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Farmers Mutual Hail
Insurance Company of Iowa

EMERGING LEADERS ON CAPITOL HILL

With the 2018 Farm Bill starting to take shape, it's more important than ever to make sure crop insurance has a voice in Washington, D.C. Two new FMH Emerging Leaders gained first-hand experience advocating this past fall. Read more on page 2.

NEWSLETTER HIGHLIGHTS :

“ We can work together to make sure the message is spread to all folks in D.C. prior to a new Farm Bill in 2018. ”

-Sheila Backer
Insurance Specialist Manager I &
CIRB Emerging Leaders Participant

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Farmers Mutual Hail
Insurance Company of Iowa

Celebrating 125 YEARS

Farmers Mutual Hail was founded on the very premise of people helping their neighbors. We are proud to continue that legacy of working together to give back to our community and others in need. Read about the organizations we supported in 2017 and why we're celebrating community this month on page 10.



Pictured left to right: Executive Vice President & COO Shannon Rutledge, Vice President - Claims Aaron Rutledge, Iowa Congressman David Young, President & CEO Ron Rutledge, and Insurance Specialist Manager Sheila Backer in Congressman Young's office in Washington, D.C.

NEW FMH EMERGING LEADERS

In early November, several members from Farmers Mutual Hail attended the CIRB Fall Fly-in event in Washington, D.C. In addition to executive committee meetings, the Fly-in event is used as an opportunity to speak with congressmen and congresswomen on Capitol Hill about supporting crop insurance. For two FMH employees, it was an exciting first-hand look at advocating in Washington, D.C. as participants in the CIRB Emerging Leaders Program (ELP).

Sheila Backer, Insurance Specialist Manager I, and Chad Groen, Regional Claims Manager, are participating in the 2017-18 class of Emerging Leaders, a program designed to help build the next generation of crop insurance leaders.

Backer and Groen, along with the five other ELP participants, kicked off the fly-in event with a class about advocating in Washington before sitting in on the CIRB executive meeting. FMH President and CEO Ron Rutledge is currently serving as CIRB Chairman and led the executive meeting. After the meeting concluded, all CIRB attendees were divided into groups for office visits on Capitol Hill.

"We had 28 people from CIRB to make 40 different appointments on the Hill," noted Groen. "We not only visited with ranking House and Senate Ag Committee members, but also with many first-term representatives that have never voted on a Farm Bill, so we really had an opportunity to educate a lot of congressmen and congresswomen about crop insurance and its importance to farmers and rural America."

The fly-in event brings together members from all across the industry to deliver a unified message to those in Washington.

"It was great to see the different AIP's come together for one common goal. Even though we may be competitors in our day-to-day jobs, we know how vital crop insurance is – not only to the American farmer, but also to urban folks who are able to eat the food they do, because of farmers," said Backer. "We can work together to make sure the message is spread to all folks in D.C. prior to a new Farm Bill in 2018."

Even though they were new to the advocating in Washington, D.C., Backer and Groen were involved in many of the conversations. As participants in ELP, Groen and Backer will take their advocating skills back to their communities this winter.

"While visiting the Hill, people asked me what my views from the field were about the 2014 Farm Bill changes," said Groen. "It was really awesome that they were interested in what we thought, and what farmers and agents were saying, too."

"I am really looking forward to meeting with my local elected leaders from Iowa in December and January," added Backer. "I am meeting with folks from Senator Ernst, Senator Grassley, and Congressman Young's offices. This is an opportunity for me to make sure that I am passing along our message of doing no harm to crop insurance with the Farm Bill."

Both employees will return to Washington, D.C. in April for the CIRB Spring Fly-in event and to graduate from the Emerging Leaders Program.

"Overall, it was just truly an amazing experience, and it has definitely made me realize that what I am doing day-to-day really does matter to a lot of people. The program has made me see the 'big' picture of crop insurance and really put things into perspective for me."

- Sheila Backer, Insurance Specialist Manager I

2018 SPRING UPDATE MEETINGS

Learn about 2018 MPCl federal program changes, important crop insurance reminders, and processing tips in FMHA. Attendees can qualify for 3 training hours towards meeting the FCIC training requirement and up to 5 continuing education credits for resident state licenses, depending on class length and details. Select locations will also offer Crop Hail training while other locations will host Crop Hail training later in the spring.



Arkansas

1/9/18 Carlisle
1/10/18 Jonesboro

Colorado

1/4/18 Sterling

Idaho

1/31/18 Pocatello

Iowa

1/3/18 Council Bluffs
1/4/18 West Des Moines
1/9/18 Clear Lake
1/10/18 Cresco
1/11/18 Manchester

Kansas

1/9/18 Mulvane
1/10/18 Garden City
1/11/18 Hays

Louisiana

1/3/18 West Monroe

Minnesota

1/3/18 Willmar
1/4/18 Mankato

Mississippi

1/4/18 Southaven

Missouri

1/11/18 Miner

Nebraska

1/16/18 York
1/17/18 Norfolk
1/18/18 Beatrice
1/23/18 Kearney
1/24/18 Ogallala
1/25/18 Scottsbluff

North Dakota

1/18/18 Fargo

Ohio

1/18/18 Findlay
1/19/18 Dublin/Columbus

South Dakota

1/16/18 Huron
1/17/18 Sioux Falls

MUNICH RE VISITS FARM DURING HARVEST

This past November, FMH leadership hosted reinsurance business partners from Munich RE (out of Princeton, New Jersey) for their annual casualty audit. In addition to business discussions, they learned more about harvesting in Iowa.

“During their visit, we took them on a tour of a policyholder’s farm, so that they could gain deeper understanding of the types of risks that we are insuring,” said Pat Faga, Executive Vice President and Manager of the P&C Division. “However, the highlight of the farm tour was when Assistant Vice President of P&C Claims Marty Mortvedt surprised our guests with a unique experience – harvesting corn first-hand from the buddy seat of Marty’s combine!”



Bob Humienny (pictured right) from Munich RE in the combine with Marty Mortvedt (FMH).

Go to www.fmh.com/training
to view class details and register.

• 2017 •

FMH PRESIDENT'S CLUB

Agent Recognition Awards

Farmers Mutual Hail is successful every year because of our dedicated agents. The agencies below were especially instrumental in our growth this year. They are the top ranking agencies in MPCI premium and receive a plaque with their rank(s) for each year they attain membership in the President's Club.

Thank you and congratulations to these agencies!

Top 50 MPCI Premium

1. Silveus Ins Group Inc. (IN)
2. Minn-Iowa Crop Insurance Services, Inc. (MN)
3. The Altman Insurance Group LFD (TX)
4. Van Poppel Insurance (TX)
5. Millard Management LLC (KS)
6. The Altman Group Inc. (TX)
7. LB Insurance, Inc. (SD)
8. Central Crop Insurance Services, Inc. (MO)
9. Weller & Associates, Inc. (VA)
10. Williamson Insurance Agency (OH)
11. Ohio Valley Insurance, LLC (KY)
12. Donoho Insurance Agency, Inc. (IL)
13. Wathen Insurance (IN)
14. Hub International Mountain States Limited (ID)
15. Southern Farmers Crop Insurance, Inc. (AR)
16. FCS Financial ACA (MO)
17. Wingfield Crop Insurance Service, LLC (OH)
18. Midwest Agcy LLP (NE)
19. Community Ins Group (NE)
20. Ag One Agency Inc. Central Office (IN)
21. Mason City All Risk Insurance Inc. (IA)
22. AgPerspective Inc. (IL)
23. Farmers Union Insurance (ND)
24. McMillan Crop Insurance Inc. (TX)
25. D&K Insurance Services (KS)
26. MNB Insurance Services, Inc. (NE)
27. Svennes Crop Insurance Inc. (SD)
28. Merritt Hall Enterprises Inc. (IN)
29. Dell's Insurance Agency, Inc. (CO)
30. Agrisource, Inc. (IN)
31. Farm Risk Management Specialists, Inc. (MO)
32. Miller Insurance, Inc. (ND)
33. Great Plains Crop Services LLC (NE)
34. Premier Crop Insurance LLC (OH)
35. RAMs Inc. (IA)
36. Pro Ag Systems Inc. (ND)
37. Ryan Crop Insurance Services Inc. (NE)
38. Ag Ins Servs Inc. (ND)
39. Crop Agassiz LLP (MN)
40. Donnelly Agency Inc. (MN)
41. Peterson Crop Insurance (IN)
42. First State Agency Bertrand (NE)
43. MO Farm Bureau Ins Brokerage Inc. (MO)
44. Ag Risk Solutions, Inc. (KS)
45. Progressive FCS FLCA (MO)
46. Ed Weiler Insurance (IL)
47. Noahs Crop Insurance Inc. (MN)
48. Keith L Scott Agency (MN)
49. Choice Financial Insurance (ND)
50. BankIowa Insurance Services (IA)

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FMH PRESIDENT'S CLUB

Agent Recognition Awards

Farmers Mutual Hail is successful every year because of our dedicated agents. The agencies below were especially instrumental in our growth this year. They are the top ranking agencies in Crop Hail premium and receive a plaque with their rank(s) for each year they attain membership in the President's Club.

Thank you and congratulations to these agencies!

Top 50 Crop Hail Premium

1. Silveus Ins Group Inc. (IN)
2. Minn-Iowa Crop Insurance Services, Inc. (MN)
3. Hub International Mountain States Limited (ID)
4. Southern Farmers Crop Insurance, Inc. (AR)
5. Williamson Insurance Agency (OH)
6. The Altman Group Inc. (TX)
7. Ryan Crop Insurance Services Inc. (NE)
8. The Altman Insurance Group LFD (TX)
9. Wathen Insurance (IN)
10. D&K Insurance Services (KS)
11. AgPerspective Inc. (IL)
12. Midwest Agcy LLP (NE)
13. McNair Agency Inc. (NE)
14. First State Agency Bertrand (NE)
15. Noahs Crop Insurance Inc. (MN)
16. Peterson Crop Insurance (IN)
17. Pinnacle Agency (NE)
18. Wingfield Crop Insurance Service, LLC (OH)
19. Vine Vest, LLC (WI)
20. PFS Insurance Group, LLC (CO)
21. Merritt Hall Enterprises Inc. (IN)
22. Premier Crop Insurance LLC (OH)
23. Donnelly Agency Inc. (MN)
24. Johnson Agency Inc. (IL)
25. Koepke Insurance Agency (OH)
26. Millard Management LLC (KS)
27. ACI Agency, Inc. (NE)
28. Kozlowski Ins. & Fin. Services (MN)
29. Cornerstone Insurance Group (NE)
30. Premier Ag Farm Partners LLC (IL)
31. Central States Agency, LLC (IA)
32. Rooster Ag Federal Crop Insurance (IL)
33. Austin Co Inc. (NE)
34. Crop Insurance Specialists Inc. (IN)
35. Harvest Risk Management (IL)
36. P&B Ins. Agency LLC (KS)
37. Plummer Insurance, Inc. (NE)
38. Progressive FCS FLCA (MO)
39. Kumm Insurance Agency (ND)
40. AgEdge Insurance, LLC (NE)
41. Community Ins Group (NE)
42. Choice Financial Insurance (ND)
43. Farmers Union Ins Agency (SD)
44. Lawrence Crop Insurance (IL)
45. Central Crop Insurance Services, Inc. (MO)
46. Silver Creek Insurance (IA)
47. Vallery-Dorn Ins Agency (OH)
48. Fernholz Crop Insurance Agency, LLC (MN)
49. C&H Insurance Services, LLC (MO)
50. RAMs Inc. (IA)

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FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by State

In addition to the top ranking MPCl and Crop Hail premium agencies, we also rank the top producing agencies in each state or region by total premium, combined MPCl and Crop Hail. These agencies below were also especially instrumental in our growth this year and receive a plaque with their rank(s) for each year they attain membership in the club. Thank you and congratulations to these agencies!

Arkansas

1. Southern Farmers Crop Insurance, Inc.
2. Rice Growers Insurance Agency
3. Farmers Choice Crop Insurance
4. Agheritage FCS FLCA
5. Ferguson Crop Insurance, Inc - McGehee

Colorado

1. Dell's Insurance Agency, INC.
2. PFS Insurance Group, LLC
3. Crop Risk Insurance LLC

Illinois

1. Donoho Insurance Agency, Inc.
2. AgPerspective Inc
3. Premier Ag Farm Partners LLC
4. Johnson Agency Inc.
5. Rooster Ag' Federal Crop Insurance
6. Ed Weiler Insurance
7. Illinois Crop Insurance
8. Harvest Risk Management
9. Hanford Ins Agency Inc
10. Haley Risk Protection & Agronomy Services, LLC
11. Trustbanc Insurance Services
12. G John Roundcount
13. Kusterman Insurance
14. Huschitt Enterprise Inc.
15. Ag Alliance Group LLC
16. Hugh F Miller Ins Agency Inc.
17. Reznicek Insurance Agency Inc.
18. Steward & Associates Inc.
19. First State Insurance
20. Arie Insurance Agency LLC
21. William J Wiewel
22. Crop Insurance Associates, LLC

Indiana

1. Silveus Ins Group Inc.
2. Wathen Insurance
3. Ag One Agency Inc Central Office
4. Merritt Hall Enterprises Inc.
5. Agrisource, Inc.
6. Peterson Crop Insurance
7. Nichols Farms Crop Insurance LLC
8. Crop Insurance Specialists Inc.
9. Fleece Insurance Inc.
10. Dick Sims Agency, Inc.
11. Reuter Crop Insurance
12. Wabash River Valley Crop Ins

Iowa

1. Mason City All Risk Insurance Inc.
2. RAMs Inc.
3. Central States Agency, LLC
4. Banklwa Insurance Services
5. Bob Johnson Agency, Inc.
6. Son Risk Management
7. Bank Midwest Insurance Services
8. Agri Vantage LLC
9. Mid Continent Insurance Consultants
10. Central Financial Group LLC
11. Bocker Karns & Karns Inc.
12. Town & Country Insurance
13. Associated Insurance Counselors, Inc.
14. Insurance Serv Inc. Wayne Hansen
15. Midwest Insurance Corporation
16. Silver Creek Insurance
17. Lee Agency, Inc.

18. Bishop Insurance Agency, Inc.
19. Agri Business Insurance LLC
20. Witt Insurance Services LLC
21. Matthews Insurance Consultants
22. Steven Recker, Inc.
23. Manning Ins Agency LC
24. Jaspersen Insurance & Real Estate Ltd.
25. First Gabrielson Agency
26. MCM Ins Agency
27. The Accel Group LLC
28. Neighbor Ins Servs Inc.
29. Campbell Ins Agency Inc.
30. Sump Insurance, Inc.
31. Agri-Business Ins Services
32. Tyler Insurance Services Inc.
33. Thomsen Ins Agency
34. Country Insurance LLC
35. Van Engelenhoven Agency, Inc.
36. Miltner Insurance Agency Inc.
37. Collins Agency
38. DB&T Insurance Inc.
39. Peoples Insurance LLC

Kansas

1. Millard Management LLC
2. D&K Insurance Services
3. Ag Risk Solutions, Inc.
4. Iron Gates Insurance Group LLC
5. Keller Leopold Insurance LLC
6. Strategic Farm Solutions, LLC
7. 2K Crop Co
8. The Agency Inc.
9. Terra Financial, Inc.
10. Berkley Agency
11. Decatur County Title & Abstract
12. SBS Insurance Agency - Seneca

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FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by State

13. Doll-Steimel Agri Mgmt Agency
14. Cushing Ins Agency Inc

Michigan

1. Michael Sahr Crop Insurance Agency LLC

Minnesota

1. Minn-Iowa Crop Insurance Services, Inc.
2. Donnelly Agency Inc.
3. Noahs Crop Insurance Inc.
4. Crop Agassiz LLP
5. Kozlowski Ins & Fin Services
6. Keith L Scott Agency
7. Midwest Agri-Insurance, Inc.
8. Fernholz Crop Insurance Agency, LLC
9. Northwest Insurance Services
10. Huebner Insurance Agency
11. Midwest Agency
12. David Larson Financial and Insurance Services
13. George Paur Agency Inc.
14. Farmers Union Agency Inc.
15. Duane Jindra Crop Ins Agcy
16. A+ Insurance Agency Inc.
17. Helena Crop Ins Agency LLC
18. Wendell Pioneer Insurance
19. Barnick Agency LLC
20. Granite Rock Insurance Agency LLC

Missouri

1. Central Crop Insurance Services, Inc.
2. FCS Financial ACA
3. Farm Risk Management Specialists, Inc.
4. Progressive FCS FLCA
5. MO Farm Bureau Ins Brokerage Inc.
6. Oswald Crow Agency
7. Farm First Crop Ins LLC

8. C&H Insurance Services, LLC
9. Farm Insurance Solutions LLC
10. White and Associates Insurance Agency, Inc.
11. Goldinger Insurance Services, Inc.
12. Advantage Crop Ins Agency LLC

Nebraska

1. Midwest Agcy LLP
2. Community Ins Group
3. Ryan Crop Insurance Services Inc
4. MNB Insurance Services, Inc.
5. First State Agency Bertrand
6. Great Plains Crop Services LLC
7. Pinnacle Agency
8. Austin Co Inc.
9. Eden Agency Inc.
10. Cornerstone Insurance Group
11. Plummer Insurance, Inc.
12. McNair Agency Inc
13. ACI Agency, Inc.
14. Central Plains Insurance Agency, LLC
15. Agedge Insurance, LLC
16. TAB Financial Services, Inc.
17. CNCS Inc.
18. Jones Insurance Agency, Inc.
19. Maliha & Associates LLC

North Dakota

1. Farmers Union Insurance
2. Miller Insurance, Inc.
3. Ag Ins Servs Inc.
4. Pro Ag Systems Inc.
5. Choice Financial Insurance
6. Sheldon Crop Insurance Agency
7. Agcountry Farm Credit Services FLCA
8. TCI Insurance
9. Taylor Bosch Enterprises LLC
10. Bjorn Crop Insurance Agency, Inc.

11. Bowerman Insurance Agency, Inc.
12. Kumm Insurance Agency
13. Nuline Insurance Services
14. Lakota Farm Services Inc.
15. Timian-Friedt Insurance

Ohio

1. Williamson Insurance Agency
2. Wingfield Crop Insurance Service, LLC
3. Premier Crop Insurance LLC
4. Koepke Insurance Agency
5. Vallery-Dorn Ins Agency
6. Schiefer Insurance Services LLC

South Dakota

1. LB Insurance, Inc.
2. Svennes Crop Insurance Inc.
3. Juffer Inc.
4. Troske-Vogel Agency Inc.
5. Prairie States Service Center Inc.
6. Agri-Risk Solutions
7. Security State Insurance LLC
8. Maxwell & Bowar Agency Inc.
9. Kent D Clarke Ins Inc.
10. American Bank & Trust
11. Farmers Union Ins Agency
12. Dakota Solutions
13. Midwest Insurance Services LLC
14. CMF Inc.

Wisconsin

1. Vine Vest, LLC
2. Stiehl Agency LLC
3. American Family Brokerage Inc.
4. Gil Weiss Insurance Inc.

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FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by Region

West

1. Hub International Mountain States Limited
2. Puckett Insurance LLC
3. Msig Ag, Inc.
4. Monte Johnson Insurance Services, Inc.
5. Burns Insurance Agency, Inc.
6. Erickson Insurance Group
7. Premium Lines Insurance Services Inc.

East

1. Weller & Associates, Inc.
2. Ohio Valley Insurance, LLC
3. Stuart Surles Insurance
4. Bernard C. Morrissey Insurance, Inc.

South Central

1. The Altman Insurance Group LFD
2. Van Poppel Insurance
3. The Altman Group Inc.
4. McMillan Crop Insurance Inc.
5. Acadiana Risk Management

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FMH STATESMAN AWARDS

Top Property & Casualty Premium

*These Property & Casualty agencies below were also especially instrumental in our growth this year.
Thank you and congratulations to these agencies!*

Illinois

1. Premier Ag Farm Partners LLC
2. Harry A. Rice Insurance Agency
3. Stevens-Campbell Insurance Agency LLC
4. Peak Insurance Agency, Inc.
5. Striggow Insurance Agency

Indiana

1. CIS – Crop Insurance Specialists
2. Norris Insurance Agency, Inc.
3. Howe Insurance Agency
4. Smith, Sawyer, & Smith
5. Fleece Insurance Inc.

Iowa

1. Neighbor Insurance Services
2. Town & Country Insurance Agency – Osage
3. Community Insurance of Iowa

4. Brocker, Karns, & Karns Inc.

5. Nauholz Insurance Agency, Inc.

Minnesota

1. Farmers Union Agency – Bemidji
2. Farmers Union Agency – Goodhue
3. Farmers Union Agency – Franklin
4. Farmers Union Agency – Ivanhoe
5. Farmers Union Agency – Luverne

Nebraska

1. Insurance Mart Inc.
2. Pavel Insurance Agency
3. Midwest Regional Agency – Brian Koch
4. Midwest Regional Agency – Kenny Johnson
5. Southeast Nebraska Insurance Agency

South Dakota

1. Jensen Agency Inc.
2. Farmers Union Agency – Lewis Agency
3. Legge Agency
4. Kotten Enterprises, Inc.
5. Pickard Insurance Services

Wisconsin

1. Homeland Insurance Agency LLC
2. Bossert Insurance Group LLC
3. Norgaard Agency Inc.
4. Huppert & Associates Inc.
5. Priority Insurance Agency

FALL INDUSTRY EVENTS

This past fall was an active season for several members of the FMH Sales Team and Precision Solutions Team as they attended industry events and trade shows to meet with agents and farmers. Attending these events provides opportunities for FMH to hear about current industry issues and to be a part of the conversation.

Two of the events focused on precision ag data and the multiple benefits it can provide for farmers. FMH employees not only discuss Precision Crop Insurance Solutions with attendees at these events, they stay in-the-know about current trends in the precision ag industry.



CIPA Annual Fall Meeting *San Diego, California • Oct. 22-24*

Crop Insurance Professionals Association (CIPA) members meet every fall to discuss current challenges the crop insurance industry faces. This year, David Valadao (R-CA) of the House Agriculture Appropriations Subcommittee discussed current political issues including the Farm Bill. Other guest speakers from the National Corn Growers Association, National Cotton Council, and U.S. Beet Sugar Association discussed farmer perspectives on current issues.

Agribanks Conference *Milwaukee, Wisconsin • Oct. 23-25*

The annual Agribanks Conference brings in agents from across the country who are part of the AgriBank system of Farm Credit. Speakers discussed the agricultural political landscape and shared techniques for growing sales. “The speakers are generally very good and we can learn from them just like the AgriBank folks can,” said Dave Kahle, Assistant Vice President & Regional Sales Manager.

AgGateway Conference *San Diego, California • Nov. 6-9*

AgGateway’s Annual Conference draws hundreds of business and IT professionals to discuss ongoing initiatives to help companies better manage and use agricultural information. FMH uses it as an opportunity to hear where the direction of the precision industry is heading, and to collaborate with industry leaders to make precision better for farmers. “One of the biggest things about AgGateway is creating data standards in the precision farming area, and it’s important for FMH to be part of these conversations,” said Nick Luett, Precision Technology Specialist.

AgData Conference *Coralville, Iowa • Nov. 29-30*

FMH sponsored The AgData Conference this year, which was launched in 2016 to provide farmers with information to turn ag data complexity into valuable management and production decisions. FMH invited Jeremy Marston, Vice President of TruAcre, which is a division of Lee Agency in Eastern Iowa, to speak at the event. Marston provided insight into how his customers use Precision Crop Insurance Solutions and the value it provides for his agency.

READY TO TRY FMH PRECISION SOLUTIONS?

This winter, make an appointment with your Sales Manager or a Precision Technology Specialist to discuss how you can use Precision Solutions to differentiate your agency from others

WHY OFFER FMH PRECISION SOLUTIONS?

- **Stay Relevant and Be Progressive**

As more farmers start using precision technology in their operations, the demand for precision-related solutions will continue to grow. FMH Precision Solutions can help you to retain current customers, and gain new customers looking to use their precision data to its fullest potential.

- **Differentiate Yourself From Your Competition**

When one of your best customers wants to use their precision data for crop insurance, be ready before they go to your competition. By providing FMH Precision Solutions, you offer a service that saves your customers time when reporting, during a claim, and during three-year audits. Improved accuracy from precision data can also save them money. Precision Solutions is a benefit to your customers they can’t get elsewhere.

- **Improve Your Business Processes**

FMH Precision Solutions solves common problems often encountered when processing data using traditional methods, such as keying CLU’s, co-mingled production, inaccurate feed records, splitting irrigated and non-irrigated acres, and more. When Precision Solutions saves you time in processing data, you have more time to focus on customer relationships and growing your business.



Celebrating COMMUNITY

“Our employees are amazing when it comes to giving back. I’m very proud of our employees who give their time and financial support because I know we are making a difference in our communities.”

- Debbie Ladehoff, Vice President - Human Resources

Farmers Mutual Hail was founded on the very premise of people helping their neighbors. We are proud to continue that legacy of working together to give back to our community and others in need.

FMH has called the Midwest home from the very beginning, and we constantly strive to strengthen our ties to our local communities through both our business and our charity. As America’s Crop Insurance Company, we feel it is our responsibility to make sure the communities in which we live and work benefit from our success as well.

Whether our employees donate their time to one of the great organizations we support or participate in our company’s generous matching donation policy, Farmers Mutual Hail and its employees are dedicated to giving back at every opportunity.

In 2017 alone, FMH contributed nearly \$285,000 to more than 50 different organizations.

Along with the organizations mentioned below, FMH also provides a matching gift program to support the organizations that our employees individually support. In 2017, FMH contributed over \$13,000 to a wide variety of organizations to match donations made by our employees, both in the office and in the field.



FFA

FFA Scholarships support students pursuing a secondary education in ag-related fields. FMH has been funding FFA scholarships for more than 20 years. With twenty \$1,500 scholarships awarded this year, the 2017 total gift amount is \$30,000.



Iowa Public Television

Iowa Public TV brings local programming to families across Iowa, including many agriculture documentaries. FMH has provided volunteers for the IPTV Fundraising Festival for 22 years, plus a contribution of \$5,000 per year totaling \$110,000 to-date.



JDRF

JDRF is the leading diabetes foundation funding T1D research. FMH has been fundraising for this organization since 1995. FMH and our employees donated \$28,400 to JDRF in 2017.



United Way

United Way supports communities through funding initiatives and programs for better education, health, and assistance for those that need it most. FMH and our employees donated \$136,000 to United Way in 2017.



St. Baldrick's Foundation

St. Baldrick's Foundation is a volunteer-powered charity committed to funding the most promising research to find cures for childhood cancers. FMH has given a corporate donation of \$25,000 per year since 2006, and in 2017 FMH donated \$40,000. In total, FMH has donated \$315,000 to the St. Baldrick's Foundation.

FARMER MEETINGS

After the dust has settled from harvest, farmers are already thinking about next year's crop and their risk management needs. Set up a farmer meeting this winter to keep your customers informed of changes to expect next year, and to provide the opportunity for your customers to ask questions with an FMH Sales Manager in attendance. Farmers Mutual Hail may even pay up to 100% of the meeting expenses up to your allotment based on agency's tier level.

Eligible Expenses

- Food
- Beverages
- Venue Rental

Meeting Requirements

- An FMH Sales Manager must be in attendance
- A completed Farmer Meeting Form must be approved and signed by your sales manager
- Payment will be made directly to the vendor – FMH CANNOT pay the agency directly per requirements of the 2011 SRA
- FMH promotional materials must be available for the producers (i.e. brochures, worksheets, etc.)

Learn More

Go to the FMH Agent Center > Tools & Resources > Marketing > Farmer Meetings to view additional requirements and tier levels, and to complete the Farmer Meeting Form.

FMH MARKETING MATERIALS AND PROMOTIONAL ITEMS

Go to store.fmh.com to order free product brochures, worksheets, and guides. Be sure to check out new promotional items that can be imprinted with your agency's logo!

FMH CO-OP ADVERTISING PROGRAM

Have you been advertising FMH Crop Hail or Property & Casualty insurance this past year? If so, you could be eligible for the FMH Co-op Advertising Program, where up to half the cost of your ad could be reimbursed by FMH.

How do I determine agency eligibility?

Reimbursement amounts are based on the total Crop Hail and Property & Casualty premium an agency wrote with FMH in the prior calendar year. Eligible agencies will qualify for one of three tier levels.

What qualifies an ad for the FMH Co-op Advertising Program?

- The ad must include the Farmers Mutual Hail logo or name.*
- Content must only reference Crop Hail or Property & Casualty insurance. Any piece referencing Multi-Peril crop insurance will not receive reimbursement.*

What forms of advertisements are eligible?

- Billboards
- County Directory
- Magazine
- Newspaper
- Radio
- Stand-Up Banners
- Tradeshow Booths
- TV Commercial
- Digital Ad
- Social Media

Learn More

Check out the FMH Co-op Advertising Program web page to determine your tier level for eligibility and to fill out a reimbursement form:

- From the FMH Agent Center:
Select Tools & Resources > Marketing > Co-op Advertising
- From the P&C Agent Resource Center:
Select Marketing > Co-op Advertising



Visit store.fmh.com to view ad templates

*Farmers Mutual Hail reserves the right to make final determination of qualification.

RAMP® UP YOUR SALES SEASON

Allow producers the opportunity to **boost revenues at specific risk levels** within their risk management plans.

RAMP® BENEFITS



Selection: Select only the amount of protection the operation needs.



Different Unit Structures: RAMP unit structures can differ from MPCI unit structures.



Producer's Choice: RAMP coverage can begin before or at the same time as the MPCI Revenue Policy – the producer chooses.



Various Payment Speeds: Choose a faster payout by selecting a smaller band of coverage. Choose a slower payout by selecting a larger band of coverage.

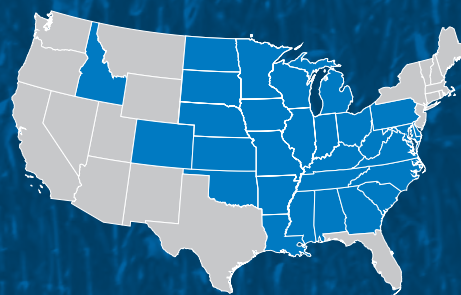
What is RAMP®?

Revenue Accelerator Max Protection (RAMP) is a private price product offered solely by FMH that allows producers the opportunity to **boost revenues at specific risk levels** within their risk management plans.

RAMP **supplements** the insured's MPCI coverage and is designed to help provide **additional coverage** when production and/or revenue losses are just over or under an insured's MPCI guarantee.

The **sales closing date** for RAMP aligns with the MPCI SCD for the state/county/crop. Be sure to discuss this plan option when meeting with your insureds about their MPCI coverage this spring.

RAMP® Coverage Area



Visit [FMH.com/RAMP](https://www.fmh.com/RAMP) to learn more. Please contact your sales manager for additional information and availability.

APPLICATION OPEN FOR 20 FMH- SPONSORED FFA SCHOLARSHIPS

Every year for more than 25 years, FMH has sponsored FFA scholarships for students interested in pursuing a degree in an ag-related field. This year, FMH is sponsoring 20 \$1,500 scholarships for FFA students and members.

FFA members can apply for these scholarships online at www.ffa.org between Nov. 15 and Feb. 1.

FFA selects the 20 scholarship recipients and FMH approves the selection.



RETIREMENT ANNOUNCEMENTS

FMH thanks the following employees for their years of service and wish them the best in retirement!



Judy Van Houten

Accounting Specialist

4 Years of Service

Judy Van Houten, Accounting Specialist, will retire at the end of December after 4 years of service with FMH.



John Swallow

Assistant Vice President-Claims

18 Years of Service

John Swallow, AVP-Claims, retired at the end of December after 18 years of service with FMH.

Favorite memories at FMH: "I always enjoyed the Fall Sales Meetings since I worked very closely with the field staff, and it was a great opportunity to build relationships and have fun."

Favorite part of job: "The part I enjoyed most about my job was getting to *do what is right* for the insured – FMH always valued the fairness in treatment of the insured."

Plans for retirement: "We plan to go to Disney World with four of the grandkids and their mothers in February. We plan to take AmTrak to the West Coast and then do an Alaskan Cruise (probably not until 2019). The rest of the time will be spent working on our acreage (cutting and splitting wood, caring for the flower garden, vegetable garden, and the 2.5 acre yard), working on projects in the shop and around the acreage, and maintaining the farm in Dallas County, Iowa."

THANK YOU TO OUR RETIRING AAC MEMBERS

The Agent Advisory Council (AAC) is one of the most important resources FMH has to represent the voice of our agency force. This past August was the final AAC meeting for many members who have completed their terms. We appreciate the valuable feedback each one has provided over the past few years. Thank you to the following agents for your service:

- **Amanda Hurley**, C&H Insurance Services
- **Jason Williamson**, Williamson Insurance Agency
- **Jeff Schneider**, TR Waind Insurance Agency
- **Kim Ryan**, Ryan Crop Insurance Services
- **Rick Wathen**, Wathen Insurance

PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Gary Jensen has been hired as a P&C Claims Manager.



Dakota Tracy has transferred to District Sales Manager. He was previously a Field Claims Supervisor.



Spencer Lockwood has transferred to QA Test Analyst I. He was previously a Help Desk Specialist.

Not Pictured: **Nic Crowley** has been promoted to Crop Adjuster I in the West Central Region.

IN MEMORY

Jerry Kissner

We regret to inform you of the passing of FMH Adjuster Jerry Kissner of Lamberton, Minnesota, on November 18, 2017, at the age of 62.

Jerry adjusted part-time for FMH from 2005 until his passing.

Jerry raised livestock and farmed for many years on his family's farm outside of Lamberton. He enjoyed helping his kids with house projects and finding inventive solutions to any problem. After many years of playing softball, he retired his glove and took up golfing, shooting pool, and fishing. Jerry and his wife, Nancy, spent many family vacations in Mexico creating wonderful memories. Family was of the utmost importance to Jerry, and he would have done anything for them.

Our thoughts and prayers are with his family and friends.

Terry Wall

We regret to inform you of the passing of longtime FMH agent Terry Wall of Panora, Iowa, on November 19, 2017, at the age of 72.

Terry was a crop agent with FMH from 1974 until his passing.

Growing up in Panora, Terry enlisted into the United States Army after high school and served during the Vietnam War. In 1970, he purchased his Independent Insurance Agency in Guthrie Center, Iowa, Terry Wall Insurance. Terry enjoyed fishing, hunting, camping, attending car shows and stock car races, and was a car collector. He and his wife, Linda, loved spending time with their children and grandchildren. He was a member of the Omar B. Shearer Post #124, Guthrie Center, Iowa.

Our thoughts and prayers are with his family and friends.

HOSTING A FARMER MEETING THIS WINTER?

Check out new marketing materials and promotional items at **store.fmh.com**



Learn more about Farmer Meetings on page 12.

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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