



**Farmers Mutual Hail**  
Insurance Company of Iowa

# THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

June 2023



## **AG BROKERAGE SOLUTIONS IS FOR ALL GROWERS**

Who is ABS right for? Learn how your customers can benefit from an ABS risk management package to protect crops, livestock, buildings, pets, employees, and more.

**Read the article on page 4.**

## **IOWA AGENT SAVES TIME WITH PRECISION SOLUTIONS**

One agent shares how offering FMH Precision Solutions has improved crop insurance processes like reporting and claims.

**What she's learned on page 6.**





JUNE 2023

## TABLE OF CONTENTS

Insurance Industry Organizations...	3
ABS is for All Growers .....	4
A Letter from FMH's President .....	5
Agent's Precision Experience .....	6-7
2023 FFA Scholarship Recipients ....	8
Employee Honorable Mentions.....	9
FMH Supports T1D With JDRF .....	10
Fighting Food Insecurity .....	10
People in the News .....	11

---

### A Letter From FMH's President & CEO

The recent acquisition of Crop Risk Services (CRS) by Great American marks another major shift in the crop insurance industry. Hear from FMH's President and CEO about our commitment to remaining an American owned company.

**Read the letter on page 5.**

---

### Honorable Mentions

Read about noteworthy awards and achievements our employees are celebrating this season from the Iowa FFA Blue and Gold Award to the CIRB Emerging Leaders Program and our very own Cloud newsletter.

**View achievements on page 9.**



**Farmers Mutual Hail**  
Insurance Company of Iowa

# CROP INSURANCE INDUSTRY ORGANIZATIONS FOR AGENTS AND ADVOCACY

Educating, advocating, and sharing ideas across the crop insurance industry strengthens insurance and ultimately benefits FMH, its agents, and policyholders with improved coverage. FMH has a long history of advocacy starting with the founding of the National Association of Mutual Insurance Companies (NAMIC) in 1895 by the company's founder W. A. Rutledge. With the upcoming Farm Bill in Congress, advocating has become even more important.

Today, FMH participates in multiple national industry organizations through employee involvement including:

- American Property Casualty Insurance Association (APCIA)
- Crop Insurance Professionals Association (CIPA)
- Crop Insurance and Reinsurance Bureau (CIRB)
- National Association of Mutual Insurance Companies (NAMIC)
- National Crop Insurance Services (NCIS)

Learn more about agent-focused industry organizations that provide networking, education, and opportunities to advocate for the crop insurance industry:

## **American Association of Crop Insurers (AACI)**

A national trade association that represents numerous insurance providers and agents. Its purpose is to promote public policies that foster the effective and efficient construction, regulation and delivery of crop insurance. AACI was founded by industry leaders in 1980 after Congress passed legislation to establish private-sector delivery of Federal crop insurance.

## **Crop Insurance Professionals Association (CIPA)**

A membership of independent crop insurance agents that advocates for beneficial legislation and promotes the exchange of information among agents and with farm groups, insurance providers, and lawmakers.

## **Independent Insurance Agents & Brokers of America (Big "I"®)**

Sometimes called the Big "I," the Independent Insurance Agents & Brokers of America is a national alliance of more than 250,000 businesses that offer all types of insurance and financial services products, including crop insurance.

*Organization descriptions provided by National Crop Insurance Services.*



## AN FMH AGENT NETWORK: **FMH BRIDGE**

FMH Bridge, powered by FindBob, is a web-based tool that has helped many agents identify growth and succession opportunities for their business. As an FMH agent, this network is provided to you at no cost to connect with others who are interested in buying, selling, merging, partnering, and business continuity planning.

Structured as a networking platform, FMH Bridge asks each participating agency to create an anonymous profile identifying where and how they would like to grow their business, or if they are considering selling their business. Agencies can search for other profiles and connect with each other to buy and sell books of business.

**Learn more in the FMH Agent Center under Tools & Resources > Marketing > FMH Bridge.**





# FOR ALL GROWERS: AG BROKERAGE SOLUTIONS

Insurance isn't a "one-size-fits-all" solution, and farm insurance may present some of the most diverse risk needs. With Ag Brokerage Solutions™ (ABS), FMH agents can provide their customers with Complete Farm Insurance Solutions™ and build risk management plans to cover crops, livestock, buildings, pets, employees, and more.

## Why ABS?

ABS is uniquely focused on ag-related products to support America's farmers. Backed by 130 years of farm insurance expertise, we understand the variety of risks a farm family may face and have partnered with carriers ready to provide coverage tailored to their needs.



## Who is ABS Right For?

ABS is for all growers. Here are a couple examples of how farmers may benefit from an ABS risk management package:



### FARMER JIM

- **Corn and bean farmer in Nebraska**  
*Crop insurance through FMH*
- **Mid-sized cattle operation**  
*Livestock and animal mortality coverage, along with transportation/hauling coverage through ABS*
- **Irrigation pivots**  
*Equipment coverage through ABS*
- **Wife has boutique business on Main Street**  
*Small business coverage through ABS*
- **They have a classic car they enjoy taking to car shows**  
*Personal lines coverage through ABS*

### FARMER MEGAN

- **Corn and bean farmer in Indiana**  
*Crop insurance through FMH*
- **Corn maze business in the fall**  
*Agribusiness coverage through ABS*
- **Horse boarding and breeding business**  
*Liability and property coverage through ABS*
- **Three employees**  
*Workers' comp as monoline coverage through ABS*
- **Family's two dogs**  
*Pet coverage through ABS*
- **Grain hauling**  
*Transportation coverage through ABS*



## How to Get Started

Go to [www.AgBrokerageSolutions.com](http://www.AgBrokerageSolutions.com) and fill out our forms to become an agency partner. Agents must be licensed to write P&C. ABS is available in all states except Alaska, California, and Hawaii.



Scan to watch the most recent InsureCast episode to learn all about what ABS has to offer!

## FMH Property & Casualty Transition

In mid-May, FMH announced our strategic decision to exit the Property and Casualty (P&C) insurance market as a carrier. With the help of Ag Brokerage Solutions, we have secured multiple A-rated farm & ranch markets to assist current FMH P&C policyholders in finding new coverage options. These carrier relationships have also given FMH the ability to expand our geographic footprint, and we are now able to offer P&C solutions in more than 40 states. With this step, we continue to expand our ability to be to be a leading provider of Complete Farm Insurance Solutions to our agent partners and insureds nationwide.

# Owned by American Farmers

Dear FMH Agent and Business Partners,

While others are leaving the industry, FMH continues to invest in crop insurance and protecting American farmers. With the recent acquisition of Crop Risk Services (CRS) by Great American, I want to emphasize why FMH will never be bought or sold.

As a mutual, FMH is owned by its policyholders, American farmers, and not a parent company. It would take a majority vote by our own policyholders to sell the company. We've lasted for over 130 years through the Great Depression, the 1980's Farm Crisis, and other major downturns in agriculture because we are dedicated to serving farmers and maintaining our financial stability. We're here to stay.

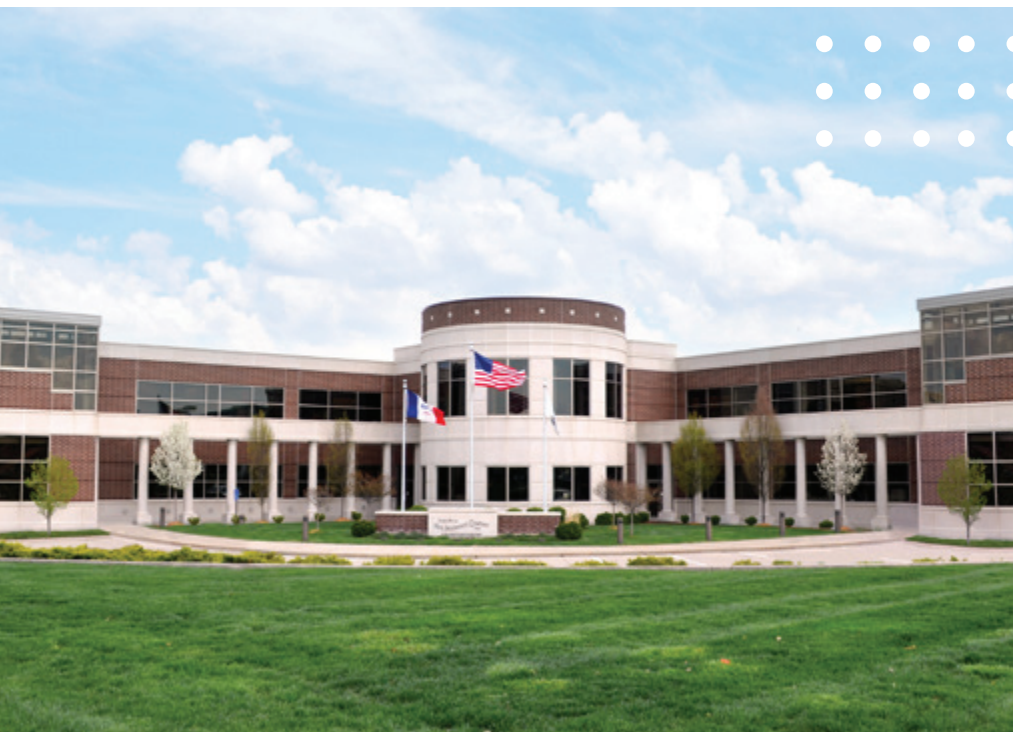
Not only do we focus on remaining stable for our policyholders, but we invest in the industry to keep it strong: we invest in crop insurance through our technology infrastructure for Precision Solutions and by fighting for the federal safety net on Capitol Hill. We've invested in farm insurance by launching a new wholesale brokerage company, Ag Brokerage Solutions (ABS), and supporting insurtech startups.

Ultimately, we invest in American farmers by creating innovative products and solutions to keep them farming into the next generation.

I want to personally thank each and every one of you, our partners, for trusting in FMH for yourselves and for your customers. At the end of the day, we answer to our policyholders, not shareholders. And we know that's what makes the difference.



**Shannon Rutledge**  
FMH President & CEO



## FMH INSURECAST

### What Makes Ag Brokerage Solutions Unique

We've gathered our experts to bring you the lowdown on FMH's launch of Ag Brokerage Solutions (ABS). Hear from Brent Walker, Chief Brokerage Officer, and Willie Jones, Assistant Vice President - Sales, on what makes ABS unique and beneficial for both farmers and agents in this episode of FMH InsureCast.

#### Episode Highlights

- What sets ABS apart from other wholesale brokerages
- How ABS's ag-focused insurance products fit farmers' unique needs
- How agents can get appointed to partner with ABS



**SUBSCRIBE ON YOUR FAVORITE  
PODCAST PLATFORM**



[www.fmh.com/podcast](http://www.fmh.com/podcast)



## IOWA AGENT SAVES TIME FOR AGENCY AND CUSTOMERS WITH PRECISION SOLUTIONS



Samantha Rogers of Ringsted Insurance Services in Ringsted, Iowa, is helping her customers utilize their precision technology for more than just operational decisions.

“Many of my customers have commented that they are spending quite a bit of money to use precision, so they are very happy the data they are collecting can be used for insurance as well,” she said.

Rogers offers FMH Precision Crop Insurance Solutions™, a technology-based service that uses precision data for crop insurance – speeding up reporting, increasing accuracy of coverage, and simplifying claims and audits. She is in her fifth year of offering this service.

During planting this year, she encouraged her customers to “just hit record” and use their precision data for acreage reporting. It not only saves time for her customers, but also for agents like Samantha.

“One of the biggest advantages to using precision for reporting (especially on larger accounts) is that there is less room for error,” she explained.

She added, “If changes need to be made, it’s very fast and simple. FSA 578 reports aren’t needed – a huge time savings for agents like me.”

“It makes my job a lot easier and saves me a ton of time because all the fields and planting dates are right there. All that is left to do is verify with the farmer.

*-Samantha Rogers*



Traditionally, farmers would use their FSA 578 forms to report acreage to their agent, which meant the agent would receive data late in spring and sometimes up against the RMA-required Acreage Reporting Deadline. With FMH Precision Solutions, farmers can export their data to their agent as soon as they are done planting – and their agent can provide them with a report to bring to their FSA appointment instead.

“It’s a common misconception that 578’s are needed for acreage reporting,” said Marc Husman, FMH Precision Tech Specialist. “RMA just needs the planting information, which is already right there in the farmer’s precision data.”

“  
We’re spinning the process  
around. Our technology is easier  
and faster to get precision data  
into forms that both RMA and  
FSA can use, so I recommend  
that farmers start with their  
agent right after planting.

- Marc Husman,  
FMH Precision Tech Specialist

As an added benefit, farmers who report with precision data are using the most accurate data available, which means they insure exactly what they plant and can potentially increase APH and reduce premium. With more accurate data and electronic record-keeping, FMH Precision Solutions improves claims and audits as well.

“Less records are needed, so when a claim happens, the process is quick and easy,” explained Rogers. “No more measuring bins, which is a big time-savings. If the farmer keeps their equipment calibrated, the data is just as accurate – if not more accurate – than the bin measurements.”

Husman added how most claims can be completed with a Precision Solutions-certified adjuster at a fraction of the time needed using traditional records. “In many cases, the adjuster only needs to make one appointment with the farmer, and the appointment is less than an hour.”

In turn, RMA-required audits are also faster and simpler. “I have had first-hand experience with an audit where the farmer was using precision; the entire audit took less than one hour to complete for about 3,000 acres!” said Rogers.



Farmer Records  
Precision Data



Farmer Submits Data  
in Policyholder Center



Agent  
Receives Data



Agent Generates  
Acreage Report



Farmer Brings  
Summary to FSA

## AGENTS: SAVE TIME REPORTING THIS YEAR

Find the Precision Solutions resource that best fits you:

Talk to your Sales Manager  
or connect with a Precision  
Tech Specialist

Join us at a Precision Tech Tuesday  
Webinar – every Tuesday at 2 p.m.  
Register at [www.fmh.com/training](http://www.fmh.com/training)

Scan to hear what  
other agents  
are saying:





# 2023

## FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2023 FFA Scholarship recipients! FMH sponsored 20 scholarships in the amount of \$1,500 each for FFA members seeking secondary education in ag-related fields, which are awarded by the FFA Foundation. Recipients are selected by FFA based on FFA involvement, work experience, Supervised Agricultural Experience (SAE), community service, leadership skills, and academics.

### ELAAN BADER

**Litchfield FFA | IL**

College: Washington University in St. Louis

Majors: Pre-Law, Agricultural Communications

### ALLISON BRITTON

**Indianola FFA | IA**

College: South Dakota State University

Major: Agricultural Education

### SHERIDAN BROWN

**Malad FFA | ID**

College: Utah State University

Major: Agricultural Education

### AVERY DAVIS

**North Johnston FFA | NC**

College: North Carolina State University  
at Raleigh

Majors: Agricultural Business Management

### LAKEN DURUSSEL

**Tuscola Tech Center FFA | MI**

College: Michigan State University

Major: Animal Science

### MADELINE HENSEL

**Pittsville FFA | WI**

College: University of Wisconsin-Stevens Point

Major: Communications, Agricultural  
Sales & Marketing

### RENA JOHNSON

**Buffalo FFA | MN**

College: Utah State University

Major: Agricultural Education

### MADELYN LEROY

**Seneca FFA | SC**

College: Clemson University

Major: Animal Science

### ETHAN LULICH

**Mauston FFA | WI**

College: Kansas State University

Major: Agricultural Business Management

### RACHEL MCCLUNG

**Caldwell County FFA | KY**

College: Murray State University

Majors: Biology, Agricultural Science

### BAILEY MEIREIS

**Platte Valley FFA | CO**

College: Aims Community College

Major: Animal Science

### SADIE MORRIS

**South Panola FFA | MS**

College: Oklahoma State University

Major: Animal Breeding and Genetics

### ANNALIESE RAUSCHENBERGER

**South Prairie FFA | ND**

College: North Dakota State University

Major: Agronomy & Crop Science

### KARA RIFFEL

**Rock Creek FFA | KS**

College: Kansas State University

Major: Animal Science

### EMILY ROBBINS

**Elkton FFA | SD**

College: South Dakota State University

Major: Agricultural Business Management

### JARED STONE

**Chandler FFA | OK**

College: Oklahoma State University

Major: Animal Science

### CAMILLE THOPY

**SW Shelby County FFA | IN**

College: Purdue University

Majors: Agricultural Education

### DELANEY TURNER

**Macon County FFA | TN**

College: University of Tennessee-Knoxville

Major: Agricultural Education

### KADEN WILLIAMSON

**Screven County FFA | GA**

College: University of Georgia

Major: Animal Science

### SETH WRIGHT

**Boone Central FFA | NE**

College: University of Nebraska-Lincoln

Major: Agricultural Business Management

**Know someone who might be interested in applying for an FFA scholarship?**  
FFA members can begin applying for 2024 scholarships this November.





Senior Vice President Debbie Ladehoff receives the 2023 Iowa FFA Blue and Gold Award.



Cloud Editorial Staff on the FMH Marketing Team.

# Honorable Mentions

## FMH Receives Iowa FFA Blue and Gold Award

FMH Senior Vice President Debbie Ladehoff received the 2023 Iowa FFA Blue and Gold Award for FMH at the Iowa FFA Association Leadership Conference in mid-April. The award is reserved for organizations that provide excellent support to the chapter. FMH is proud to be a long-time supporter of FFA to ensure the continued success of the program and its members.

## Global Insurance Symposium Involvement

Dave DeCapp, Senior Vice President of Marketing, introduced one of the 2023 Global Insurance Accelerator (GIA) startups - ReFocus AI - for their final presentation at the Global Insurance Symposium in Des Moines last April. The symposium draws in international insurance leaders and brings together some of the best in insurtech. FMH has supported GIA startups through mentorship provided by individual employees in their area of expertise, as well as being an original investor in the GIA.

## FMH Marketing Team Wins Newsletter Award

The FMH marketing team won a regional merit award for its company publication, The Cloud newsletter, from the National Agri-Marketing Association (NAMA) early this year. The entry also advanced to the national level and competed against several other publications from various companies and marketing agencies at the 2023 Agri-Marketing Conference in St. Louis this April.

## CIRB EMERGING LEADERS PROGRAM GRADUATION

Two FMH employees graduated this last April from the Crop Insurance and Reinsurance Bureau's Emerging Leaders Program (CIRB ELP) during the CIRB Spring Fly-in in Washington, D.C. Molly Eastman, FMH Assistant Vice President – Accounting, and Landon Shafer, FMH Strategic Account Manager, were part of the program's eighth class, which teaches participants how to be advocates for the crop insurance industry.



**Molly Eastman**  
Assistant VP Accounting



**Landon Shafer**  
Strategic Account Manager

## FMH SUPPORTS FAMILIES COPING WITH T1D

For over 25 years, FMH has supported fundraising efforts for the Juvenile Diabetes Research Foundation (JDRF) Nebraska-Iowa Chapter by hosting multiple events. This spring FMH held its annual March Madness, Putt-Putt Golf, Popcorn Days and JDRF One Walk events.

Denny Kuennen, FMH Product Owner III, said, "The events we do here at FMH and the events that the JDRF Nebraska-Iowa Chapter puts on are fun, family-friendly events for all of those families, like ours, dealing with this disease on a day-to-day basis."

In total, FMH and its employees raised \$54,000 in donations this year to support type one diabetes research.



## FIGHTING FOOD INSECURITY THIS SUMMER

Crop insurance enables farmers to keep feeding communities around the world. As an insurance provider, and as agents, we can help feed the world by fighting food insecurity together. One way FMH does this is by supporting organizations that provide essential services. This summer FMH will be a matching sponsor for the Food Bank of Iowa's Summer Hunger Match Campaign.

### REASONS WHY FMH SUPPORTS FOOD BANK OF IOWA IN THE FIGHT AGAINST FOOD INSECURITY

- ✓ In 2022, Food Bank of Iowa provided nearly **15,800,000** meals
- ✓ The non-profit supports a **55**-county service area
- ✓ More than **700** partner agencies help distribute food
- ✓ **1.5** million individuals were served last year
- ✓ **19** million pounds of food were distributed

Looking to fight food insecurity in your community? Consider volunteering with your local food bank or any other program that's dedicated to fighting hunger.

The Food Bank of Iowa has volunteer opportunities across the state of Iowa and welcomes donations online.

**[WWW.FOODBANKIOWA.ORG](http://WWW.FOODBANKIOWA.ORG)**



# PEOPLE IN THE NEWS

## Promotions, Transfers, and New Hires



**Kody McDowell** has been promoted to Strategic Account Manager



**Morgan Schaben** has been promoted to Reinsurance Analyst



**Landon Shafer** has been promoted to Strategic Account Manager



**Willie Raspberry** has been promoted to Full-Time Crop Adjuster



**Meredith Favi** has been hired as Insurance Specialist III



**Lexie Friar** has been hired as Agribusiness Underwriting Consultant



**Casey Hackbart** has been hired as Lead Adjuster



**Adam Kincade** has been hired as Lead Adjuster



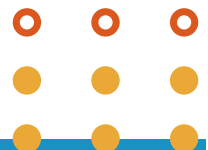
**Marissa Pope** has been hired as Meeting & Events Planner



**Michelle Ruff** has been hired as Equine Underwriting Consultant



**Mileah Williams** has been hired as Insurance Specialist II



**Wendi Taylor**, Insurance Specialist II, will retire on July 3, after 14 years of service with FMH.

One of her favorite memories was decorating a coworker's cubicle with Hello Kitty memorabilia for his birthday. She still laughs about how cute it looked when former AVP – Business Intelligence, Mark Vetter, was introduced around the office the same day.

Farmers Mutual Hail thanks Wendi for her years of service and wishes her the best in retirement!

## BOOST YOUR ADVERTISING DOLLARS

Planning on promoting FMH's Crop Hail products this season? Use an FMH ad template or create your own and FMH may cover up to half the cost of the ad.

- ⊗ Provides 50% of ad costs up to yearly allotment
- ⊗ Higher reimbursement amounts per premium tier level
- ⊗ Now includes more qualifying ad types
- ⊗ New co-op qualifications include MPCJ ad reimbursement as compensation

For more details, visit the FMH Agent Center and navigate to:

**Tools & Resources > Marketing > Co-op Advertising Program**





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

## BIND CROP HAIL COVERAGE **FAST** WITH **FMH QUICKBIND**

Secure coverage for your customers  
from anywhere and at any time using  
FMH QuickBind.

- Simply fill out the brief form to bind Crop Hail coverage
- Complete the application within 72 hours in FMHA
- You and your policyholder have peace of mind knowing crops are protected, even when you aren't at your office

**FMH.COM/QUICKBIND**



## 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.