



**Farmers Mutual Hail**  
Insurance Company of Iowa

# THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

February 2022



## 2021: A YEAR IN REVIEW

New president and CEO Shannon Rutledge recaps FMH business news and major weather events from the last year. Find out how FMH thrived amidst its challenges.

**Read his review on page 6.**

## NEW YEAR, NEW PRODUCTS

Two new products from FMH offer farm-level protection with county plans. Plus, learn about a new federal product for conservation-minded producers.

**Read about how they work on page 3.**





## FEBRUARY 2022

# TABLE OF CONTENTS

New Year, New Product Options .....	3
FMH Agents Talk Precision .....	4
CIRB Emerging Leaders .....	5
Compliance Reminders .....	5
2021: A Year in Review .....	6
New! Electronic 1099 Forms.....	8
FMHA Mapping.....	8
Industry Association Members .....	9
People in the News .....	10

---

### FMH Agents Talk Precision Solutions

When it comes to customer service, FMH offers agents and policyholders valuable support for Precision Crop Insurance Solutions™. But don't take it from us, hear more from FMH agents about their experience with our support team.

**Read more about what they have to say on page 4.**

---

### How FMHA Mapping Sets Your Agency Apart

How can you visually represent a policy when meeting with a customer? The answer: FMHA Mapping. This recently upgraded feature can save time and enhance conversations with your customers.

**Read about reasons why you should use FMHA Mapping on page 11.**



**Farmers Mutual Hail**  
Insurance Company of Iowa





## NEW YEAR, NEW PRODUCT OPTIONS

Along with the new federal Post Application Coverage Endorsement (PACE) geared towards conservation-minded producers, FMH is pleased to offer two of its own new products this year, ECO+™ and SCO+™. Both products provide farm-level protection when combined with their underlying county-based plans. With more specialized options like these, FMH continues to offer Complete Farm Insurance Solutions™ to allow agents to offer the right coverage fit for producers.

### ECO+

#### Coverage levels available up to 95%

ECO+ is a new endorsement from FMH that offers individual protection above the county protection of an underlying plan. It pairs with the Enhanced Coverage Option policy and provides individual-based coverage if the producer, or both the county and the producer, experience a loss.

**How It Works:** ECO+ comes in two different coverage bands, either 86%-90% or 86%-95%. The ECO+ plan doesn't have to follow a producer's ECO selection, allowing them to choose either Revenue or Yield protection for ECO+.

**Availability:** ARC or PLC program participation has no impact on product eligibility. ECO+ is available in the same counties as ECO coverage. Covered crops include corn and soybeans.

### SCO+

#### Coverage levels available up to 86%

For individual-based coverage with the Supplemental Coverage Option policy, offer FMH's new SCO+ endorsement. SCO+ pairs with a producer's Supplemental Coverage Option policy to offer individual protection above the county protection of their underlying plan.

**How It Works:** It comes in two bands of coverage: 75%-86% or 80%-86%. SCO+ is like ECO+ with the option to choose either Revenue or Yield protection. However, SCO+ is only available with an Optional Unit structure.

**Availability:** SCO+ is available in the same counties as SCO coverage. Covered crops include corn and soybeans, and coverage for wheat is available in select states.

### PACE

#### An endorsement for conservation-minded producers

A new federal product, the Post-Application Coverage Endorsement provides extra coverage for projected yield lost when producers are unable to post-apply nitrogen to a growing corn crop due to field conditions created by adverse weather.

**How It Works:** With PACE, producers can select a coverage level between 75% and 90% and provide the intended split of nitrogen to be applied pre-application and post-application.

**Availability:** PACE coverage is available for non-irrigated corn in select counties in the following states: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

### Deadline to Secure Coverage

Coverage for these products must be elected by the sales closing date of the underlying plan(s).  
**Talk to your sales manager to find out more about product availability for your area.**

# “FMH AGENTS TALK PRECISION SOLUTIONS

When it comes to customer service, FMH offers agents and policyholders valuable support for Precision Crop Insurance Solutions™. But don't take it from us, hear more from FMH agents about their experience with our support team.

“ Our Precision Technology Specialist was willing to go the extra mile – he has come to countless meetings with us and helped us get countless farmers set up. I just can't say enough about the partnership that we as an agency have with him and the entire FMH precision team. ”

- Shelly Pfisterer, Agri-Risk Solutions, Nebraska & Colorado

“ FMH staff are very kind and very helpful – it's very comforting to know they're a call away. ”

- Kim DeLay, DeLay Insurance, Iowa

“ I choose FMH for my policyholders because I know FMH has a commitment to help when things don't go as planned. ”

- Travis Keister, Minn-Iowa Crop Insurance Services, Minnesota

“ FMH's customer service for our agents and our insureds is excellent, second to none. They are on time, they know their clients, and their clients have been very pleased with it. ”

- Gerrit Juffer, Juffer Inc., South Dakota

“ Service with FMH is wonderful. When agents and customers need help after hours, FMH is there. It's a three-way road with FMH, agents, and customers. When we all work together, we achieve a common goal. ”

- Chris Yockey, Yockey Insurance, Iowa

“ Our Precision Technology Specialist has a great deal of knowledge of the system and has become an invaluable resource for any issue that I need help with. He was able to use a workaround to get the data I needed to complete a report. It is outside-the-box thinking like this that impresses me. I appreciate that. It saves me time and allows me to move forward. ”

- Chad McCollester, Mid Continent Insurance Consultants, Iowa

“ FMH has the resources and the people to back up Precision Solutions. Through their dedicated precision team, FMH has really made it possible and given me confidence as an agent to be able to tell an insured, 'I can take your precision data and use it for your acreage report and your production report,' and know that it's going to be successful. ”

- Jason Eden, Eden Agency, Nebraska

“ If I had to tell another agent one thing about FMH, it would be that in my experience, you're working with the best people in the industry. ”

- Josh Sojda, Weller and Associates, Virginia

“ FMH has folks on staff that are national leaders in the industry. They helped with working out the kinks and going through my own learning process; this was invaluable. ”

- Marc Shepard, Shepard Crop Insurance, Texas

# FMH EMPLOYEES FIND PURPOSE IN CIRB EMERGING LEADERS PROGRAM

Now in its seventh year, the Emerging Leaders Program (ELP) from the Crop Insurance and Reinsurance Bureau (CIRB) continues to help build the next generation of crop insurance leaders. The program provides participants with knowledge and hands-on experience to be successful advocates for the industry.



**Dave DeCapp**  
FMH Senior Vice  
President – Marketing



**Ken Ripley**  
FMH Assistant Vice  
President – Regional  
Sales Manager

This year's ELP class includes Dave DeCapp, FMH Senior Vice President – Marketing, and Ken Ripley, FMH Assistant Vice President – Regional Sales Manager. "The ELP program has definitely opened my eyes to the political side of the business and the importance of having a voice on the Hill," said Ripley.

This year's program began this past August with overview webinars, where class members were introduced to CIRB and the ELP. "Kurt Henke from CIRB gave us a look into the history of the program and how it has changed over the years," said Ripley. In December, participants visited Kansas City for an industry networking event, where they had the opportunity to visit with representatives from the Risk Management Agency (RMA) and National Crop Insurance Services (NCIS).

One of the highlights for participants was the fall fly-in in Washington, DC, where the class had the chance to meet with members of Congress. Ripley, who is a farmer himself, noted that the trip expanded his existing knowledge and broadened his perspective on crop insurance. "Getting a 'behind the curtain' view of how politics plays into the program was very intriguing to me," he said. "It showed me how important having a connection and bipartisan relationship is for the success of the program."

DeCapp agreed, noting that "one of the key benefits is experiencing Washington conversations and interactions first-hand." Those interactions continue to be crucial when promoting and protecting the future of crop insurance.

“

**It showed me how important having a connection and bipartisan relationship is for the success of the program.**

Ken Ripley, FMH Assistant Vice  
President – Regional Sales Manager

"My favorite quote during the week was, 'It is so important to have a seat at the table, or you will be the meal,'" said Ripley.

Next up for ELP participants is CIRB's Annual Meeting, taking place mid-February in Indian Wells, California. The program will conclude in April with the Spring Fly-In and Policy Conference in Washington, DC.

## COMPLIANCE REMINDER: **RMA- REQUIRED FORMS FOR MPC AGENTS**

Remember to complete your required compliance forms for 2022. Go to [fmh.com/compliance](https://fmh.com/compliance) to find the forms you need and to submit them electronically.

### Agency Non-Disclosure

**Deadline: March 25, 2022**

Completed by: Agency owner or officer

### Individual Non-Disclosure

**Deadline: Must be signed and submitted prior to accessing policyholder information**

Completed by: Any individual who has access to personally identifiable information of MPC policyholders

### Conflict of Interest

**Deadline: Prior to the earliest acreage reporting date each year**

Completed by: Writing agents, loss adjusters, employees, and affiliates

\*New for 2022: REG Disclosure section applies only to agents and loss adjusters

### Covenant Not to Sue

**Deadline: Must be signed and submitted to all AIPs represented before any business can be accepted**

Completed by: All MPC writing agents

### Controlled Business

**Deadline: December 30, 2022**

Complete the form based on 2021 MPC business. The form will become available October 2022.



# 2021

## A YEAR IN REVIEW

Alpha, delta, and now omicron...it feels like the topic starts every conversation. When the year started, I believed that by spring we would be coming to the other side of the pandemic. Instead, I am wondering if we will run through the Greek alphabet naming all the variants? It does feel that for the most part, people have gone back to living their lives as normally as possible and are learning to live with the virus. As an employer recognizing that things are never perfect, I am proud of how FMH has navigated these incredibly complicated and polarizing issues. Human Resources and Corporate Services as departments have had their work cut out for them, and I want to thank them for all of their hard work!

On top of that, I'm proud to report that our Crop division set a company record by writing over \$1 billion in crop insurance, the first time we have ever seen nine zeroes. After three challenging years (code for 'not profitable'), FMH was due. Make no mistake about it, this past year will go down as one of the best in history, and we sure did need it. Our acre growth was close to 9 percent due to new products and new agency relationships. Crop prices were up significantly, and volatility factors also increased - both helped to fuel significant top line growth.

Planting season overall was benign. We avoided major prevent plant or replant claims, which gave us a great start to the year. Our writing area experienced all types of weather patterns in 2021. Parts of Iowa and the Dakotas experienced drought while Minnesota and some eastern states had excess moisture, but overall farmers produced a record soybean crop and a near record corn crop. This production resulted in a fantastic MPCl loss ratio of 51.6 percent and carried the year for FMH.

The Private Product loss ratio of 68.5 percent again produced a significant underwriting loss. Each year that goes by, it becomes more apparent how challenging profitability is for private products. We recognize this, and it's the reason why premium caps have been placed on Revenue Accelerator

Max Protection® (RAMP). Going forward, premium caps will be placed on other private products too. Our agency force needs these tools, but we must be very calculated on what we sell, where we sell it, and to whom it is sold. It's a strategy we are starting to call Agency Profit Optimizer, or APO.

**I'm proud to report that our Crop division set a company record by writing over \$1 billion in crop insurance, the first time we have ever seen nine zeroes. After three challenging years, FMH was due. Make no mistake about it, this past year will go down as one of the best in history, and we sure did need it.**

**- Shannon Rutledge, President & CEO**

Timing is everything. An early harvest removed most of the risk for crop business, but unfortunately for the P&C and Reinsurance divisions, the fiscal year ends at midnight on December 31. Last year had already started off rough from the 2020 derecho and pandemic supply chain issues, which caused building materials to skyrocket and in turn, increased the cost to settle claims.

In addition to derecho 'part deux,' there were devastating tornadoes that ripped through several Midwestern states, with the worst damage occurring in Kentucky and Tennessee. We did have losses from the derecho in Iowa, but the losses in those two states were about three times the loss Iowa experienced for Reinsurance.

Premiums were up slightly in both lines due to rate increases from last year's experience. The P&C loss ratio ended up just over 100 percent, and Reinsurance saw dramatic improvement from 228 percent down to 81.6 percent. Palliser, the Canadian crop hail company in which we own 25 percent and reinsure, had its worst year ever with a net combined ratio for FMH of 156 percent.

The good news for these lines of business is that a hardening market increased primary rates overall and increased reinsurance rates for our assumed business. While the past couple of years have been tough, our aggressive underwriting approach and geographic diversification strategies bode well for the future.

As always we remain committed to providing Complete Farm Insurance Solutions™. I appreciate all the hard work our agents, reinsurers, and employees have put in to make 2021 one for the history books. I look forward to what the future holds for Farmers Mutual Hail!



## LEARN MORE ABOUT **FMH'S NEW PRESIDENT & CEO**

Get to know our new president and CEO  
Shannon Rutledge with these fun facts:

- He's worked for FMH for 27 years starting full time in 1995 in data processing.
- Other titles he's held include Field Supervisor, Reinsurance Department Representative, and Assistant Vice President – Mult-Peril Operations Department among others.
- Shannon started working at FMH during his summers home from college. He learned about the underwriting process and did tasks like removing staples from loss proofs and stuffing envelopes with policy provisions and premium reminders.
- One of his goals as president is to continue to find ways to ensure the FMH culture continues while it evolves under new hybrid working schedules and with new generations.
- Shannon collects golf balls from courses he's played at around the world. He is a lifelong fan of the Green Bay Packers and also reps Baylor University, where his oldest daughter is a student and his younger daughter will attend in 2023.
- Shannon's favorite binge-worthy shows include Ted Lasso, Game of Thrones, and Curb Your Enthusiasm.
- Shannon is the son of Steve Rutledge (former FMH President, 2001-2010), and nephew of Ron Rutledge (former FMH President, 2011-2021).

# NEW! 1099 FORMS AVAILABLE ELECTRONICALLY

New for 2022: The FMH 1099 form is available electronically in the FMH Agent Center (FMHA) and in the FMH Policyholder Center. 1099 forms are used for reporting non-employment income to the IRS with taxes. Paper copies of 1099 forms will continue to be mailed to impacted parties.

## Who Receives a 1099?

- General agencies who received a commission in 2021
- Crop policyholders who are not filed as corporations

## Where Can I Find My 1099?

- General agency admins (or the user who can access commission and tax documents in FMHA) can find their 1099 in FMHA under Agency Management > Retrieve Documents
- Policyholders can find their 1099 in the FMH Policyholder Center under the documents tab
- Agents can also access policyholder 1099 forms under the Entity > Documents tab in FMHA

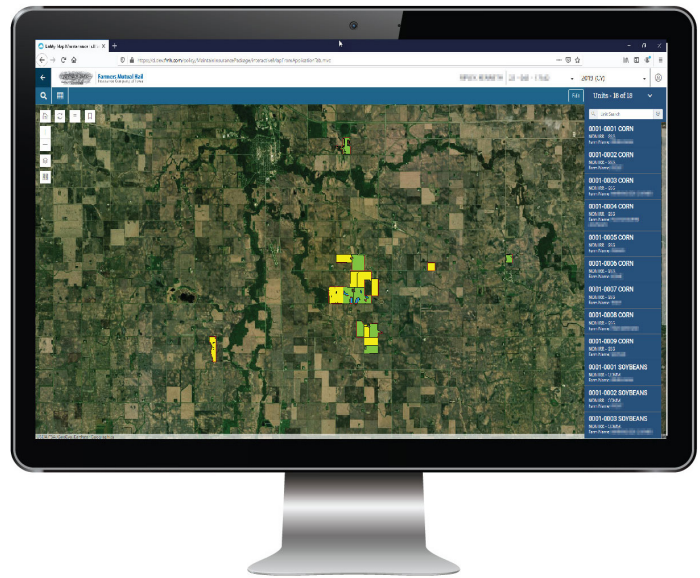
## Why Access My 1099 Electronically?

- Save space with electronic record keeping
- Easier to locate to print additional copies

*\*Please note: For 2022, paper copies of 1099 forms will still be mailed to the impacted parties.*

## Questions about your FMH 1099 form?

Reach out to FMH Accounting at 800-247-5248.



# HOW FMHA MAPPING SETS YOUR AGENCY APART

Did you know the human brain processes visual information 60,000 times faster than words? FMHA Mapping is a unique feature of the FMH Agent Center, helping agents create visual representations of a policy to save time and enhance conversations with their customers.

## Why Use FMHA Mapping?

- **It's Easy**
  - A map is automatically created for each policy
  - Helps you report down to the required CLU level
- **Catch Keying Errors**
  - Compare previous years
  - Show high-risk areas
  - Verify unit structure
  - Visually confirm CLU data or PLSS errors
- **Customers Love It**
  - Offering Map-based Reports sets your agency apart

## When FMHA Mapping Makes a Difference

- **Enhance acreage and production reports for customers**
- **Create maps for prospective customers**
- **“Key it and see it” when verifying CLUs**

## FMHA Mapping Training Options

### Recorded Webinar

Check out mapping webinar recordings to learn on your own schedule

[fmh.com/agent-resources/training/online-help](https://fmh.com/agent-resources/training/online-help)

### Live Webinar

Join us this March to go over the basics of FMHA Mapping with one of our trainers

[fmh.com/training](https://fmh.com/training)



# INDUSTRY ASSOCIATION COMMITTEE MEMBERS

2022

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

We are proud to have so many FMH employees that 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

### Sheila Backer

Member, NCIS Whole-Farm  
RP 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

### Dave DeCapp

Board Member and Mentor,  
Global Insurance Accelerator

Member, NCIS Communications  
& Outreach Committee

Member, 2021-2022 CIRB  
Emerging Leaders Program

### Joel Erickson

Secretary, NCIS North  
Dakota Committee

### Pat Faga

Board Member and Treasurer,  
Iowa Insurance Institute

Board Member and Vice President,  
Iowa Insurance Hall of Fame

### Julie Garrison

Treasurer, National Association  
of Fleet Administrators (NAFA)

Member, International Facility  
Management Association (IFMA)

### Chad Groen

Co-chair, NCIS Minnesota  
Crop Hail School

### Grant Krohn

Member, NCIS MPC Policy  
Procedure and Loss Adjustment  
(PPLA) Committee

### Debbie Ladehoff

Past President, Central Iowa  
Society of Human Resource  
Management (SHRM)

### Dennis Mackey

Secretary, NCIS Kansas/  
Oklahoma Regional Committee

### Scott McEntee

Board Chair and 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

### Ken Ripley

Member, Minnesota Crop Insurance  
Conference Planning Committee

Member, 2021-2022 CIRB  
Emerging Leaders Program

### Trevor Robins

Member, NCIS Training &  
Education Committee

### Aaron Rutledge

Member, NCIS Crop Hail  
PPLA Committee

### Ron Rutledge

Board of Directors and  
Executive Committee, CIRB

Board of Directors and Audit  
Committee Chairman, NCIS

Board of Directors, NAMIC

### Shannon Rutledge

Member, NCIS Program and  
Development Committee (PDC)

### Robby Shrum

Member, NCIS Gulf States Committee

### Marshall Sigsby

Member, NCIS Gulf States 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)

# PEOPLE IN THE NEWS

## Officer Promotions



**Brian Knoll** has been promoted to Vice President - Property & Casualty.



**Rob Martin** has been promoted to Vice President - Reinsurance.



**Dawn Stoppelmoor** has been promoted to Assistant Vice President - Business Development.

## Promotions



**Jennifer Anderson** has been promoted to P&C Underwriter II.



**Michael Aussieker** has been promoted to Lead Adjuster I.



**Deb Beeler** has been promoted to P&C Claims Supervisor.



**Kelly Bertz** has been promoted to District Sales Manager II.



**Tim Blagg** has been promoted to Lead Adjuster I.



**Stephanie Bowsher** has been promoted to Lead Adjuster I.



**Rodger Bruett** has been promoted to Claims Analyst III.



**Jennifer Carlson** has been promoted to P&C Underwriter II.



**Tony Carnahan** has been promoted to Lead Adjuster II.



**Chris Crawford** has been promoted to Treasury Manager.



**Sammy Jo Fox** has been promoted to Lead Adjuster I.



**Janice Frank** has been promoted to Insurance Specialist III.



**Robert French** has been promoted to Senior P&C Claims Adjuster/Inspector.



**Jesse Gerding** has been promoted to Field Claims Supervisor II.



**BJ Gray** has been promoted to Lead Adjuster II.



**Jason Haroldson** has been promoted to Crop Adjuster II.



**Becky Lundberg** has been promoted to P&C Underwriter III.



**Josh Menz** has been promoted to Underwriting Operations Manager.



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



**Amy Oleson** has been promoted to P&C Underwriter II.



**John Pinnock** has been promoted to Field Claims Supervisor.



**Branden Plummer** has been promoted to Precision Technology Specialist III.



**Alicia Poduska** has been promoted to Crop Adjuster II.



**Matt Quindel** has been promoted to Internal Claims Manager.



**Jo Sample** has been promoted to Crop Adjuster II.



**William Schmidt** has been promoted to Crop Adjuster II.



**Kelli Soesbe** has been promoted to Instructional Designer III.



**Allen Thorp** has been promoted to Crop Adjuster II.



**Alex Van Loenen** has been promoted to Precision Technology Specialist III.



**Ryan Weiskircher** has been promoted to Lead Adjuster I.

## New Hires



**Dakota Eilander** has been hired as a Help Desk Specialist.



**Brian Flaherty** has been hired as a Claims Analyst.

### NOT PICTURED:

**Frank Roberson** has been hired as a Crop Adjuster II.



## RETIREMENTS



Alan Marietta, Lead Adjuster II, retired on December 31, 2021, after 19 years of service.

**Farmers Mutual Hail thanks Alan for his years of service and wishes him the best in retirement!**

## IN MEMORY

### James 'Jim' Hanson

We regret to inform you of the passing of FMH retiree James 'Jim' Hanson, on January 19, 2022, at the age of 66. Jim worked for FMH for 34 years as a state supervisor.

Jim enjoyed spending time with his wife, Jeanne, and their two daughters, Ashley and Nicole. He also enjoyed golfing and meat raffles at the local bowling alley.

Our thoughts and prayers are with his family and friends.

### Robert Fair Hanson

We regret to inform you of the passing of FMH retiree Robert Fair Hanson on December 13, 2021, at the age of 93. Bob worked as both a part-time and full-time hail adjuster for FMH for many years.

Bob was a dedicated Nebraska Cornhusker fan. He also enjoyed woodworking, golfing, and spending time with his daughters and grandchildren.

Our thoughts and prayers are with his family and friends.

### Bernard Heimann

We regret to inform you of the passing of FMH retiree Bernard Heimann on December 16, 2021, at the age of 87. Bernard worked for FMH for 18 years as Iowa Field Supervisor.

Bernard was a lifelong farmer and enjoyed spending time with his wife, Marilyn, their five children, and fourteen grandchildren. He was active in his local American Legion post and his local Knights of Columbus.

Our thoughts and prayers are with his family and friends.

### Russ Cross

We regret to inform you of the passing of FMH retiree Russ Cross on December 20, 2021, at the age of 91. Russ worked for FMH for 37 years. At the time of his retirement, he managed the poultry department.

Russ enjoyed spending time with his late wife, Sandra, and their children and grandchildren.

Our thoughts and prayers are with his family and friends.

## ANSWER YOUR PRODUCT QUESTIONS WITH FMH INSURECAST

Tune in to recent episodes of FMH's agent podcast series, InsureCast, to learn more about products in demand this season and how they work.

**Check out these available episodes:**

- 2022 Crop Insurance Decision Considerations
- P.A.C.E. Post-Application Coverage Endorsement
- ECO and SCO, Plus New Options for 2022
- FSA Program Decisions and Crop Insurance Impacts

Know a customer that might benefit from learning more about these products?

Share the episode with them by visiting [fmh.com/podcast](https://fmh.com/podcast) or scanning the QR code.

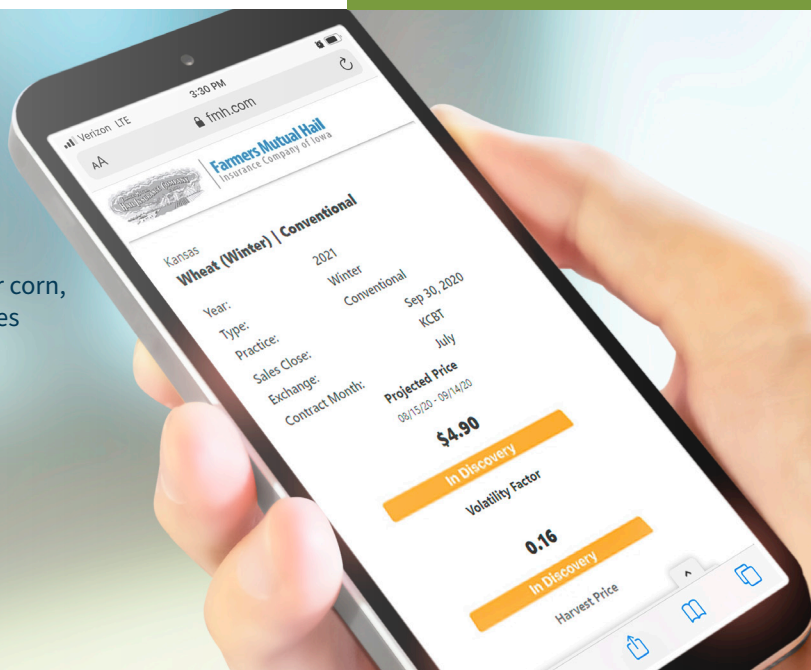


## FOLLOW CROP PRICES WITH **THE FMH PRICE DISCOVERY TOOL**

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](https://www.fmh.com/PRICEDISCOVERY)





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



## SAVE THE DATE!

Kansas City, Missouri | November 8-10, 2022



**Learn** how to  
set your agency  
apart with sales  
techniques



**Connect** with  
fellow agents and  
FMH staff



**Grow** your skills  
as an agent in this  
unique industry

**OPEN TO ALL FMH AGENTS. WE LOOK FORWARD TO SEEING YOU!**

## 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 Designer

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

### Copywriters

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

Kellyn Pappas  
(ext. 045)  
[kpappas@fmh.com](mailto: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.  
©2022 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.