

Crop Insurance Voice Heard Against Budget Deal

When cuts to America's crop insurance were slipped into the budget deal just days before Congress was scheduled to vote on it, the nation's farming communities and industries rose up and voiced their opposition in one loud, unified voice – and caught the ear of Washington.

Farmers Mutual Hail sent communications to agents and supporters asking them to reach out to their elected officials to oppose the harmful cuts.

Though the budget deal was passed by Congress on October 28, House and Senate leaders immediately announced promises to strip the crop insurance provisions through subsequent legislation, which they fulfilled by repealing the provisions in the Highway Bill, passed on December 4.

"This wasn't just crop insurance advocates that spoke out," said Aaron Rutledge, FMH Board Member and P&C Operations Associate. "The crop insurance coalition included members from The Big I and the American Farm Bureau Federation and others – the whole industry was together."

The cuts would have taken away \$3 billion over 10 years from the crop insurance private sector delivery system. The deal included renegotiating the Standard Reinsurance Agreement (SRA) – the contract between companies and the government – that would result in a cap on the rate of return equal to 8.9 percent as compared to the current rate of 14.5 percent.

The actual rate of return experienced by crop insurance companies now is much lower than 14.5 percent, so lowering it



would significantly impact the private sector delivery system currently in place, and would pose extreme challenges to maintain the successful public-private partnership.

"With the last farm bill, an estimated \$12 billion has already been cut from crop insurance," added Rutledge.

Rutledge, along with FMH President and CEO Ron Rutledge, traveled to Washington, D.C. the first week of November to speak with Representatives and Senators about these cuts and to gain support for the crop insurance industry.

The promised fix to the crop insurance provisions was expected to be part of an end-of-year omnibus spending package for consideration in mid-December. With the strong and consistent opposition from rural America over the month of November, House Agriculture Committee Chairman Mike Conaway (R-TX), along with other Congressional leaders, worked hard to repeal the cuts even sooner in the Highway Bill.

"It's important to recognize the individuals [in Congress] that stood against it," said Aaron Rutledge. "We should reach out and thank them for their support."

High Yields, Low Prices

With harvest complete, this year is boasting excellent yields but low prices – causing producers to play the waiting game with selling their crops.

In its early November reports, the USDA announced the harvest price for corn across most of the nation at \$3.83 per bushel, 8 percent below the \$4.15 projected price. The harvest price for soybeans is \$8.91 per bushel, coming in 9 percent lower than the \$9.74 projected price.

"Farmers have sold what they needed to sell and now appear content to hold onto the rest until the market moves up or they need the cash," noted Bob Burgdorfer for Farm Futures.

The lower prices reflect two consecutive years of high yields, with last year's corn and soybean crops breaking records. According to the World Agriculture Supply and Demand Estimates (WASDE) November report, this year's corn production is expected to reach 13.65 billion bushels – short of last year's 14.2 billion bushels – and expected to average 169.3 bushels per acre, compared to 2014's record high of 171 bushels per acres yield.

Soybeans are projected to exceed last year's record harvest with a production of 3.98 billion bushels, compared to 2014's 3.97 billion bushels, and produce a yield of 48.3 bushels per acre, higher than last year's 47.8 bushels per acre.

2016 PRIVATE PRODUCT SUITE

Beginning with the 2016 crop year, **regardless of processing systems**, agents can expect to see the new consolidated policy provisions and premium rates in Farmer Mutual Hail's 2016 private product suite.

Since the acquisition of JDIC in April, FMH has taken the opportunity to redefine our private product suite and create **one set of crop hail and other private product policy provisions**, as well as premium rates, with benefits inherent in each company's offerings prior to the acquisition. This continues our longstanding commitment to the production agriculture community to be a premier provider in products and services.

Benefits to Agents

- Same products offered in both eCrop and FMH Agent Center processing systems (limitations may apply)
- Best of both Farmers Mutual Hail and FMH Ag Risk private products available to all agents, regardless of company appointment
- Products and rates are competitive with other AIP offerings

Training and Questions

Product training and discussion will be included in the upcoming Spring Update Meetings.

Other resources available soon:

- Agent Underwriting Guide
- Materials on FMH.com and the FMH Agent Center

Questions can always be directed towards your District Sales Manager and your Insurance Specialist.

What will my customers receive?

Producers can expect to receive new crop hail and other select private product policy provisions in 2016, accompanied by a summary of changes to their prior policy.

FMH 2016 Spring Update Meetings

2016 Spring Update Meetings will cover 2016 MPCI federal program changes, important crop insurance reminders, Precision Technology basics, and 2016 FMH Crop Hail and Private Product policy options. Attendees can qualify for 6 CE hours. Go to www.fmh.com/training to view specific meeting details and to register.

Arkansas

1/26/2016 Carlisle
1/27/2016 Jonesboro

Colorado

12/8/2015 Limon

Idaho

1/20/2016 Pocatello

Illinois

12/15/2015 Princeton
12/16/2015 Springfield
12/17/2015 Effingham

Indiana

12/1/2015 Kokomo
1/7/2016 Columbus

Iowa

12/9/2015 Orange City
12/10/2015 Storm Lake
12/15/2015 Carroll
12/16/2015 Council Bluffs
1/6/2016 West Des Moines
1/7/2016 Ottumwa
1/13/2016 Clear Lake
1/19/2016 Cresco
1/20/2016 Manchester
1/21/2016 Coralville

Kansas

1/12/2016 Garden City
1/13/2016 Hays
1/14/2016 Salina
1/19/2016 Wichita

Louisiana

12/17/2015 West Monroe

Michigan

1/5/2016 Birch Run

Minnesota

1/11/2016 Willmar
1/12/2016 Mankato

Mississippi

12/4/2015 Southaven

Missouri

1/20/2016 Kansas City
1/21/2016 Columbia
1/28/2016 Miner

Nebraska

12/9/2015 Sidney
12/10/2015 North Platte
12/15/2015 Beatrice
12/16/2015 Grand Island
12/17/2015 Columbus

North Dakota

1/12/2016 Minot
1/13/2016 Grand Forks
1/14/2016 Fargo

Ohio

12/2/2015 Columbus
1/6/2016 Findlay

South Dakota

1/6/2016 Huron
1/7/2016 Sioux Falls

Texas

12/9/2015 Amarillo
12/10/2015 Lubbock

Wisconsin

1/12/2016 Eau Claire
1/13/2016 Madison

FMH's Larry Casey Discusses Precision Tech at Develop with Deere Conference



Larry Casey
Chief Information
Officer

Chief Information Officer Larry Casey attended the Develop with Deere conference in early November.

The annual tech conference provides the opportunity for Deere & Company to meet and discuss its Application Programming Interface (API) with dealers and independent agricultural software application developers.

Farmers Mutual Hail utilizes John Deere's API for its Precision Crop Insurance Solutions – the process of using precision farming data for required crop reporting and claims.

"We integrate the data received through the API into our automated crop reporting piece that helps the farmer and agent prepopulate that data into the many forms and documents that they need to process crop insurance," explained Casey. "It's going to provide many more capabilities for us to bring value-added features to the farmer – not only the system with the crop insurance business, but in many ways streamlining their processes and how they do business."

Producers are already using their precision technology data to make more informed agronomic decisions. The Develop with Deere conference brings together various agriculture business and services to explore other opportunities that the data can be utilized for – to not only assist the producer, but to improve business processes.

"Growers are living in a complex environment when it comes to crop insurance. Precision technology has proven to make their lives easier."

– Larry Casey, FMH Chief Information Officer

"Growers are living in a complex environment when it comes to crop insurance," said Casey. "Precision technology has proven to make their lives easier in dealing with the types of data, amount of data, and patching it all together, and streamlines the process when they have a claim."

With nearly 70 companies represented at the conference, precision technology with its many uses to improve the agriculture industry is only just getting started.

"It is exciting to be at an event like this – to hear and see what others are using the [John Deere API] technology for," said Casey. "It's an on-going solution to help with this very complex agriculture industry."



Use precision
equipment to its
fullest potential.

PRECISION CROP INSURANCE SOLUTIONS

Farmers may use precision farming data for required crop reporting and claims, providing a seamless experience from accurate data collection to claims settlement and everything in between.

Precision Crop Insurance Solutions provide easier reporting, reduced claim time for quicker payments, and reduced time at the FSA office.

How can farmers use precision data for crop insurance?

- ✓ Report Acres
- ✓ Report Production
- ✓ Claims
- ✓ Support 3 Year Reviews



Save time by reporting
planting and harvest
data faster.



Accuracy with data saves
time and money with faster
claims payments.



One set of paperwork and
one single location for all
crop insurance information.

PRECISION CLAIMS

Did you know farmers only need a few pieces of documentation to complete claims using precision data? With a yield map, calibration report, and planting records from their farm management software, a claim can be adjusted in a reduced amount of time which allows faster claim payments.

• 2015 •
FMH President's Club
Agent Recognition Awards

Farmers Mutual Hail is successful every year because of our dedicated agents. The agencies below were especially instrumental in our growth this year. They are the top ranking agencies in 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. The Altman Group Inc. (TX) | 26. Nichols Farms Crop Insurance LLC (IN) |
| 2. Minn-Iowa Crop Insurance Services Inc. (MN) | 27. Miller Insurance Inc. (ND) |
| 3. The Altman Insurance Group LFD (TX) | 28. Dakota Solutions (SD) |
| 4. Millard Management LLC (KS) | 29. RAMS Inc. (IA) |
| 5. Van Poppel Insurance (TX) | 30. Community Insurance Group (NE) |
| 6. LB Insurance Inc. (SD) | 31. Crop Agassiz LLP-Agassiz Insurance Group (MN) |
| 7. Pro Ag Systems Inc. (ND) | 32. Merritt Hall Enterprises Inc. (IN) |
| 8. Central Crop Insurance Services Inc. (MO) | 33. Illinois Crop Insurance (IL) |
| 9. Weller & Associates LLC (VA) | 34. Keller Leopold Insurance LLC (KS) |
| 10. Svennes Crop Ins Inc. (SD) | 35. Progressive Farm Credit Services FLCA (MO) |
| 11. AG360 Insurance (KS) | 36. BankIowa Insurance Services (IA) |
| 12. Midwest Agency LLP (NE) | 37. North Country Insurance (ND) |
| 13. Wathen Insurance (IN) | 38. MNB Insurance Services Inc. (NE) |
| 14. Ag Risk Solutions Inc. (KS) | 39. Ed Weiler Insurance (IL) |
| 15. Southern Farmers Crop Insurance Inc. (AR) | 40. Troske-Vogel Agency Inc. (SD) |
| 16. Farm Credit Services Financial (MO) | 41. Great Plains National Ins. Agency LLC (ND) |
| 17. McMillan Crop Insurance Inc. (TX) | 42. Reagan Clark Insurance Co Inc. (AR) |
| 18. Williamson Insurance Agency (OH) | 43. Silveus Insurance Group Inc. (IN) |
| 19. Farm Credit Services of America FLCA (NE) | 44. Kent D. Clarke Insurance Inc. (SD) |
| 20. Hub International Mountain States Limited (ID) | 45. Peterson Crop Insurance (IN) |
| 21. Ag One Agency Inc. (IN) | 46. Van Pro Ltd. (IA) |
| 22. Wingfield Crop Insurance Service LLC (OH) | 47. Donnelly Agency Inc. (MN) |
| 23. Fleece Insurance Inc. (IN) | 48. United Farm Credit Services (MN) |
| 24. Farm Risk Management Specialists Inc. (MO) | 49. Pinnacle Agency (NE) |
| 25. AgriSource Inc. (IN) | 50. Juffer Inc. (SD) |

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Thank you and congratulations to these agencies!

Top 50 Crop Hail Premium

- | | |
|--|--|
| 1. Minn-Iowa Crop Insurance Services Inc. (MN) | 26. Austin Company Inc. (NE) |
| 2. The Altman Group Inc. (TX) | 27. Pro Ag Systems Inc. (ND) |
| 3. Hub International Mountain State Limited (ID) | 28. ACI Agency Inc. (NE) |
| 4. Silveus Insurance Group Inc. (IN) | 29. Progressive Farm Credit Services FLCA (MO) |
| 5. Southern Farmers Crop Insurance Inc. (AR) | 30. Bank Midwest Insurance Services (IA) |
| 6. Midwest Agency LLP (NE) | 31. Fleece Insurance Inc. (IN) |
| 7. Farm Credit Services of America FLCA (NE) | 32. Wacha Insurance Agency (IA) |
| 8. The Altman Insurance Group LFD (TX) | 33. MNB Insurance Services Inc. (NE) |
| 9. P & B Insurance Agency LLC (KS) | 34. AgHeritage Farm Credit Services FLCA (AR) |
| 10. McNair Agency Inc. (NE) | 35. RAMS Inc. (IA) |
| 11. Wathen Insurance (IN) | 36. AgEdge Insurance LLC (NE) |
| 12. Pinnacle Agency (NE) | 37. Farm Credit Services Financial (MO) |
| 13. Williamson Insurance Agency (OH) | 38. Western Insurors of Nebraska (NE) |
| 14. Vine Vest LLC (WI) | 39. Merritt Hall Enterprises Inc. (IN) |
| 15. Noahs' Crop Insurance Inc. (MN) | 40. Farmers Union Insurance Associates (SD) |
| 16. Cornerstone Insurance Group (NE) | 41. Connie Clemans (OK) |
| 17. Peterson Crop Insurance (IN) | 42. Burns Insurance Agency Inc. (WY) |
| 18. Kumm Insurance Agency (ND) | 43. M. S. Hefner Agency (KS) |
| 19. Central States Agency LLC (IA) | 44. Great Plains National Ins. Agency LLC (ND) |
| 20. PFS Insurance Group LLC (CO) | 45. Lawrence Crop Insurance (IL) |
| 21. Millard Management LLC (KS) | 46. Farmers Union Service Associate (CO) |
| 22. Koepke Insurance Agency (OH) | 47. Platinum H Insurance LLC (KS) |
| 23. Donnelly Agency Inc. (MN) | 48. Dakota Solutions (SD) |
| 24. Johnson Agency (IL) | 49. Agri Vantage LLC (IA) |
| 25. Crop Insurance Specialists Inc. (IN) | 50. Northland Insurance Inc. (ND) |

• 2015 •

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. Farmers Choice Crop Ins. Agency
3. Reagan Clark Insurance Company Inc.
4. Rice Growers Insurance Agency
5. AgHeritage Farm Credit Services FLCA

Colorado

1. PFS Insurance Group LLC
2. Dell's Insurance Agency Inc.
3. Farmers Union Service Assoc.
4. Gordon Insurance Agency Inc.
5. H & C Insurance LLC

Illinois

1. Illinois Crop Insurance
2. Johnson Agency
3. Ed Weiler Insurance
4. The Cornerstone Agency
5. Rooster Ag' Federal Crop Ins.
6. Donoho Insurance Agency Inc.
7. G. John Roundcount
8. Hanford Insurance Agency Inc.
9. TrustBanc Insurance Services
10. Hugh F. Miller Insurance Agency
11. Haley Risk Protection & Agronomy Services LLC
12. Kusterman Insurance
13. CF & H Insurance Agency Inc.
14. First State Insurance
15. Huschitt Enterprises Inc.
16. Steward & Associates Inc.
17. Reznicek Insurance Agency Inc.
18. Webber Insurance Services Inc.
19. Harvest Risk Management
20. William J. Wiewel

Indiana

1. Wathen Insurance
2. Ag One Agency Inc.
3. Silveus Insurance Group Inc.
4. Fleece Insurance Inc.
5. AgriSource Inc.
6. Nichols Farms Crop Ins. LLC
7. Merritt Hall Enterprises Inc.
8. Peterson Crop Insurance
9. Crop Insurance Specialists Inc.
10. Reuter Crop Insurance LLC
11. Dick Sims Agency Inc.
12. Wabash River Valley Crop Ins.
13. Boberg Crop Insurance Service
14. Tom Alexander Company Inc.
15. Hoosier Associates Inc

Iowa

1. RAMS Inc.
2. Central States Agency LLC
3. Agri Vantage LLC
4. BankIowa Insurance Services
5. Town & Country Insurance
6. Van Pro Ltd.
7. Brocker, Karns & Karns Inc.
8. Son Risk Management
9. Associated Insurance Counselors Inc.
10. Bank Midwest Insurance Services
11. Manning Insurance Agency LC
12. Bishop Insurance Agency Inc.
13. Steven Recker Inc.
14. Mid Continent Insurance Consultants
15. Mason City All Risk Ins. Inc.
16. Central Financial Group LLC
17. Matthew's Insurance Consultants
18. Jaspersen Ins. & Real Estate Ltd.
19. Neighbor Insurance Services Inc.

20. Insurance Services Inc. – Wayne Hansen
21. NXT Insurance Agency LLC
22. Witt Insurance Services LLC
23. Campbell Insurance Agency Inc.
24. Thomsen Insurance Agency
25. Hail Inc.

Kansas

1. Millard Management LLC
2. AG360 Insurance
3. Ag Risk Solutions Inc.
4. Keller-Leopold Insurance LLC
5. Terra Financial Inc.
6. Corner Post Crop LLC
7. 2K Crop Company
8. Doll-Steimel Agri Mgmt Agency
9. P & B Insurance Agency LLC
10. M. S. Hefner Agency

Michigan

1. Michael Sahr Crop Insurance Agency LLC
2. Spartan Insurance Agency LLC
3. Keller Insurance Agency Inc.
4. Jim Colville Crop Insurance

Minnesota

1. Minn-Iowa Crop Insurance Services Inc.
2. Crop Agassiz LLP-Agassiz Insurance Group
3. Donnelly Agency Inc.
4. United Farm Credit Services
5. Noahs' Crop Insurance Inc.
6. Keith L. Scott Agency
7. Midwest Agri-Insurance Inc.
8. A+ Insurance Agency Inc.
9. Kozlowski Ins. & Financial Svcs.

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Thank you and congratulations to these agencies!

Minnesota (Continued)

10. Huebner Insurance Agency
11. Myles Bosch Enterprises Inc.
12. Northwest Insurance Services
13. Helena Crop Ins. Agency LLC
14. Barnick Agency LLC
15. Minnwest Insurance
16. Granite Rock Ins. Agency LLC
17. Ness Agency Inc.
18. Bank Midwest Insurance Services
19. Lakeshore Agency Inc.
20. David Larson Financial & Insurance Services Inc.

Missouri

1. Central Crop Ins. Services Inc.
2. Farm Credit Services Financial
3. Farm Risk Management Specialists Inc.
4. Progressive Farm Credit Services FLCA
5. Farm First Crop Insurance LLC
6. Goldinger Insurance Services Inc.
7. Farm Insurance Solutions LLC
8. Oswald Crow Agency
9. Audrain Insurance Agency LLC
10. Advantage Crop Insurance Agency LLC

Nebraska

1. Midwest Agency LLP
2. Farm Credit Services of America FLCA
3. Pinnacle Agency
4. Community Insurance Group
5. MNB Insurance Services Inc.
6. Austin Company Inc.
7. Eden Insurance Agency
8. Cornerstone Insurance Group

9. McNair Agency Inc.
10. Gary Thompson Agency
11. Maliha & Associates LLC
12. Ryan Crop Insurance Services Inc.
13. AgEdge Insurance LLC
14. TAB Financial Services Inc.
15. ACI Agency Inc.

North Dakota

1. Pro Ag Systems Inc.
2. Miller Insurance Inc.
3. Great Plains National Insurance Agency LLC
4. North Country Insurance
5. Bjorn Crop Insurance Agency Inc.
6. Ag Insurance Services Inc.
7. Kumm Insurance Agency
8. TCI Insurance
9. Sheldon Crop Insurance Agency
10. Lakota Farm Services Inc.

Ohio

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

Oklahoma

1. Connie Clemans
2. Claybaker Crop Insurance Agency Inc.
3. Evans Stands Inc.
4. First National Bank
5. Bradley Crop Insurance

South Dakota

1. LB Insurance Inc.
2. Svennes Crop Insurance Inc.
3. Dakota Solutions
4. Troske-Vogel Agency Inc.
5. Juffer Inc.
6. Kent D. Clarke Insurance Inc.
7. Maxwell & Bowar Agency Inc.
8. American Bank & Trust
9. Blindert Insurance Agency Inc.
10. Dakotaland Insurance Inc.

Wisconsin

1. Vine Vest LLC
2. Stiehl Agency LLC
3. Gil Weiss Insurance Inc.
4. Schaller & Dammen Crop Insurance Agency Inc.
5. Vine Vest North Inc.

(Continued on page 8)

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FMH Statesman Awards

Crop Hail and MPCCI Combined by Region

West

1. Hub International Mountain States Limited (ID)
2. E Corporation (ID)
3. Puckett Insurance LLC (MT)
4. MSIG AG Inc. (ID)
5. Erickson Insurance Group (MT)
6. Monte Johnson Ins. Svcs Inc. (CA)
7. Burns Insurance Agency Inc. (WY)
8. Barbara J. Francis Insurance (CA)

East

1. Weller & Associates LLC (VA)
2. Bernard C. Morrissey Ins. Inc. (PA)
3. Farm & Country Insurance (NY)

South Central

1. The Altman Group Inc. (TX)
2. The Altman Insurance Group (TX)
3. Van Poppel Insurance (TX)
4. McMillan Crop Ins Inc. (TX)
5. Acadiana Risk Management (LA)

Southeast

1. McCormick Crop Ins. LLC (SC)
2. Thomas E. Sanders Jr. (MS)
3. Amanda C. Smith (AL)
4. Ryan Crop Insurance (MS)
5. Flint River Ins. Agency Inc. (GA)

• 2015 •

FMH Statesman Awards

Top Property & Casualty Premium

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

Illinois

1. Striggow Insurance Agency
2. Stevens-Campbell Ins. Agency
3. Harry Rice Insurance Agency
4. Premier Ag Partners LLC
5. Johnson Agency

Indiana

1. Norris Insurance Agency
2. CIS – Crop Insurance Specialists
3. Howe Insurance Agency
4. Fleece Insurance Inc.
5. Jim Kitchell Agency

Iowa

1. Neighbor Insurance Services
2. Town & Country Ins. Agency
3. Community Insurance of Iowa
4. Broker, Karns & Karns Inc.
5. Eckhardt Enterprises

Minnesota

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

Nebraska

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

South Dakota

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

Wisconsin

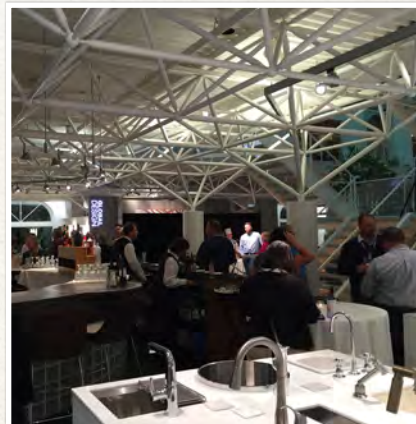
1. Norgaard Agency Inc.
2. Bossert Insurance Group LLC
3. Huppert & Associates Inc.
4. Homeland Insurance Agency LLC
5. Burns Insurance Agency LLC

Kohler Wraps Up Incentive Trip Season

The final incentive trip of 2015 took guests to a little-known gem of a resort – The American Club – located in the quaint town of Kohler, Wisconsin. Kohler owes its existence to the Kohler family – the same family that manufactures faucets and toilets! Attendees were given the opportunity to tour their factory and see firsthand how the products are made.

The trip started with a dinner reception in the Kohler Design Center where there were dozens of kitchen and bathroom designs to tour, as well as a floor dedicated to the history of the company and the Kohler family. The daytime activities included golf, fishing, shooting, and a world-class spa experience. The final night farewell included dinner and drinks overlooking the picturesque Blackwolf Run Golf Course. Golf lovers could cross the pro-level Kohler courses off their lists – the Whistling Straits course was the location of the 2015 PGA Championship, and Blackwolf Run has hosted the U.S. Women's Open twice.

Thanks to all our agents that participated in our trips for 2015 – Nashville, Hilton Head, and Kohler. We hope you made some great memories!



2016 Incentive Trips

FMH Travels will be taking guests to Atlantis, Paradise Island, Bahamas, in January 2016, and the 100th running of the Indianapolis 500 in May 2016. Registration for the Atlantis trip has closed. Registration for the Indy 500 trip will open in early spring. We hope to see you on one of the trips!

Customer Service Celebrated at FMH

Farmers Mutual Hail celebrated Customer Service Week (October 5-9) by asking employees to submit stories and coworker nominations to highlight when an employee's customer service went above and beyond.

The submissions were posted on boards in each wing of the building. The wing with the most posts after the week received breakfast provided by FMH, and the employee with the most posts received a prize. Overall, there were 58 stories and nominations – often called "shout outs" – posted. The winning wing, 2N, accounted for nearly half of those posts at a whopping 26 submissions.

Stefanie Wolfe, Insurance Specialist I, received the most posts.

"Thank you to everyone who posted a customer service story or nomination," said Debbie Ladehoff, Vice President of Human Resources, in a message to employees. "It was great to see them up on the poster boards."

The boards were in common areas and could often be seen with employees reading the customer service stories, especially after a new one was posted.

Customer service is one of the core values of Farmers Mutual Hail, along

with integrity, excellence, and teamwork. These values are the guiding principles behind FMH's mission, and impact the company's decision making and policies. These core values will not change regardless of the opportunities FMH embarks upon, and the changes the company may make as it grows.

"We have an outstanding group of people providing superior service to our customers; it's what sets us apart from our competition," added Ladehoff. "Thanks for continuing to represent our values."

Steve Ball Retires After 26 Years with FMH



Assistant Vice President of Claims Steve Ball will retire at the end of December after 26 years of service with FMH – from beginning as a per-diem adjuster, to becoming a field

supervisor, to moving to the FMH home office.

"I have truly enjoyed working on a day-to-day basis with everyone that has been a part of the field and office claims staff, along with the underwriters. I know that I am going to miss everyone that I have been fortunate enough to work with over all these years," he said.

Steve grew up in Fairfax, Missouri, and received his degree in Biology and Chemistry from Northwest Missouri State University. After school, he became a biology teacher at Holt County R-III in Mound City, MO, and farmed across Holt, Atchison, and Nodaway counties.

"In the late eighties I was hired as a per-diem adjuster by Greg Meek, who was the State Supervisor of Missouri at the time," Steve said.

He became a full-time FMH employee in 1994 when he was hired as the Field Supervisor for the western half of Missouri, continuing to work for Greg Meek, as well as Tyke Kumler and Jimmy Lee Thompson.

"I was promoted to the home office in 2002 as a part of the R&D staff under the direction of Walt Jones," Steve continued. "In 2004, I was promoted to my current position."

Steve's favorite memories over the past two-and-a-half decades include the FMH adjuster schools.

"I have great memories of all of the adjuster schools I have participated in over the years," he said. "It has been great to be a part of and to witness the strong team spirit that has always existed between the FMH crop adjusters and the field staff at these schools. I am confident that our training programs are by far and away the best in the industry."

In his time here, Steve has also seen immense growth by the company.

"Our movement into MPCl in the late nineties was certainly a monumental change; it was a necessary challenge we had to successfully deal with," he said. "Our recent merger with JDIC, of course, is another all-important milestone for the successful future of our company," he added.

He also reflected on the change in technology over the past 26 years.

"I know this makes me sound ancient, but I have fond memories of the advent of the cell phone and the fax when I was working in the field. At that time, it would have been difficult to foresee all of the changes

we have undergone with the technology of today that we utilize on a daily basis!"

When asked what sets FMH apart from the competition, Steve noted the positive working environment and the company's focus on customer service.

"Without fail, the FMH leadership has always provided a working environment that is outstanding in every way possible," he said. "I can say without hesitation the company deals with the insureds, agents, and employees with complete honesty and a sincere desire to always do the right thing in every situation. I believe this underlying business philosophy has been the FMH secret of success for the past 122 years and will surely sustain it far into the future."

Steve's plans for retirement include slowing down and enjoying his family.

"I plan on traveling, spending much more time with my family, spoiling my grandchildren even more than I already have, fishing, tinkering in the garage, and as little hard work as possible!"

"In closing, I would like to say thanks to everyone in the company – past and present – who has made the last 26 years of my life a great experience," Steve added.

Farmers Mutual Hail would like to thank Steve for his 26 years of dedicated service and wish him the best in retirement.



Application Open for 20 FMH-Sponsored FFA Scholarships

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

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

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

People in the News

FMH is pleased to announce the following promotions, new hire, and transfer:



Ryan Harris
has been promoted to ACR Specialist I.



Nick Luett
has been promoted to Precision Technology Specialist.



Brooke Schupbach
has been hired as Staff Accountant II.



Becky Paterson
has transferred to Legal/Compliance Analyst.

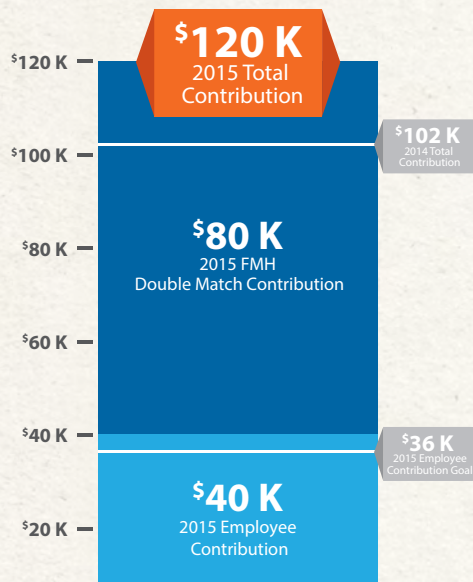
FMH Contributes Over \$120K to United Way Campaign



It has been another successful year of FMH contributions to United Way.

Together, FMH employees and retirees pledged \$40,333 to the United Way campaign. With the company's generous two-for-one match, FMH contributed a grand total donation of \$120,999 – over \$18,000 more than last year's total donation!

Thanks to everyone that contributed to the success of this year's United Way campaign. Your investment changes lives and makes a difference in our community.



In Memory

Tom Parks

We regret to inform you of the passing of former FMH adjuster Tom Parks of Unionville, Missouri, on November 14, 2015 at the age of 75.

Tom adjusted for FMH from 2006 through 2013. Born and raised in Indiana, Tom moved to Powersville, Missouri in 1976 where he became well-known for his large turkey farm outside of the town in the late 70's to early 80's. Tom also drove a truck for JB Hunt, allowing him to see 48 of the 50 states. Later, he enjoyed traveling the countryside and visiting farmers as an adjuster.

Our thoughts and prayers are with his family and friends.

Tony Megna

We regret to inform you of the passing of longtime FMH adjuster Tony Megna of Clarksville, Tennessee on October 15, 2015 at the age of 87.

Tony was a public school principal in Ohio for more than 30 years. Following

his retirement, he had a second career as an adjuster for Farmers Mutual Hail. Tony adjusted for FMH for over 20 years, with his last year of service in 2008. He also was a Korean War veteran.

Our thoughts and prayers are with his family and friends.

Hallie Strole

We regret to inform you of the passing of longtime FMH agent and adjuster Hallie Strole of Greenup, Illinois on November 22, 2015, at the age of 85.

Hallie adjusted for FMH from 1975 to 2011, and he was an FMH agent from 1977 through 2009. Hallie was born in Gila, IL and served in the U.S. Army during the Korean War. He went on to teach in East Lynn, Cumberland, and Fairfield school districts in addition to teaching extension courses for Frontier Community College. He was passionate about genealogy and was an active member in his local historical societies.

Our thoughts and prayers are with his family and friends.

20th Annual Snowbirds' Reunion

Join us for the 20th annual Snowbirds' Reunion to be held at Fountain of the Sun Country Club on 80th & Broadway, in Mesa, Arizona, on Saturday, February 13, 2016. The festivities will begin at 10:30 a.m. with a buffet lunch (cash only) to follow at 11:30 a.m. Anyone associated with FMH is welcome to attend.

If you are not currently on our mailing list or have updated address information, please call Deb Smith at 855-364-3276, ext. 031.



The Cloud

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