

TheCloud

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Farmers Mutual Hail
Insurance Company of Iowa

CROP INSURANCE & GRAIN MARKETING

Give policyholders the confidence to market grain in today's volatile market with the right risk management products and knowledge. Learn more about how crop insurance and grain marketing work together on page 2.

“A customer should feel comfortable marketing their protected bushels. Every farmer that buys an insurance policy has the possibility to market grain.”

-Ken Ripley
Strategic Account Manager

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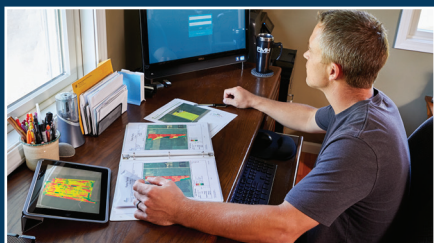
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AGENCY BENEFITS FROM PRECISION SOLUTIONS

Marc Shepard with Shepard Insurance in Belton, Texas began offering FMH Precision Solutions this year and is already experiencing the value it brings to his agency and to his customers. “My customers love it...plus, it gives me a competitive advantage,” he says. Read more about his Precision Solutions experience on page 9.



CROP INSURANCE AND GRAIN MARKETING

Help Farmers Leverage Crop Insurance to Provide a Safety Net for Grain Marketing

Crop insurance agents don't need to be experts in grain marketing to help farmers use their crop insurance as part of a grain marketing strategy. Agents can help their customers by showing them how a policy can protect their bushels when marketing grain. Likewise, if the customer has specific goals with marketing grain, their agent can help determine the best coverage to meet those goals.

Ken Ripley explains the relationship between grain marketing and crop insurance from his perspective as a farmer and FMH Strategic Account Manager. Ripley says, "A customer should feel comfortable marketing their protected bushels. Every farmer that buys an insurance policy has the possibility to market grain. Many people don't understand how to use it."

Giving farmers the confidence to sell early is valuable because grain prices tend to be lowest near harvest, and many farmers risk selling grain at the bottom third of the market while waiting for prices to bounce back.

With the changing agriculture industry and global market, there are many ways a farmer can market grain including direct sales, buying a futures contract with the local co-op, or hedging future prices.

For example, say a customer is concerned about not producing enough grain to fulfill a futures contract. If the customer has a policy that protects the contracted bushels, then he or she wouldn't need to grow the extra crop to fulfill that contract.

Or, in the instance of hail damage, the farmer would be able to negotiate with futures contract buyers and potentially move the contract into the next crop year because of the safety net of his or her policy.

Each option offers a different way to market grain, with different levels of risk and benefits. Ripley says that grain marketing works better as a long-term plan to benefit the overall farm operation. "It just depends on what flexibility you want to have with that marketing plan. Using my crop insurance-protected bushels is the starting point to determine what price I need in order to sell," Ripley says. As a farmer, he tries to keep an eye on the seasonality of the market and have a sell-by date.

When it comes to crop insurance policies, a revenue policy is a more robust coverage option for farmers interested in grain marketing. It better protects against market fluctuations unlike a yield-only policy.

An FMH private product like RAMP can help farmers protect the bushels not covered by their MPCI policy. With the additional coverage, the farmer gains confidence to sell grain sooner, avoiding later market drops.

Agents can use their understanding of crop insurance to give the customer confidence to market grain with futures contracts, including cueing them into what bushels are protected, allowing them to make the most out of their insurance product.

2018 NATIONAL AGENT SUMMIT AWARD RECIPIENTS

Farmers Mutual Hail was proud to recognize some of our outstanding agents at the National Agent Summit in October. The awards highlight a key purpose of the summit itself, as well as a core value we share with our agents: Excellence. Thanks to all our independent agents who support FMH in what we do and how we do it!

Product Development Award

Brian Freise of AgPerspective in Illinois

Brian received this award for encouraging FMH to develop and introduce the Margin Protection product. This 508H product has been very successful for FMH, as well as AgPerspective, and was a key driver of premium growth in several states.



John Cowin and Steve Hassebroek of Central States Agency in Iowa

John and Steve worked closely with FMH in the beginning stages of our RAMP product. They have continued to support our efforts to make this product even better while successfully growing their own business in the process.



Customer Experience Award

Chris Yockey of Yockey Insurance in Iowa

Over the last two years we've been working to improve the look and feel of our forms for our customers. The Agent Advisory Council was a crucial source of guidance and Chris was a tremendous help throughout the process.



Strategic Growth Award

Chris McCray of Silveus Insurance in Indiana

Chris used new and profitable FMH products to attract new premium and valuable growth in 2018 for Silveus as well as FMH.



NEW! RAMP FORWARD PLUS

Remove Some of the Worries of Forward Grain Marketing

WHAT IS RAMP FORWARD PLUS?

RAMP Forward Plus is an endorsement to a RAMP (Revenue Accelerator Max Protection) policy to help eliminate some of the worries of forward marketing grain before the crop is in the bin.

RAMP FORWARD PLUS AVAILABILITY

Crops: Corn and Soybeans

States: CO, IA, IL, IN, KY, KS, MI, MN, MO, ND, NE, OH, SD, TN, and WI

How Does It Work?

- If production to count falls below the RAMP guarantee and the harvest price is higher than the MPCI projected price, RAMP Forward Plus will cover the bushels short of the insured's RAMP Forward Plus guarantee based on the new, higher fall prices.
- Covers corn (limit up to \$1.00 / bushel) and soybeans (limit up to \$3.00/bushel)
- Can be added to 5% and 10% RAMP coverage bands

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FMH PRESIDENT'S CLUB

Agent Recognition Awards

Farmers Mutual Hail is successful each year because of our dedicated agents. The agencies below were especially instrumental in our growth this year. They are the top-ranking agencies in MPCl 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 MPCl Premium

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

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FMH PRESIDENT'S CLUB

Agent Recognition Awards

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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. Williamson Insurance Agency (OH)
4. HUB International Mountain States Limited (ID)
5. Southern Farmers Crop Insurance, Inc. (AR)
6. Wathen Insurance (IN)
7. Noahs Crop Insurance Inc. (MN)
8. Ryan Crop Insurance Services Inc. (NE)
9. The Accel Group LLC (IA)
10. Wingfield Crop Insurance Service, LLC (OH)
11. The Altman Insurance Group LFD (TX)
12. Crop Insurance Specialists Inc. (IN)
13. McNair Agency Inc. (NE)
14. D&K Insurance Services (KS)
15. Peterson Crop Insurance (IN)
16. PFS Insurance Group, LLC (CO)
17. Premier Crop Insurance LLC (OH)
18. Rooster Ag' Federal Crop Insurance (IL)
19. Strategic Farm Marketing Inc. (IL)
20. Millard Management LLC (KS)
21. Midwest Agency LLP (NE)
22. Pinnacle Agency (NE)
23. First State Agency Bertrand (NE)
24. Johnson Agency Inc. (IL)
25. Donnelly Agency Inc. (MN)
26. Vine Vest, LLC (WI)
27. Hometown Ins. Agency of Dimmitt (TX)
28. Central States Agency, LLC (IA)
29. Koepke Insurance Agency (OH)
30. Kozlowski Ins. & Fin. Services (MN)
31. White and Associates Insurance Agency, Inc (MO)
32. Central Crop Insurance Services, Inc. (MO)
33. Agri-Business Ins. Services (IA)
34. RAMS Inc. (IA)
35. Merritt Hall Enterprises Inc. (IN)
36. ACI Agency, Inc. (NE)
37. AgPerspective Inc. (IL)
38. Farm Credit Southeast Missouri, FLCA (MO)
39. Lawrence Crop Insurance (IL)
40. Northland Insurance Inc. (ND)
41. Kumm Insurance Agency (ND)
42. Choice Financial Insurance (ND)
43. FMRS Union Ins Agency (SD)
44. Bank Midwest Insurance Services (IA)
45. Cornerstone Insurance Group (NE)
46. Fernholz Crop Insurance Agency, LLC (MN)
47. C&H Insurance Services, LLC (MO)
48. Community Ins. Group (NE)
49. Cox Crop Services Inc. (IL)
50. Vallery-Dorn Ins. Agency (OH)

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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. Farm Credit Midsouth, FLCA
4. Farmers Choice Crop Insurance
5. AgHeritage FCS FCLA

Colorado

1. Dell's Insurance Agency, Inc.
2. PFS Insurance Group, LLC

Illinois

1. Donoho Insurance Agency, Inc.
2. AgPerspective Inc.
3. Strategic Farm Marketing Inc.
4. Rooster Ag' Federal Crop Insurance
5. Johnson Agency Inc.
6. Ed Weiler Insurance
7. Illinois Crop Insurance
8. Premier Ag Farm Partners LLC
9. Randy Fergusson Ins. - CIAG
10. Hanford Ins. Agency Inc.
11. Trustbanc Insurance Services
12. G. John Roundcount
13. Harvest Risk Management
14. Haley Risk Protection & Agr. Svs., LLC
15. Cox Crop Services Inc.
16. Kusterman Insurance
17. Huschitt Enterprise Inc.
18. Arie Insurance Agency LLC
19. CF&H Insurance Agency, Inc.
20. Reznicek Insurance Agency Inc.
21. Lawrence Crop Insurance
22. Jeffrey D. Calvert
23. Hugh F. Miller Ins. Agency Inc.

Indiana

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

Iowa

1. Mason City All Risk Insurance Inc.
2. The Accel Group LLC
3. RAMS Inc.
4. Central States Agency, LLC
5. Town & Country Insurance
6. BankIowa Insurance Services
7. Son Risk Management
8. Agri-Business Ins. Services
9. Bob Johnson Agency, Inc.
10. Bank Midwest Insurance Services
11. Agri Vantage LLC
12. Mid Continent Insurance Consultants
13. Bocker, Karns & Karns Inc.
14. Insurance Serv. Inc. Wayne Hansen
15. Central Financial Group LLC
16. Associated Insurance Counselors, Inc.

17. Agri Business Insurance LLC
18. Lee Agency, Inc.
19. Silver Creek Insurance
20. Witt Insurance Services LLC
21. Midwest Insurance Corporation
22. Jaspersen Insurance & Real Estate Ltd.
23. Bishop Insurance Agency, Inc.
24. Matthews Insurance Consultants
25. Hein Insurance Agency LLC
26. Sump Insurance, Inc.
27. MCM Ins. Agency
28. DB&T Insurance Inc.
29. First Gabrielson Agcy
30. Campbell Ins. Agency Inc.
31. Manning Ins. Agency LC
32. Neighbor Ins. Servs. Inc.
33. Leading Edge Crop Solutions, LLC
34. Tyler Insurance Services Inc.
35. Mark Crop Insurance
36. Van Engelenhoven Agency, Inc.
37. Country Insurance LLC

Kansas

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

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FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by State

Michigan

1. Michael Sahr Crop Insurance Agency LLC

Minnesota

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

Missouri

1. Central Crop Insurance Services, Inc.
2. FCS Financial ACA
3. Farm Risk Management Specialists, Inc.
4. Farm Credit Southeast Missouri, FLCA
5. Oswald Crow Agency
6. MO Farm Bureau Ins. Brokerage Inc.
7. White and Associates Insurance Agency, Inc.
8. C&H Insurance Services, LLC

9. Farm Insurance Solutions LLC
10. Farm First Crop Ins. LLC
11. Golder Insurance Services, Inc.
12. Advantage Crop Ins. Agency LLC
13. Audrain Insurance Agency LLC

Nebraska

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

North Dakota

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

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. Agri-Risk Solutions
3. Troske-Vogel Agcy Inc.
4. Juffer Inc.
5. Prairie States Service Center Inc.
6. Kent D. Clarke Ins. Inc.
7. FMRS Union Ins. Agency
8. Security State Insurance LLC
9. Maxwell & Bowar Agency Inc.
10. American Bank & Trust
11. Dakota Solutions
12. Pickard Insurance Services
13. Midwest Insurance Services LLC

Wisconsin

1. Vine Vest, LLC
2. Stiehl Agcy LLC
3. American Family Brokerage Inc.
4. Schaller & Dammen Crop Ins. Ag Inc.
5. 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 (ID)
2. MSIG Ag, Inc. (ID)
3. Monte Johnson Insurance Services, Inc. (CA)
4. Erickson Insurance Group (MT)
5. Premium Lines Insurance Services Inc. (CA)

East

1. Weller & Associates, Inc. (VA)
2. Ohio Valley Insurance, LLC (KY)
3. Stuart Surles Insurance (NC)
4. Town and Country Insurance Services (NC)
5. Storm Insurance LLC (KY)
6. Bernard C. Morrissey Insurance, Inc. (PA)
7. Acadiana Risk Management (LA)

Southwest

1. The Altman Insurance Group LFD (TX)
2. Van Poppel Insurance (TX)
3. McMillan Crop Insurance Inc. (TX)
4. Hometown Ins. Agency of Dimmitt (TX)
5. Buchanan Insurance Agency (TX)

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FMH STATESMAN AWARDS

Top Property & Casualty Premium

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

Illinois

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

Indiana

1. Crop Insurance Specialists
2. Norris Insurance Agency, Inc.
3. Howe Insurance Agency
4. The Smith, Sawyer, Smith Agency LLC
5. Fleece Insurance Inc.

Iowa

1. Neighbor Insurance Services
2. Town & Country Insurance Agency – Osage
3. Community Insurance Agency of Iowa
4. Broucker, Karns & Karns Inc.
5. Nauholz Insurance Agency, Inc

Minnesota

1. Farmers Union Agency – Goodhue
2. Farmers Union Agency – Bemidji
3. Farmers Union Agency – Windom
4. Farmers Union Agency – Franklin
5. Farmers Union Agency – Fosston

Nebraska

1. Insurance Mart Inc.
2. Pavel Insurance Agency
3. Midwest Regional Agency – Brian Koch
4. Midwest Regional Agency – Lillian Fritch
5. Community Insurance Group

South Dakota

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

Wisconsin

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



AGENCY BENEFITS FROM PRECISION SOLUTIONS

Texas Agency Uses Precision Solutions to Maximize Value for Customers

Marc Shepard with Shepard Insurance in Belton, Texas began offering FMH Precision Solutions this year and is already experiencing the value it brings to his agency and to his customers.

FMH's Automated Crop Reporting (ACR) process for enhanced acreage or production reporting benefits both agents and policyholders by bringing simplicity and speed to agent processes while bringing accuracy and efficiency to policyholder processes.

"My job is to represent the grower in facilitating the Federal Crop Insurance Program. Part of this process is to maximize the premium dollar of the grower," said Shepard. "ACR helps the grower accurately report planted or PP acres, saving them premium dollars compared to conventional reporting methods – not to mention allocating production against precise acres, thus truing up APHs."

In addition to accuracy, Shepard mentioned how the ACR process saves the grower time and paperwork.

"They didn't have to fill out a handwritten Acreage Report with acres on each CLU. They sent the data to me and all they had to do was confirm the data was accurate and sign the acreage report," he said, noting that most customers only needed one appointment with him to complete the acreage reporting process when using ACR.

Though ACR can ease agency processes, Shepard explained that getting started may take more time up front for the agent.

"This was my first year using ACR and, with most operations, the process took a little longer simply because of the 'one time' work that needs to occur, such as assigning units in mapping or splitting fields, to name a few," he said. "However, it is easy to pick up on the fact that after the initial year, the process will be significantly easier and take less time – especially on the larger growers."

Shepard wasn't alone in his introduction to Precision Solutions. FMH assigns each agent a Precision Technology Specialist, backed by an in-house team of ACR specialists, to help agents become familiar with precision technology and the ACR process.

“

FMH has folks on staff that are national leaders in the industry. When working out the kinks and going through my own learning process, this was invaluable.

Marc Shepard, FMH Agent

Shepard looks forward to continuing his Precision Solutions success in the next crop year, for both himself and his policyholders.

"[My customers] love it – they already have the equipment necessary to record acres and with a few clicks of a button, they can send me all their acreage information," he added. "Plus, it gives me a competitive advantage – none of my competitors are doing it."

NEW TO PRECISION SOLUTIONS? Here are some of the key things Marc learned when he started offering and using Precision Solutions:

1. Data from all platforms can be used in FMHA Mapping (Fieldview™, MyJohnDeere, AgLeader®, etc.).
2. Data can be copied at the field level from a grower to another policy with the click of a button.
3. Fields can be split easily – this is important in my area because of multiple CLUs in the same field.

CIRB EMERGING LEADERS VISIT WASHINGTON, D.C.

Three FMH employees visited Washington, D.C. in November as part of the Emerging Leaders Program, organized by the Crop Insurance and Reinsurance Bureau (CIRB). RJ Brinkmeyer – Strategic Account Manager, Tracy Klever – AVP Training & Development, and Ryan Kramer – AVP Compliance & Legal joined seven other ELP members to gain firsthand experience with lobbying and advocacy.

A highlight was meeting face to face with Senate Ag Committee Chairman Pat Roberts (R-KS). Members learned about the massive efforts undertaken in order to pass legislation such as the 2018 Farm Bill. Participants shared their own perspectives and offered their support as the bill approaches its final stages.

“In every office, staffers were logging calls and giving weight to their constituents’ concerns,” notes Klever. “I’m excited to get involved with our representatives on behalf of our organization.”

FMH President and CEO Ron Rutledge is the current chairman of CIRB and helped initiate the Emerging Leaders Program. Rutledge will accompany the class to Washington, D.C. for the CIRB Spring Fly-In event in April 2019. FMH works closely with CIRB to advocate on behalf of the crop insurance industry, our agents, and policyholders.



FMH employees RJ Brinkmeyer, Tracy Klever, and Ryan Kramer joined seven other Emerging Leaders Program members in the nation’s capital to gain firsthand experience with lobbying and advocacy.

LARRY EWART RETIRES AFTER 40 YEARS OF SERVICE

Larry Ewart, Senior Vice President and National Claims Manager, will be retiring at the end of 2018.

Larry is a Kansas native, born in Wichita, KS, and raised in Augusta, KS. He attended Augusta High School and earned his bachelor’s degree at Southwestern College.

Larry taught and coached from 1974 through 1978 at Ingalls High School and Smith Center High School in Kansas. While teaching, Larry began his career in crop insurance on a part-time basis when he joined Wheat Growers Mutual Hail Insurance Company out of Cimarron, KS in 1974 as a per-diem adjuster. In 1978, he joined Wheat Growers full time as a Field Representative. When Wheat Growers merged with FMH in 1994, Larry continued his career in the crop insurance industry. Larry served a total of 16 years with Wheat Growers and has spent the last 24 with FMH for a total of 40 years of service.

Larry started at FMH as a Field Supervisor in Kansas and over the course of his career he was promoted to various roles including State Supervisor of Kansas, Colorado, and Oklahoma in 2003; Assistant Vice President & Assistant Claims Manager in 2008; Vice President – Claims Manager in 2009; and Senior Vice President and National Claims Manager in 2015. In his role as Claims Manager, he took on the management of the internal claims reporting center in 2012 in addition to managing the external claims staff.

Larry has championed innovation at FMH over the years, especially during the last half dozen where he led the transformation of claims operations at FMH. He has not only done an outstanding job for the company, but he has been an advocate for the industry as a long-time, active member of several NCIS committees – including serving as chairman on several committees.

Larry said, “The highlight of my career was being involved with the acquisition with John Deere. It’s very gratifying to me that it was successful.” But aside from career highlights, Larry will miss the relationships and day-to-day interactions the most.

During retirement Larry and his wife of nearly 45 years, Anita, plan to spend time with their family (children Van Ewart and Dee Woods are FMH agents through Millard Management in Kansas), attend their granddaughters’ activities, cheer on the Kansas Jayhawks at basketball and football games, travel to visit friends, and hit the golf course from time to time.

Farmers Mutual Hail thanks Larry for his 40 years of service and wishes him the best in retirement!

“ *My favorite part of my job, and what I will miss the most, are the relationships and day-to-day interactions.* ”

- Larry Ewart
Senior Vice President - Claims



PEOPLE IN THE NEWS

RETIREMENT ANNOUNCEMENTS



Cy Kotaska

District Sales Manager

13 Years of Service

Cy Kotaska, District Sales Manager in North Dakota, will be retiring at the end of 2018.

Cy is a Pisek, ND, native and received his undergraduate degree in education from Mayville State College. He taught science and math in Sawyer Public Schools for 31 years. While teaching, Cy started as a part-time adjuster for FMH in the 1990s. Cy became a full-time Field Supervisor with FMH in 2005, and was promoted to District Sales Manager in 2012. An active community member, Cy has been a Lions member since 1974 and served as Sawyer's city mayor. He has also worked for over a decade as a farm employee and athletic director.

Favorite FMH memories: "In general, just working with people, being around the farmers, and seeing how they farmed was the real reason why I wanted to have this job. Some of my closest friends are from Farmers Mutual Hail. It's such an amazing company in how it allows us to interact – it's a family-based climate."

Favorite part of the job: "Going out and meeting people – I enjoyed visiting people whether they were an agent or farmer."

Plans for retirement: Cy plans to adjust part time for FMH, spend time with his two sons and five grandchildren, visit the lake, travel, and go fishing and golfing as much as possible. Cy and his wife, Leona, also plan to remain active members of the community and church.

Farmers Mutual Hail thanks Cy for his 13 years of service and wishes him the best in retirement!

NEW HIRES AND PROMOTIONS



Chelsey Burkhead has been hired as Communications Specialist II.



Daniel Fry has been promoted to Crop Adjuster I in Indiana.

Not Pictured:

Roger Accornero has been hired as Lead Adjuster I in California.

IN MEMORY

Richard "Rich" Weaver

We regret to inform you of the passing of longtime FMH agent Richard "Rich" Weaver of Atlantic, Iowa on November 27, 2018 at the age of 67.

Rich joined FMH in 1981 when he took over his father's crop insurance agency, Weaver Insurance. He was also an FMH crop adjuster until March 2010 and continued to sell crop insurance until February 2015.

Rich was born and raised in Atlantic, Iowa. After graduating from high school in Atlantic, Rich attended Clarinda Community College and then later transferred to Iowa State University where he became an avid Cyclone fan. In Ames, Rich worked for Woolworth Stores and went on to manage locations in Iowa, Minnesota, and Wisconsin. After his father's death in 1980, Rich returned to Atlantic to take over the agency. Rich and his wife, Linda, have three sons and two daughters along with seven grandchildren and three Compassion children. Rich was known for his sweet and joyful spirit and will be missed by many.

Our thoughts and prayers are with his family and friends.

JOIN US FOR A 2019 MPCl SPRING UPDATE MEETING IN YOUR AREA!

- 2019 MPCl program changes and subsequent impacts to policy processing
- Spring crop reminders and actuarial changes
- FMH Agent Center highlights



Attendees qualify for 3 hours of FCIC CE credit, earn state continuing education credit, and will have the option to take the MPCl Agent Competency Exam immediately following the meeting.

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TheCloud

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