Kansas

8/25/15 Wichita  
9/01/15 Garden City  
9/02/15 Hays

### Louisiana

8/20/15 West Monroe

### Michigan

8/18/15 Birch Run

### Minnesota

9/02/15 Mankato  
9/03/15 Willmar

### Missouri

8/19/15 Columbia  
8/20/15 Kansas City  
8/26/15 Joplin  
8/27/15 Sikeston

### Nebraska

8/25/15 Beatrice  
8/27/15 Columbus  
9/02/15 North Platte  
9/03/15 Grand Island

### North Dakota

9/09/15 Bismarck  
9/10/15 Fargo

### Ohio

8/19/15 Findlay  
8/20/15 Dublin

### Oklahoma

8/11/15 Enid

### South Dakota

8/19/15 Huron  
8/20/15 Sioux Falls

### Texas

8/12/15 Amarillo  
8/13/15 Lubbock  
8/18/15 El Campo

### Virginia

9/10/15 Glen Allen

### Wisconsin

9/01/15 Eau Claire  
9/02/15 Madison



# FMH MOBILE

## AVAILABLE NOW



The FMH Mobile app provides an easy way to access market prices, local cash bids, agriculture news headlines, and submit claims right from your mobile device.

### CLEAN DESIGN

FMH Mobile has a clean, modern design that not only looks good, but enhances the overall user experience.

### INTERACTIVE CHARTS

Both price quotes and local cash bids have interactive charting features that are visible on each price screen. Simply click the chart or turn your phone sideways for a full-screen chart experience.

### CLAIMS WIZARD

The claims wizard guides you through the entire claim submission process for auto and property losses. Submit your contact info, upload damage photos, and even send voice recordings explaining the claim in full detail.

### AGRICULTURE NEWS FEED

Quickly view and sort through headline news topics discussing the latest in the markets, industry, and at FMH.



## FMH Night at the Ballpark

Even though there were cloudy skies, more than 1,700 FMH agents, adjusters, retirees, employees, and their family and friends attended this year's FMH Night at the Ballpark on June 13. The FMH crowd enjoyed a tailgate with hotdogs, brats, and beverages before cheering on the Iowa Cubs against the Colorado Springs Sky Sox. Don Vittetoe of Vittetoe Insurance Inc. in Washington, Iowa threw the first pitch of the game.

The I-Cubs fell to the Sky Sox 1-4, but the clouds gave way to a beautiful summer night at the ballpark for the FMH fans to enjoy.

Thanks to all who came out to the ballgame, and thank you to all the volunteers who made the event a success!





# FMH TRAVELS TO NASHVILLE

FMH Travels took agents to the heart of Music Row in Nashville, Tennessee, in June for the first incentive trip of 2015.

Guests enjoyed many of the museums, shops, and live music establishments that have made the city – and that area in particular – iconic for country music lovers.

Events included spirited entertainment by a Dolly Parton impersonator, line dancing at the Wild Horse Saloon, tours of the Grand Ole Opry, Belle Meade Plantation, and Country Music Hall of Fame, and an evening with three local singer/songwriters recounting how they wrote and pitched their songs to the country music stars that made them popular. They even performed the songs just for our group, which was a great experience for everyone!

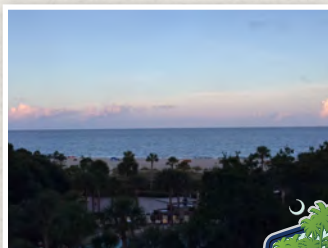


# FMH TRAVELS TO HILTON HEAD



Hilton Head, South Carolina is known for its beautiful beaches and Southern hospitality. It's also where FMH Travels took agents for the second incentive trip of the year.

The kickoff reception and dinner at the Westin Resort included exclusive views of the ocean at sunset. Music in the background got everyone in the mood for the days ahead.



Attendees had several activities to pick from while at Hilton Head – golf, spa, dolphin tour, or deep sea fishing – it was hard for guests to decide on just one! If a guest wasn't at an activity, he or she could be found soaking in some sun at the beach or cooling off in the pool.

The farewell event took the group to Honey Horn Plantation to tour the museum and butterfly exhibit, listen to a low country string band, and feast on delicious Southern favorites. This relaxing trip truly did not disappoint!





## REGISTER NOW FOR OUR **KOHLER, WISCONSIN TRIP**

Seemingly overnight, the once-sleepy town of Kohler, Wisconsin has awakened into one of the newest premier golf destinations in the United States. From world-class accommodations and four 18-hole championship golf courses – all chosen for the 2013-14 America's 100 Greatest Golf Courses by "Golf Digest" – to a myriad of fine dining establishments and recreational pursuits, Kohler consistently garners praise and proudly claims its rightful place among the world's top destinations. **This is the last trip to use your points earned in 2012 before they expire.**



American Club Resort • Oct. 1-4, 2015 • 4,700 points per couple\*

**Highlights include:** Golf at the Straits or Blackwolf Run, fishing, group hunt, or spa treatments, and reception at Kohler Design Center

*\*Travel stipend is available.*

**WWW.FMHTRAVELS.COM**

### **FMH Travels Qualifications:**

Agencies earn points for trips based on their previous full year of Crop Hail, Property and Casualty, and Reinsurance books of business. Points earned in 2015 will count towards trips in 2016 and beyond.

## FMH Sponsors 6th Annual Charity Golf Event for Ovarian Cancer Community Outreach Organization



On July 31, supporters of the Ovarian Cancer Community Outreach Organization teed off at the 6th annual "Tee Up for Ovarian Cancer" charity golf event, hosted at Thornberry Creek Golf Course in Oneida, Wisconsin.

The nonprofit, 100-percent-volunteer organization was founded in 2009 by the late Connie Rutledge, sister of FMH President Ron 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 has already donated \$10,000 to the Ovarian Cancer Community Outreach Organization in 2015 alone, and over \$52,000 since the organization's inception.

"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 people's 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



FMH President Ron Rutledge (standing far left) and his wife, Tammy (kneeling far left), with their team at the 6th Annual OCCO Golf Event.

Connie's organization. She passed away in September 2010, but the group continues on in her memory.

The organization was nominated for the 2013 Ethics in Business Award for the nonprofit category, an award that recognizes groups and individuals that are positive models and generous developers of ethical capital in the community.



## Sandy Risdal Retires after 30 Years



P&C Underwriter  
Sandy Risdal retired from FMH at the end of June after 30 years of service.

An Ames, Iowa native, Sandy earned her Area 11 (key punch) degree and worked for Iowa

State University and Iowa Farm Business in Ames, entering data for farmers, before joining Central Iowa Mutual Insurance Company in 1985.

"Jim Faga called me and asked if I would be interested in working [for Central Iowa Mutual]," Sandy said. "When I first started, I wondered what I was getting myself into, not knowing anything about insurance! Since then, I have enjoyed my work very much."

In the 30 years that Sandy has been with the company, she has seen it grow from a small town establishment to become the FMH P&C Division.

"When I started, we only had about 12 employees. It was a big move from Roland,

Iowa to Story City, Iowa in 1990, and then again with the merger with Farmers Mutual Hail in 2011," she said. The P&C Division headquarters remain in Story City.

"Farmers Mutual Hail was very welcoming to Central Iowa Mutual," she added. "Both companies have shown much appreciation for their employees."

But the company's growth wasn't the biggest change she's seen in her career.

"The technology is the biggest change I have seen working here. I wondered how anyone could use two computer screens at the same time, but now I don't know how I could work without them!" Sandy laughed.

Sandy noted that the main thing she will miss the most are the coworkers she leaves behind, but she takes many fond memories with her.

"I'm going to miss the wonderful people I have worked with over the years. We are like one big family," Sandy said. "It made work easier and fun to come here every day."

Her favorite memories were the holiday trips as a small office. "We would go on holiday trips to Des Moines, and in 1997 we went to Kansas City and Branson for the weekend – a lot of fun times."

When asked what sets FMH apart from the competition, Sandy again noted the company's appreciation for its employees.

"Central Iowa Mutual and Farmers Mutual Hail have always looked out for their employees, and had wonderful benefits, and fun times."

Sandy may be retiring, but she plans on staying busy.

"I plan on spending more time with my nine grandchildren – lots of ballgames," she said. "I will spend more time helping with the Food Pantry in Story City, and my church is involved with Lutheran World Relief, and we make quilts and kits. Also, I hope to get together with previous retirees from Story City."

Farmers Mutual Hail would like to thank Sandy for her 30 years of dedicated service and wish her the best in retirement.

## Summer Employees

Farmers Mutual Hail is proud to announce the success of another summer employee program at the home office. Each year, summer employees are placed in various departments throughout the company. This is a great way to introduce students to the agriculture and insurance fields. In fact, several of our full-time employees were introduced to FMH through the summer employee program. The service that we provide our agents and policyholders would not be possible without their help. Farmers Mutual Hail would like to thank them for their hard work over the summer. We wish them the best in their future endeavors and as they head back to school.



Left to right: PJ Schiltz, Blake Klinefelter, Amanda Johnson, Brett McGinnis, Kelcie Riesterer (inset)

**Amanda Johnson**  
Graduate Student at University of Northern Iowa studying Communication Sciences and Disorders

Technology studying Information Technology with an emphasis in Application Development

**Blake Klinefelter**  
Graduating with a Bachelors in Business Administration from AIB College of Business

**Kelcie Riesterer**  
Senior at AIB College of Business studying Business Administration

**Brett McGinnis**  
Junior at Oregon Institute of

**PJ Schiltz**  
Junior at the University of Iowa studying music and a trumpet player in Hawkeye Marching Band



## People in the News

FMH is pleased to announce the following promotions and transfers.



**Roger Bruett** has been promoted to Claims Analyst II.



**Alissa Reece** has been promoted to Training and Development Specialist.



**Patrick Rutledge** has been promoted to Claims Analyst II.



**Aaron Rutledge** has transferred to Property & Casualty Operations Associate.



**Danelle Vogel** has transferred to Human Resources Assistant II.

## In Memory

### Bob Jesse

We regret to inform you of the passing of longtime FMH adjuster Robert "Bob" Jesse of Varna, Illinois, on March 14, 2015, at the age of 85.

Bob adjusted for FMH from 1992 to 2013. A retired dairy farmer, Bob was involved in the Midland and Mid-County School District both as a past board president and as a substitute bus driver. Bob served with the U.S. Marines during the Korean War, and was a member of the Magnolia American Legion and Knights of Columbus. An avid pilot, Bob served on the Marshall County Airport Board, and he was also an involved member of St. Mary's Church in Wenona, Ill.

Bob is preceded in death by his parents and one son, Martin. He is survived by his wife of 63 years, Ruth Ann, three daughters and four sons, nine grandchildren and seven great-grandchildren, and his sister.

Our thoughts and prayers are with his family and friends.

### Mark Mulvihill

We regret to inform you of the passing of longtime FMH employee Mark Mulvihill of West Des Moines, Iowa, on July 31, 2015, at the age of 86.

Mark worked at FMH for 38 years, where he held various positions, including

Assistant Vice President of Agency Services, and editor of The Cloud Newsletter. Known for his Irish wit and deep faith, Mark was an involved member in his community and his church. Mark held various positions, including President and Treasurer, in the Catholic organization, Serra Club of Des Moines. He also supported the local Dowling Catholic High School and was awarded the Distinguished Alumni Award in 1990. In his retirement, he also held the position of Mayor of his West Des Moines neighborhood community, Park Haven.

Mark is preceded in death by his son, Kevin. He is survived by his wife of 61 years, Jeanine, five children and their spouses, 14 grandchildren, and two brothers.

Our thoughts and prayers are with his family and friends.

### Lester Olsen

We regret to inform you of the passing of longtime FMH agent and adjuster, Lester Olsen of Vail, Iowa, on August 5, 2015, at the age of 90.

Lester was an adjuster with FMH from 1980-2010, as well as an FMH agent from 1988-2007 at Landmands National Bank in Audubon, Iowa. Lester served in the Army during World War II, and was awarded the World War II Victory Medal and Army

of Occupation Medal. Growing up in a farming community, Lester worked for other farmers until starting his own farm in 1950. He was an involved member in his church, city council, and veteran programs and legions. He enjoyed fishing, spending time outdoors, and taking road trips to casinos with his wife.

Lester is preceded in death by his parents, one son, Reginald, one great-grandchild, Kate, and two brothers. He is survived by his wife of 22 years, Mary Ann, four children, five step-children, ten grandchildren, eleven great-grandchildren, eight step-grandchildren, and four step-great-grandchildren.

Our thoughts and prayers are with his family and friends.

### Lonnie Schwisow

We regret to inform you of the passing of longtime FMH adjuster Lonnie L. Schwisow of Western, Nebraska, on July 28, 2015, at the age of 69.

Lonnie started adjusting for FMH in 1981. He was born in Fairbury, Nebraska. He is survived by his wife, Bobbe, three children, five grandchildren, three siblings, his mother-in-law, and numerous nieces and nephews.

Our thoughts and prayers are with his family and friends.



## FMH Pink Pencil Celebrates 100th Anniversary

The iconic pink FMH pencil is 100 years old (at least). The following is an excerpt from *Bear Ye One Another's Burdens*, a book by Virginia Wadsley, published for the Company's Centennial Celebrations in 1993:

*"Pink pencils, used by the Company since at least 1915, are perhaps the most popular item [ordered by agents]. Such is their impact that pink pencils rank near the hail cloud logo as the symbol of the Company during its centennial year."*

Why pink? The exact story behind the pink pencil is yet to be uncovered, but popular theories include a simple color mix-up when the pencil was ordered – and it just happened to stay; to the belief that the sky turns a yellow-pink before a bad storm; to merely that pink was a favorite color of one of the original Rutledges' wives.

Whatever the origin, the pink pencil has become a recognizable FMH symbol that continues to be a popular item ordered by agents to this day.



[FMH.COMPET.COM](http://FMH.COMPET.COM)

## The Cloud

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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