

TheCloud

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Farmers Mutual Hail
Insurance Company of Iowa



CLAIMS SERVICE SHINES IN TOUGH YEAR

It was a record-breaking year for both FMH and the crop insurance industry in terms of claims. Through it all, FMH customer satisfaction reached an all-time high. Read more on page 9.

“ It has taken a total team effort by the claims staff here in 2019. Both the field and the home office have taken this year as an opportunity to deliver on our promise of great customer service.

- Aaron Rutledge
Vice President & Claims Manager

NEWSLETTER HIGHLIGHTS:

**PRECISION SOLUTIONS:
WHAT AGENTS ARE SAYING** 02

**2019 SYSTEM
ENHANCEMENTS RECAP** 09

2019 PRESIDENT'S CLUB 04

APCIA MEETING RECAP 10

**2019 STATESMAN
AWARDS** 06

**BOARD OF DIRECTORS
ANNOUNCEMENTS** 10



CIRB EMERGING LEADERS ADVOCATE IN WASHINGTON

During the CIRB Fly-In in late October, Emerging Leaders Program participants Zach Allsup, FMH Assistant Vice President – Claims and Chad Simon, FMH Product Development Manager, met with more than 35 congressional members, both Republicans and Democrats alike, to discuss ways to protect and keep crop insurance affordable. Read about their experience on page 3.

FMH PRECISION SOLUTIONS: WHAT AGENTS ARE SAYING



Precision technology has allowed my customers to save time; **we've been able to cut at least 70% out of the time spent with either me or the FSA.**

- Travis Keister, Minnelowa Crop Insurance Services, Minnesota

FMH Precision Solutions allows us to be unique in the marketplace. No other crop insurance agents are going out there and talking about FieldView™ and MyJohnDeere, so we're telling a different story. **It allows us to provide value to our clients from a technology standpoint...and it allows us to process more acres, more efficiently, and more accurately.**

- Josh Sojda, Weller and Associates, Virginia

The relationship that Farmers Mutual Hail has with FieldView™ is going to allow us to get more customers who use precision data.

- Shelly Pfisterer, Agri-Risk Solutions, Nebraska



Precision has allowed us to grow with customers that **we would have never thought we were able to get.**

- Chris Yockey, Yockey Insurance, Iowa

Precision Solutions allow us to be able to help any insured out there if they want to use their precision acres and harvest data for crop insurance – we can help them with it through FMH.

- Jason Eden, Eden Agency, Nebraska

The service from FMH was impeccable!

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. Precision Solutions gives me a competitive advantage – none of my competitors are doing it.

- Marc Shepard, Shepard Crop Insurance, Texas

Not only would I recommend ACR, **I would highly recommend FMH's precision program over any other AIP.** I tried using another AIP's precision to see how it would compare, and I can honestly say it wasn't even comparable. Farmers Mutual Hail not only had the best precision program, their team of specialists is irreplaceable. You cannot get better service than what I had this year working with FMH and their Precision Department.

- Samantha Rogers, Madden Crop Insurance, Iowa



EMERGING LEADERS ADVOCATE TO PROTECT AND IMPROVE CROP INSURANCE

FMH employees Zach Allsup, Assistant Vice President – Claims and Chad Simon, Product Development Manager, recently attended the Crop Insurance and Reinsurance Bureau (CIRB) Fly-In event in late October as part of the Emerging Leaders Program (ELP) in Washington D.C. along with ten other class members. Aaron Rutledge, Vice President and Claims Manager, also represented FMH at the Fly-In.

In its fifth year, the Emerging Leaders Program allows participants to gain hands-on experience advocating for crop insurance and learn more about key industry issues.

To prepare for their visit with congressional leaders, Allsup and Simon took part in a Lobby 101 session about the basics of advocating, where they were briefed with key talking points. Allsup said, “I had never been to D.C. to advocate for crop insurance. I have been part of various groups that have met with RMA and NCIS to discuss the program but have never met with our senators and representatives.”

During the Fly-In, ELP participants and members of the CIRB staff met with more than 35 congressional members, both Republicans and Democrats alike, to discuss ways to protect and keep crop insurance affordable.

Even with the difficult weather and crop year, Simon described his meetings with congressional members as very positive. “Our interactions were very laid back and wholesome, whether it was a congress or staff member,” Simon noted. The members he met with were very engaged, and not only did he get to talk about key crop insurance issues, he also got to learn what constituents were asking congressional members about crop insurance. Allsup echoed this, “The senators, representatives, and their staff were easy to talk to and all encouraged us to bring issues to them as they arise.”

As part of the Fly-In, Allsup and Simon also attended an executive committee meeting and worked closely with other ELP participants. While some of the participants are from competitor companies, the overall group represented key crop insurance issues. Simon added, “Everything is based around CIRB, so no one talked about their own company, and you talked more as a united group than an individual. It was good conversing with other members about insurance products and hearing differing opinions.”

Most of the conversations during the Fly-In centered around prevented planting, ad hoc payments, climate change, hemp, and WFRP products, along with discussions about ways to provide, protect, and improve crop insurance. As far as ad hoc payments go, Allsup made a point to tell congressional members how the crop insurance program should be strengthened to reduce the need for these payments. Allsup explained, “A producer can’t go to a lender and get an operating loan with the hope that they will receive a disaster payment if things get bad. They need crop insurance to be there to guarantee protection.”

Allsup reflected on his first experience advocating in the nation’s capital, “Our leaders are just people and they are quite approachable. And, as the saying goes, the country is run by 22-year-old staffers.”

Both Allsup and Simon will return to Washington D.C. this spring for the second CIRB Fly-In event and graduate from the Emerging Leaders Program.



• 2019 •

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 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. Pro Ag Systems Inc. (ND)
7. LB Insurance, Inc. (SD)
8. Compeer Financial (WI)
9. Weller & Associates Inc. (VA)
10. Central Crop Insurance Services, Inc. (MO)
11. Ohio Valley Insurance LLC (KY)
12. Williamson Insurance Agency (OH)
13. Dell's Insurance Agency Inc. (CO)
14. Hub International Mountain States Limited (ID)
15. Southern Farmers Crop Insurance Inc. (AR)
16. Wathen Insurance (IN)
17. D&K Insurance Services (KS)
18. Donoho Insurance Agency Inc. (IL)
19. Wingfield Crop Insurance Service LLC (OH)
20. FCS Financial ACA (MO)
21. AgPerspective Inc. (IL)
22. Strategic Farm Marketing Inc. (IL)
23. Community Ins. Group (NE)
24. McMillan Crop Insurance Inc. (TX)
25. Town & Country Insurance (IA)
26. The Accel Group LLC (IA)
27. Ag One Agency Inc. Central Office (IN)
28. RAMS Inc. (IA)
29. Mason City All Risk Insurance Inc. (IA)
30. Midwest Agency LLP (NE)
31. Insure My Honey Inc. (NE)
32. Agri-Risk Solutions (SD)
33. Great Plains Crop Services LLC (NE)
34. FUI-Jamestown #1 (ND)
35. Oswald Crow Agency (MO)
36. Miller Insurance Inc. (ND)
37. Farm Risk Management Specialists Inc. (MO)
38. Choice Financial Insurance (ND)
39. Crop Agassiz LLP – Agassiz Ins. Group (MN)
40. Ag Insurance Services of Fargo Inc. (ND)
41. Merritt Hall Enterprises Inc. (IN)
42. Premier Crop Insurance LLC (OH)
43. Ryan Crop Insurance Services Inc. (NE)
44. Rice Growers Insurance Agency (AR)
45. AgriSource Inc. (IN)
46. Smith Ins. LLC – Lamont (IA)
47. Peterson Crop Insurance LLC (IN)
48. Central States Agency LLC (IA)
49. Hometown Ins. Agency of Dimmitt (TX)
50. Town and Country Insurance Services (NC)

• 2019 •

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 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. Compeer Financial (WI)
4. HUB International Mountain States Limited (ID)
5. The Accel Group LLC (IA)
6. Williamson Insurance Agency (OH)
7. Southern Farmers Crop Insurance Inc. (AR)
8. Noahs Crop Insurance Inc. (MN)
9. Central States Agency LLC (IA)
10. Wathen Insurance (IN)
11. Town & Country Insurance (IA)
12. McNair Agency Inc. (NE)
13. Agri-Business Ins. Services (IA)
14. D&K Insurance Services (KS)
15. The Altman Insurance Group LFD (TX)
16. PFS Insurance Group LLC (CO)
17. Central Crop Insurance Services, Inc. (MO)
18. Ryan Crop Insurance Services Inc. (NE)
19. Agri-Risk Solutions (SD)
20. Strategic Farm Marketing Inc. (IL)
21. RAMS Inc. (IA)
22. Millard Management LLC (KS)
23. Peterson Crop Insurance LLC (IN)
24. AgPerspective Inc. (IL)
25. Hometown Ins. Agency of Dimmitt (TX)
26. Midwest Agency LLP (NE)
27. Kozlowski Ins. & Fin. Services (MN)
28. Crop Insurance Specialists Inc. (IN)
29. Vine Vest LLC (WI)
30. First State Agency Bertrand (NE)
31. Plummer Insurance Inc. (NE)
32. Pinnacle Agency (NE)
33. Rooster Ag' Federal Crop Insurance (IL)
34. Donnelly Agency Inc. (MN)
35. Wingfield Crop Insurance Service LLC (OH)
36. Farmers Union Service Assoc. (CO)
37. Jerry L. Britten Agency LLC (IA)
38. Farm Credit Southeast Missouri, FLCA (MO)
39. Merritt Hall Enterprises Inc. (IN)
40. Bank Midwest Insurance Services (IA)
41. Dell's Insurance Agency Inc. (CO)
42. Premier Crop Insurance LLC (OH)
43. Johnson Agency Inc. (IL)
44. Fernholz Crop Insurance Agency LLC (MN)
45. The Agency Inc. (KS)
46. White and Associates Insurance Agency Inc. (MO)
47. Lawrence Crop Insurance (IL)
48. Northland Insurance Inc. (ND)
49. Harvest Risk Management (IL)
50. FUI-Jamestown #1 (ND)

• 2019 •

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 combined MPCl and Crop Hail premium. These agencies below were especially instrumental in our growth this year and receive a plaque with their rank(s) for each year they attain the award. Thank you and congratulations to these agencies!

Arkansas

1. Southern Farmers Crop Insurance Inc.
2. Rice Growers Insurance Agency
3. FCS – Farm Credit Midsouth, FLCA
4. Farmers Choice Crop Insurance
5. Ferguson Crop Insurance of Arkansas Inc.
6. AgHeritage FCA FLCA
7. Ferguson Crop Insurance Inc. – McGehee

Colorado

1. Dell's Insurance Agency Inc.
2. PFS Insurance Group LLC
3. Farmers Union Service Assoc.

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. G. John Roundcount
9. Harvest Risk Management
10. Trustbanc Insurance Services
11. Hanford Ins. Agency Inc.
12. Randy Fergurson Ins. – Ciag
13. Arie Insurance Agency LLC
14. Reznicek Insurance Agency Inc.
15. Kusterman Insurance
16. Cox Crop Services Inc.
17. Haley Risk Protection & Agr. Svs. LLC
18. CF&H Insurance Agency Inc.
19. Huschitt Enterprise Inc.

Indiana

1. Silveus Ins. Group Inc.
2. Wathen Insurance
3. Ag One Agency Inc. Central Office
4. Peterson Crop Insurance LLC
5. Merritt Hall Enterprises Inc.
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. The Accel Group LLC
2. Town & Country Insurance
3. RAMS Inc.
4. Mason City All Risk Insurance Inc.
5. Central States Agency LLC
6. Agri-Business Ins. Services
7. Smith Ins. LLC – Lamont
8. Brocker, Karns & Karns Inc.
9. Son Risk Management
10. Bank Midwest Insurance Services
11. Bob Johnson Agency Inc.
12. Mid-Continent Insurance Consultants
13. Jaspersen Insurance & Real Estate Ltd.
14. Silver Creek Insurance
15. Witt Insurance Services LLC
16. Agri Vantage LLC
17. Neighbor Ins. Services Inc.
18. Agri Business Insurance LLC
19. First Gabrielson Agency
20. Central Financial Group LLC
21. Associated Insurance Counselors Inc.
22. Jerry L. Britten Agency LLC

23. Insurance Serv. Inc. Wayne Hansen
24. Matthews Insurance Consultants
25. Midwest Market Management Inc.
26. Bishop Insurance Agency Inc.
27. MCM Ins. Agency
28. Sump Insurance Inc.
29. Hein Insurance Agency LLC
30. Lee Agency Inc.
31. Agriserv Inc.
32. Campbell Ins. Agency Inc.
33. Tyler Insurance Services Inc.
34. Smith – D&L Ins.
35. Holub Insurance Agency LLC
36. Leading Edge Crop Solutions LLC
37. Van Engelenhoven Agency Inc.
38. Manning Ins. Agency LC
39. Country Insurance LLC
40. David Harms

Kansas

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

• 2019 •

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. Midwest Agency
6. Kozlowski Ins. & Fin. Services
7. Fernholz Crop Insurance Agency LLC
8. Keith L. Scott Agency
9. Midwest Agri-Insurance Inc.
10. Huebner Insurance Agency
11. Northwest Insurance Services
12. George Paur Agency Inc.
13. Hansen Crop Insurance Inc.
14. David Larson Financial and Insurance Services
15. Ness Agency Inc.
16. Crop Insurance Agency Inc.
17. A+ Insurance Agency Inc.
18. Lakeshore Agency Inc.
19. Hottovy Agency Inc.
20. Noah Insurance Inc.
21. Duane Jindra Crop Ins. Agency
22. Northern Ag Inc.
23. Helena Crop Ins. Agency LLC
24. Frontline Ag Risk Management
25. Wendell Pioneer Insurance
26. Granite Rock Insurance Agency LLC

Missouri

1. Central Crop Insurance Services, Inc.
2. FCS Financial ACA
3. Oswald Crow Agency
4. Farm Risk Management Specialists Inc.

5. Farm Credit Southeast Missouri, FLCA
6. MO Farm Bureau Ins. Brokerage Inc.
7. C&H Insurance Services LLC
8. Farm First Crop Ins. LLC
9. White and Associates Insurance Agency Inc.
10. Farm Insurance Solutions LLC
11. Goldinger Insurance Services Inc.
12. Advantage Crop Ins. Agency LLC

Nebraska

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

North Dakota

1. Pro Ag Systems Inc.
2. FUI – Jamestown #1
3. Choice Financial Insurance
4. Ag Ins. Services of Fargo Inc.
5. Miller Insurance Inc.
6. Sheldon Crop Insurance Agency
7. AgCountry Farm Credit Services FLCA
8. Bowerman Insurance Agency Inc.
9. TCI Insurance

10. Taylor Bosch Enterprises LLC
11. Bjorn Crop Insurance Agency Inc.
12. Kumm Insurance Agency

Ohio

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

South Dakota

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

Wisconsin

1. Compeer Financial
2. Vine Vest LLC
3. American Family Brokerage Inc.
4. Schaller & Dammen Crop Ins. Ag Inc.
5. Gil Weiss Insurance Inc.

• 2019 •

FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by Region

West

1. HUB International Mountain States Limited (ID)
2. Monte Johnson Insurance Services Inc. (CA)
3. MSIG Ag Inc. (ID)

East

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

South Central

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. Acadiana Risk Management (LA)
6. Buchanan Insurance Agency (TX)

• 2019 •

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 P&C 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 25 P&C Premium

- | | |
|--|---|
| 1. Farmers Union Agency Inc. (MN) | 14. Nauholz Insurance Agency Inc. (IA) |
| 2. Farmers Union Ins. Agency (SD) | 15. CIM Insurance Agency Inc. (IA) |
| 3. Midwest Agency LLP (NE) | 16. Friday Insurance Agency Inc. (IA) |
| 4. Neighbor Ins. Services Inc. (IA) | 17. Tri County Services (IA) |
| 5. Town & Country Insurance (IA) | 18. Jensen Agency Inc. (SD) |
| 6. Community Insurance of Iowa (IA) | 19. Johnson & Sons Inc. (IA) |
| 7. Town & Country Insurance Agency (IA) | 20. Norris Ins. Agency Inc. (IN) |
| 8. Juffer Inc. (SD) | 21. Jaspersen Insurance & Real Estate Ltd. (IA) |
| 9. Brocker, Karns & Karns Inc. (IA) | 22. Mason City All Risk Insurance Inc. (IA) |
| 10. Shomo-Madsen Insurance (IA) | 23. Homeland Insurance Agency LLC (WI) |
| 11. Crop Insurance Specialists Inc. (IN) | 24. Midwest Insurance Corp. (IA) |
| 12. Kotten Enterprises Inc. (SD) | 25. Sumners Ins. Agency (IA) |
| 13. Eckhardt Enterprises (IA) | |

CLAIMS SERVICE SHINES THROUGH TOUGH CROP YEAR



It was a record-breaking year for both FMH and the crop insurance industry in terms of claims. Through a heavy prevent plant season right into hail losses and now production losses, the FMH claims team has upheld and even improved upon the already high customer service satisfaction score, reaching an all-time high score this past year.

Here's a glance at just a few numbers from the year*:

46,116
TOTAL
CLAIMS

PREVENT PLANT CLAIMS

13,047 | **99.3%**
3-YEAR AVERAGE | **PP CLAIMS**
- 1,700 PER YEAR - | **PROCESSED**

85.8 CLAIMS CUSTOMER
SATISFACTION SCORE

“

It has taken a total team effort by the claims staff here in 2019. Both the field and the home office have taken this year as an opportunity to deliver on our promise of great customer service. It was a long spring and summer, but everyone is ready for production losses and will continue to provide the high level of service that our policyholders and agents have come to expect from FMH.

- Aaron Rutledge, FMH Vice President & Claims Manager



*Claims total as of November 21, 2019. The customer satisfaction score is based on the Net Promoter Score Methodology™.

2019 SYSTEM ENHANCEMENTS OFFER NEW OPTIONS, IMPROVED FUNCTIONALITY

We strive to provide the best possible user experience with FMH systems for our agents and policyholders. As part of our continuous improvement process, we've made several FMHA and Policyholder Center system enhancements over the last year to offer new product and endorsement options along with improved functionality. As always, we're here to serve you.

- **Enhanced Climate FieldView™ Connection**
Policyholders can now report their planting and harvest data collected through FieldView in the FMH Crop Policyholder Center.
- **Launched Rainfall Index Quoter**
Generate quotes and analyze historical data for Annual Forage, Apiculture, and PRF products.
- **Redesigned Combo Form**
The new format includes areas to report production, APH, and acreage.
- **Added Apiculture**
Apiculture functionality was added to the FMH Agent Center.
- **Added Multi-County Enterprise Unit Endorsement**
Now you can quote, add the MCEU option to policies, and run the MCEU report.
- **Redesigned Farm & Ranch Quoters**
An updated user interface gives the Town, Farm & Rural, and Auto quoters a new look and feel.

FMH LEADERS ATTEND ANNUAL APCIA MEETING

In late October Ron Kuethe, FMH Executive Vice President – Reinsurance and Chief Risk Officer, Pat Faga, FMH Executive Vice President – P&C and Chief Marketing Officer, and Angie Brooker, Assistant Vice President – Reinsurance, attended the American Property Casualty Insurance Association (APCIA) Annual Meeting in Boston, Massachusetts.

“Having an opportunity to meet face to face with key industry experts to discuss issues and business implications is invaluable to FMH,” Kuethe said. “It helps strengthen our business relationships in the industry.”

The APCIA Annual Meeting provides an opportunity for approximately 1,200 insurers, reinsurers, and brokers to get together for networking, educational sessions, and reinsurance meetings all under one roof. Key speakers at the educational sessions included Pulitzer Prize-winning author Jon Meacham, the law enforcement officials who led the investigation of the Boston Marathon bombing, and a reinsurance panel discussion. In addition, the FMH staff was able to have renewal meetings with over 15 of the reinsurers who participate on the various reinsurance protections FMH purchases.

About APCIA

APCIA is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent firms of all sizes, structures, and regions—protecting families, communities, and businesses in the United States and around the globe.

BOARD OF DIRECTORS RETIREMENTS



Barb Raife

Barb Raife retires from the Farmers Mutual Hail Board of Directors on December 31, 2019, after serving on the Board for nine years. Barb retired from her role as FMH Senior Vice President of Crop Hail in 2016 and continued to serve on the Board until the end of her term.

Barb worked at FMH for 34 years, starting as a “summer kid” during college. She joined full-time in 1981 as a Nebraska Crop Hail Underwriter. She was promoted to Annual States Underwriting Supervisor in 1994, and assumed the additional responsibility of maintaining the FMH archives at that time. Barb was promoted to Assistant Vice President of Crop Hail Operations in 2006, and then to Vice President of Crop Hail Underwriting in 2009. She was named Senior Vice President of Crop Hail in 2010, and was appointed to the Board in 2011.

Farmers Mutual Hail thanks Barb for her service on the Board and wishes her the best in retirement!



Fred Linder

Fred Linder retires from the Farmers Mutual Hail Board of Directors on December 31, 2019, after serving on the Board for six years.

Fred spent his career managing investment portfolios for banks, insurance companies, foundations, endowments, and high-net-worth individuals at different banks and financial companies around Iowa, including Security National Bank, Investors Management Group, and Hawkeye Bancorporation, which was eventually acquired by U.S. Bank. He worked closely with FMH throughout his career, managing the company’s bond portfolio for 33 years before his retirement from U.S. Bank in 2012. He was appointed to the Board in 2014.

Farmers Mutual Hail thanks Fred for his service on the Board and wishes him the best in retirement!

BOARD OF DIRECTORS APPOINTMENT



Curtis Swain

Curtis Swain, Vice President of Legal & Compliance and General Counsel, has been appointed to the Farmers Mutual Hail Board of Directors effective December 31, 2019.

Curtis began with FMH as Staff Attorney in 2012. He was promoted to Associate General Counsel in 2015 and named Assistant Vice President of Legal & Compliance in 2017. In 2018, he was promoted to his current role of Vice President of Legal & Compliance and General Counsel. Curtis is a graduate of the second class of the CIRB Emerging Leaders Program, and he currently serves on the NCIS Legal Affairs Workgroup. With Curtis’ appointment, the number of Directors will change from eight to seven.

Farmers Mutual Hail congratulates Curtis on his appointment to the Board!

FFA SCHOLARSHIP APPLICATION REMINDER

Every year, for more than 30 years, FMH has sponsored FFA scholarships for students interested in pursuing a degree in an ag-related field. This year, FMH is sponsoring twenty \$1,500 scholarships for FFA students and members. FFA will select the 20 scholarship recipients and FMH will approve the selection.

FFA members can apply for these scholarships online at www.ffa.org now through January 15.



PEOPLE IN THE NEWS

PROMOTIONS

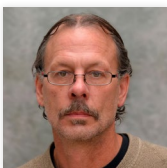


Brian Hagen has been promoted to Product Owner I. He was previously an ACR Specialist.

RETIREMENTS



Myron Hall, Network Administrator II, retires at the end of December after 19 years with FMH. Farmers Mutual Hail would like to thank Myron for his dedicated service and wishes him the best in retirement.



Kevin Kimsey, Software Developer III, retires at the end of December after a combined 15 years with both FMH and John Deere Insurance Company. Farmers Mutual Hail would like to thank Kevin for his dedicated service and wishes him the best in retirement.

IN MEMORY

Jim Johnson

We regret to inform you of the passing of part-time Lead Adjuster II Jim Johnson of Menomonie, Wisconsin, on November 13, 2019, at the age of 79.

Jim began working as a part-time adjuster for FMH in 2002. Born and raised in Menomonie, Jim graduated from Menomonie High School in 1958 and went on to attend Stout State University, graduating in 1962. He married Patricia Brehm on June 9, 1962. Jim worked in the grocery business in Menomonie for 44 years and, following retirement, Jim began working as a part-time crop insurance adjuster for several years.

Our thoughts and prayers are with his family and friends.

Dick Gardner

We regret to inform you of the passing of long-time agent Richard "Dick" Gardner of Seward, Nebraska, on November 25, 2019, at the age of 87.

Dick was an agent with FMH from 1961 to 2018. Dick grew up on a farm near Goehner and served in the United States Navy during the Korean War, serving on the U.S.S. Brown. He was self-employed his entire life; he owned and operated Gardner Feed Service for 10 years in addition to his insurance agency. Dick loved to travel, play golf with friends, watch Husker football, and wash and wax his cars. He enjoyed spending time with his wife of 63 years, Jean, and with their children and grandchildren.

Our thoughts and prayers are with his family and friends.

FIND FMH AT THESE UPCOMING EVENTS

We're excited to be part of the conversation and to educate producers about FMH products and solutions at these events. If you or your producers are attending these events, please stop by our booth!



Farm Journal AgTech Expo

Indianapolis, IN
Dec. 16-17, 2019
www.farmjournalagtechexpo.com



Farm Futures Summit & Boot Camp

Coralville, IA
Jan. 22-24, 2020
www.farmfuturessummit.com



Top Producer Summit

Chicago, IL
Jan. 27-30, 2020
www.tpsummit.com

TheCloud

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