



Farmers Mutual Hail
Insurance Company of Iowa

THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

December 2021



FMH PRESIDENT RON RUTLEDGE RETIRES AFTER 40-YEAR CAREER

President and CEO Ron Rutledge will retire this December after a successful 40-year career at FMH. Find out how his experience and leadership have grown FMH into the company it is today.

Read about his journey on page 4.

2021 PRESIDENT'S CLUB & STATESMEN AWARDS

FMH recognizes its top-ranking agencies each year through the President's Club and Statesman Awards. Join us in congratulating these agencies!

See those recognized starting on page 6.



DECEMBER 2021

TABLE OF CONTENTS

More Customers with Precision	3
FMH President Retires	4
FMH Donates to FFA Chapters	5
2021 President's Club	6
2021 Statesman Awards	8
People in the News	10
FMH's Next President	11
Board Announcements	11

Shannon Rutledge Named Next President & CEO

Shannon will succeed Ron Rutledge as president of Farmers Mutual Hail. During his 27 years at the company, he has led FMH through the acquisition of the John Deere Insurance Company and addition of Precision Crop Insurance Solutions™.

Read more about his leadership and experience on page 11.

Board of Directors Announcements

FMH congratulates Debbie Ladehoff, Senior Vice President - Human Resources, on her promotion to Secretary and Aaron Rutledge, Vice President - Claims, on his promotion to Assistant Secretary.

Read about both Board of Directors members on page 11.



Farmers Mutual Hail
Insurance Company of Iowa



AGENT ATTRACTS CUSTOMERS USING **PRECISION SOLUTIONS**

One forward-thinking agent has found success with FMH Precision Crop Insurance Solutions™, enabling him to grow his agency and meet the needs of the next generation of farmers.

FMH agent Chad McCollester of Mid-Continent Insurance Consultants in Silver City, Iowa, has used Precision Solutions since FMH began offering the functionality in 2015, citing the importance of offering new services to current and potential customers. “It was clear that the future of farming is directly tied to precision agriculture,” he said. “Young farm families are interested in using precision data to make good decisions for their operations.”

In many cases, using Precision Solutions enables insureds to maximize the use of equipment and processes they’re already implementing. “If farmers own this equipment, they want to use it,” said McCollester. “Our customers can send their data quickly, and that speeds up workflow.” He added, “the data is correct, and they are positioned well if there is a claim that needs to be worked throughout the year.”

“



We have been able to add new customers to our agency by offering this service.

- Chad McCollester, FMH Agent

Precision Solutions has proved valuable not just for his customers, but for the growth of McCollester’s agency.

“It sends a message to our current and potential customers that our agency is willing to learn and grow along with them.”

His customers describe how using Precision Solutions for reporting saves them time during all stages of planting and harvesting. “Precision reporting allows our insureds to report acres and production quickly and accurately,” he said. “The farmer can send me the planting and production data with a few clicks.” With production and harvest reporting, McCollester noted, “the ability to use calibrated yield monitor information to avoid a three-year audit on a major loss year is extremely valuable.”

As an early adopter of Precision Solutions, McCollester has been impressed with FMH’s commitment to the technology throughout the process. “I am encouraged by the emphasis FMH has placed on precision agriculture within their company,” he said. He also praised FMH’s upgraded systems. “The new FMHA mapping is more user-friendly than the old system,” he said. “It’s more intuitive, so the chances of me figuring out how to get ‘un-stuck’ are much better than with the old system.”

If he does get stuck, his FMH Precision Technology Specialist, Branden Plummer, is only a phone call away. “Branden has a great deal of knowledge of the system and has become an invaluable resource for any issue that I need help with,” said McCollester. He mentioned one instance where an insured’s original shared data was not usable. Plummer discovered a solution to get the data needed for McCollester to complete a report for the insured.

“It’s outside-the-box thinking like this that impresses me – I appreciate that,” he said. As he grows both his agency and his own skill set with Precision Solutions, McCollester looks forward to continuing to utilize the tool to meet his customers’ needs. “FMH has made great strides in assisting me in all aspects of precision reporting,” he said. “I look forward to what is to come.”



FMH PRESIDENT RON RUTLEDGE RETIRES AFTER 40-YEAR CAREER

President and CEO Ron Rutledge will retire this December after a successful 40-year career at Farmers Mutual Hail. Ron has led FMH since January 2011 and will remain in his role as Chairman of the company's Board of Directors, as well as continue serving on his current industry board seats.

"Under Ron's leadership, FMH has experienced unprecedented growth and innovation," said Executive Vice President and Chief Operating Officer Shannon Rutledge. "The company added a Property & Casualty division in 2011 and grew from a regional crop insurance provider to a national crop insurance provider after the acquisition of John Deere Insurance Company in 2015. With FMH Precision Crop Insurance Solutions™— developed during his tenure as president – FMH now leads the industry in enhancing crop insurance with more accurate coverage and faster claims using precision ag data."

Ron was born and raised in west-central Wisconsin before moving to Iowa as a teenager. One of his earliest FMH

memories was when his father, Dave Rutledge, a Field & State Supervisor for the company at the time, experienced a heavy claims year for Wisconsin and "the living room floor was completely covered with piles of loss cards."

Ron attended Grandview College in Des Moines, Iowa, for two years where he earned his associate degree before transferring to Drake University where he earned a bachelor's degree in Computer Information Systems. He married his high school sweetheart, Tammy, in 1979. They have two daughters, Jenna and Kate, along with four grandchildren.

Always a "tech guy," Ron began his FMH career in 1981 as a programmer. When the first personal computers were purchased for the company in 1985, he set up the first local area network (LAN) the following year. Soon he was promoted from Assistant Manager to Assistant Vice President in 1988.

Ron was appointed to the Board of Directors on December 31, 1993, and was named Manager of the

Information Systems Department in 1994. In May 1996 he was promoted to Vice President. In 2006 he was named Chief Information Officer (CIO), and in 2007 he joined the Investment and Executive Committees. He was appointed to the Management Committee, formed in July 2009, and became Chairman in 2010.

After his brother, Steve Rutledge, retired as FMH President & CEO in 2010, Ron was appointed President and Chief Executive Officer. During his time as president, FMH's written premium has doubled from \$500 million to over \$1 billion, and surplus has similarly grown from \$300 million to \$450 million.

When asked about his favorite FMH memories, Ron said, "I've always enjoyed the Annual Meeting dinner dances when everyone shows up looking their best and, of course, the 100th and 125th anniversaries were highlights in the last 40 years. My favorites are company events like those that brought everybody together: the company picnic, the old fall sales trips and the new field collaboratives, the St. Baldrick's head shaving extravaganzas – they've always been a lot of fun and are a great time to catch up with folks you don't get to connect with on a daily basis."

In retirement, Rutledge and his wife look forward to spending more time with their family, especially the grandkids, and staying warm at least part of the winter at their second home in Fountain Hills, AZ.

“It's been an incredible journey, and now Tammy and I are ready for the next adventure. I will definitely miss everyone at FMH as well as my industry colleagues, but the time is right to step out of the day-to-day leadership of the company and turn those duties over to Shannon.

- Ron Rutledge, President & CEO

"Our company is in a great financial position, and Shannon has a great team to help him execute his vision for the company while I continue to lend my support and expertise as Chairman of the Board," he said.

Ron Rutledge will be succeeded by Shannon Rutledge, effective December 31, 2021.

Ron serves on the Board of Directors for National Crop Insurance Services (NCIS); the Board of Directors and Executive Committee of the Crop Insurance and Reinsurance Bureau (CIRB), and the Board of Directors for the National Association of Mutual Insurance Companies (NAMIC).

Farmers Mutual Hail would like to thank Ron for his years of service and wishes him the best in retirement!

FMH DONATES \$1,500 TO FFA CHAPTERS

Congratulations to the following FFA chapters, that were selected from our donation giveaway drawing during the National FFA Convention in October. Each chapter received a \$500 donation from FMH.

- WTC Kershaw County FFA Chapter – Camden, SC
- Streator FFA Chapter – Streator, IL
- Spring Valley FFA Chapter – Spring Valley, WI



WTC Kershaw County FFA thanked FMH, stating: "This money will go toward chapter events and student activities. Thank you so much for investing in our success!"

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 sponsored over \$700,000 in FFA scholarships because the company believes in investing in ag education to develop future leaders.

FMH is sponsoring twenty \$1,500 scholarships this year 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 now through **January 11, 2022.**

· 2021 ·

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, Crop Hail Premium, and 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 50 MPCl Premium

- | | |
|---|--|
| 1. Silveus Insurance Group, Inc. (IN) | 27. Town and Country Insurance Services (NC) |
| 2. Minn-Iowa Crop Insurance Services, Inc. (MN)* | 28. McMillan Crop Insurance, Inc. (TX) |
| 3. LB Insurance, Inc. (SD) | 29. Community Insurance Group (NE) |
| 4. Ohio Valley Insurance, LLC (KY)* | 30. Smith Insurance LLC - Lamont (IA) |
| 5. Williamson Insurance Agency (OH) | 31. South Georgia Ag Insurance Agency, Inc. (GA) |
| 6. The Altman Insurance Group, LFD (TX) | 32. Midwest Agency, LLP (NE) |
| 7. Compeer Financial (WI) | 33. Premier Crop Insurance, LLC (OH) |
| 8. Van Poppel Insurance (TX) | 34. Central States Agency, LLC (IA) |
| 9. Pro Ag Systems, Inc. (ND) | 35. Corner Post Crop, LLC (KS)* |
| 10. Millard Management, LLC (KS) | 36. Great Plains Crop Services, LLC (NE) |
| 11. Weller & Associates, Inc. (VA)* | 37. Crop Agassiz Insurance Group (MN) |
| 12. Central Crop Insurance Services, Inc. (MO) | 38. Ryan Crop Insurance Services, Inc. (NE) |
| 13. Southern Farmers Crop Insurance, Inc. (AR) | 39. Fernholz Crop Insurance Agency, LLC (MN) |
| 14. Mountain West Insurance & Financial Services (CO) | 40. Peterson Crop Insurance, LLC (IN)* |
| 15. Insurance Smart, Inc. (KS) | 41. Rice Growers Insurance Agency (AR) |
| 16. Wathen Insurance (IN) | 42. Miller Insurance, Inc. (ND) |
| 17. Wingfield Crop Insurance Services, LLC (OH)* | 43. Farmers Union Insurance - Jamestown (ND) |
| 18. FBN Insurance, LLC (SD) | 44. Iron Gates Insurance Group, LLC (KS) |
| 19. Agri-Risk Solutions (SD)* | 45. Strategic Farm Marketing, Inc. (IL) |
| 20. Hub International Mountain States Limited (ID)* | 46. Monte Johnson Insurance Services, Inc. (CA) |
| 21. Rams, Inc. (IA)* | 47. Kozłowski Insurance & Finance Services (MN) |
| 22. Town & Country Insurance (IA) | 48. Silver Creek Insurance (IA) |
| 23. Ag One Agency, Inc. – Central Office (IN) | 49. Strategic Farm Solutions, LLC (KS) |
| 24. FCS Financial ACA (MO) | 50. Hometown Crop Solutions, LLC (MO) |
| 25. Mason City All Risk Insurance, Inc. (IA) | |
| 26. Donoho Insurance Agency, Inc. (IL)* | |

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

Top 50 Crop Hail Premium

1. Silveus Insurance Group, Inc. (IN)
2. Minn-Iowa Crop Insurance Services, Inc. (MN)*
3. Compeer Financial (WI)
4. Hub International Mountain States Limited (ID)*
5. Southern Farmers Crop Insurance, Inc. (AR)
6. Noahs Crop Insurance, Inc. (MN)
7. McNair Agency, Inc. (NE)
8. Williamson Insurance Agency (OH)
9. Central States Agency, LLC (IA)
10. PFS Insurance Group, LLC (CO)
11. Insurance Smart, Inc. (KS)
12. Central Crop Insurance Services, Inc. (MO)
13. Ryan Crop Insurance Services, Inc. (NE)
14. Wathen Insurance (IN)
15. Vine Vest Partners, LLC (WI)
16. FNIC Bertrand (NE)
17. Millard Management, LLC (KS)
18. Midwest Agency, LLP (NE)
19. Hometown Insurance Agency of Dimmitt (TX)
20. Peterson Crop Insurance, LLC (IN)*
21. Merritt Hall Enterprises, Inc. (IN)
22. Agri-Risk Solutions (SD)*
23. Donnelly Agency, Inc. (MN)
24. Fernholz Crop Insurance Agency, LLC (MN)
25. Silver Creek Insurance (IA)
26. Plummer Insurance, Inc. (NE)
27. Johnson Agency, Inc. (IL)
28. Pro Ag Systems, Inc. (ND)
29. Farm Credit Southeast Missouri, FLCA (MO)
30. Cornerstone Insurance Group (NE)
31. Wingfield Crop Insurance Service, LLC (OH)*
32. Edgewater Insurance (NE)
33. Ohio Valley Insurance, LLC (KY)*
34. Rams, Inc. (IA)*
35. Sonnenberg Agency, LLC (CO)
36. Adams Insurance Advisors (NE)
37. Koepke Insurance, LLC (OH)
38. FCS Financial ACA (MO)
39. Noah Insurance, Inc. (MN)
40. Town & Country Insurance (IA)
41. CIS-Crop Insurance Specialists, Inc. (IN)
42. Bank Midwest Insurance Services (IA)
43. Northland Insurance, Inc. (ND)
44. Choice Financial Insurance (ND)*
45. Lawrence Crop Insurance (IL)
46. Farmers Union Insurance Agency (SD)
47. Van Poppel Insurance (TX)
48. Farm Credit Midsouth FLCA (AR)
49. Rice Growers Insurance Agency (AR)
50. Strategic Farm Marketing, Inc. (IL)

Top 15 P&C Premium

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

· 2021 ·

FMH STATESMAN AWARDS

Agent Recognition Awards

In addition to the President's Club 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. The 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. Farm Credit Midsouth FLCA
4. Ferguson Crop Insurance of Arkansas, Inc.
5. Farmers Choice Crop Insurance
6. AgHeritage FCS FLCA
7. Agricultural Specialists
8. Ferguson Crop Insurance, Inc. - McGehee
19. Huschitt Enterprise, Inc.
20. Lawrence Crop Insurance
21. William J. Wiewel
22. Haley Risk Protection & Agronomy Services, LLC
23. Pribble Crop Insurance Agency, Inc.
24. Loman-Ray Insurance Group, LLC
25. A. Eugene Miller Agency, LLC
26. Shore-Murphy & Associates Insurance, LLC
27. Mark Vahling Insurance
28. Wilson Insurance Agency, Inc.
10. Jaspersen Insurance & Real Estate, Ltd.
11. Bank Midwest Insurance Services
12. Agri Vantage, LLC
13. Mid Continent Insurance Consultants
14. Neighbor Insurance Services, Inc.
15. Son Risk Management
16. Matthews Insurance Consultants
17. Lee Agency, Inc.
18. Witt Insurance Services, LLC
19. Midwest Market Management, Inc.
20. Country Insurance, LLC
21. Manning Insurance Agency, LC
22. First Gabrielson Agency
23. Central Financial Group, LLC
24. Agri Business Insurance, LLC
25. Associated Insurance Counselors, Inc.
26. MCM Insurance Agency
27. Agriserv, Inc.
28. Sump Insurance, Inc.
29. The Accel Group, LLC
30. Hein Insurance Agency, LLC
31. Leading Edge Crop Solutions, LLC
32. Holub Insurance Agency, LLC
33. Smith-D & L Insurance
34. Scott Wilde Insurance Services
35. Bishop Insurance Agency, Inc.
36. Miltner Insurance Services, LLC
37. Campbell Insurance Agency, Inc.
38. Thomsen Insurance Agency
39. Van Engelenhoven Agency, Inc.
40. First Mainstreet, LC
41. The Christensen Agency
42. APAG-WDM
43. Wellsburg Insurance Agency
44. Farm Marketing Services, LLC
45. Peoples Insurance, LLC
46. Insurance Associates of Lawler, Inc.
47. Midwest Insurance Corporation

Colorado

1. Mountain West Insurance & Financial Services
2. PFS Insurance Group, LLC
3. Sonnenberg Agency, LLC
4. Farmers Union Service Association
5. Cultivated Ag Management, Ltd.

Illinois

1. Donoho Insurance Agency, Inc.*
2. Strategic Farm Marketing, Inc.
3. Johnson Agency, Inc.
4. Illinois Crop Insurance Agency, LLC
5. Ed Weiler Insurance
6. Harvest Risk Management
7. Rooster Ag' Federal Crop Insurance
8. Hanford Insurance Agency, Inc.
9. G. John Roundcount
10. Trustbanc Insurance Services
11. Cox Crop Services, Inc.
12. Arie Insurance Agency, LLC
13. AgPerspective, Inc.
14. Kusterman Insurance
15. Reznicek Insurance Agency, Inc.
16. Fergurson Insurance
17. Hugh F. Miller Insurance Agency, Inc.
18. Steward & Associates, Inc.

Indiana

1. Silveus Insurance Group, Inc.
2. Wathen Insurance
3. Ag One Agency, Inc. - Central Office
4. Peterson Crop Insurance, LLC*
5. Merritt Hall Enterprises, Inc.
6. Agrisource, Inc.
7. Heuring Crop Insurance, Inc.
8. CIS-Crop Insurance Specialists, Inc.
9. Dick Sims Agency, Inc.
10. Fleece Insurance, Inc.
11. Wabash River Valley Crop Insurance, LLC
12. Hoosier Associates, Inc.
13. Les Gerber Insurance Agency, Inc.

Iowa

1. Town & Country Insurance
2. Rams Inc.*
3. Mason City All Risk Insurance, Inc.
4. Central States Agency, LLC
5. Smith Insurance, LLC - Lamont
6. Silver Creek Insurance
7. Bocker, Karns & Karns, Inc.
8. Bob Johnson Agency, Inc.
9. Insurance Services Inc. - Wayne Hansen

48. Muhlenbruch Insurance Agency
49. First Choice Financial Services Corp.
50. Luana Savings Bank
51. Bodensteiner Insurance Agency, LLC
52. David Harms
53. Hummel Enterprises, Ltd.
54. Gary Anderson Insurance
55. AD Madden, LLC
56. CIM Insurance Agency, Inc.
57. Sandy Ortner
58. Grote & Bruck Crop Insurance Agency, LLC

Kansas

1. Millard Management, LLC
2. Insurance Smart, Inc.
3. Corner Post Crop, LLC*
4. Iron Gates Insurance Group, LLC
5. Strategic Farm Solutions, LLC
6. 2K Crop Company
7. The Agency, Inc.
8. Terra Financial, Inc.
9. Ag Risk Solutions, Inc.
10. Keller Leopold Insurance, LLC
11. Tweed Agency, LLC
12. Berkley Agency
13. Ag 1st Insurance Agency, LLC
14. Doll-Steimel Agri Management Agency
15. Midwest Ag Professionals, Inc.
16. Decatur County Title & Abstract
17. Hefner Agency, LLC
18. Cushing Insurance Agency, Inc.
19. Cropworks LLC
20. First Choice Insurance Agency

Michigan

1. Michael Sahr Crop Insurance Agency, LLC

Minnesota

1. Minn-Iowa Crop Insurance Services, Inc.*
2. Fernholz Crop Insurance Agency, LLC
3. Noahs Crop Insurance, Inc.
4. Crop Agassiz LLP - Agassiz Insurance Group
5. Kozlowski Insurance & Finance Services
6. Donnelly Agency, Inc.
7. Midwest Agri-Insurance, Inc.
8. Farmers Union Agency, Inc.
9. Keith L. Scott Agency
10. Huebner Insurance Agency
11. Midwest Agency
12. Northwest Insurance Services

13. Helena Crop Insurance Agency, LLC
14. David Larson Financial and Insurance Services
15. Frontline Ag Risk Management
16. Wendell Pioneer Insurance
17. Granite Rock Insurance Agency, LLC
18. Noah Insurance, Inc.
19. Lakeshore Agency, Inc.*
20. A+ Insurance Agency, Inc
21. Northern Ag, Inc.
22. Crop Insurance Agency, Inc.
23. Barnick Agency, LLC
24. Ness Agency, Inc.
25. Duane Jindra Crop Insurance Agency, LLC
26. George Paur Agency, Inc.
27. Hottovy Agency, Inc.

Missouri

1. Central Crop Insurance Services, Inc.
2. FCS Financial ACA
3. Farm Credit Southeast Missouri, FLCA
4. Hometown Crop Solutions, LLC
5. Farm First Crop Insurance, LLC
6. MO Farm Bureau Insurance Brokerage, Inc.
7. C & H Insurance Services, LLC
8. Farm Insurance Solutions, LLC*
9. Goldinger Insurance Services, Inc.
10. Advantage Crop Insurance Agency, LLC
11. Oswald Crow Agency*
12. White and Associates Insurance Agency, Inc.

Nebraska

1. Midwest Agency, LLP
2. Community Insurance Group
3. Ryan Crop Insurance Services, Inc.
4. Great Plains Crop Services, LLC
5. Plummer Insurance, Inc.
6. FNIC Bertrand
7. MNB Insurance Services, Inc.
8. McNair Agency, Inc.
9. Eden Agency, Inc.*
10. Edgewater Insurance
11. Cornerstone Insurance Group
12. Tab Financial Services, Inc.
13. The Austin Company, Inc.
14. Lauritsen Insurance Agency
15. AgEdge Insurance, LLC
16. Central Plains Insurance Agency, LLC
17. ACI Agency, Inc.
18. Stonegate Insurance, Inc.
19. McConville Agency, LLC

20. Jones Group
21. Maliha & Associates, LLC
22. A Plus Insurance Services - Sidney

North Dakota

1. Pro Ag Systems, Inc.
2. Farmers Union Insurance North Dakota
3. Miller Insurance, Inc.
4. Choice Financial Insurance*
5. Ag Insurance Services of Fargo, Inc.
6. AgCountry Farm Credit Services FLCA
7. Bowerman Insurance Agency, Inc.
8. TCI Insurance
9. Taylor Bosch Enterprises, LLC
10. Bjorn Crop Insurance Agency, Inc.
11. Lakota Farm Services, Inc.
12. Sheldon Crop Insurance Agency
13. Timian-Friedt Insurance

Ohio

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

South Dakota

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

Wisconsin

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

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

· 2021 ·

FMH STATESMAN AWARDS

Crop Hail and MPCCI Combined by Region

West

1. Hub International Mountain States Limited (ID)*
2. Monte Johnson Insurance Services, Inc. (CA)
3. Storm Insurance LLC (KY)
4. MSIG Ag, Inc. (ID)

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 Insurance Agency of Dimmitt (TX)
6. Acadiana Risk Management (LA)

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

PEOPLE IN THE NEWS

Promotions, New Hires, and Transfers

OFFICER ANNOUNCEMENT



Zach Allsup, Assistant Vice President - Claims, has been promoted to Assistant Vice President - Field Claims, effective January 1, 2022.

Zach succeeds Steve Wilson, who is retiring at the end of this year. He joined FMH in 2015 during the John Deere Insurance Company acquisition as an Internal Claims Supervisor. He was promoted to Assistant Vice President - Claims in January 2016.

RETIREMENTS

Steve Wilson to Retire as Assistant Vice President - Field Claims

Steve Wilson, Assistant Vice President - Field Claims, will retire from his position effective December 31, 2021. Steve joined FMH in 2015 during the John Deere Insurance Company acquisition.

Farmers Mutual Hail would like to thank Steve for his years of service and wishes him the best in retirement!



Carolyn Caffery has been hired as Receptionist at the Home Office.



Chaise Russell has been hired as Claims Support Specialist.



Gentry Hampton has been hired as a Crop Adjuster I.



Dakota Tracy has transferred to Regional Trainer II. He was previously a District Sales Manager II.



Bryan Ray has been hired as a Crop Adjuster I.



Not Pictured:
Denise Krause has been hired as Insurance Specialist II.



Wendy Ray has been hired as a Crop Adjuster I.

Bryan Lare to Retire as Lead Adjuster I

Bryan Lare, Lead Adjuster I, will retire at the end of December after 14 years with FMH. Bryan joined the FMH team in 2007.

Farmers Mutual Hail would like to thank Bryan for his years of service and wishes him the best in retirement!



SHANNON RUTLEDGE NAMED NEXT PRESIDENT & CEO

Shannon Rutledge, Executive Vice President and Chief Operating Officer, will be promoted to President & Chief Executive Officer of FMH, effective December 31, 2021. Shannon will succeed Ron Rutledge, who will retire as President & CEO December 30, 2021.

In his 27 years at FMH, Shannon has held roles of increasing responsibility across all FMH divisions, from adjusting crop hail losses in the field to working with international reinsurance partners. He has held his current role as COO and Executive Vice President leading the Crop Insurance Division since 2015.

In his time leading the Crop Insurance Division, Shannon has overseen the John Deere Insurance Company acquisition, as well as the addition and growth of FMH Precision Crop Insurance Solutions™. Under his leadership, Crop Insurance revenue also grew substantially, reaching \$1 billion in written premium this past year – a milestone in the company's 128-year history.

Farmers Mutual Hail congratulates Shannon on his promotion!

IN MEMORY

LaVerne Grubbs

We regret to inform you of the passing of LaVerne Grubbs of Creston, Iowa, on October 28, 2021, at the age of 98. LaVerne worked as a part-time hail adjuster for FMH for many years.

LaVerne was born near Minburn, Iowa, in 1923, graduating from Adair High School in 1943. He and his family farmed and raised hogs near Bouton, Iowa, where LaVerne also drove a school bus for Gardiner Consolidated Schools and sold seed corn. The family relocated to a farm near Creston in 1967.

LaVerne loved fishing, hunting, coaching Little League baseball, playing pool and cards, and spending time with his wife of 56 years, Gerrie, their three children, and his grandchildren. Our thoughts and prayers are with his family and friends.

Grayson F. Koepke

We regret to inform you of the passing of FMH agent Grayson F. Koepke of Oak Harbor, Ohio, on December 1, 2021, at the age of 93.

Grayson was born near Oak Harbor in 1928 and became a lifelong farmer. He also started working in the crop insurance business at age 15 to help his father. Koepke Insurance Agency is now in its third generation of ownership and has had a long relationship with Farmer's Mutual Hail, of which Grayson was very proud.

On September 5, 1959, he married the former Dorothy M. Seitz. An active member of St. Paul United Church of Christ, Oak Harbor, he was a former member of the church council and taught Sunday School. Grayson was also a member of the Ottawa County Farm Bureau and a former member of the Elks, Moose, and Eagles. Our thoughts and prayers are with his family and friends.

BOARD OF DIRECTORS ANNOUNCEMENTS

Debbie Ladehoff

Debbie Ladehoff, Senior Vice President - Human Resources, has been promoted to Secretary of the Board of Directors and Farmers Mutual Hail, effective January 1, 2022.

Debbie began her FMH career working during the summers in high school and college. In 1999 she started working full-time as an Executive Assistant in the Crop Hail Research & Development department. She was promoted to Assistant Office Manager and Office Manager in the MPC department before transferring in 2004. She has held numerous positions in Human Resources since then, including Assistant Vice President, Vice President, and Senior Vice President. She was appointed to the Board in 2013. With her promotion to Secretary of the Board, Debbie becomes the first woman in the history of the company to hold this position.

Farmers Mutual Hail congratulates Debbie on her board promotion!

Aaron Rutledge

Aaron Rutledge, Vice President - Claims, has been promoted to Assistant Secretary of the Farmers Mutual Hail Board of Directors, effective January 1, 2022.

Aaron joined FMH in 2002 as a Claims Analyst and has also worked in the P&C and Legal departments during his time with the company. Effective January 1, he will be promoted to Senior Vice President - Claims. He was appointed to the Board in 2013.

Farmers Mutual Hail congratulates Aaron on his board promotion!



Farmers Mutual Hail
Insurance Company of Iowa
6785 Westown Parkway | West Des Moines, Iowa 50266



FMH POLICYHOLDER CENTER

Our FMH Policyholder Center has the resources growers want with the features they need this winter:

- Report Precision Data for Production
- Upload Precision Calibration Reports
- Check a Claim Status
- Access Policy Provisions and Other Documents



fmh.com/policyholders

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

Editor

Chelsey Teachout
(ext. 026)
chelsey.teachout@fmh.com

Graphic Designer

Libby Petersen
(ext. 033)
lpetersen@fmh.com

Copywriters

Katie Hultgren
(ext. 115)
katieh@fmh.com

Kellyn Pappas
(ext. 045)
kpappas@fmh.com

This document is intended for information purposes only. See policy provisions, terms, and conditions for details. Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities.
©2021 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.