

TheCloud

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Farmers Mutual Hail
Insurance Company of Iowa

2017 ON THE HORIZON

FMH will be kicking off the new year with a new Policyholder Center, plus a new QuickBind app that will launch this spring. Both web-based technologies will improve services for agents and policyholders alike. Read more on page 2.

NEWSLETTER HIGHLIGHTS :

FMH strives to make the agent and policyholder experience the best it can be. Through new online options and system enhancements, FMH plans to improve the ease of doing business with us in 2017.

POLICYHOLDER CENTER

02

SPRING UPDATE MEETINGS

09

QUICKBIND

03

AG DATA CONFERENCE

09

PRESIDENT'S CLUB

04

PEOPLE IN THE NEWS

11

FMH SPONSORS THE AG DATA CONFERENCE

"This was a great opportunity for FMH to get in front of farmers that have a strong interest in data," said Dawn Stoppelmoor, FMH Business Development Manager of Mobile Technology/Insurance Solutions. FMH presented about Precision Crop Insurance Solutions at the event. Read more on page 9.





NEW FMH POLICYHOLDER CENTER TO LAUNCH FOR 2017

A new crop policyholder center will launch in January 2017, providing FMH policyholders with web-based access to their policy provisions.

The FMH Policyholder Center was developed to meet the needs of today's customers who are looking to access policy and agent information online. Agents can use the policyholder center as a selling point for new customers.

All policyholders will receive instructions on how to access the FMH Policyholder Center with their Confirmation and Schedule of Insurance documents this spring. Policyholders that still want printed policy provisions can contact our Help Desk.

Future enhancements to the FMH Policyholder Center will be developed based on the needs of our customers. Policyholders should still go through their agent for policy questions and changes.

This past September, FMH also launched the P&C Insured Portal. Agents and policyholders have provided positive feedback about the new site, and those that also have crop insurance with FMH are looking forward to the crop policyholder center launch.

QUICKBIND APPLICATION TO LAUNCH IN SPRING 2017

QuickBind, a new web-based application form, will launch this coming spring. QuickBind will allow agents to temporarily secure Crop Hail coverage for their insureds even while away from their office. The QuickBind coverage is binding for 72 hours and the agent will be responsible for entering the application in the FMH Agent Center within this designated time frame.

QuickBind will be accessible through FMH.com, and is fully responsive to provide the best experience possible across desktop, tablet, and mobile devices. It is available in all FMH states with the exception of Montana, and can be used to bind coverage on the following crops: corn, soybeans, wheat, rice, cotton, and grain sorghum. QuickBind is available for Crop Hail products only and does not include Multi-Peril or Production Plan policy types.

QuickBind will be available after Crop Hail rates are approved and loaded into the system and agents will be notified accordingly.

HOW DOES QUICKBIND WORK?

The simple online-form binds Crop Hail coverage when electronically submitted by the agent.

- QuickBind asks for basic information: name, state, county, crop (irrigated and non-irrigated), requested plan of insurance and coverage.
- By using QuickBind, the insured agrees to insure all acres within the county for the crop(s) selected.

The agent has 72 hours to complete the application in the FMH Agent Center.

Both the agent and insured can have peace of mind knowing that crops are protected, even when the agent is away from their office.



LOCATIONS

QuickBind is available in all FMH states with the exception of Montana.



CROPS

QuickBind can bind coverage on the following crops: corn, soybeans, wheat, rice, cotton, and grain sorghum.



PLAN TYPES

QuickBind is available for Crop Hail products only and does not include Multi-Peril or Production Plan policy types.

APPLICATIONS OPEN FOR 20 FMH-SPONSORED FFA SCHOLARSHIPS FOR STUDENTS

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 Nov. 15 and Feb. 1.

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



• 2016 •

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. Van Poppel Insurance (TX)
2. Minn-Iowa Crop Insurance Services, Inc. (MN)
3. The Altman Insurance Group LFD (TX)
4. Millard Management LLC (KS)
5. The Altman Group Inc. (TX)
6. LB Insurance, Inc. (SD)
7. Weller & Associates, LLC (VA)
8. Central Crop Insurance Services, Inc. (MO)
9. Ag360 Insurance (KS)
10. Svennes Crop Insurance Inc. (SD)
11. Hub International Mountain States Limited (ID)
12. Midwest Agency LLP (NE)
13. Southern Farmers Crop Insurance, Inc. (AR)
14. FCS Financial ACA (MO)
15. Wathen Insurance (IN)
16. Community Ins. Group (NE)
17. McMillan Crop Insurance Inc. (TX)
18. D&K Insurance Services (KS)
19. Williamson Insurance Agency (OH)
20. Wingfield Crop Insurance Service, LLC (OH)
21. FCS Of America FLCA (NE)
22. Ag One Agency Inc. (IN)
23. Mason City All Risk Insurance Inc. (IA)
24. Farmers Union Insurance (ND)
25. Merritt Hall Enterprises Inc. (IN)
26. Pro Ag Systems Inc. (ND)
27. MNB Insurance Services, Inc. (NE)
28. Miller Insurance, Inc. (ND)
29. Agrisource Inc. (IN)
30. Ryan Crop Insurance Services Inc. (NE)
31. Farm Risk Management Specialists, Inc. (MO)
32. Ag Ins. Services Inc. (ND)
33. Crop Agassiz LLP-Agassiz Ins Group (MN)
34. Great Plains Crop Services LLC (NE)
35. MO Farm Bureau Ins Brokerage Inc. (MO)
36. Ag Risk Solutions, Inc. (KS)
37. Nichols Farms Crop Insurance LLC (IN)
38. Rams Inc. (IA)
39. Ed Weiler Insurance (IL)
40. Silveus Ins. Group Inc. (IN)
41. Troske-Vogel Agency Inc. (SD)
42. Peterson Crop Insurance (IN)
43. Juffer Inc. (SD)
44. Donoho Insurance Agency, Inc. (IL)
45. TCI Insurance (ND)
46. Choice Financial Insurance (ND)
47. Illinois Crop Insurance (IL)
48. Donnelly Agency Inc. (MN)
49. Prairie States Service Center Inc. (SD)
50. Strategic Farm Solutions, LLC (KS)

• 2016 •

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 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. Minn-Iowa Crop Insurance Services, Inc. (MN) | 26. Merritt Hall Enterprises Inc. (IN) |
| 2. Hub International Mountain States Limited (ID) | 27. Kumm Insurance Agency (ND) |
| 3. Silveus Ins. Group Inc. (IN) | 28. Williamson Insurance Agency (OH) |
| 4. Midwest Agency LLP (NE) | 29. ACI Agency, Inc. (NE) |
| 5. Ryan Crop Insurance Services Inc. (NE) | 30. Community Ins. Group (NE) |
| 6. McNair Agency Inc. (NE) | 31. Austin Co Inc. (NE) |
| 7. The Altman Insurance Group LFD (TX) | 32. Crop Ins. Specialists Inc. (IN) |
| 8. Wathen Insurance (IN) | 33. Great Plains Crop Services LLC (NE) |
| 9. D&K Insurance Services (KS) | 34. Progressive Farm Credit Services (MO) |
| 10. Pinnacle Agency (NE) | 35. Farmers Union Ins. Agency (SD) |
| 11. Southern Farmers Crop Ins Inc. (AR) | 36. Choice Financial Insurance (ND) |
| 12. P & B Ins Agency LLC (KS) | 37. Bank Midwest Insurance Services (IA) |
| 13. FCS Of America FLCA (NE) | 38. Green Crop, Inc. (NE) |
| 14. MNB Insurance Services, Inc. (NE) | 39. Farmers Union Insurance (ND) |
| 15. Noahs Crop Insurance Inc. (MN) | 40. First State Agency Bertrand (NE) |
| 16. Cornerstone Insurance Group (NE) | 41. Burns Insurance Agency, Inc. (WY) |
| 17. Peterson Crop Insurance (IN) | 42. Hawthorne Ins. Agency Inc. (NE) |
| 18. Southern Farmers Crop Insurance, Inc. (AR) | 43. Platinum H Insurance LLC (KS) |
| 19. Koepke Insurance Agency (OH) | 44. Central States Agency, LLC (IA) |
| 20. PFS Insurance Group, LLC (CO) | 45. FCS Financial ACA (MO) |
| 21. Johnson Agency (IL) | 46. Lawrence Crop Insurance (IL) |
| 22. Vine Vest, LLC (WI) | 47. Agheritage Farm Credit Services FLCA (AR) |
| 23. Millard Management LLC (KS) | 48. Western Insurors of NE (NE) |
| 24. The Altman Group Inc. (TX) | 49. Agri Vantage LLC (IA) |
| 25. Donnelly Agency Inc. (MN) | 50. Ag Insurance Services Inc. (ND) |

• 2016 •

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 Insurance
3. Rice Growers Insurance Agency
4. Agheritage Farm Credit Services FLCA
5. Ferguson Crop Insurance, Inc.

Colorado

1. PFS Insurance Group, LLC
2. Dell's Insurance Agency, Inc.
3. Gordon Insurance Agency, Inc.
4. Farmers Union Service Assoc
5. Yuma County Abstract Company

Illinois

1. Johnson Agency
2. Ed Weiler Insurance
3. Illinois Crop Insurance
4. Donoho Insurance Agency, Inc.
5. Rooster Ag' Federal Crop Insurance
6. G. John Roundcount
7. Hanford Ins Agency Inc.
8. Trustbanc Insurance Services
9. Hugh F. Miller Ins Agency Inc.
10. Kusterman Insurance
11. Steward & Associates Inc.
12. CF & H Insurance Agency, Inc.
13. Huschitt Enterprise Inc.
14. Premier Ag Farm Partners LLC
15. Haley Risk Protection & Agronomy Services, LLC

16. First State Insurance
17. Reznicek Insurance Agency Inc.
18. William J. Wiewel
19. Crop Insurance Associates, LLC
20. Shore-Murphy & Associates Insurance LLC

Indiana

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

Iowa

1. Mason City All Risk Ins. Inc.
2. RAMS Inc.
3. Bob Johnson Agency, Inc.
4. Bank Midwest Insurance Services
5. Central States Agency, LLC
6. Son Risk Management
7. Agri Vantage LLC
8. BankIowa Insurance Services

9. Mid Continent Insurance Consultants
10. Town & Country Insurance
11. Broker, Karns & Karns Inc.
12. Associated Insurance Counselors, Inc.
13. Midwest Insurance Corporation
14. Bishop Insurance Agency, Inc.
15. Manning Ins. Agency LLC
16. Lee Agency, Inc.
17. Steven Recker, Inc.
18. Matthews Insurance Consultants
19. MCM Insurance Agency
20. First Gabrielson Agency
21. Central Financial Group LLC
22. Witt Insurance Services LLC
23. Insurance Services Inc. Wayne Hansen
24. Kelso Insurance Agency LLC

Kansas

1. Millard Management LLC
2. Ag360 Insurance
3. D&K Insurance Services
4. Ag Risk Solutions, Inc.
5. Strategic Farm Solutions, LLC
6. 2K Crop Co.
7. Keller Leopold Insurance LLC
8. Terra Financial, Inc.
9. Doll-Steimel Agri Mgmt Agency
10. P & B Ins. Agency LLC

• 2016 •

FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by State

Michigan

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

Minnesota

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

Missouri

1. Central Crop Insurance Services, Inc.
2. Farm Credit Services Financial ACA
3. Farm Risk Management Specialists, Inc.
4. MO Farm Bureau Ins. Brokerage Inc.
5. Progressive Farm Credit Services FLCA

6. Oswald Crow Agency
7. Farm First Crop Ins. LLC
8. Farm Insurance Solutions LLC
9. Goldinger Ins. Services, Inc.
10. Advantage Crop Ins. Agency LLC

Nebraska

1. Midwest Agency LLP
2. Community Ins. Group
3. Farm Credit Services of America FLCA
4. Ryan Crop Insurance Services Inc.
5. MNB Insurance Services, Inc.
6. Great Plains Crop Services LLC
7. Pinnacle Agency
8. First State Agency Bertrand
9. Cornerstone Insurance Group
10. Austin Co. Inc.
11. Eden Agency Inc.
12. Plummer Insurance, Inc.
13. McNair Agency Inc.
14. ACI Agency, Inc.
15. Jones Insurance Agency, Inc.

North Dakota

1. Farmers Union Insurance
2. Pro Ag Systems Inc.
3. Miller Insurance, Inc.
4. Ag Ins. Services Inc.
5. Choice Financial Insurance
6. TCI Insurance
7. Sheldon Crop Ins. Agency
8. Bowerman Ins. Agency, Inc.
9. Kumm Insurance Agency
10. Bjorn Crop Insurance Agency, Inc.

Ohio

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

Oklahoma

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

South Dakota

1. LB Insurance, Inc.
2. Svennes Crop Insurance Inc.
3. Troske-Vogel Agency Inc.
4. Juffer Inc.
5. Prairie States Service Center Inc.
6. Kent D. Clarke Insurance Inc.
7. Security State Insurance LLC
8. Dakota Solutions
9. Maxwell & Bowar Agency Inc.
10. American Bank & Trust

Wisconsin

1. Vine Vest, LLC
2. Stiehl Agency LLC
3. American Family Brokerage Inc.
4. Gil Weiss Insurance Inc.
5. Schaller & Dammen Crop Insurance Ag Inc.

• 2016 •

FMH STATESMAN AWARDS

Crop Hail and MPCl Combined by Region

West

1. Hub International Mountain States Limited (ID)
2. Puckett Insurance LLC (MT)
3. Burns Insurance Agency, Inc. (WY)
4. Monte Johnson Insurance Services, Inc. (CA)
5. Erickson Insurance Group (MT)
6. Premium Lines Insurance Services Inc. (CA)
7. Raul Natera Crop Insurance (CA)
8. Boman & Associates Insurance Agency (CA)

East

1. Weller & Associates, LLC (VA)
2. Bernard C. Morrissey Insurance, Inc. (PA)
3. Ohio Valley Insurance, LLC (KY)

South Central

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

Southeast

1. Thomas E. Sanders Jr. (MS)
2. McCormick Crop Insurance, LLC (SC)
3. Flint River Insurance Agency, Inc. (GA)
4. Ryan Crop Insurance (MS)
5. First Wiregrass Agency, LLC (AL)

• 2016 •

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. Brouck, 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

2017 SPRING UPDATE MEETINGS

Learn about 2017 MPCI federal program changes, important crop insurance reminders, and processing tips in FMHA.

Attendees can qualify for 3-6 hours of continued education credits, depending on class length and details. Select locations will also offer Crop Hail training while other locations will host Crop Hail training later in the spring.

Go to www.fmh.com/training to view class details and to register.

Arkansas

1/10/17 Carlisle
1/11/17 Jonesboro

Colorado

1/26/17 Sterling

Idaho

2/1/17 Pocatello

Iowa

1/5/17 Council Bluffs
1/10/17 Orange City
1/11/17 Storm Lake
1/12/17 Carroll

Kansas

1/10/17 Garden City
1/11/17 Hays
1/12/17 Salina
1/17/17 Wichita

Louisiana

1/4/17 West Monroe

Michigan

1/17/17 Birch Run

Minnesota

1/4/17 Willmar
1/5/17 Mankato

Mississippi

1/5/17 Southaven

Missouri

1/12/17 Miner
1/18/17 Kansas City
1/19/17 Columbia

Nebraska

1/10/17 North Platte
1/11/17 Beatrice
1/12/17 Columbus

North Dakota

1/4/17 Grand Forks
1/19/17 Fargo

Ohio

1/18/17 Findlay
1/19/17 Dublin/
Columbus

South Dakota

1/17/17 Sioux Falls
1/18/17 Huron

Wisconsin

1/17/17 Eau Claire
1/18/17 Madison

FMH SPONSORS THE AG DATA CONFERENCE

From November 29-30, farm owners and operators attended the Ag Data Conference in Iowa City, Iowa to better understand how to manage the abundance of ag data that exists in their operation. They also learned additional ways to benefit from using their data while also making their operations more productive.

FMH sponsored the event with an opportunity to present to the attendees about how precision data can be used for crop insurance purposes.

“This was a great opportunity for FMH to get in front of farmers that have a strong interest in data,” said Dawn Stoppelmoor, FMH Business Development Manager of Mobile Technology/ Insurance Solutions. “We were even able to connect with existing policyholders attending the conference that are not currently using our ACR process, but are using precision technology in all other farming operations.”

FMH invited Scott Meldrum, Integrated Solutions Manager at Van Wall Equipment and licensed FMH crop insurance agent, to present at the conference and provide insight from his unique experience of working with precision ag data. Meldrum described how using precision data allows farmers to insure just the land that is planted, which may not always match FSA CLUs that show all land – even unplanted acres. He also told stories of farmers who experienced faster claim processing and audits when using precision data records.

“We also had an opportunity at this event to connect with other industry experts that are looking for ways to advance the use of precision data within the farming community, just like we are at FMH,” added Stoppelmoor. “Connecting with businesses that compliment what we are doing could lead to relationships that strengthen our market position.”



FMH EMPLOYEES GIVE TO LOCAL ORGANIZATIONS

FMH employees celebrated the season of giving by fundraising, volunteering, and donating to these local organizations:

YOUTH HOMES OF MID-AMERICA

Leading up to Thanksgiving, employees raised the funds to purchase holiday meals for nine central Iowa families in need. Each meal provided enough food to feed eight.

To support those in need over Christmas, employees “adopted” four families to assist in providing gifts this year. Employees were able to purchase gifts listed on a giving tree and, along with their families, bring the gifts to Santa to bring to the adopted families.

In addition to monetary donations, employees have also been collecting canned goods and non-perishable items for the Youth Homes of Mid-America.

LIFE SERVICE BLOOD CENTER

In November, a blood drive was held at the FMH home office. From this drive alone, 23 units were collected, which will save 69 lives.

UNITED WAY

During October, employees and retirees raised over \$41,000 through a variety of office fundraising events, raffle drawings, and pledge forms. This year, FMH double-matched the employee contributions with a corporate gift to the campaign, bringing the FMH match to over \$82,000, and bringing the total donation amount to over \$123,000. This year's United Way campaign has been one of the most successful in the history of the company donating to this organization.



STEVE FISCHER RETIRES AFTER 17 YEARS WITH FMH

Steve Fischer, Senior Vice President of Human Resources, will be retiring at the end of December after 17 years at FMH. He will continue to serve on the FMH Board of Directors.

Steve grew up in Quincy, Illinois. After completing his bachelor's degree at Quincy College, he moved to Des Moines, Iowa to attend Drake Law School. After his first semester, he decided that law was not his true calling, and he began working at the United Federal Savings and Loan Association in 1978. By 1989, he became the Vice President of HR and Training Departments at S&L. In 1991, he moved to Continental Western Insurance Group, and in 1999, he was hired at FMH as Assistant Vice President of Human Resources. In 2011, he was appointed to the FMH Board of Directors. Steve has been a national member of the Society of Human Resources Management since 1983 and an active member of the local HR Roundtable group since working at FMH.

Favorite FMH memory: “My favorite FMH memory was the excitement and pride of moving into the new home office in 2005. All of the employees at that time were sad to leave the old 2323 Grand Avenue office, but anxious to enjoy the new surroundings and space that came with the new building. Everyone worked together so well to make the move successful and timely.”

Favorite part of job: “My favorite part of my job, and what I will miss the most, is seeing all my employees and department co-workers on a daily basis.”

Biggest changes you've seen for FMH in your career? “The biggest change I've seen for FMH is the growth of the company from a small regional crop insurer into a national provider of crop insurance solutions.”

What sets FMH apart from the competition? “In spite of its dramatic growth in the 17 years I have been here, the family friendly culture and caring attitude towards the employees and their families still remains.”

Plans for retirement: “I will be spending more time with the family, especially our 2 year old grandson, Braeden. After that, my plan for retirement is to continue the tradition of other FMH retirees of keeping extremely busy and enjoying new pursuits and activities in this exciting new stage of life!”

“ *My favorite part of my job, and what I will miss the most, is seeing all my employees and department co-workers on a daily basis.* ”

- Steve Fischer
Senior Vice President of Human Resources



PEOPLE IN THE NEWS

RETIREMENT ANNOUNCEMENTS

FMH thanks the following employees for their years of service and wish them the best in retirement!



Jim Hanson

Strategic Account Manager
34 Years of Service

Jim grew up in Fairmont, MN, and attended Indian Hills J.C. in Iowa and South Dakota State University before teaching PE and coaching in Wayland, Iowa, and working part time as a hail adjuster.

"My father, Jim Hanson (Sr.) worked as a Field Supervisor for FMH, and started the year FMH entered Minnesota in 1981. I applied in fall of 1982, and became the first Field Supervisor in North Dakota as FMH entered that state, living in Fargo, ND."

Favorite memories at FMH: "Prior to MPCI, Field Supervisors ran their territory through the entire crop hail cycle: production, claims, and then collections of unpaid premiums. We ran hail adjuster crews from motels near storm events and claims. I remember those times fondly, as I have run as many as 24 adjusters at once out of a motel in Fargo, ND!"

Plans for retirement: "I have four grandchildren. I hope to be at a lot of their activities, and also some travel to warmer places during the winter. I also look forward to making a morning decision of whether I will be fishing or golfing first that day..."



Helen Merk

Staff Accountant
12 Years of Service

Helen Merk grew up on a farm by Wiota, Iowa – a small town just west of Anita. She graduated from Anita High School and began farming near Anita with her husband, Cliff, the following year.

Helen started working at FMH in 2004 in Data Entry, then moved into MPCI underwriting, and then into Accounting – her area of preference. She had many years of experience in accounting as well as crop insurance prior to working at FMH.

Favorite memories at FMH: "I think my favorite part is all the friendships I have made during my 12 years here. And it was a joy to work at the same place as Cliff and Mitch, our son."

Plans for retirement: "Immediate plans are getting up later in the mornings, doing a lot less driving, and attending more of my grandkids' activities as the farm permits. Once Cliff and I retire from farming, we plan on doing some traveling."



Michele Starr

Software Developer II
33 Years of Service

An Indianola, Iowa native, Michele began her career at FMH in 1983 after working summers and an internship at FMH during college.

"When I started in the IT Department, there were maybe four to five employees," she said. "Now there are 100!"

Favorite memories at FMH: "I think my favorite part of my job over the years was being involved in different areas when IT was smaller. As we grew, my favorite part was being part of a team – I will miss the people the most."

Plans for retirement: "I want to do some volunteering and eventually get a job doing something different. I would also like to travel and start playing golf again."



Rhonda Brown

Accounting Specialist II
28 Years of Service

Rhonda grew up in Polk City, Iowa, and began at FMH in Data Entry until transferring to the Accounting Department within her first year.

Favorite memories at FMH: "My favorites memories include the old time Christmas parties and annual "fun day" outings. People are the most important part of a company, and I will cherish many of these friendships and times spent getting to know other people in the company."

Plans for retirement: "Relax and not get on a computer for months! I am looking forward to using my creative talent in some way, and doing things that I most enjoy, like crafting, painting, decorating, taking time for people, and helping others."

NEW HIRE

Bay John Long has been hired as a Field Claims Supervisor II in Texas, New Mexico, and Oklahoma.

PRECISION CROP INSURANCE SOLUTIONS PROMO VIDEO

This video is a high-level overview of how Precision Crop Insurance Solutions from Farmers Mutual Hail can help simplify and improve your risk management needs.



Go to www.FMH.com/precision to view the video and to share it with your customers.

TheCloud

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

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