

# TheCloud

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**Farmers Mutual Hail**  
Insurance Company of Iowa

## FMH AGENT CENTER REDESIGN NOW LIVE

Farmers Mutual Hail is pleased to offer crop agents an improved online experience with easier viewing on mobile and tablet devices. Read about what's new in the FMH Agent Center on page 2.

### NEWSLETTER HIGHLIGHTS:

“ We’re excited to offer these technology and system improvements for our agency partners, and we will continue to invest in more efficient processes that improve agents’ work flow. ”

- Shannon Rutledge

FMH Executive Vice President & COO

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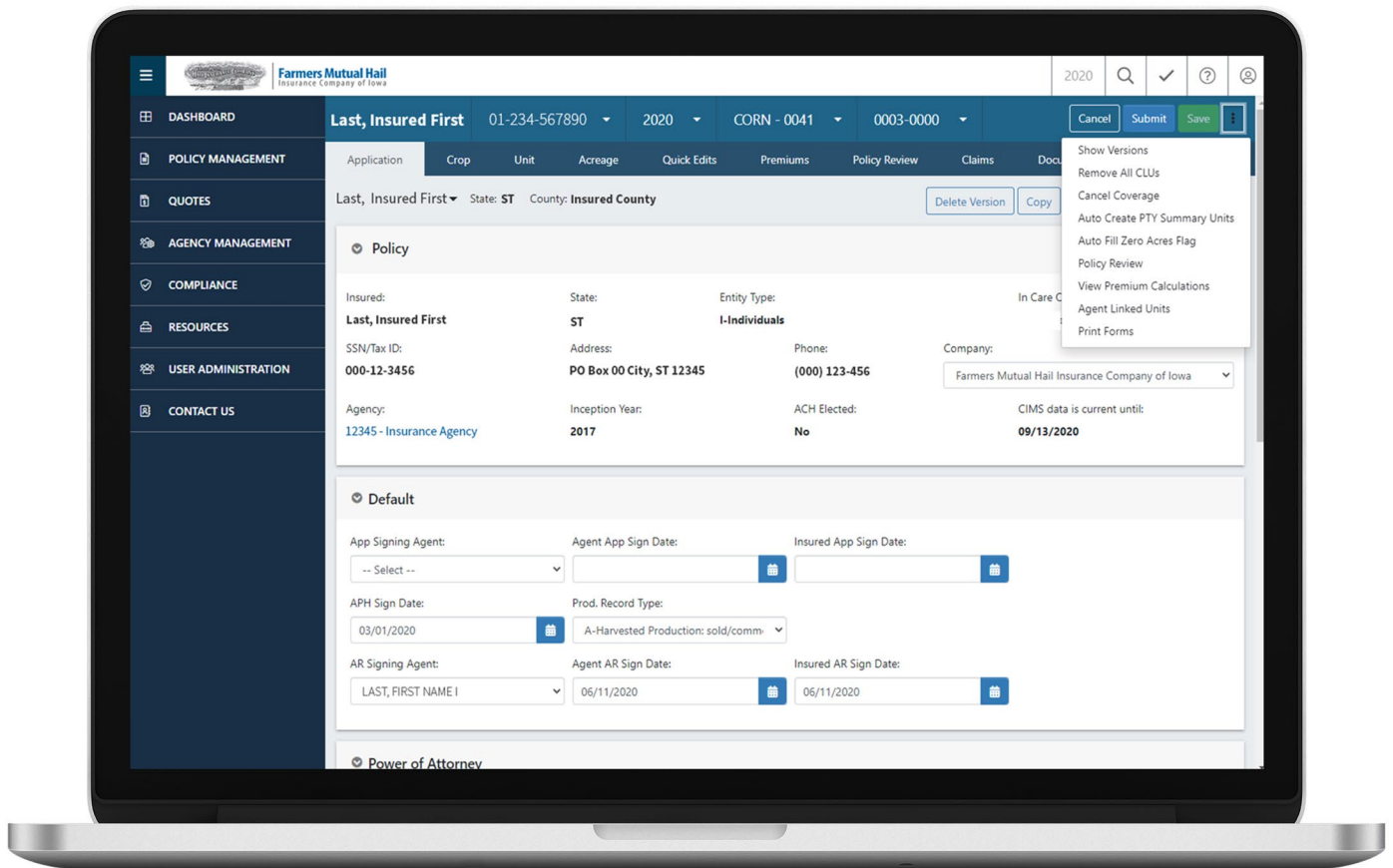
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## PRECISION SAVES TIME IN NATIVE SOD CLAIM

FMH Adjuster Jerry Krosbakken shaved about 15 hours off a claim adjustment this past fall by using FMH Precision Crop Insurance Solutions™. Additionally, he was able to reduce his number of meetings with the insured to just one face-to-face appointment, a significant advantage during a pandemic. Read his story on page 9.



## FMH AGENT CENTER REDESIGN NOW LIVE

With the launch of the FMHA Redesign this December, crop agents are now able to log in to see the latest enhancements made to the FMH Agent Center policy processing system. Farmers Mutual Hail is pleased to offer agents an improved online experience with easier viewing on mobile and tablet devices as well as more streamlined access for day-to-day functions.

While the system received a facelift, agents can rest assured the same features and functions are available under familiar navigation. The modern look and feel aligns with other FMH systems and enhances the overall user experience in the office or on the go.

### What's New

- Enhanced usability with modern layout
- Easy access to commonly used items with consolidated menus and global search
- Fully responsive pages for easier viewing on tablet and phone
- New left-side navigation layout that can collapse for a full-screen experience

### How Can I Learn More?

Design and feature highlights will be presented in upcoming Spring Update Training webinars. A new resources page, including a highlight video, have been added to the FMH Agent Center under Tools & Resources. Agents can sign up for more in-depth training webinars on FMHA Redesign by visiting [www.fmh.com/training](http://www.fmh.com/training).

### Questions

If you have questions about how to access, navigate, or use new features in FMHA, please contact the FMH Help Desk at 800-532-1581 or by email at [helpdesk@fmh.com](mailto:helpdesk@fmh.com).

### FMH Mapping Redesign Update

The FMH Mapping Redesign will launch at a later date to allow for better timing for agent transition and training. We look forward to delivering an enhanced mapping system for our agency partners.

# FMH OFFERING NEW ENHANCED COVERAGE OPTION

FMH will be offering the new federal Enhanced Coverage Option (ECO) endorsement for the 2021 crop year. Policy application and quoting will be available in the FMH Agent Center in early 2021. Contact your sales manager for more information on quoting resources.

## What is ECO?

ECO is a new federal product for crop year 2021. Considered a sister product to the Supplemental Coverage Option (SCO), ECO is an area plan of insurance with higher coverage levels where yields are determined on a county-wide basis. ECO offers top-end coverages up to a 95% level, a level previously only offered through Margin Protection on select crops.

The endorsement follows coverage of the underlying policy, which could be yield loss with Yield Protection or revenue loss with Revenue Protection, for example. Insureds have to the option to select the area loss trigger, coverage percentage, and the underlying plan liability at the individual practice or type level with ECO.

## Important Dates

The sales closing dates for ECO are January 31, February 28, and March 15, depending on the underlying plan.

## Availability

The ECO endorsement is available throughout the FMH footprint for 31 different crops.

## Comparing SCO and ECO

SCO is an option that can be added to an existing, qualified crop/plan and offers area coverage up to 86% level.

ECO is an option that can be added to an existing, qualified crop/plan and offers area coverage up to either 90% or 95% level.

ECO and SCO can be elected together, but the underlying policy must be with the same AIP and agent.

## How to Begin Offering ECO

Talk to your sales manager about getting started or check out FMH's upcoming new podcast series to learn more about ECO coverage.



### TUNE IN TO LEARN MORE

**Listen to FMH's new podcast series: FMH InsureCast!**

Launching in mid-December, episode one features Strategic Account Managers Ryan Benes and Ken Ripley discussing the basics of selling the new Enhanced Coverage Option product. A preview of the first episode will debut at this year's Spring Update Training webinars and the full episode will be available on the FMH Agent Resource Center.





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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 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. Pro Ag Systems Inc. (ND)
6. Compeer Financial (WI)
7. Weller & Associates Inc. (VA)\*
8. Millard Management LLC (KS)
9. Central Crop Insurance Services, Inc. (MO)
10. LB Insurance, Inc. (SD)
11. Ohio Valley Insurance LLC (KY)\*
12. Southern Farmers Crop Insurance Inc. (AR)
13. Williamson Insurance Agency (OH)
14. Dell's Insurance Agency Inc. (CO)\*
15. Hub International Mountain States Limited (ID)\*
16. Wathen Insurance (IN)
17. Agri-Risk Solutions (SD)\*
18. Insurance Smart Inc. (KS)
19. AgriPrime Insurance Agency LLC (TX)
20. Donoho Insurance Agency Inc. (IL)\*
21. FCS Financial ACA (MO)
22. McMillan Crop Insurance Inc. (TX)
23. Wingfield Crop Insurance Service LLC (OH)\*
24. Monte Johnson Insurance Services Inc. (CA)
25. Ag One Agency Inc. Central Office (IN)
26. FUI-Jamestown (ND)
27. Town & Country Insurance (IA)
28. RAMS Inc. (IA)\*
29. Community Ins. Group (NE)
30. Mason City All Risk Insurance Inc. (IA)
31. AgPerspective Inc. (IL)
32. Town and Country Insurance Services (NC)
33. Midwest Agency LLP (NE)
34. Great Plains Crop Services LLC (NE)
35. Miller Insurance Inc. (ND)
36. Ag Insurance Services of Fargo Inc. (ND)
37. Merritt Hall Enterprises Inc. (IN)
38. Rice Growers Insurance Agency (AR)
39. Choice Financial Insurance (ND)\*
40. Silver Creek Insurance (IA)
41. Crop Agassiz LLP – Agassiz Ins. Group (MN)
42. Farm Credit Southeast Missouri FLCA (MO)
43. Peterson Crop Insurance LLC (IN)\*
44. Corner Post Crop LLC (KS)\*
45. Strategic Farm Marketing Inc. (IL)
46. Hometown Crop Solutions LLC (MO)
47. Farm First Crop Ins LLC (MO)
48. Iron Gates Insurance Group LLC (KS)
49. First State Agency Bertrand (NE)
50. Ryan Crop Insurance Services Inc. (NE)

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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 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)                    | 26. Millard Management LLC (KS)               |
| 2. Minn-Iowa Crop Insurance Services, Inc. (MN)*   | 27. Donnelly Agency Inc. (MN)                 |
| 3. Compeer Financial (WI)                          | 28. Kozlowski Ins. & Fin. Services (MN)       |
| 4. HUB International Mountain States Limited (ID)* | 29. RAMS Inc. (IA)*                           |
| 5. Williamson Insurance Agency (OH)                | 30. Town & Country Insurance (IA)             |
| 6. Southern Farmers Crop Insurance Inc. (AR)       | 31. Ag Insurance Services of Fargo Inc. (ND)  |
| 7. Noahs Crop Insurance Inc. (MN)                  | 32. Fernholz Crop Insurance Agency LLC (MN)   |
| 8. Central Crop Insurance Services, Inc. (MO)      | 33. AgPerspective Inc. (IL)                   |
| 9. Central States Agency LLC (IA)                  | 34. Merritt Hall Enterprises Inc. (IN)        |
| 10. McNair Agency Inc. (NE)                        | 35. Johnson Agency Inc. (IL)                  |
| 11. Agri-Risk Solutions (SD)*                      | 36. Bank Midwest Insurance Services (IA)      |
| 12. Wathen Insurance (IN)                          | 37. Pinnacle Agency (NE)                      |
| 13. Insurance Smart Inc. (KS)                      | 38. Farm Credit Southeast Missouri, FLCA (MO) |
| 14. PFS Insurance Group LLC (CO)                   | 39. Northland Insurance Inc. (ND)             |
| 15. Ryan Crop Insurance Services Inc. (NE)         | 40. Rooster Ag' Federal Crop Insurance (IL)   |
| 16. Wingfield Crop Insurance Service LLC (OH)*     | 41. Farmers Union Insurance Agency (SD)       |
| 17. Hometown Ins. Agency of Dimmitt (TX)           | 42. Koepke Insurance LLC (OH)                 |
| 18. First State Agency Bertrand (NE)               | 43. Pro Ag Systems Inc. (ND)                  |
| 19. Peterson Crop Insurance LLC (IN)*              | 44. Dell's Insurance Agency Inc. (CO)*        |
| 20. APAG-WDM (IA)                                  | 45. Lawrence Crop Insurance (IL)              |
| 21. Plummer Insurance Inc. (NE)                    | 46. Noah Insurance Inc. (MN)                  |
| 22. Vine Vest LLC (WI)                             | 47. AgEdge Insurance LLC (NE)                 |
| 23. The Altman Insurance Group LFD (TX)            | 48. Adams Insurance Advisors (NE)             |
| 24. Silver Creek Insurance (IA)                    | 49. Sonnenberg Agency LLC (CO)                |
| 25. Midwest Agency LLP (NE)                        | 50. Van Poppel Insurance (TX)                 |

\*Agency is a member of the FMH Agent Advisory Council

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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 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. FCS – AgHeritage FCA FLCA
7. Agricultural Specialists

### 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. Illinois Crop Insurance
5. Johnson Agency Inc.
6. Ed Weiler Insurance
7. Rooster Ag' Federal Crop Insurance
8. Harvest Risk Management
9. Trustbanc Insurance Services
10. Hanford Ins. Agency Inc.
11. G. John Roundcount
12. Randy Ferguson Ins. – CIAG
13. Arie Insurance Agency LLC
14. Kusterman Insurance
15. Cox Crop Services Inc.
16. Reznicek Insurance Agency Inc.
17. Haley Risk Protection & Agr. Svs. LLC

### 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 LLC\*
6. AgriSource Inc.
7. Crop Insurance Specialists Inc.
8. Dick Sims Agency Inc.
9. Heuring Crop Insurance Inc.
10. Fleece Insurance Inc.

### Iowa

1. Town & Country Insurance
2. Mason City All Risk Insurance Inc.
3. RAMS Inc.\*
4. Central States Agency LLC
5. Silver Creek Insurance
6. APAG-WDM
7. Bocker, Karns & Karns Inc.
8. The Accel Group LLC
9. Smith Ins. LLC – Lamont
10. Neighbor Ins. Services Inc.
11. Mid-Continent Insurance Consultants
12. Jaspersen Insurance & Real Estate Ltd.
13. Bob Johnson Agency Inc.
14. Son Risk Management
15. Bank Midwest Insurance Services
16. Agri Vantage LLC
17. Witt Insurance Services LLC
18. Insurance Serv. Inc. Wayne Hansen
19. Manning Ins. Agency LC
20. Agri Business Insurance LLC
21. First Gabrielson Agency
22. Matthews Insurance Consultants
23. Central Financial Group LLC

24. Leading Edge Crop Solutions LLC
25. Lee Agency Inc.
26. Sump Insurance Inc.
27. MCM Ins. Agency
28. Scott Wilde Insurance Services
29. Associated Insurance Counselors Inc.
30. Hein Insurance Agency LLC
31. Miltner Insurance Services LLC
32. Country Insurance LLC
33. Bishop Insurance Agency Inc.
34. Midwest Market Management Inc.
35. Campbell Ins. Agency Inc.
36. Tyler Insurance Services Inc.
37. Holub Insurance Agency LLC
38. Smith – D&L Ins.
39. AgriServ Inc.
40. Van Engelenhoven Agency Inc.
41. David Harms

### Kansas

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

# 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. Fernholz Crop Insurance Agency LLC
4. Donnelly Agency Inc.
5. Crop Agassiz LLP – Agassiz Ins. Group
6. Farmers Union Agency Inc
7. Kozlowski Ins. & Fin. Services
8. Keith L. Scott Agency
9. Midwest Agri-Insurance Inc.
10. Northwest Insurance Services
11. Huebner Insurance Agency
12. Midwest Agency
13. Northern Ag Inc.
14. George Paur Agency Inc.
15. David Larson Financial and Insurance Services
16. Noah Insurance Inc.
17. Crop Insurance Agency Inc.
18. Lakeshore Agency Inc.\*
19. Helena Crop Ins. Agency LLC
20. Granite Rock Insurance Agency LLC
21. Frontline Ag Risk Management

### Missouri

1. Central Crop Insurance Services, Inc.
2. FCS Financial ACA
3. Farm Credit Southeast Missouri, FLCA
4. Farm First Crop Ins. LLC
5. Hometown Crop Solutions LLC

6. C&H Insurance Services LLC
7. MO Farm Bureau Ins. Brokerage Inc.
8. Oswald Crow Agency
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 Agency LLP
2. Community Ins. Group
3. Ryan Crop Insurance Services Inc.
4. First State Agency Bertrand
5. Great Plains Crop Services LLC
6. Plummer Insurance Inc.
7. McNair Agency Inc.
8. Pinnacle Agency
9. Eden Agency Inc.\*
10. MNB Insurance Services Inc.
11. Austin Co. Inc.
12. Cornerstone Insurance Group
13. TAB Financial Services Inc.
14. Lauritsen Insurance Agency
15. AgEdge Insurance LLC

### North Dakota

1. Pro Ag Systems Inc.
2. FUI – Jamestown
3. Ag Ins. Services of Fargo Inc.
4. Choice Financial Insurance\*
5. Miller Insurance Inc.
6. AgCountry Farm Credit Services FLCA
7. Bowerman Insurance Agency Inc.
8. TCI Insurance
9. Taylor Bosch Enterprises LLC
10. Sheldon Crop Insurance Agency
11. Bjorn Crop Insurance Agency Inc.
12. Kumm Insurance Agency

### Ohio

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

### South Dakota

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

### Wisconsin

1. Compeer Financial
2. Vine Vest Partners LLC
3. American Family Brokerage Inc.

*\*Agency is a member of the FMH Agent Advisory Council*

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# 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)
4. Burns Insurance Agency Inc. (WY)

### East

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

### South Central

1. The Altman Insurance Group LFD (TX)
2. Van Poppel Insurance (TX)
3. AgriPrime Insurance Agency LLC (TX)
4. McMillan Crop Insurance Inc (TX)
5. Hometown Ins. Agency of Dimmitt (TX)
6. Acadiana Risk Management (LA)
7. Buchanan Insurance Agency (TX)

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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 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 15 P&C Premium

- |  |  |
|--|--|
| 1. Farmers Union Agency Inc. (MN)      | 9. Juffer Inc. (SD)*                       |
| 2. Midwest Regional Agency (NE)        | 10. Town & Country Insurance - Osage (IA)  |
| 3. Farmers Union Insurance Agency (SD) | 11. Shomo-Madsen Insurance (IA)            |
| 4. Community Insurance of Iowa (IA)    | 12. Kotten & Associates (SD)               |
| 5. Neighbor Insurance Services (IA)    | 13. Friday Insurance Agency (IA)           |
| 6. Crop Insurance Specialists (IN)     | 14. Nauholz Insurance Agency (IA)          |
| 7. Town & Country Insurance (IA)       | 15. Jaspersen Insurance & Real Estate (IA) |
| 8. Brocker, Karns & Karns (IA)         |  |

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## PRECISION SAVES TIME IN NATIVE SOD CLAIM

FMH Adjuster Jerry Krosbakken shaved about 15 hours off a claim adjustment this past fall by using FMH Precision Crop Insurance Solutions™. Additionally, he was able to reduce his number of meetings with the insured to just one face-to-face appointment, a significant advantage during a pandemic.

When Krosbakken received the contract summary for a North Dakota policy, it looked like the standard soybean production loss report. The loss triggered a claim for both the insured's MPCI policy and RAMP policy – and he noticed the policy was flagged as precision. Knowing this would be a precision claim, Krosbakken was able to start the adjustment process right away.

He started by pulling the planting and harvest maps from the FMH system. If an insured submits their precision data for acreage and production reporting, there is no need for the adjuster to request these records from the farmer – which saves time spent processing the claim.

He had also worked the prevent plant claim for this policy earlier in the year, so the acres were already verified. In his preparation, something stood out to him: new breaking ground. Since he hadn't processed this unit type with precision before, he contacted FMH Precision Tech Specialist Branden Plummer for guidance.

"In this scenario, the farmer had native sod – new breaking ground – where the production needed to be kept separate for four years," said Plummer.

Plummer explained that by using the precision data, they were able to identify the bushels that applied to the new breaking ground, and easily and accurately reported this in the claim. "It did take a little bit of time, but definitely still a win for the insured that we had accurate records," he said.

Krosbakken then used a copy of the farmer's calibration report to verify the harvest data accuracy per RMA guidelines and was able to complete his part of the claim in just half a day. All he had left to do was meet with the insured to sign off on the claim.

He explained that had he needed to use traditional records his process would have looked very different. "Traditionally, the insured might have his production in bins and at the elevator. So, he or I – with his permission – would have to get the assembly sheets from the elevator, and then I would have to measure the bins," he said. "If I were lucky, he would have the production designations for each unit. More than likely it would be commingled."

“*Something that usually would take me 20 hours all together only took me about 5 hours. I was able to do the entire claim without having to meet the farmer in person until it was time for the farmer to sign the claim. It's very nice to save that drive time.*”

**Jerry Krosbakken**  
FMH Crop Lead Adjuster II

Krosbakken added how he might also need to request load records, which are usually handwritten notes varying in detail. After gathering all the paperwork, he would then need to put in hours of work allocating the production into the proper units by hand. And then make a second appointment with the farmer.

"This time was a lot faster – and safer," he said. "Measuring bins isn't fun. It could be 20 degrees and windy. Some old bins have a ladder but it's not close to the ground so you're having to lean a ladder against the bin ladder."

By using precision data, Krosbakken only had to meet once with the insured to review the claim and obtain his signature – an appointment he said, "really only needs to be about 15 minutes."

FMH Precision Solutions creates efficiencies for FMH adjusters, which not only saves time for the insured with less paperwork and fewer appointments but can also result in the insured receiving their payment even faster.



## 15TH ANNUAL ST. BALDRICK'S EVENT RAISES OVER \$67K

Ten inspired volunteers “braved the shave” at the 15th Annual St. Baldrick's Head-Shaving Event hosted by Farmers Mutual Hail on October 20 to raise awareness and funds for childhood cancer research.

The event, which was held virtually for the first time this year, raised a total of \$67,268 for the St. Baldrick's Foundation, an organization dedicated to supporting the most promising research to find cures for childhood cancers and giving survivors long and healthy lives. A portion of the funds supports grants at Iowa hospitals, including the University of Iowa Stead Family Children's Hospital and Blank Children's Hospital.

“The St. Baldrick's Foundation has helped change the lives of children fighting cancer around the world and right here in Iowa,” said FMH President and CEO Ron Rutledge. “We're proud to have raised over \$1.3 million for this organization throughout these past 15 years, and we look forward to continuing to support the Foundation in the future.”

The online event featured inspiring stories, speakers, and of course, the signature head-shaving activity where volunteers who raised funds shaved their heads in solidarity with children fighting cancer.

A recording of the event is available to view at [www.fmh.com/st-baldricks-event](http://www.fmh.com/st-baldricks-event) and donations are still being accepted.

## HOFF RECOGNIZED BY FARMERS UNION AGENCY



Sara Hoff, FMH P&C Underwriting Coordinator, was recently recognized by Farmers Union Agency as a WOW Warrior.

“One of Farmers Union Agency's core values is exemplifying the WOW factor in the way we conduct business, in our company partnerships, and how we strive to provide our customers and agents the best possible service. To that end,

we want to extend our gratitude to those who do the same for us,” noted the agency on their LinkedIn page.

Farmers Mutual Hail is proud to see our employees recognized by our agency partners for their knowledge and service. Congratulations, Sara!

“Sara's professionalism, responsiveness, and farm operation and rating knowledge have helped our agents write more comprehensive farm policies for our customers. Thanks for the great job you do for us day in and day out, Sara!

-Farmers Union Agency

## RETIREMENTS



**Marv Nuehring, Compliance Field Specialist II, is retiring at the end of December after 22 years with FMH.**

Marv joined FMH in 1998 as a Crop Adjuster. He spent 2008-2009 with John Deere Insurance Company, returning to FMH in 2010 as a Regional Claim Specialist. Marv has worked in Compliance since 2011 and was promoted to a Compliance Field Specialist II in 2017. “I would like to thank FMH for the opportunity to do a job I really enjoyed. I worked with and met a lot of great people through the years. Thank you!” said Marv.

Farmers Mutual Hail would like to thank Marv for his dedicated service and wish him the best in retirement!



**Carrie Gilleland, Associate Insurance Specialist II, retired at the end of November after 34 years with FMH.**

Carrie joined FMH in the Records Department in 1986. She was named Supervisor of Inactive Records in 1993 and Assistant Records Supervisor in 1996. She was named Supervisor of the Records Department in 2001. Carrie also worked in Corporate Services as a Data Processing Specialist before moving to Underwriting as an Associate Insurance Specialist in 2015. She was promoted to Associate Insurance Specialist II in 2017.

Farmers Mutual Hail would like to thank Carrie for her dedicated service and wish her the best in retirement!



# PEOPLE IN THE NEWS

## NEW HIRES

**Lori Britner** has been hired as Compliance Field Specialist.

**Landon Jones** has been hired as Crop Adjuster I.

**Jamie McAlister** has been hired as Compliance Field Specialist.

## IN MEMORY

### *John Roeder*

We regret to inform you of the passing of retired FMH employee John Roeder of Mitchell, South Dakota, at the age of 70. John worked for FMH as a P&C Claims Adjuster/Inspector for ten years before retiring in 2013.

John thoroughly enjoyed watching his kids and grandkids in the many different sports and activities they were involved in. He was a loyal Mitchell High School fan, Minnesota Twins and Vikings fan, and always tried to catch a game when he would visit his son in Minnesota. John also enjoyed his garden, his lawn, and hunting with his grandkids. He was a bit of a chef and liked to bake pies, can vegetables from his garden, and make candy during the holidays. He also entered various contests with friends for grilling/BBQ.

Our thoughts and prayers are with John's family and friends.

### *Chris Eddy*

We regret to inform you of the passing of FMH agent Chris Eddy of Alamosa, Colorado, at the age of 73. Chris had been an agent for FMH since 2008 with Dell's Insurance Agency and had also served on the FMH AAC.

Chris started writing crop insurance in the early 1970s. During his career, Chris was very active in the industry, specifically in the San Luis Valley where there is a unique crop mix – mostly barley and potatoes. He became the resident expert in the industry for those crops. Chris built relationships with producers that have lasted through generations, and became a mentor within his agency as well as the industry. However, his greatest accomplishment was his family. He loved to be in the mountains, and enjoyed hunting, fishing, and boating.

Our thoughts and prayers are with Chris' family and friends.

### *Sheryl Liehr*

We regret to inform you of the passing of retired FMH employee Sheryl Liehr of Olathe, Kansas, at the age of 71. Sheryl worked at FMH for 25 years before retiring as a records clerk in 1997.

Sheryl stayed in Des Moines, Iowa after her retirement before eventually moving to Olathe. She was an Iowa Hawkeye sports fan, and she was an avid bowler and golfer in her youth. Sheryl was a baseball purist and especially loved watching when her son was playing. She loved her pets and all animals.

Our thoughts and prayers are with Sheryl's family and friends.



## 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 agriculture-related field. In total, FMH has contributed over \$700,000 in FFA scholarships because the company believes in investing in ag education to develop future leaders.

This year, FMH is sponsoring twenty \$1,500 scholarships for FFA students and members. FFA will select the twenty scholarship recipients, and FMH will approve the selection.

**FFA members can apply for these scholarships online at [www.ffa.org](http://www.ffa.org) now through January 14, 2021.**

# TheCloud

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

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

## Editor

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

## Graphic Designer

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

## Copywriters

Chelsey Burkhead (ext. 026) <a href="mailto:cburkhead@fmh.com">cburkhead@fmh.com</a>	Eric Riche (ext. 028) <a href="mailto:eric.riche@fmh.com">eric.riche@fmh.com</a>
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