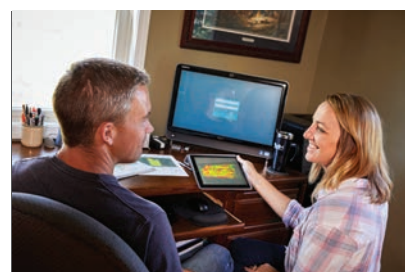


TheCloud

www.fmh.com



2018 YEAR IN REVIEW

In his reflection on 2018, President and CEO Ron Rutledge discusses the ups and downs felt throughout the industry during this past year, and how in its 125th year of business, FMH still shines through with financial strength and World Class customer service. Read more on page 2.

NEWSLETTER HIGHLIGHTS :

“ You can count on the certainty of Farmers Mutual Hail. As America’s Crop Insurance Company, we always put our customers first. ”

-Ron Rutledge
President & CEO

**PRESIDENT’S 2018
YEAR IN REVIEW**

02

**AGENCY BENEFITS FROM
PRECISIONS SOLUTIONS**

06

**KEY 2019 STRATEGIC
INITIATIVES**

04

**FARM BILL PROTECTS
CROP INSURANCE**

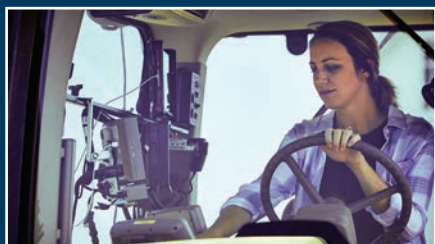
08

**FMH INDUSTRY ASSOC.
COMMITTEE MEMBERS**

05

PEOPLE IN THE NEWS

10



NEW CLIMATE CORPORATION PARTNERSHIP

In November, FMH and The Climate Corporation announced a new partnership focused on simplifying crop insurance reporting for our shared farmer customers. The platform agreement will enable farmers to connect their field data to FMH for seamless delivery of crop insurance reporting. Read more on page 7.



2018: A YEAR IN REVIEW

with President & CEO Ron Rutledge

There were many of highlights in the year gone by. The Philadelphia Eagles won their first Super Bowl. Brooks Koepka won the U.S. Open – again. Prince Harry married Meghan Markle. California was under siege from wildfires. Justify became the 13th Triple Crown winner. Tiger Woods won for the first time in five years at the Tour Championship. And the Democrats took back control of the House of Representatives in the November elections.

Highlights in 2018 that were a little closer to home: Farmers Mutual Hail Insurance Company of Iowa celebrated its 125th anniversary on March 4. The weekend gala celebration left all of us excited about our future and thinking “what if...?” FMH leadership enjoyed a spectacular trip with our agents at Pebble Beach. President Donald Trump invoked tariffs and started a trade war, resulting in a plunge in soybean prices. The Midwest experienced a crazy wet fall. As 2018 wound down, America’s

farmers and ranchers got a new Farm Bill. And to wind the year up, we bid a fond farewell to Senior Vice President Larry Ewart and his wife, Anita, after an amazing 40-year career in crop insurance.

Some of those events were fun to watch, while some of them were pretty tough. When it was all said and done, the year had some bright spots but didn’t turn out quite the way we had hoped. There was an all-time record rainfall in dozens of cities across the U.S. and the fall was so wet that at the end of the year we still had over a quarter million acres yet to be harvested. I can’t recall that ever happening in my 37 years at FMH. That much water doesn’t come without storms, of course, and late season wind storms did a lot more damage than normal with so much crop left in the field. The storm damage was compounded with harvest prices that were substantially lower than those projected in the spring.

As of this writing, our gross MPCl loss ratio is projected at 58 percent and our private products at 96 percent. When we combine those results, we end up with a pretty substantial loss. P&C had a tough year, too, with a 69.7 percent loss ratio, leaving them deep in the red after expenses. The star of the show is our Reinsurance book of business, which turned a nice profit again for the sixth year in a row! When you add it all up, our One Company result will be a substantial underwriting loss, but it will be offset by investment earnings and other adjustments – and it's a testament to our financial resiliency that it will result in a pretty small loss to surplus.

While we didn't make a buck last year, we have a lot to be proud of in 2018 – our financial strength wasn't the only thing to shine through. Our claims service was second to none, and we regularly hear from our agents how we stand above the competition. We protected the livelihoods of our farmers and ranchers with innovative products, and we got them their claim checks in short order when they had a loss. And, we continue to follow the philosophy of “if it ain't broke, fix it” and continuously make Farmers Mutual Hail even better.

“ We start 2019 with a certainty we haven't had for a long time thanks to a Farm Bill passed by Congress in a timely manner – the first time since 1990. You can count on the certainty of Farmers Mutual Hail, too. We're U.S.-based, domiciled in Iowa, and we will never be for sale. As America's Crop Insurance Company, we always put our customers first.

- Ron Rutledge, President & CEO



It's our friends – all of you – and the FMH family that make it all worthwhile. We have a pretty amazing team of employees, agents, and reinsurers! I hope you had a great 2018, and I look forward to the continued success of our partnership in the coming year. If you're in the West Des Moines area, please stop by 6785 Westown Parkway and say “hi!”



LARRY EWART HONORED WITH NCIS INDUSTRY LEADERSHIP AWARD

Larry Ewart, former Senior Vice President of Claims at FMH, has been recognized for his role serving the crop insurance industry through outstanding leadership. He received his National Crop Insurance Services (NCIS) Industry Leadership Award in February during the 2019 Crop Insurance Industry Annual Convention in California. The award recognizes individuals in the crop insurance industry who have consistently served by providing leadership through the NCIS Standing Committee or Regional/State structure. Larry's been a long-time active NCIS member, including serving as committee chairman on several committees. Larry retired in December 2018 after 40 years of service with FMH. Congratulations, Larry!



FMH 2019 STRATEGIC INITIATIVES

As we set our business plans into motion for 2019, we're excited to share with you our key strategic initiatives for the upcoming year. These initiatives were developed and chosen as a focus for this year based on trends in the industry, feedback from agents, and because they support FMH's core strategies of delivering exceptional customer experiences, differentiating FMH from competitors, and supporting our growth initiatives.



Innovative New Products and Expansion

We kicked off 2019 with exciting new products and enhancements, including Cyber Risk Protection for home and farm, RAMP Forward Plus endorsement for crop, and the expansion of our P&C offerings into Kansas. In addition to strategically growing these products, FMH will continue to focus on expanding the Margin Protection product and will explore opportunities to expand our SRA offering with Dairy Revenue and Livestock.



Focus on Data

Technology and data continue to be an integral part of our business and industry. We are committed to going above and beyond to protect customer and business partner data with an extensive data security protocol within the organization which includes ongoing employee training. We are also putting efforts toward organizing and using data to leverage insights for growth opportunities and enhanced products and solutions.



Cutting-edge Solutions

Precision ag technology continues to evolve and improve how growers manage their operations and in turn, it changes and improves how we process crop insurance. We will continue to drive adoption of Precision Crop Insurance Solutions™ across our book of business. One way we will be enhancing our offering is through a new collaboration with The Climate Corporation. We will also reinforce our position as the most knowledgeable in the industry with an expanded employee precision certification program.



Programs to Support our Partners

Thriving agency partnerships are vital to our continued success, and both FMH and our agents benefit when we align with each other to serve our customers. We will continue to promote our expanded premium payment options that make doing business with FMH easier and more secure, including new online bill pay options on our Policyholder Centers and also the new eCheck payment option for P&C agencies. We are investing in innovative programs to help our agents grow and network. This year we launched the FMH Bridge platform. FMH Bridge is a new web-based agency support tool designed to help agents find opportunities to buy, sell, and partner on books of business.

2019 INDUSTRY ASSOCIATION COMMITTEE MEMBERS

FMH Thanks These Individuals for Their Contributions to the Industry

We are very 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.

Tucker Boss

Education Chairman, Nebraska
NCIS Adjuster School

RJ Brinkmeyer

Member, CIRB Emerging
Leaders Program

Chris Burkett

Member, NCIS Actuarial &
Statistics Committee

Dave DeCapp

Member, NCIS Communications &
Outreach Committee

Joel Erickson

Chairman, NCIS North Dakota
Committee

Pat Faga

Board Member and Treasurer,
Iowa Insurance Institute
Board Member, Iowa Insurance
Hall of Fame
Board of Directors, NAMICO

Carrie Flynn

Board Member, National
Agri-Marketing Association (NAMA)
Iowa Chapter

Julie Garrison

Treasurer, National Association of
Fleet Administrators (NAFA)

Joel Greteman

Finance Mentor, Global Insurance
Accelerator (GIA)
Finance Mentor, Iowa AgriTech
Accelerator

Chad Groen

Co-chair, NCIS Minnesota
Crop Hail School

Taylor Hellman

Finance Mentor, GIA
Finance Mentor, Iowa AgriTech
Accelerator

Tracy Klever

Member, NCIS Training &
Education Committee
Secretary, Central Iowa Customer
Service Leaders (CICSL)
Member, CIRB Emerging
Leaders Program

Ryan Kramer

Member, NCIS Data Mining
Steering Committee
Member, CIRB Emerging
Leaders Program

Grant Krohn

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

Debbie Ladehoff

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

Scott McEntee

Board of Directors, Executive
Committee, and CFO, Insurance
Accounting & Systems Assoc. (IASA)
Board Member and Mentor, GIA
Board Chair and Mentor, Iowa AgriTech
Accelerator

Kathie McGinnis

Treasurer, Des Moines Postal
Customer Council

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

Aaron Rutledge

Member, NCIS Crop Hail PPLA
Committee

Ron Rutledge

Board of Directors, Executive
Committee, and Chairman, CIRB
Board of Directors and Audit
Committee Chairman, NCIS

Shannon Rutledge

Member, NCIS Program and
Development Committee (PDC)

Curtis Swain

Member, NCIS Legal Affairs
Advisory Board

Bryant Tjeerdsma

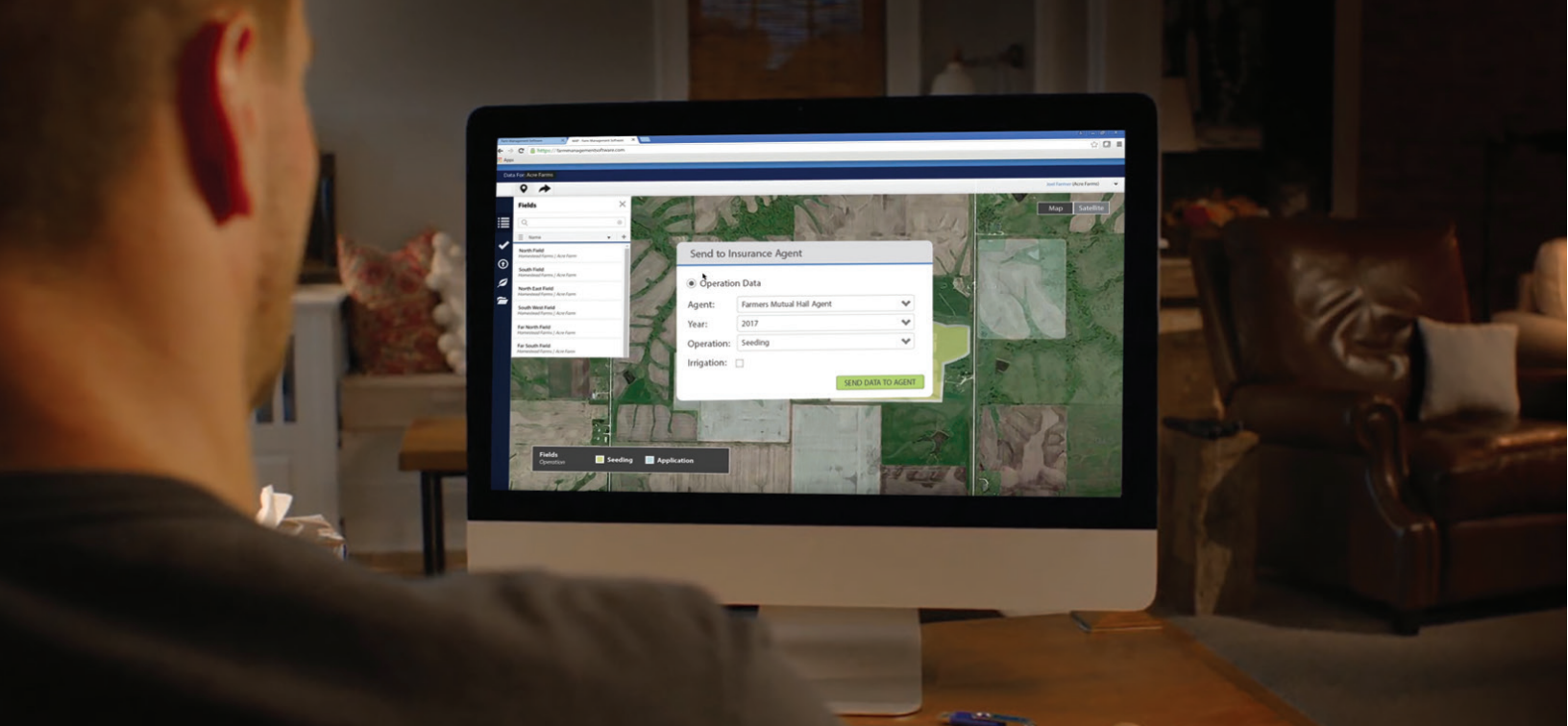
Member, NCIS Underwriting and
Operations Committee

Lance Van Vleet

Member, Securities & Insurance
Licensing Association (SILA)
Background Investigation Task Group
Member, Insurance Carrier Relations
Committee

Renee Walters

Member, MIAI Planning Committee



KANSAS AGENT SEES DOUBLE THE BENEFITS FROM PRECISION SOLUTIONS

As an agent and farmer, Nathan Kohls sees the value of FMH Precision Crop Insurance Solutions™ from beginning to end.

Kohls farms on a 4th-generation family farm in Clearwater, Kansas, raising primarily wheat, double-crop grain sorghum, soybeans, and corn. He utilizes precision ag technology to help him make decisions about his operation.

“I believe precision ag and variable rate fertility and seeding is the future on our variable soils in south central Kansas. We should be able to make ourselves more efficient by placing inputs where they can be used and backing them off where they will likely not be utilized,” he said.

Kohls also sells crop insurance with Terra Financial Inc. and has been utilizing Precision Solutions to not only improve his agency processes but to drive efficiency in the office.

“Precision reporting for insurance is a natural extension of this technology,” he added. “It also makes us more efficient by reporting the correct acres and increasing APH’s over time. It also saves time reporting and should reduce errors both for the farmer and agent.”

Kohls’ unique perspective as a farmer and agent led him to be invited to speak at the Farm Progress Tech Forum last November to an audience full of like-minded growers. He spoke about his experience with FMH Precision Solutions and how reporting acres with precision data has improved the accuracy of his insurance coverage.

His presentation outlined how Automated Crop Reporting (ACR) works from a grower’s perspective, and he also provided an example of the increased accuracy in his reporting.

He explained that, in his 2018 acreage report, he averaged 4.3 percent fewer acres by using precision data versus FSA data. To break that down, he showed that 4.3 percent of 1000 acres equals 43 acres, which, at \$6.00 an acre for premium, comes out to \$260 he was overpaying on his premium due to inaccurate data.

He also explained that not only was he overpaying on his premium, he was “watering down” his APH, which can also add up over time and affect his claim payments.

Kohls’ personal experience with Precision Solutions helps him discuss the benefits with his crop insurance customers.

“As an agent, the primary benefit I see to offering Precision Solutions is increased reporting accuracy for my customers. Using the precision maps is one more check that acres were not missed or misreported,” he said. “As a secondary benefit, they should see the same premium and APH benefits we’ve seen. I also like that I can offer precision as something to differentiate my agency from many others that can’t or don’t offer that service.”

He is looking forward to utilizing Precision Solutions for his own production reporting, where he hopes the process will save valuable time during harvest.

“Precision production reporting is the next thing we will look at, which should speed up harvest if we can eliminate hauling separate loads to the elevator as we finish harvest on each unit,” he said.

NEW CLIMATE CORPORATION PARTNERSHIP

In November, FMH and The Climate Corporation announced a new partnership focused on simplifying crop insurance reporting for our shared farmer customers. The platform agreement will enable farmers to connect their field data to FMH for seamless delivery of crop insurance reporting. This collaboration will deliver new capabilities and value for farmers by simplifying this annual task and expanding Climate FieldView™ as the industry's broadest and fastest growing digital agriculture platform.

"FMH has been focused on enhancing and expanding our use of digital ag data to best meet the needs of today's farmers. We continue to lead the industry through partnerships like these that grow our innovative insurance solutions," said Ron Rutledge, FMH President and CEO. "We are excited about working with The Climate Corporation to add an easy-to-use reporting option for our policyholders who use FieldView and agents utilizing FMH Precision Crop Insurance Solutions™. Not only will connecting our two systems enhance reporting processes, the data collected through FieldView can be used for adjusting crop losses, resulting in an enhanced claim experience for our policyholders."

With Climate FieldView, farmers across millions of acres are experiencing fast, easy field data collection and the ability to gain analytics-based insights from their data for increased productivity. With the addition of FMH as a partner, planting and harvest data captured in a farmer's FieldView account will seamlessly flow into FMH systems at the farmer's request for faster completion and delivery of planting and production reports. Ultimately, this will provide farmers and their agents a more simplified reporting experience, eliminating the need for manual data entry.

In addition to enabling easy, digitized insurance reporting for farmers, Climate and FMH will be identifying further collaboration opportunities to partner in the area of digital risk management for farmers in the future. FMH will continue to communicate to our Precision Solutions agency partners about our collaborative work with The Climate Corporation as it develops.



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

Track daily prices throughout the projected price discovery period with the FMH Price Discovery Tool. After prices are established, use the tool to look up the exact price you need by filtering to your specific crop and location.

FMH PRICE DISCOVERY TOOL BENEFITS

Use on Desktop or Mobile Devices

- This tool adapts to your browser screen size so you can use it at the office or while you're on the go and still easily view all the necessary information.

Data is Direct from RMA

- The tool links directly to RMA data, so the information updates as soon as RMA makes changes.

Simple and Easy to Use

- Designed with speed in mind, this tool has simple filter options and easy-to-read charts to access the information you need quickly.

Share this tool with your customers and use for yourself, particularly during the price discovery periods.

WWW.FMH.COM/PRICEDISCOVERY

P&C CLAIMS SCHOOL

In early December of this past year, FMH P&C adjusting staff gathered for a two-day claims school. They were joined by industry experts and FMH presenters to address topics related to various types of roofing, Decra steel shingles, structural engineering regarding hail damage to metal roofing, liability losses and how to properly assess crop loss, electrical engineering losses, cause and origin in house fires, accident reconstruction, and UM & UIM liability losses.

We are dedicated to enhancing our team and FMH's World Class service standard to best serve our insureds. These meetings are one of the many ongoing efforts FMH provides to ensure our adjusting staff and reinsurance clients are on the forefront of changes in the industry regarding products and procedures.



NEW FARM BILL PROTECTS AND EXPANDS CROP INSURANCE

The 2018 Farm Bill was passed with bipartisan support and signed into law on December 20, 2018. This \$867 billion package was approved by the Senate in an 87-to-13 vote and then approved by the House of Representatives in a 386-to-47 vote. Ongoing pressure from farmers and ranchers facing low commodity prices urged Congress to pass the new law with widespread support.

With the passage of the new Farm Bill come no drastic changes to federal crop insurance funding or commodity programs. Improvements to programs like Whole Farm Revenue Protection (WFRP) keep crop insurance affordable and more widely available, especially for farmers with more diverse operations.

"The new Farm Bill is basically a renewal of the old farm bill, with some enhancements. It's essentially the status quo for the core crop insurance program," said FMH President & CEO Ron Rutledge.

Other provisions in the Farm Bill legalize industrial hemp, allowing producers to now have federal farm program benefits. The new bill also expands Dairy Margin Coverage to make the program more accessible for small-scale dairy producers and reduce premiums.

"They expanded the eligibility for farm subsidies, legalized hemp, and allowed for the expansion of dairy support," said Rutledge. "This Farm Bill has something in it for everyone, and they got it done on time for the first time since 1990."

These measures come amidst a struggling farm economy. The USDA Economic Research Service reports that net farm income, an overall measure of profits, has decreased 12.1 percent from \$66.3 billion in 2017 to \$57.2 billion in 2018, which equals a decrease of \$9.1 billion.

According to recent comments about the 2018 Farm Bill published by the National Crop Insurance Services, "The new law keeps crop insurance affordable and widely available for agriculture, and it provides much-needed certainty heading into 2019."

With the challenges facing producers, continued protection for crop insurance – along with increased coverage – is a crucial tool to help the agriculture sector weather natural and economic risks. Despite the difficult farm economy outlook, several Farm Bill measures provide more opportunities for both those that use crop insurance and those that provide it.

FMH WILL HOST 14TH ANNUAL ST. BALDRICK'S CHARITY EVENT

The 2019 St. Baldrick's Head Shaving Event hosted by FMH will be held Monday, March 25, at the River Center Eventorium in downtown Des Moines with the "Iowa Nice Guy," Scott Siepker, as the emcee for the evening. There will also be special activities for kids to enjoy.

St. Baldrick's is an organization dedicated to funding the most promising research to find cures for childhood cancers and giving survivors long and healthy lives. Each year, participants from FMH shave their heads or style their hair in crazy ways and colors at this event to raise money for the St. Baldrick's Foundation.

We hope you attend to show your support for this worthy charity!



HAWAIIAN GETAWAY INCENTIVE TRIP

2020 Platinum Trip | Maui, Hawaii
May 3-8, 2020

Qualifying agents, with a guest, will stay oceanside at the exquisite Andaz Wailea Resort. The area has five beautiful, crescent-shaped beaches, stellar golf courses, and staggering ocean views. It exudes a sense of privacy, serenity, and freedom to stroll along the beaches. Plus, several other natural wonders of Maui are an easy distance away. Fun and sun will be aplenty!



PEOPLE IN THE NEWS



RON KUETHE PROMOTED TO CHIEF RISK OFFICER

Ron Kuethe has been promoted to Chief Risk Officer in addition to his current role as Executive Vice President of Reinsurance.

As CRO, Kuethe is responsible for FMH's risk management operations including managing data requirements needed to adequately evaluate the profitability of products, identifying potential new growth areas, and managing the risks associated with those endeavors. His leadership will be critical in supporting FMH's core initiatives.

Kuethe joined FMH in 1987 in the Poultry Department where he was eventually promoted to Vice President and Manager. He then served as President of FMH's subsidiary company, Farmers Union Co-Operative Insurance Company, prior to the creation of FMH's Property and Casualty Division in 2011. Kuethe has held several leadership roles before being promoted to Executive Vice President of the Reinsurance Division on January 1, 2017.

NEW HIRES, PROMOTIONS, AND TRANSFERS



Aaron Rutledge has been promoted to Vice President – Claims and Claims Manager



Dru Lesnick has been promoted to Vice President - Infrastructure & Security



Jeff Lisk has been promoted to Vice President – Technology



Wayne Biehl has been promoted to Assistant Vice President – IT Department



Ryan Benes has been promoted to Strategic Account Manager



Craig Erdman has been promoted to Lead Adjuster II



Jesse Gerding has been promoted to Field Claims Supervisor I



Joel Greteman has been promoted to Staff Accountant II



Chock Hefner has been promoted to District Sales Manager III



Taylor Hellman has been promoted to Senior Accountant II



Dennis Johnson has been promoted to Claims Analyst III



Shelby Kief has been promoted to Lead Adjuster I



Carmen Knoner has been promoted to Claims Analyst II



Joel Lemke has been promoted to Field Claims Supervisor II



Ellen Miller has been promoted to Training Administrator II



Justin Mitchell has been promoted to Insurance Specialist III



John Morris has been promoted to Field Claims Supervisor I



Ashley Parrish has been promoted to Meeting & Events Planner I



George Raife has been promoted to Claims Analyst I



Brady Ramsey has been promoted to Lead Adjuster I



Austin Rock has been promoted to Lead Adjuster I



Jesse Saathoff has been promoted to Field Claims Supervisor II



Sean Sexton has been promoted to IT Tech Lead I



Amber Vokt has been promoted to Agency Specialist II



Julie Wilson has been promoted to Meeting & Events Manager II



Brady Thielges has been hired as a District Sales Manager for North Dakota and Montana

Not Pictured:

Lon Harrington has been hired as a Lead Adjuster I

New Claims Regions Announced

The claims field operations will be making the following changes:

Great Lakes Region – Ohio and Michigan will join the current Great Lakes Region and Matthew Miller will serve as Regional Claims Manager.

(New) East Region – The remaining Northeast region states will join the Southeast region states to create the new East Region and Tony Geer will serve as Regional Claims Manager.

(New) Mid-Southwest Region – The Midwest and Southwest Regions will combine to create the new Mid-Southwest Region and Bruce VanLoenen will serve as Regional Claims Manager.

RETIREMENT ANNOUNCEMENT



Lenny Saathoff

Lead Adjuster II

13 Years of Service

Lenny Saathoff, Lead Adjuster II in North Dakota, retired at the end of January after 13 years of service with FMH.

A North Dakota native and Fargo High alumnus, Lenny has been in the crop insurance industry for over 35 years. He started as a part-time adjuster for FMH in 2005. In 2006, he was hired on full-time as the Northern South Dakota Field Supervisor, and in 2012 he was promoted to Field Claims Manager. Lenny's son, Jesse, has followed in his father's footsteps and currently works for FMH as a Field Claims Supervisor. Lenny will continue to work as a part-time adjuster for FMH in his retirement.

Favorite part of the job: "I valued how family-centered FMH is and enjoyed my time working claims with the adjusting crews and traveling the surrounding states, visiting many parts of Iowa, Nebraska, and Minnesota."

Biggest changes at FMH during time here: "The transition to paperless claims processing. There is no printing and mailing claims into the office anymore, it is all just uploaded digitally now."

Plans for retirement: "I plan to enjoy spending time with my 12 grandchildren during my retirement, as well as travel, camp, and do some woodworking. I will continue working on the farm and remain active with soil conservation, church involvement, and volunteering."

Farmers Mutual Hail thanks Lenny for his 13 years of service and wishes him the best in retirement!

IN MEMORY

M. Sparky Hefner

We regret to inform you of the passing of FMH retiree and agent Sparky Hefner of Cimarron, Kansas, on January 6, 2019, at the age of 84.

Sparky worked in the insurance industry throughout his career, serving as Agency and Claims Manager with Wheat Growers Mutual Insurance starting in 1969 and then with Farmers Mutual Hail in 1994 after FMH merged with Wheat Growers. Upon retirement in 2017, he worked as an agent operating Hefner Agency. Sparky was proud of his industry involvement with CIRB and NAMIC and was active in various state committees and schools. The Hefner Agency continues to write for FMH and is now owned and operated by his grandson, Jay Coles.

Sparky was born in Mayfield, Oklahoma and graduated from Holtville High School in 1952 in Holtville, California. After high school, he served in the United States Army at Fort Sill and attended Cameron Junior College, both in Lawton, Oklahoma. Sparky married Connie Green in 1953 in Holtville, California. Together they raised two daughters and one son. He enjoyed spending time with family, which includes seven grandchildren and 13 great-grandchildren. Sparky's son, Russell, held multiple supervisory roles with FMH, and his grandson, Chock, currently serves as a Sales Manager with FMH.

Our thoughts and prayers are with his family and friends.

2019 MARKETING MATERIALS

Find a variety of advertising and marketing options including updated brochures, booklets, worksheets, and a new selection of branded promotional items.



Go to **STORE.FMH.COM** to order your 2019 marketing materials!

TheCloud

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

800-247-5248 | www.fmh.com

Editor

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

Graphic Designer

Dawn Lauer
(ext. 037)
dlauer@fmh.com

Copywriters

Chelsey Burkhead
(ext. 026)
cburkhead@fmh.com

Libby Faga
(ext. 033)
lfaga@fmh.com

Tim Rutledge
(ext. 047)
timr@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.

©2019 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.

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

