

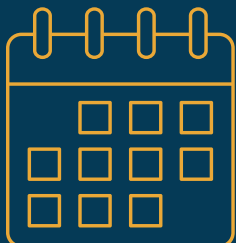


**Farmers Mutual Hail**  
Insurance Company of Iowa

# THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

February 2023



## **2022: A YEAR IN REVIEW WITH FMH'S PRESIDENT & CEO**

FMH achieved record premium volume and accomplished several new business initiatives last year. Find out what extreme weather impacts mean for FMH's future growth strategy.

**Learn more on page 4.**

## **NEW AND EXPANDED PRODUCTS FROM FMH**

New coverage options plus expanded product availability mean more tools for agents and more complete coverage for customers. Learn about what's new.

**Read the article on page 3.**





## FEBRUARY 2023

# TABLE OF CONTENTS

New and Expanded Products.....	3
2022: A Year in Review .....	4
Sales Season Resources .....	6
Adjuster Training Event .....	6
Agent Access Feature in PHC.....	7
Insurance Accelerator Impact .....	8
Emerging Leaders at FMH .....	8
Industry Association Members .....	9
People in the News .....	10
Employee Community Award .....	11

---

### FMH Adjuster Event Provides Property & Casualty Insight

Reinsurance mutuals staff, along with FMH employees, gathered for the Mutual Claims Conference last month. Sessions for P&C adjusters focused on prepping for claims season while reinsurance staff were exposed to industry trends.

**Find out what they learned on page 6.**

---

### Agent Access Feature Added to FMH Policyholder Center

FMH is excited to announce the addition of its Agent Access feature to the FMH Policyholder Center (PHC). This feature allows agents the ability to view PHC accounts and provide support more easily for their customers.

**Read about how it works on page 7.**

---



**Farmers Mutual Hail**  
Insurance Company of Iowa



# NEW AND EXPANDED PRODUCTS FROM FMH

New and expanded products from FMH for 2023 offer agents and policyholders more coverage options and flexibility. Check out some of the highlights for this year.

## WHAT'S NEW

### ECO+™ Forward Plus Endorsement

To secure coverage for higher fall prices, producers may now add the ECO+ Forward Plus endorsement from FMH for corn and soybeans. This endorsement protects against a price increase if the Production to Count falls below the ECO+ guarantee and the Harvest Price is higher than the MPCl Projected Price.

### SCO+™ Forward Plus Endorsement

Like ECO+, SCO+ is also available to secure with the SCO+ Forward Plus endorsement for spring crops and winter wheat. SCO+ offers individual protection above the county protection of an underlying plan up to 86%. When combined with the SCO+ Forward Plus endorsement, a producer can secure coverage for higher fall prices.

### Extra Harvest Expense Endorsement

For those interested in a cost-effective Crop Hail option for their crop insurance plan, FMH now offers an Extra Harvest Expense endorsement separate from its Wind and Green Snap options. Extra Harvest Expense covers damage by wind that results in additional harvest expense for the producer.

**Availability:** Coverage options vary by area, check with your FMH sales manager for availability and termination dates.

## WHAT'S EXPANDED

### Early Plant Coverage

Early Plant Coverage provides financial protection for replant expenses if a crop is planted during a 15-day period prior to the initial planting date of the underlying MPCl policy. Available at a lower rate than Replant Premier, Early Plant Coverage is an affordable and flexible option for those who need a wider planting window.

**Availability:** Early Plant Coverage is now available for corn and soybeans in more states including Iowa, Illinois, Indiana, Kentucky, Missouri, Ohio, and Wisconsin.

### PACE

The Post-Application Coverage Endorsement (PACE) became available in early 2022 for corn producers who utilize post-application nitrogen practices. PACE provides extra coverage for projected yield lost when a producer is unable to post-apply nitrogen to their growing corn crop due to field conditions created by adverse weather.

**Expanded Availability:** PACE coverage is available for non-irrigated corn in 11 Midwestern states, including select counties in Indiana, Kansas, Michigan, Nebraska, North Dakota, Ohio, and South Dakota. In September 2022, the U.S. Department of Agriculture announced PACE is now offered in almost all counties within Iowa, Illinois, Minnesota, and Wisconsin.

### Forage Winterkill

FMH now offers Forage Winterkill coverage for 2023 in Idaho, Pennsylvania, and Michigan in addition to where it's already offered in Illinois, Minnesota, and Wisconsin. Forage Winterkill coverage protects against damage to a forage crop caused by adverse weather conditions during winter when plants are dormant.

**Availability:** Covered crops include perennial alfalfa or other forage crops starting with the second year of growth.

For more product information, please contact your sales manager or visit the FMH Online Store for updated 2023 marketing materials at [store.fmh.com](https://store.fmh.com).



# 2022

## A YEAR IN REVIEW

With FMH President & CEO Shannon Rutledge

FMH was fortunate to add to its surplus in 2022, making for two consecutive years of positive gains. The year started out with record premiums over \$1.5 billion – a 36.4 percent increase. This is the largest premium volume achieved in the history of the company! This was, in part, due to commodity prices – corn alone was up over 28 percent and soybeans 20 percent. The real story though was the 10 percent increase in insurable acres, four percent increase in MPCl policies, and 13.4 percent increase in Crop Hail premiums.

### Business Plan in Action

With the revenue engine humming, spring crops were planted despite a wet season, and prices increased throughout the summer. Multiple new products were introduced like ECO+™ and SCO+™, Forage Winterkill, and PACE, which fueled our policy count. Our Southeastern growth strategy was in full swing with over \$60 million in new business towards our three-year goal of \$100 million.

Our business plan was executed with many accomplishments. Over 6.5 million acres leveraged precision technology, increasing Precision Solutions adoption by 9.2 percent. The FMH Field app was implemented, which created efficiencies and improved accuracy during loss adjustments. Precision enhancements like Auto Assign, CLU Validation, and the Claims Adjuster Report were developed and implemented into our systems. To boot, Product Manager went live and replaced our antiquated Crop Hail rating system with expanded capabilities and flexibility.

A top business priority this year was increasing our system security. Deploying multi-factor authentication helped us achieve another big step in that direction. From a strategic standpoint we executed on all the right things -- everything we could control, we did, and did it in spectacular fashion. The rest was up to Mother Nature.

### Extreme Weather Impacts

Drought in the High Plains of Texas, Oklahoma, and New Mexico was not a new phenomenon this year. Unfortunately, as the year progressed, the Drought Monitor Report showed not only significant worsening of those states, but also the spread into the Great Plains of Montana, North and South Dakota, Wyoming, Kansas, Nebraska, and Colorado.

Then on September 28, Category Four hurricane Ian made landfall in Florida with wind speeds of 155 miles per hour. This storm would turn out to be the second deadliest in the U.S. this century after Hurricane Katrina in 2005. The storm path hit Florida and South Carolina directly, and impacted North Carolina, Alabama, and Georgia. When harvest season arrived, we hoped we might get lucky and not have the negative impact we feared. As the new losses started pouring in Thanksgiving week, the sinking feeling of what might have been hit us. Currently our Crop claim count is over 49,000 compared to last year's 36,400 – a significant increase of 24.5 percent.

## Property Business Challenges

In my 2021 Year in Review, I mentioned the impacts the December tornadoes in Iowa had on our Property and Casualty book. Those losses carried over into 2022, and storms that occurred in May, traveling across Western Iowa, Nebraska, South and North Dakota, and Minnesota, hammered our property business. The weather pattern the last few years has not been kind to the property business. Additional rate increases and higher deductibles will impact everyone, no matter where they buy insurance or reinsurance. This is the hardest market in my 28-year career, and it is going to be here for the near future.

The upside of the hard market is how we were able to capitalize during renewal season for our own reinsurance business. FMH enjoyed a comeback year with strong rate increases on assumed business, and our Canadian Crop book managed to earn a profit for an overall positive year. This market creates opportunities to not only be selective in what we reinsure, but also the limits that we provide. Both help contribute to the bottom line.

## A New Channel for Growth

The Chief Brokerage Office got up and running in the last quarter of the year with the creation of Agricultural Brokerage Solutions™. This company will be the avenue for us to offer additional lines of insurance to our agency force and insureds, another big step in offering Complete Farm Insurance Solutions™. Our strategy is to grow without economic risk to FMH by creating a true revenue channel only. We've set the foundation and are ready to grow.

## Hard Work Pays Off

With all the adversity from extreme weather patterns, it is truly a blessing 2022 will be a profitable year. Incredible efforts made by our employees continue to set us up for success, and for that I am forever grateful. There are no challenges we will not overcome and no goals we will not achieve.

You truly are the best and I have never been more excited for the future!




# 2 CONSECUTIVE YEARS OF POSITIVE GAINS

# +4%

MPCI POLICIES

# PREMIUMS OVER \$1.5 BILLION



# +13.4%

CROP HAIL  
PREMIUMS

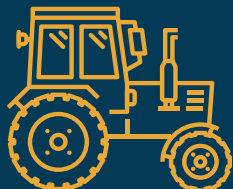
# OVER \$60 MILLION IN NEW BUSINESS IN THE SOUTHEAST



# AG BROKERAGE SOLUTIONS™

# +10%

INSURABLE  
ACRES



# OVER 6.5 MILLION ACRES USED PRECISION SOLUTIONS

## SALES SEASON RESOURCES

### Farmer Meetings

Keep your customers informed about changes for the upcoming crop insurance year with an FMH Sales Manager in attendance.

FMH may pay up to 100% of the meeting expense up to your agency's allotment tier level.

### Co-op Advertising

Use an FMH ad template or create your own and FMH may cover up to half the cost of the ad!

FMH may reimburse your agency up to 50% of the cost of your eligible advertisement up to your agency's allotment tier level.

### Free Marketing Materials

Stock up on 2023 product brochures, booklets, flyers, and guides.

Use our free postcards and signs to easily promote your offerings.

### Co-brand Options

Add your agency logo to a variety of marketing materials or promotional items such as hats, bags, apparel, and more for a cost.

Find What You Need: FMH Agent Center  
> Tools & Resources > Marketing



## FMH ADJUSTER TRAINING EVENT PROVIDES PROPERTY AND CASUALTY INSIGHT

Staff from roughly a dozen Reinsurance mutuals, as well as FMH Reinsurance and P&C staff, gathered for the Mutual Claims Conference in Ames, Iowa, this January 24-26. The conference featured topics for property and casualty (P&C) adjusters to prepare for claims season and enhance customer experiences, while Reinsurance staff learned about current industry trends and best practices for working with independent agents.

Attendees heard from outside speakers on topics such as hail-resistant shingles, appraisal issues with cosmetic damage, and water and loss mitigation. FMH P&C staff presented on procedural updates and on topics like auto damage estimating.

During one shared session on precision agriculture, both P&C and Reinsurance staff inspected numerous pieces of equipment up close. "We viewed several Case and New Holland combines, tractors, and forage harvesters," said Jim Polish, Senior Mutual Services Representative. "We also had a very interesting presentation on precision farming from a Case technician."

P&C adjusters had the opportunity to collaborate and discuss current issues during open discussion and roundtable sessions. Reinsurance staff joined them for an ethics presentation by FMH Agile Portfolio Manager Sandy Bergman. Presentations on soft skills and how to improve communication with insureds were also offered for both groups.

FMH crop claims staff also got the chance to learn and network at their National Claims Conference in mid-February. Read more about it in the next issue!

**Thank you for planning and executing the claims conference. I always leave with additional knowledge and thoughts of improvement.**

*- Dwayne Glory, Farmers Protective Mutual Insurance Company*

**I enjoy coming to this school because it is worth my time. I always leave with information that I can use back at my mutual.**

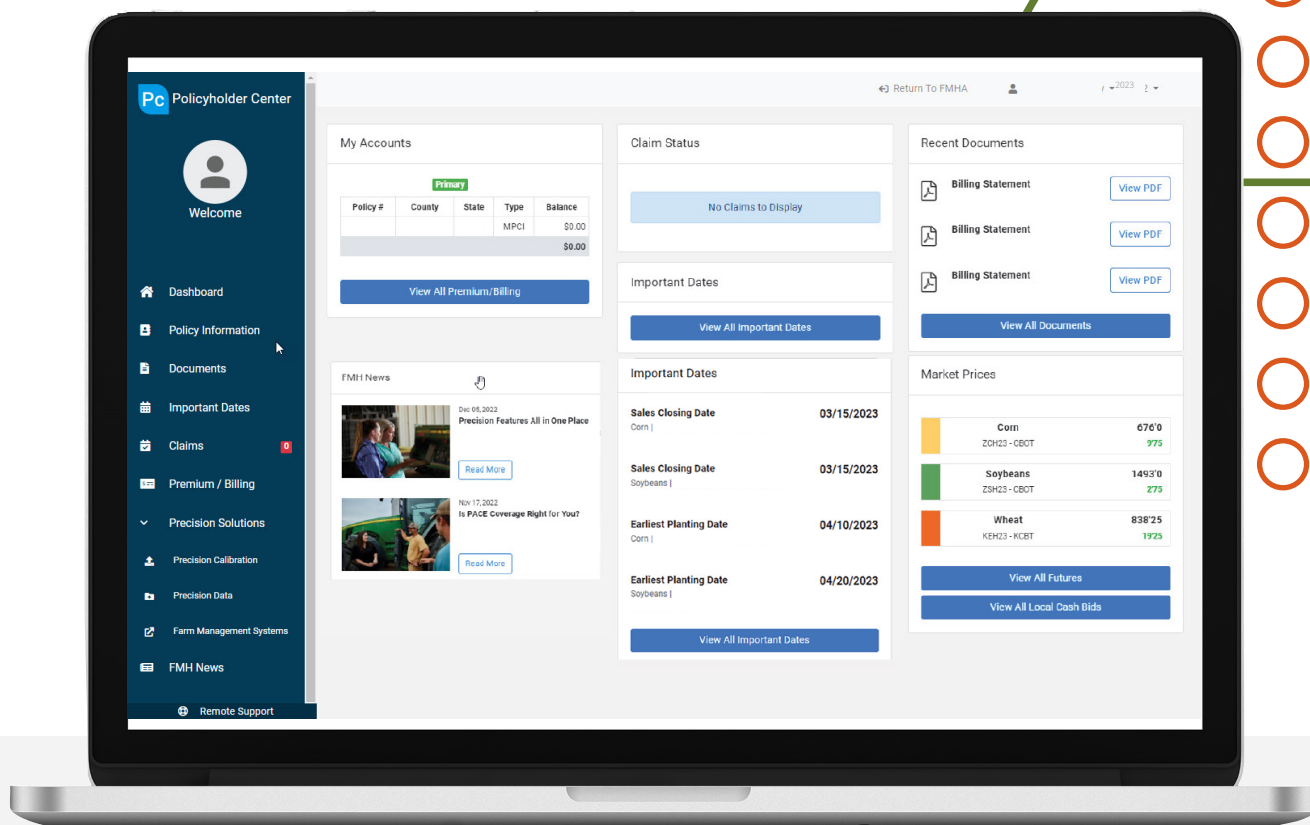
*- Noah Schrage, Howard County Mutual Insurance*

**This year's event was great! From walking through the aftermath of a tornado to hands-on learning with various types of machinery, this event never disappoints!**

*- Cayce McGinnis, FMH Reinsurance Claims Analyst*







## AGENT ACCESS FEATURE ADDED TO FMH POLICYHOLDER CENTER

FMH is excited to announce the addition of its Agent Access feature to the FMH Policyholder Center (PHC). Crop agents will be able to utilize this feature in early March.

Based on agent feedback, this enhancement will allow agents to view PHC accounts to provide support more easily for their customers.

### What is the Agent Access Feature?

This new feature will allow agents to view policyholder accounts to provide support in real time, particularly as customers plant and report acres in the spring.

### Who Will This Impact?

Policyholders who have PHC accounts will now be able to grant their agents access. This is a great time to promote setting up a PHC account to any of your customers who have not already done so!

### How Does It Work?

Agents can request access to an insured's PHC account in FMHA by clicking the "P" icon on their customer list, on the policy, or on the entity. This will generate an email to the insured prompting them to log into their PHC account with their regular login credentials.

When the customer has logged into the PHC, they will receive a pop-up message to approve or deny access to their agent. Once they've approved access, their agent will be able to access their account.

### What Can an Agent Assist With in the PHC?

Once an agent's access has been approved, the agent can assist their customer with reporting acres, utilizing precision connections like the John Deere Operations Center™ and Climate FieldView™ integrations, and more.

Note that agents or agency representatives will not have access to billing information. Additionally, agents won't be able to set up precision connections in the PHC for their customers, but they can assist with these connections once they've been set up by the policyholder.

**Look for more information on the Agent Access feature from FMH in the coming months!**

## FMH ENTERS NINTH YEAR OF GIA INVESTMENT

As a founding member of the Global Insurance Accelerator (GIA), FMH is excited to share this year's cohorts as part of the Accelerator's ninth year running. The 2023 cohort members include: Amelio Health, Informedic, Invive, Lightship Neuroscience, ReBLDing, ReFocus AI, and SOFT EDGE.

The GIA supports a small selection of InsurTech startups every year with funding, mentorship, and a 100-day accelerator program to help develop and prepare the early-stage companies for the next stage of their growth. The program culminates with a presentation at the Global Insurance Symposium in front of industry experts, insurance executives, potential customers and investors. This year's symposium will be held April 18 in Des Moines and is open to anyone interested in InsurTech.

Over the course of nearly a decade, the GIA has made a global impact. "The GIA has assisted in the development of 65 companies over nine annual cohorts. Seventeen of those are international companies," explained Dave DeCapp, FMH Senior Vice President and GIA board member and mentor. "Several startups have been successfully purchased by other companies in addition to the considerable number of early-stage companies that have grown significantly in customers and revenue since being a part of the program."

As an investor, FMH aids in the selection process and has first access to the new technologies and solutions from these startups.

"FMH believes that actively participating in the GIA both supports overall insurance industry innovation as well as provides FMH an excellent opportunity to access early-stage company solutions," DeCapp added. "This positions FMH to leverage these cutting-edge technologies to better serve our agents and customers."

## EMERGING LEADERS BUILD VALUABLE RELATIONSHIPS THROUGH CIRB PROGRAM

Molly Eastman, FMH Assistant Vice President – Accounting, and Landon Shafer, FMH District Sales Manager III, are learning how to advocate for the crop insurance industry through the Crop Insurance and Reinsurance Bureau's Emerging Leaders Program (CIRB ELP). This is the program's eighth class of emerging leaders, and FMH's 14th and 15th employees to go through the program.

Eastman commented how the relationships she's building through this program will have a lasting impact. "CIRB ELP brings together individuals from the industry to allow them to foster relationships in ways they otherwise wouldn't be able to," she said. "I have learned the importance of relationships and being involved not only with other AIPs, but also RMA, industry partners, lobbyists, and congressional leaders."

The program concludes in April with a graduation ceremony during the CIRB Spring Fly-in in Washington, D.C. Eastman is already applying what she has learned to her role at FMH: "This program has opened my eyes to the key issues that are impacting the industry, which will allow me to help prepare FMH for future changes or identify them as risk areas for our Enterprise Risk Management program."

Ultimately, the program has taught her the importance of having a voice in D.C., "as a small decision could have a huge impact on our business."

She noted the value of a variety of voices as well: "In order for the federal crop insurance program to be successful, we not only need to listen to each other's concerns and ideas, but also understand that we all may have different goals for the program."



*The 2022-2023 ELP class at the National Crop Insurance Services headquarters in Kansas in December.*





# 2023

## INDUSTRY ASSOCIATION COMMITTEE MEMBERS

### FMH Thanks These Individuals for Their Contributions to the Industry

We are proud to have so many FMH employees who volunteer their time for industry committees and associations. We would like to recognize those who are currently serving terms and thank them for their extra time and effort above and beyond their daily responsibilities.

**Zach Allsup**

Member, NCIS Whole-Farm RP Working Group

**Sara Ahrenholz**

Vice-chair, NCIS Minnesota Committee

**Sheila Backer**

Member, NCIS Whole-Farm RP Working Group  
Member, NCIS Perennial and Specialty Crop Working Group

**Tucker Boss**

Co-Chair, Nebraska NCIS Crop Hail School

**Chris Burkett**

Member, NCIS Actuarial & Statistics Committee

**Daren Cunningham**

Member, NCIS Gulf States Committee

**Chris Crawford**

President, Iowa Association for Financial Professionals (Iowa AFP)

**Dave DeCapp**

Board Member and Mentor, Global Insurance Accelerator  
Member, NCIS Communications & Outreach Committee

**Molly Eastman**

Member, 2022-2023 CIRB Emerging Leaders Program

**Joel Erickson**

Co-chair, NCIS North Dakota Crop Hail School

**Pat Faga**

Board Member and Treasurer, Iowa Insurance Institute  
Board Member and Vice President, Iowa Insurance Hall of Fame  
Board Member, NAMICO Insurance Company  
Board Member, MIAI Guaranty Fund Board

**Julie Garrison**

Treasurer, National Association of Fleet Administrators (NAFA)  
Member, International Facility Management Association (IFMA)  
Member, Safeguard Iowa Partnership  
Member, Iowa Contingency Planners

**Chad Groen**

Co-chair, NCIS Minnesota Crop Hail School

**Grant Krohn**

Vice-chair, NCIS MPC Policy Procedure and Loss Adjustment (PPLA) Committee

**Debbie Ladehoff**

Secretary/Treasurer, Central Iowa Society of Human Resource Management (SHRM)

**Dennis Mackey**

Co-Chair, NCIS Kansas/Oklahoma Regional Committee

**Rob Martin**

Board of Directors and Investment Committee, Intermediaries & Reinsurance Underwriters Association (IRUA)

**Scott McEntee**

Past Board Chair, Executive Committee, Insurance Accounting and Systems Association (IASA)  
Board Member and Mentor, Global Insurance Accelerator

**John Morris**

Chairperson, NCIS Gulf States Committee

**Jim Polish**

Chairperson, Iowa Claims and Loss Control Committee, Mutual Insurance Association of Iowa (MIAI)  
Member, Illinois Association of Mutual Insurance Companies (IAMIC) Education Committee  
President, Arkansas Association of Mutual Insurance Companies

**Ken Ripley**

Member, Minnesota Crop Insurance Conference Planning Committee

**Trevor Robins**

Member, NCIS Training & Education Committee

**Aaron Rutledge**

Member, NCIS Program and Development Committee (PDC)

**Ron Rutledge**

Board of Directors and Executive Committee, CIRB  
Board of Directors, NAMIC

**Shannon Rutledge**

Board of Directors, NCIS

**Landon Shafer**

Member, 2022-2023 CIRB Emerging Leaders Program

**Robby Shrum**

Member, NCIS Gulf States Committee

**Marshall Sigsby**

Member, NCIS Gulf States Committee  
Member, NCIS Missouri Committee  
Member, NCIS Kentucky-Tennessee Committee

**Curtis Swain**

Member, NCIS Legal Affairs Advisory Board

**Bryant Tjeerdsma**

Member, NCIS Underwriting and Operations Committee

**Lance Van Vleet**

Member, Securities & Insurance Licensing Association (SILA) Member, Insurance Carrier Relations Committee

**Amber Vokt**

Member, Securities & Insurance Licensing Association (SILA)

**Renée Walters**

Board Member, Mutual Insurance Association of Iowa (MIAI)

**Jim Wilson**

Member, NCIS Crop Hail PPLA Committee

**Julie Wilson**

Board Member, Financial & Insurance Conference Professionals (FICP)  
Member, Maritz Global Events Client Advisory Board

# PEOPLE IN THE NEWS

## Promotions, Transfers, and New Hires



**Sara Ahrenholz** has been promoted to Field Claims Supervisor II.



**Tucker Boss** has been promoted to Field Claims Supervisor III.



**Shannon Cook** has been promoted to Insurance Specialist II.



**Dona Cretors** has been promoted to Compliance Specialist II.



**Nic Crowley** has been promoted to Crop Adjuster II.



**Derek Duoss** has been promoted to Crop Adjuster II.



**Elyse Fitzgerald** has been promoted to P&C Underwriter II.



**Carrie Flynn** has been promoted to Integrated Marketing Supervisor.



**Brock Foster** has been promoted to Crop Adjuster II.



**Julie Harris** has been promoted to Compliance Specialist II.



**Sara Hoff** has been promoted to P&C Underwriting Manager.



**Sue Hollander** has been promoted to Claims Analyst II.



**Scott Johnson** has been promoted to District Sales Manager II.



**Landon Jones** has been promoted to Crop Adjuster II.



**Kathleen Juffer** has been promoted to Internal Sales Manager.



**Brian Kohtz** has been promoted to Lead Adjuster I.



**Jerry Krosbakken** has been promoted to Lead Adjuster I.



**Dawn Lauer** has been promoted to Creative Supervisor.



**Lori Lorenzen** has been promoted to P&C Office/Agency Assistant.



**Mary Beth Maffin** has been promoted to Executive Assistant.



**Michael Marugg** has been promoted to Compliance Field Specialist II.



**Ammie McGraw** has been promoted to Web Marketing Supervisor.



**John Morris** has been promoted to Field Claims Supervisor II.



**Cole Olson** has been promoted to Precision Technology Specialist II.



**Kellyn Pappas** has been promoted to Communications Specialist II.



**Sayer Peterson** has been promoted to P&C Operations Coordinator.



**Tyler Pickens** has been promoted to Lead Adjuster II.



**George Raife** has been promoted to Claims Analyst II.



**Jeff Robertson** has been promoted to Lead Adjuster II.



**Justin Schwery** has been promoted to Lead Adjuster I.



**Jake Sullivan** has been promoted to Lead Adjuster I.



**Julie Susie** has been promoted to Crop Adjuster II.



**Gretchen Young** has been promoted to Lead Adjuster I.



**Evan Harbart** has transferred to Crop Adjuster II.



**Elise Hepker** has transferred to Marketing Specialist II.



**Dan Phelps** has transferred to Lead Adjuster II.



**David Rice** has transferred to Lead Adjuster II.



**Austin Burton** has been hired as Help Desk Specialist.



**Dustin Callihan** has been hired as Lead Adjuster II.



**Joe Callow** has been hired as Precision Technology Specialist.



**Zach Painter** has been hired as Crop Adjuster.



**Bill Phillips** has been hired as Lead Adjuster.



**Kelly Slice** has been hired as Lead Adjuster.



**Marshall Williams** has been hired as Lead Adjuster II.



## IN MEMORY

### AL CARTER

We regret to inform you of the passing of former FMH employee and Board member Al Carter on January 19, 2023, at the age of 92.

A native of Rushville, NE, Al served in the U.S. Army during the Korean War from 1951 to 1953, earning a Bronze Star medal for his service. After attending Drake University, Al worked for FMH in the Accounting department beginning in 1954 and was named Treasurer of the FMH Board of Directors in 1987. He retired from the company in 1993 after thirty-nine years of service.

“My memories of Al will always be filled with his passion for FMH,” said Darin Roggenburg, EVP – Chief Financial Officer, who joined FMH during Al’s tenure. “From the first time I met Al, I saw an individual who cared so much about the organization and people that he worked for, that it made it a very easy decision for me to want to join FMH.”

Al enjoyed watching football and golf, as well as spending time with his wife, Wilma, and son, Roger. Our thoughts and prayers are with his family and friends.

### CLEON KLEMISH

We regret to inform you of the passing of former FMH adjuster Cleon Klemish on January 6, 2023, at the age of 81.

Cleon farmed south of Adair, IA, for over fifty years with his wife, Kaye. He enjoyed spending time with his children and attending his grandsons’ sporting activities and vocal concerts. He worked as a part-time hail and multi-peril crop adjuster for FMH for twenty years.

Our thoughts and prayers are with his family and friends.

## COMMUNITY AWARD

### KESLEY MAGEE RECEIVES FIREFIGHTER OF THE YEAR AWARD



**Kesley Magee**, P&C Claims Adjuster/Inspector, recently received the 2022 Firefighter of the Year Award from the Lodi Area Fire Department in Lodi, WI. Members of the fire department vote annually to determine the award recipient.

**Farmers Mutual Hail congratulates Kesley on his achievement! We are proud to support the communities where we do business and celebrate those who make them stronger!**

“

I can’t put into words the emotions I have for receiving this. It’s an honor to serve with my brothers and sisters on the department. The brotherhood we share is something I will forever be grateful for.

-Kesley Magee, P&C Claims  
Adjuster/Inspector

”

## FOLLOW CROP PRICES WITH THE FMH PRICE DISCOVERY TOOL

February is when projected prices are established for corn, soybeans, and cotton in many areas. Track daily prices throughout the discovery period with the FMH Price Discovery Tool.

- Use on Desktop or Mobile Devices
- Data is Direct from RMA
- Easy Filter and Chart Views

[WWW.FMH.COM/PRICEDISCOVERY](http://WWW.FMH.COM/PRICEDISCOVERY)



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

## GAIN PRODUCT KNOW-HOW FROM **FMH INSURECAST**

Tune into new episodes of FMH InsureCast for an expert take on popular products, market trends, and more this season.

Stream these new episodes:

- 2023 Crop Insurance Decision Factors
- 2023 Spring Updates Preview
- What Keeps Farmers Up at Night?

It's not just for agents! Share episodes with your customers by visiting:

**FMH.COM/PODCAST**



## 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

Chelsey Teachout  
(ext. 026)  
[chelsey.teachout@fmh.com](mailto:chelsey.teachout@fmh.com)

### Graphic Designers

Cayla Fulcher  
(ext. 727)  
[cayla.fulcher@fmh.com](mailto:cayla.fulcher@fmh.com)

Peggy Vespa  
(ext. 703)  
[peggy.vespa@fmh.com](mailto:peggy.vespa@fmh.com)

### Copywriters

Katie Hultgren (ext. 115) <a href="mailto:katieh@fmh.com">katieh@fmh.com</a>	Kellyn Pappas (ext. 045) <a href="mailto:kpappas@fmh.com">kpappas@fmh.com</a>
--	---

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.  
©2023 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.