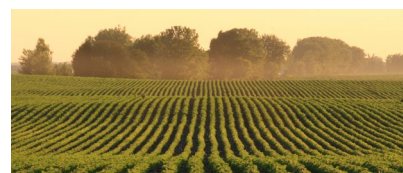
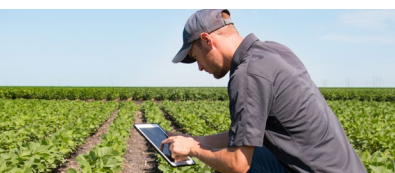
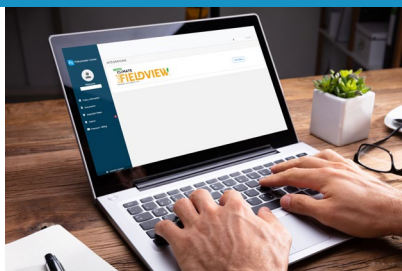


TheCloud

www.fmh.com



Farmers Mutual Hail
Insurance Company of Iowa



2019 YEAR IN REVIEW

In his reflection on 2019, FMH President and CEO Ron Rutledge discusses how one of the wettest years in recent decades affected crop insurance, and how FMH still stands financially strong and focused on customer service through it all. Read more on page 2.

NEWSLETTER HIGHLIGHTS :

“ Once again, our financial strength shines through as we comfortably weather a rough year. Our agents tell us we handled the deluge of claims in 2019 better than anyone else! ”

-Ron Rutledge
President & CEO

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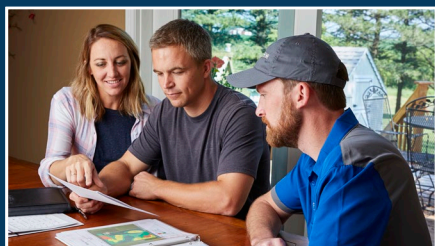
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PRECISION CLAIM SETTLED IN MINUTES

FMH Field Claims Supervisor Sara Ahrenholz was prepared for a long adjustment appointment involving commingled production, splitting by entity, and multiple bin measurements. After discovering that the policyholders had precision records that met crop insurance requirements, she was able to use their records to settle the claim in less than 10 minutes. Read more on page 6.



2019: A YEAR IN REVIEW

with FMH President & CEO Ron Rutledge

A year in review. Or, more happily, a year in the rearview. We are reminded daily of how difficult a year 2019 was as we continue to clean up remaining crop losses. What can one say? It was wet. Really wet. Record wet!

2019 was the second wettest year in history, exceeded only by 1973. You wanted to say 1993, didn't you? Nope, it was even wetter than that. North Dakota, South Dakota, Minnesota, Wisconsin, and Michigan all had their wettest years ever, with the rest of the central U.S. right behind them. The term "bomb cyclone" became a much more ingrained part of my vocabulary, and I now equate it with prevented planting and a lot of dollar signs. The Northwest had a drought, as did parts of Texas, while the Southeast set records for heat. I could continue with weather trivia for pages but suffice to say, 2019 seemed like 2018 all over again — except all the water arrived in the spring instead of the fall.

Much of the world sees only the headlines when it comes to water and, while flooding certainly made the front page in

many areas, ground that was simply too wet to be farmed was much more widespread. When it was all said and done, Farmers Mutual Hail had more prevented planting claims in 2019 than it had in all ten years prior...combined! The Norwegian in me can only say "uffda."

Without a doubt, it's going to be a tough year for our Crop Division. Fortunately, those results were offset by a very good year for investments and some large, positive adjustments in our pension funding and healthcare reserves. The bottom line is that despite exceptionally poor operating results, I'm pleased to report that FMH will have an increase in our surplus.

I'm even more excited to report that when you take the effects of the great job done on fund designations by our Business Intelligence Department — along with Ron Kuethe, our Chief Risk Officer — and compound that with the impacts of the SRA (Standard Reinsurance Agreement), we are very confident FMH will be paying contingent commission to our agents this fall. I daresay that won't be true for everybody!

Back in 2018, our Business Intelligence Department analyzed our Property & Casualty business which resulted in changes in underwriting, coverages, and rates. Those changes were implemented during late 2018 and 2019, and they contributed to a mid-50's loss ratio for P&C and its first year of profitability since the merger in 2011. We had a plan that took a little longer to implement than we expected, but we are on track now. My congratulations to Pat Faga, Executive Vice President of P&C and Chief Marketing Officer, and the entire P&C team on an almost \$3 million dollar gain and a great year!

My hope is that Reinsurance continues to have the same boring report every year: profitability! They have been profitable seven years in a row now; what a spectacular achievement after a long run on the other end of the spectrum. One key to their success is a portfolio of some of the best run county mutual companies in the business who have been great partners for FMH! Best wishes for another good year in 2020!

“Once again, our financial strength shines through as we comfortably weather a rough year. Our claims service was second to none in 2018, and our agents tell us we handled the deluge of claims in 2019 better than anyone else!

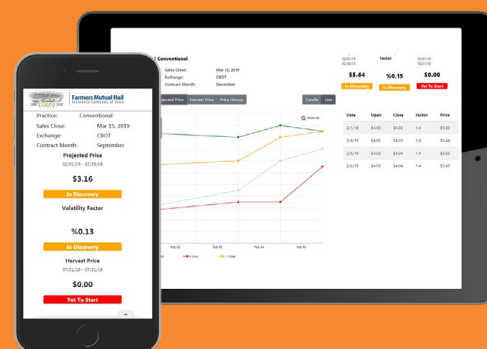
- Ron Rutledge, President & CEO



Ultimately, we are here “to provide peace of mind to America’s farmers by protecting their livelihoods and legacies through complete farm insurance solutions; enabling them to clothe, feed, and fuel the world.” I believe we did just that in the year gone by. Our staff just keeps getting better, we continue to make big strides forward with our computer systems, and I’m looking forward to a stellar 2020!

On a side note, when W.A. Rutledge founded Farmers Mutual Hail in 1893, he became very involved in the mutual insurance industry. In 1895 he was instrumental in the founding of the National Association of Mutual Insurance Companies, or NAMIC. NAMIC’s 125th anniversary is this year and we look forward to celebrating the occasion with President Chuck Chamness, and the entire mutual insurance industry, in Boston next September.

Thanks to all of you — our agents, our reinsurers, and our employees — for your loyalty and continued commitment to Farmers Mutual Hail. Together we can proudly call ourselves “America’s Crop Insurance Company.” You are the FMH family and make Team FMH a pretty amazing group! Good luck to you in 2020, and if you’re in the West Des Moines area, please stop by 6785 Westown Parkway and say “hi!”

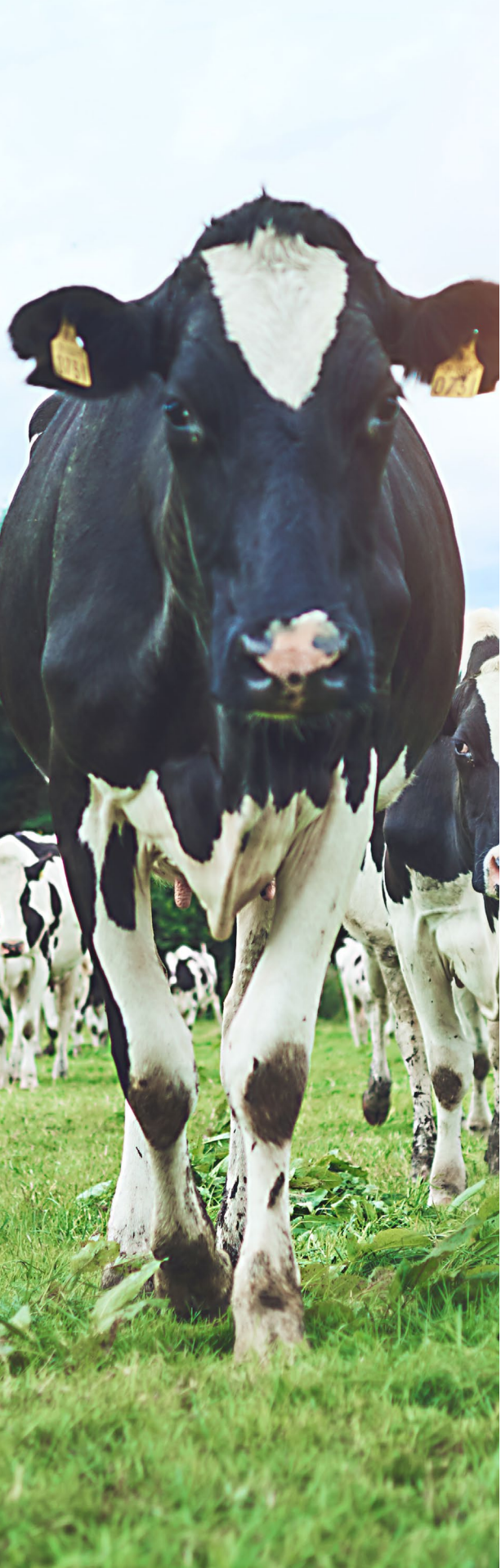


FOLLOW CROP PRICES WITH THE **FMH PRICE DISCOVERY TOOL**

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 as this year’s projected prices are being calculated.

- **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.



FMH OFFERING DAIRY REVENUE PROTECTION FOR 2021

Dairy is one of the top-ranking commodities in the U.S., with nearly 218 billion pounds of milk produced in 2018. Due to market fluctuations, dairy farmers face price challenges when it comes to being able to sell their milk at optimal prices. Dairy Revenue Protection (DRP) protects against losses in milk revenue caused by natural changes in market prices and yields.

As part of our Complete Farm Insurance Solutions™, Farmers Mutual Hail is proud to offer the federal product Dairy Revenue Protection for crop year 2021. Agents will be able to submit new or transfer applications for DRP policies beginning June 1, 2020, and begin quoting DRP July 1, 2020.

How Does It Work?

Dairy producers have the option to choose from one of two different pricing options when it comes to DRP coverage: pricing based on milk prices or pricing based on milk components such as butterfat or protein. Coverage levels range from 80 to 95 percent for both options, offered in five percent increments. To secure coverage, producers can work with their agents to follow these steps:

1. Contact their agent to complete an application for coverage.
2. Buy coverage by selecting a 3-month period with Quarterly Coverage Endorsements (QCE).
3. After all DRP data for the quarterly insurance period is released, FMH will send out a Notice of Probable Loss within 10 days, as applicable.

Dairy Revenue Protection gives producers the choice to insure up to 95% of their milk production on the day market prices peak, or they can hedge their risks by booking smaller amounts over time.

Policyholders have until 9:00 a.m. the following business day to submit their QCE and buy coverage based on the previous day's settlement price.

Where Is It Offered?

Dairy Revenue Protection coverage is available in all counties and states within the FMH writing area.

Why FMH?

Dairy Revenue Protection covers the gap in coverage other products can't provide and serves as a complementary product to other farm insurance policies your customers may have. FMH will allow agents to begin DRP quoting and policy processing before the DRP daily price is available, using the previous business day's price. This earlier time line will allow agents to quickly complete submission of QCEs and lock in the price once the daily price is announced.

2020 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.

Zach Allsup

Member, NCIS Whole-Farm RP Working Group
Member, CIRB Emerging Leaders Program

Sheila Backer

Member, NCIS Whole-Farm RP Working Group

Tucker Boss

Education Chairman, Nebraska NCIS Adjuster School

Chris Burkett

Member, NCIS Actuarial & Statistics Committee

Dave DeCapp

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

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)

Joel Greteman

Finance Mentor, Global Insurance Accelerator
Finance Mentor, Iowa AgriTech Accelerator

Chad Groen

Co-chair, NCIS Minnesota Crop Hail School

Taylor Hellman

Finance Mentor, Global Insurance Accelerator
Finance Mentor, Iowa AgriTech Accelerator

Ryan Kramer

Member, NCIS Data Mining Steering Committee

Grant Krohn

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

Debbie Ladehoff

President-Elect, Society of Human Resource Management (SHRM) – Central Iowa

Scott McEntee

President-Elect, Board Member, Executive Committee, Insurance Accounting and Systems Association (IASA)
Board Member and Mentor, Global Insurance Accelerator
Board Member 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 (MAI)
Member, Illinois Association of Mutual Insurance Companies (IAMIC) Education Committee

Trevor Robins

Member, NCIS Training & Education Committee

Aaron Rutledge

Member, NCIS Crop Hail PPLA Committee

Ron Rutledge

Board Member, Executive Committee, and Immediate Past Chairman, CIRB Board of Directors and Audit Committee Chairman, NCIS

Shannon Rutledge

Member, NCIS Program and Development Committee (PDC)

Chad Simon

Member, CIRB Emerging Leaders Program

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

Renée Walters

Member, MIAI Planning Committee



CLAIM SETTLED IN LESS THAN 10 MINUTES WITH PRECISION SOLUTIONS

Every farm operation is unique. When crop losses occur, adjusters have a variety of factors to consider and calculate when settling a claim.

FMH Field Claims Supervisor Sara Ahrenholz was prepared for a long appointment at a southwest Minnesota farm involving commingled production, splitting by entity, and multiple bin measurements. It was the day after Christmas and she had an adjuster in training with her. When she discovered the policyholders had precision records that met crop insurance requirements, she knew her appointment wouldn't be as long as she thought.

"I asked the farmer if he could provide records to show that he had calibrated his equipment within three percent to meet RMA requirements," Ahrenholz said. "He was able to print this record from his SMS farm management software along with the other records I needed for the claim."

Ahrenholz had planned to sort through the bin measurements that were already taken and start splitting production between the father-son, 1,800-acre operation to verify 2019 corn production – easily a couple hours' worth of paperwork. Instead, she asked for the farmer's seeding map, harvest wet-weight map, and calibration records...and set the timer on her phone.

“

Seven minutes and four seconds – that's how long it took me to determine the 2019 corn production and verify the loss," she said. "When I showed the time to the farmer, he just said, 'huh, that's incredible!'"

- Sara Ahrenholz, Field Claims Supervisor



She explained that had these records been provided at the start, it could have saved over 10 hours of work that had been completed, including bin measurements and previous adjusting appointments. The precision records also provided more accurate data which is crucial when working with commingled production.

"If we were not able to show he had commingled grain through these precision records, it would have affected his APH and even indemnity payment," Ahrenholz noted.

While the time Ahrenholz saved is clear, she added that not every Precision Claim has these kinds of results.

“They were just the most ideal candidates I could have found,” she said. “Everything aligned really well, and we only had to focus on corn. While some farmers are already recording what they need for crop insurance, sometimes we only get half of what we need for a Precision Claim, and in those cases, we do help them prepare for a better experience the following year.”

Ahrenholz explained how Precision Claims can not only save time for the farmer, but also for the adjuster. “The farmer doesn’t need to provide the records on site. We can receive the records early and process them ahead of time so when we arrive for the appointment, it’s just reviewing everything with the farmer.”

If a policyholder uses their precision data to report their acreage and production to Farmers Mutual Hail, FMH can use that data to generate the planting and harvest maps an adjuster needs for a Precision Claim. The policyholder would only need to provide calibration records, which can be sent to their adjuster electronically.

Before she wrapped up the appointment, Ahrenholz said she told the farmer what she tells all her farmers: “When you’ve spent all this time making sure your data is right, why not use that for a claim?”

Find Your Precision Candidates

FMH Precision Solutions simplify reporting, claims, and APH reviews. Do you have policyholders who may benefit from using FMH Precision Solutions? Our dedicated team of Precision Technology Specialists can help you identify candidates, get started, and be with you every step of the way as you learn how to provide this added service for your business.

Contact your Sales Manager to get started!



The new FMH + FieldView connection allows farmers to seamlessly and electronically report their planting and harvest data to their agent with just a few simple clicks.



Go to www.fmh.com/agent-resources and navigate to Precision Solutions > FieldView Integration to watch our new video and see what agents are saying!

COMPLIANCE REMINDER: RMA REQUIRED FORMS FOR MPCl AGENTS

Remember to complete your required compliance forms for 2020. Go to fmh.com/compliance to find the forms you need and to submit them electronically.

AGENCY NON-DISCLOSURE

Deadline: March 27, 2020

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 MPCl policyholders

CONFLICT OF INTEREST

Deadline: Prior to the earliest acreage reporting date each year

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

COVENANT NOT TO SUE

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

Completed by:
All MPCl writing agents

CONTROLLED BUSINESS

Deadline: December 24, 2020

Complete the form based on 2019 MPCl business. The form will become available October 2020.

2020 SPRING UPDATE TRAINING A SUCCESS

Nearly 1,900 agents attended FMH Spring Update Meetings at locations across the U.S. this December through January.

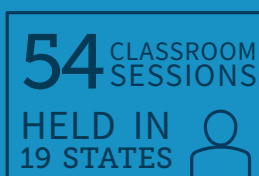
Spring Update Meetings provide the opportunity for agents to learn about crop insurance industry news while earning their federal training requirement, which can also qualify for continuing education credits in most states. Members of the FMH sales and claims teams also attended to talk with agents and answer questions.

Topics included 2020 federal program changes, private product updates, Precision Crop Insurance Solutions, sales and marketing reminders, as well as upcoming program changes from the 2018 Farm Bill.

“The response from our agencies was that we continue to provide high-quality training for our agency partners,” said Trevor Robins, FMH Training & Education Manager.



“Nice job! I appreciate a presenter that relates real life scenarios to the material. Real life situations and examples help me learn.” – Ohio Agent



NEARLY **1,900**
ATTENDEES
FROM **33** STATES



FMH AT FARM AND BUSINESS TRADE SHOWS

FMH works to maintain an industry presence and to support our agency partners in advancing the agricultural technology landscape by sponsoring and attending significant farm and business events every year.

“We’re helping those growers we’re already working with have that conversation about precision with their agents,” said Dawn Stoppelmoor, Sales and Marketing Business Development Manager, who represented FMH at the AgTech Expo and spoke with current and prospective customers alike.

Education is another big part of trade shows. ACR Specialist Ryan Harris also went to the AgTech Expo and said a lot of growers don’t know that FMH isn’t brand-specific when it comes to precision data.

AgTech Expo: Indianapolis, IN - December 16-17

FMH attended the AgTech Expo to showcase the benefits of Precision Crop Insurance Solutions and brush shoulders with industry experts. Members of the Precision and Claims teams spoke with attendees, promoted our new partnership and technology connection with Climate FieldView™, and offered trade show goers the chance to enter our Climate FieldView Drive drawing.

Farm Futures Business Summit: Iowa City, IA - January 22-24

The Farm Futures Business Summit hosts two events on farm financial planning and risk management to guide today’s producers through their toughest challenges. Newer producers received high-level farm finance training at the Ag Finance Boot Camp, and more experienced producers developed skills to reach their business goals at the Business Summit. FMH is proud to sponsor events like this that work to secure the financial future of America’s farmers.

Top Producer Summit: Chicago, IL - January 27-30

FMH sponsored The Top Producer Summit this year, which brings together farming peers from across the U.S. to develop business opportunities and connect. The conference and trade show offered five event tracks that cover a variety of topics including the Top Producer Seminar, Executive Women in Agriculture, Tomorrow’s Top Producer, Legacy Project, and the Hemp Summit.

FMH FARM & RANCH CLAIMS DRONE PROGRAM REACHES NEW HEIGHTS

The next time your Farm & Ranch insured experiences a loss, they may want to look to the sky when their adjuster arrives. Nearly one year into the FMH Farm & Ranch Drone Pilot Program (pun intended), the benefits are clear and the company plans to give the program wings in 2020.

“Many larger P&C carriers have pilot programs exploring the benefits of drone usage, but it is not a highly used process in the industry,” explained Chris Isebrand, P&C Adjuster and FMH’s first Federal Aviation Administration (FAA) Certified Remote Pilot. “FMH P&C management is always open to new ideas to save on resources and to make the customer service interaction a more positive experience between the adjuster and insured.”

So far, FMH’s single drone, a DJI Mavic 2 Zoom, has been used over 80 times for claims including structure wind and hail damages, cattle in the corn, vehicle collision site inspection, and property inspections.

“Drone usage isn’t for every claim,” Isebrand said. “However, for cattle in the corn and over-spray liability claims, a determination of the damages can be made much more accurately and quickly than surveying the field by walking.”

Not only does a drone allow an adjuster to view a large area quickly, the adjuster can access new heights without leaving the ground.

“When investigating roof damage for property damage claims, the time it takes to investigate the damages generally drops by 50 percent – and sometimes more,” Isebrand explained. He noted that he could inspect a typical residential roof in under 15 minutes with the drone.

Plus, with the high-quality camera in FMH’s drone, the flying photos provide more details and better angles than standard cameras. “Site inspections of accident scenes have a new vantage point,” he added.

Isebrand also explained that for adjusters, one of the greatest advantages of using drones for inspection and claims is safety: “No missteps off ladders, no falling off roofs, and no climbing fences to get to a barn surrounded by cattle!”

FMH will add two more drones and two more FAA-Certified Remote Pilot adjusters for a “tentative flight release” in early 2020.



A photo taken by the drone for an alleged cattle-in-the-corn claim.



SAVE THE DATE!

15th Annual St. Baldrick's Foundation Head Shaving Event

Hosted by Farmers Mutual Hail

Monday, April 13, 2020

5:30 - 9:30 pm

The River Center Eventorium
340 SW 3rd Street | Des Moines, IA

Join FMH in the fight against
childhood cancer.

Participate | Donate | Attend

- **Participate** and raise funds between now and April 13. Pledge to shave your head or do Xtreme hair at FMH's Annual Head Shaving Event.
- **Donate** to the FMH Chrome Domes team, or donate to anyone supporting this amazing cause.
- **Attend** our event and show your support to participants and children battling cancer right here in Des Moines, Iowa.

www.stbaldricks.org

PEOPLE IN THE NEWS

PROMOTIONS, NEW HIRES, AND TRANSFERS



Debbie Ladehoff has been promoted to SVP Human Resources



Bryant Tjeerdsma has been promoted to SVP Underwriting



Sheila Backer has been promoted to AVP Crop Insurance Underwriting



Tracy Klever has been promoted to AVP Marketing Services



Chad Simon has been promoted to AVP Product Development



Mark Vetter has been promoted to AVP Business Intelligence



Darla Wing has been promoted to AVP Crop Insurance Underwriting



Duane Atherton has been promoted to Lead Adjuster I



Jason Blunt has been promoted to Lead Adjuster I



Elliot Callow has been promoted to Crop Adjuster II



Donna Christensen has been promoted to Insurance Specialist III



Shannon Cook has been promoted to Insurance Specialist I



Daniel Fry has been promoted to Crop Adjuster II



Kelsey Gragert has been promoted to Insurance Specialist I



Sara Hoff has been promoted to Underwriting Coordinator



Jared Kadolph has been promoted to Lead Adjuster II



Carmen Kaiser has been promoted to Claims Analyst II



Dereck Klaassen has been promoted to Compliance Manager



Kent Kruse has been promoted to Field Claims Supervisor II



David Lass has been promoted to Compliance Field Specialist II



Gregg Linneman has been promoted to District Sales Manager III



Rebecca Lott has been promoted to Compliance Field Specialist II



Gary Meck has been promoted to Sr. Reinsurance Underwriter



Dan Meyer has been promoted to Lead Adjuster II



Ellen Miller has been promoted to Education Specialist II



Dave Ohl has been promoted to District Sales Manager II



Ashley Parrish has been promoted to Meeting & Events Planner II



TJ Patterson has been promoted to Help Desk Coordinator



Branden Plummer has been promoted to Precision Technology Specialist II



Mark Rhode has been promoted to Lead Adjuster II



Trevor Robins has been promoted to Training & Education Manager



Gregory Taylor has been promoted to District Sales Manager III



Brandon Thomas
has been promoted
to Field Claims
Supervisor III



Alex Van Loenen has
been promoted to
Precision Technology
Specialist II



Jordan Vande Vorde
has been promoted
to District Sales
Manager II



Ryan Weiskircher
has been promoted
to Crop Adjuster II



Brian Harris has
been hired as
a District Sales
Manager



Cameron Mews
has been hired as
a Crop Adjuster I



Meredith Nolan
has been hired as
Meeting & Events
Planner II



Devin Quindel has
been hired as Home
Office Receptionist



Sydney Walker
has been hired as a
Claims Analyst I



Ron Zarr has transferred to ACR
Specialist II. He was previously a
Precision Technology Specialist II.

RETIREMENT ANNOUNCEMENTS



Bob Hoffman
Part-Time Lead Adjuster
32 Years of Service

Bob Hoffman, part-time Lead Adjuster, retired after 32 years with FMH. Farmers Mutual Hail would like to thank Bob for his dedicated service and wish him the best in retirement!

Donavon Stuhr
Part-Time Lead Adjuster II
28 Years of Service

Donavon Stuhr, part-time Lead Adjuster II, retired after 28 years with FMH. Farmers Mutual Hail would like to thank Donovan for his dedicated service and wish him the best in retirement!

IN MEMORY

Cindi Anderson

We regret to inform you of the passing of Cindi Anderson of Sioux Falls, South Dakota, on December 12, 2019, at the age of 66.

Cindi joined FMH as a Crop Insurance Data Analyst in 2002 and retired as AVP of Compliance & Quality Control in 2016 after 14 years of service.

Cindi was born in Iowa and grew up in Minnesota and South Dakota. She started working in crop insurance at 17 before graduating from West Central High School in Hartford, South Dakota. She served for over 45 years in the crop insurance industry before retiring to Sioux Falls in 2016 to be with her family. Cindi enjoyed spending time with her family, listening to Beatles music, reading, and attending NASCAR races.

Our thoughts and prayers are with her friends and family.

Bambi Cero

We regret to inform you of the passing of Bambi Cero of Johnston, Iowa, on January 6, 2020, at the age of 70.

Bambi worked in the Records Department at FMH for 30 years until her retirement in 2011.

She was born and raised in Minnesota and started working at FMH in 1981. Bambi was an animal lover and she enjoyed watching NASCAR and spending time with her family. Those who knew Bambi remember her as a kind, positive person with a good sense of humor.

Our thoughts and prayers are with her friends and family.

SIGN UP FOR FMH BRIDGE

Are you looking to buy, sell, or partner on books of business? FMH Bridge is the smart, new agency support tool to help you grow or transition your business.

- > Connect Anonymously
- > Complimentary for FMH Agents
- > One-on-One System and Strategy Support



“FMH Bridge is an amazing tool. Within a day or two of setting up a profile, I had several messages. This resource has been a huge benefit for my agency’s future, and it is greatly appreciated.”
-FMH Bridge User

Go to bridge.findbob.io to sign up now!

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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