

# TheCloud

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

**Farmers Mutual Hail**  
Insurance Company of Iowa

## FMH CONTINUES TO INFLUENCE INDUSTRY

### FMH LEADERS VISIT WITH RMA OFFICIALS

FMH takes pride in being an industry leader and trusted advisor, working closely with crop insurance organizations and advocates to influence the direction of the industry. Read more on page 2.

FMH employees are deeply involved in industry organizations such as CIRB, NCIS, CIPA, and more. These groups provide a platform for crop insurance and reinsurance supporters to voice the needs of the industry.

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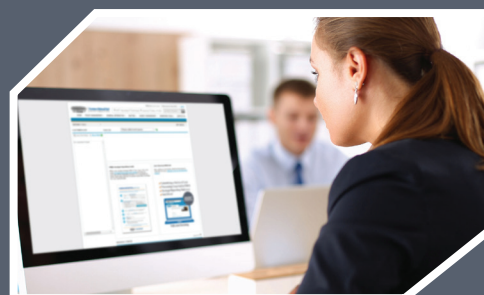
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## ACREAGE REPORTING IN FMHA

During acreage reporting season, the FMH Agent Center can accept acreage data in four ways. A quick guide has been posted to the FMHA Message Center providing an overview of the AR process. Read more on page 5.





## FMH LEADERS VISIT WITH RMA

FMH leaders Don Preusser, CMO, Larry Casey, CIO, Brad Warth, AVP – IT, and Dave Ritter, Product Owner, met with officials from the Risk Management Agency (RMA) in Kansas City in May to discuss how Farmers Mutual Hail is using precision data farmers collect for crop insurance reporting, and the opportunity to collaboratively develop this technology together.

FMH provided a demonstration of our exclusive process used to move data from farm management software to the FMH Agent Center.

Other discussion topics centered around acreage reporting, including the requirement to report 100 percent of acres by CLUs in 2016, and the ACRSI initiative. The FMH Agent Center offers a quick and simple process to report acres by CLUs. See below to learn more.

***FMH takes pride in being an industry leader, working closely with crop insurance organizations and advocates to influence the direction of the industry.***

**ACRSI (Acreage Crop Reporting Streamlining Initiative)** is an initiative of the RMA and FSA to allow producers that report crop information to report common data one time through either the FSA or their crop insurance agent. Farmers are still required to complete an acreage report with their crop insurance agent and certify their acreage with FSA. The program was piloted in 2015 and will expand in 2016. AIPs and FSA offices have the option to participate.

FMH is committed to supporting our agents in being the reporting source for crop insurance data. We are not currently participating in ACRSI, but we are evaluating the program in its early stages. As it expands, we will determine the best way to participate to benefit our agents and policyholders. FMH continues to focus on developing precision technology solutions as the most accurate reporting method, along with other processes that make reporting more streamlined and efficient for the agent and producer.

## CLU REPORTING REQUIREMENT

- ▶ In RY 2016, all AIPs must report 100% of the total acreage by CLU for all applicable insurance plans and coverage types.
- ▶ CLU data must either be obtained through CIMS or reported by the insured. The insured must certify acreage by CLU for all applicable plans. CLU data must be displayed on the Acreage Report.
- ▶ Agents are encouraged to use the CLU matching and CIMS reporting process in FMHA. Learn more about this process in the FMHA System User Guide, or contact your District Sales Manager.



## AARON RUTLEDGE COMPLETES CIRB EMERGING LEADERS PROGRAM

Aaron Rutledge, Assistant Vice President and Compliance Manager, deepened his industry involvement and advocacy knowledge by participating in the Crop Insurance and Reinsurance Bureau (CIRB) Emerging Leaders Program. Rutledge, along with five other professionals, was part of the inaugural class of the year-long program; celebrating their program completion with a graduation ceremony at the 2016 CIRB Fly-In and Policy Conference event.

The Emerging Leaders Program is designed for professionals in the crop insurance industry that seek to increase their knowledge and hands-on experience with key issues. CIRB launched the program in 2015 to ensure the next generation of crop insurance leaders is equipped with the tools they need to be effective advocates.

“Getting that next generation up on Capitol Hill isn’t when they’re in senior leadership positions,” said Rutledge. “They need to start now.”

The six Emerging Leaders Program class members participated in events across the country, receiving advocacy training and networking with industry leaders. Program highlights included interacting with CIRB’s Executive Committee, receiving issue briefings, meeting with Members of Congress and their staffs to serve as crop insurance’s voice on Capitol Hill, and learning from industry leaders at USDA’s Risk Management Agency and National Crop Insurance Services.

“We also met with other ag coalition members,” added Rutledge. “Meeting these contacts...you get another perspective from the ag community.”

To complete the program, members were encouraged to bring their advocacy efforts to their hometowns and meet with local representatives to discuss crop insurance. Rutledge met with Iowa Congressman David Young in March.

**“ My goal is to get more voices out there – to bring more awareness to the needs of farmers and the necessity of crop insurance – from government leaders, right down to the communities where farmers work and live. ”**

**- Aaron Rutledge**  
Assistant Vice President and Compliance Manager



Aaron Rutledge will continue to attend CIRB Fly-Ins along with FMH President and CEO Ron Rutledge, who also serves as Vice-Chairman on the CIRB Board of Directors and Executive Committee.

## 2016 CIRB SPRING FLY-IN AND POLICY CONFERENCE

Ron Rutledge, FMH President and CEO, and Aaron Rutledge, FMH Assistant Vice President and Compliance Manager, attended 2016 CIRB Fly-In and Policy Conference, held April 11-13, in Washington, D.C.

This annual event draws representatives from across the industry for discussions and seminars about advocating for crop insurance at local and national levels. Half of the event included participants going to Capitol Hill to meet with more than 30 House and Senate offices.

The other half of the event, the Policy Conference, featured speakers discussing a range of topics: Jim Gerlach of BIPAC provided an election update; members of the crop insurance coalition, including Jeff Harrison with CIPA, Zach Clark with NFU, and Ed Elfmann with ABA, shared insights of top issues; and Jenny Hopkinson of Politico gave an overview of the current media outlook on the industry.

The event wrapped up with a graduation ceremony for the inaugural Emerging Leaders Program class.



*Pictured left to right: The 2015-2016 Emerging Leaders Program Class, Eric Swanson (COUNTRY Financial), Beth Bjerke (AFBIS), Aaron Rutledge (FMH), Nikki Harrod (ADM), and Weston Burcham (ADM).*

## 2016 CIPA SPRING MEETING

Crop Insurance Professionals Association (CIPA) members met in Kansas City in early May to discuss current challenges the crop insurance industry faces. Dave DeCapp, Senior Vice President and National Marketing Manager, Dave Kahle, Assistant Vice President and Regional Sales Manager, and Dave Benes, Assistant Vice President and Regional Sales Manager, were all in attendance along with members from crop insurance agencies and companies across the U.S.

Attendees heard from industry experts, such as Art Barnaby of Kansas State University, and Tom Zacharias of NCIS, on timely issues facing the ag and crop insurance industries. They also had the opportunity to hear Greg Peterson of the Peterson Farm Brothers speak and perform.

Members participated in discussions about the regulatory affairs, legislation, and technology that is shaping the future crop insurance.

***“Meeting with our fellow CIPA members was an excellent opportunity to come together with agents and other providers to hear a variety of perspectives on issues that affect all of us working in the industry. Together we are stronger in the support of crop insurance, and the impact it has on the ag economy and farmers’ lives.”***

**-Dave DeCapp**  
Senior Vice President &  
National Marketing Manager



## 2016 SPRING PLANTING CONDITIONS

This spring started cold and wet in the Midwest– and didn’t improve much as farmers were preparing to plant. Most areas dealt with chilly temperatures well into May, and the on-again-off-again rain kept corn from getting into the ground as early as farmers would have liked. In the areas where it stayed dry, farmers were able to complete much of their planting in ideal conditions.

Though a late start, the numbers coming in from USDA’s May 31 Crop Progress report are looking good – a majority of planted crops are ahead of the average percentage planted at this time.

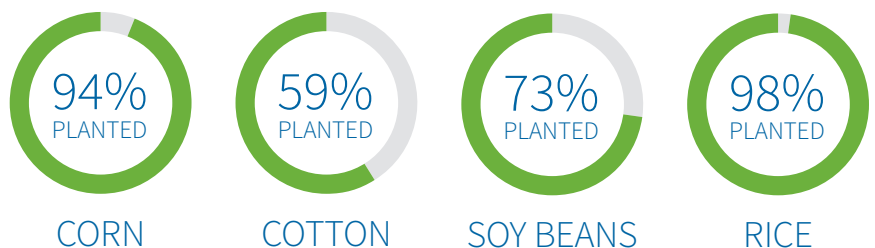
In the top 18 corn producing states, 94 percent has been planted, slightly above the five year average of 92 percent. Out of the planted corn, 78 percent has emerged, also ahead of the average of 75 percent.

“USDA said that 72 percent of the corn crop was rated good to excellent,” said DTN Analyst Todd Hultman. “Corn with areas of planting delays is mostly caught up by now.”

The top 18 soybean producing states boasted a planting completion at 73 percent, well above the five year average of 66 percent. Forty-five percent of soybeans have emerged, again above the average of 40 percent.

Rice had enough crops emerged for USDA to rate its condition. With 98 percent planted in the six states that produce rice, 87 percent has emerged. Sixty-eight percent of the rice was rated good to excellent, with 26 percent rated fair.

### PERCENT PLANTED AS OF MAY 31:





# ACREAGE REPORTING IN FMHA

During acreage reporting season, the FMH Agent Center can accept acreage data in four ways. A quick guide has been posted to the FMHA Message Center providing an overview of the acreage reporting process.

## IMPORTING METHODS:

### 1 Import CIMS data into the policy

- The CIMS acreage data is certified by the insured at their local FSA office, and is then transmitted to RMA from FSA. FMH requests this CIMS acreage data from RMA weekly, and makes it available in FMHA. Once available, agents can then import the CIMS report data into their policies. It's quick, accurate, and fulfills RMA's requirement that acres be reported by CLU.

### 2 Import precision data via Automated Crop Reporting (ACR)

- ACR is the quick and convenient process of transferring the precision data your producer is already collecting into FMHA for acreage reporting and mapping reports.
- Your agency and your producer must be set up to utilize our Precision Crop Insurance Solutions to report acres via ACR. Talk to your District Sales Manager to learn more about [FMH Precision Crop Insurance Solutions](#) and to discuss if this reporting solution is right for you.

## KEYING METHODS:

### 3 Report acres via the Entity Map

- Map-based acreage reporting is an option for all agencies. After a few steps to set up the entity map, this method also fulfills the RMA requirement to report all acres by CLU.

### 4 Report acres by unit

- Agents can key by CLU on the Acres tab to meet CLU reporting requirements.



## FMH AGENT CENTER TRAINING WEBINARS

Every month, the FMH Training Team hosts demonstration-style webinars about timely processes in the FMH Agent Center. Need to learn an upcoming process or brush up on your FMHA knowledge? Go to [www.fmh.com/training](http://www.fmh.com/training) to register for a live webinar where you can ask the trainer questions during the presentation.

If you miss a live webinar, most are recorded and posted to the FMH Agent Center system user training page.



## CORPORATE GIVING

Farmers Mutual Hail has a long history of generously giving back to its community through fundraisers, volunteering, and monetary donations. FMH supports various organizations at a corporate level including:

- **United Way** supports communities through funding initiatives and programs for better education, health, and assistance for those that need it most. FMH and our employees have donated \$337,000 corporately over the past 5 years.
- **JDRF** is the leading diabetes foundation funding T1D research. FMH has donated over \$27,000 corporately in the past 5 years (not including the 2016 donation amount).
- **St. Baldrick's Foundation** is a volunteer-powered charity committed to funding the most promising research to find cures for childhood cancers. FMH has given a corporate donation of \$25,000 per year over the past 8 years for a total of \$200,000.
- **FFA Scholarships** support students pursuing a secondary education in ag-related fields. FMH has been funding FFA scholarships for more than 20 years. With twenty \$1,500 scholarships awarded this year, the 2016 total gift amount is \$30,000.
- **Iowa Public TV** brings local programming to families across Iowa, including many agriculture documentaries. FMH has provided volunteers for the IPTV Fundraising Festival for 20 years, plus a contribution of \$5,000 per year totalling \$100,000 to-date.

In addition to our corporate campaigns, FMH supports and contributes to more than 50 other organizations at the request of our employees. Here are just a few of the organizations supported in 2015:

- American Heart Association
- Farm Safety 4 Kids
- Greater Des Moines Partnership
- Ovarian Cancer Community Outreach
- Living History Farms
- Food Bank of Iowa
- The Iowa College Foundation
- American Cancer Society
- Meals from the Heartland

FMH also provides a matching gift program to support the organizations that our employees individually support. FMH contributed a total of \$18,152 to a wide variety of organizations to match donations made by our employees.

**In 2015, FMH contributed more than \$250,000 in total to more than 50 different organizations.**

## FMH DONATES OVER \$20K TO JDRF

Farmers Mutual Hail has been a long-time supporter of the Juvenile Diabetes Research Foundation (JDRF), but 2016 may have been the best fundraising year yet for the company. A combination of successful fundraising events, plus FMH's generous matching donation, brought the total donation amount to \$20,000.

"It is absolutely amazing and we want to thank each and every one of our employees for the generous support of this worthwhile cause!" said Sandy Bergman, IT Manager and member of the FMH JDRF Committee. "Finding a cure for diabetes is something that hits very close to home for many of us, so the JDRF Committee is honored to be part of this success!"

The Greater Iowa Chapter of JDRF echoed Bergman's sentiments on their Facebook page, stating, "...we are in awe of their fundraising this year! Farmers Mutual Hail's most popular fundraiser is their Valentine's Day Cookie Sale. They hold countless other fundraisers year-round, and this year their Earth Day Sale blew it out of the water. Plus, on top of it, the company matches all funds raised! Farmers Mutual Hail's fundraising total this year is over \$20,000!"

JDRF is the leading global organization funding type 1 diabetes (T1D) research. Visit [www.jdrf.org](http://www.jdrf.org) for more information and ways you can help.



2016 Valentine's Cookie Fundraiser



2016 JDRF Walk

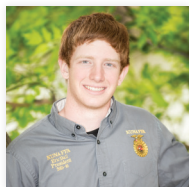




# FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2016 FFA Scholarship recipients! FMH sponsored 20 scholarships in the amount of \$1,500 for FFA members seeking secondary education in ag-related fields.

Recipients are selected based on FFA involvement, work experience, Supervised Agricultural Experience (SAE), community service, leadership skills, and academics.



**ERIC BALL**

Kuna, ID

College: University of Idaho

Major: Agricultural Economics



**JACOB BOCKTING**

Morrison, MO

College: University of Missouri

Major: Agricultural Economics



**HARLEY BRAUN**

Sleepy Eye, MN

College: University of Minnesota - Twin Cities

Major: Agricultural Education

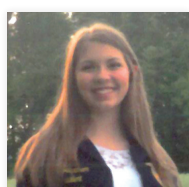


**MATTHEW BRUNGARDT**

Galesburg, KS

College: Kansas State University

Major: Agricultural Business Management

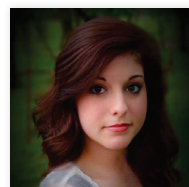


**LYDIA BURCHAM**

State Road, NC

College: North Carolina State University

Major: Agricultural Education



**HALEY BURDEN**

Decatur, AR

College: Arkansas Tech University

Major: Agricultural Business Management

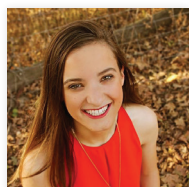


**BAILEY DURWARD**

Thomson, IL

College: Bradley University

Major: Agricultural Economics

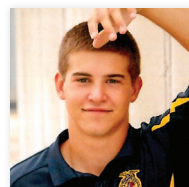


**HOLLY ENOWSKI**

Russellville, MO

College: University of Missouri

Major: Agricultural Journalism



**TRAVIS FEHR**

Mallard, IA

College: Iowa State University

Major: General Agriculture/ Agricultural Sciences

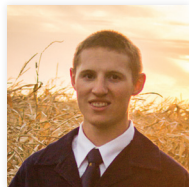


**LIBBY GLASER**

Owensville, MO

College: Missouri State University

Major: Agricultural Communications



**GLENDON GRIESBAUM**

Palmyra, MO

College: Truman State University

Major: Agricultural Business Management



**LUCAS HANKE**

Carlyle, IL

College: Southern Illinois University - Carbondale

Major: Agronomy & Crop Science

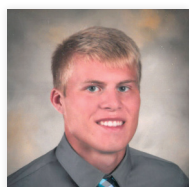


**RANDA MORRIS**

Lancaster, KY

College: Eastern Kentucky University

Major: Agricultural Business Management

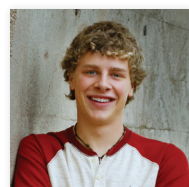


**DUSTIN PAPA**

Linwood, NE

College: University of Nebraska - Lincoln

Major: Agricultural Business Management



**JANSEN PENNY**

Burlington, CO

College: Kansas State University

Major: Agricultural Business Management

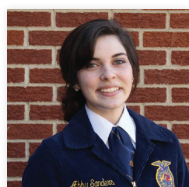


**ALISON PORTER**

Farmington, MO

College: University of Missouri

Major: Agricultural Education

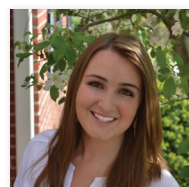


**ABIGAIL SANDERS**

Clarksville, AR

College: Arkansas Tech University

Major: Agricultural Communications



**LAUREN SCHRECK**

Fishers, IN

College: Purdue University

Major: Agricultural Economics

Not pictured:

**CODY GLASSCOCK**

Perryville, KY

College: University of Kentucky

Major: Agronomy & Crop Science

**SARAH SCHALLER**

Monte Vista, CO

College: Mesa State College

Major: Agricultural Business Management

**FFA members can begin applying for 2017 scholarships on November 15, 2016.**





# 2016 ADJUSTER SERVICE AWARDS

***FMH was very proud to present awards to adjusters for their years of dedicated service.***

In honor of their achievements, recipients who have adjusted for 15, 35, and an amazing 50 years received engraved awards at the 2016 Adjuster School. Each recipient's supervisor presented their award and spoke about their respective recipient's dedication and work. FMH would like to thank them for their years of service to the company.

## 50 YEARS - of service -

Stan Sybesma



Stan Sybesma

## 35 YEARS - of service -

Tom Borral  
Brent Brenneman



Tom Borral



Brent Brenneman

## 15 YEARS - of service -

Stan Glaum  
Ron Theisen  
Jim Vacha



Stan Glaum



Ron Theisen



Jim Vacha





*The Farmers Mutual Hail P&C Underwriting Team poses in front of a New Holland forage harvester.*

## P&C TEAM SPRING WORKSHOP

Every spring and fall, the P&C Underwriting team holds a workshop to get hands-on experience in the field and to learn about the various Property and Casualty insurance needs in a farming operation.

On May 26, the P&C Underwriting team held their annual spring educational workshop at the Case New Holland Ag Information Center located just outside of Ames, Iowa.

Internal training staff presented about a variety of topics, including an overview of FMH's new Farm and Ranch Liability program, a farm machinery session, and a class about building working relationships.

Last fall, the team toured the Iowa State University Dairy Farm. These workshops not only increase the knowledge of the staff, but add to their ability to serve our agents better.

## 2016 FMH P&C CLAIMS SCHOOL

In mid-April, FMH P&C staff and reinsurance clients gathered in Ames, Iowa to learn about current issues around claims in the P&C industry at the annual FMH Claims School.

Topics included ethics and unfair claim practices, professional claims handling, an industry-wide adjusting update, siding construction and repair, and alternative dispute resolution. The Iowa Fire Service Training Bureau Chief also presented about the various components of a fire. The chief also shared shocking videos comparing ignition times of old furniture versus new.

The two day event is one of the many continuous education efforts FMH provides to make sure our adjusting staff and reinsurance clients stay at the top of the industry.



*Jim Polish, FMH Senior Mutual Services Representative, presents at the 2016 FMH P&C Claims School.*

## NCIS POLL RESULTS: MAJORITY OF AMERICANS SUPPORT FEDERAL CROP INSURANCE

The funding and private delivery method of the federal crop insurance program faces scrutiny at times, especially when the federal budget and Farm Bill are on the table. Despite their opponents, a survey commissioned by National Crop Insurance Services (NCIS) shows that Americans overwhelmingly support farmers, farm policy, and the current crop insurance program.

The survey was conducted with 1,000 registered voters who were asked their position on the government's aid of farmers, particularly when it comes to crop insurance subsidies. The results showed that most Americans, regardless of party affiliation, are in support of farmers and the way federally funded crop insurance provides a safety net to protect the ag economy and livelihood of farmers.

Crop insurance has a major impact on the rural economy by helping farmers manage risk and prevent dramatic loss. With no control over weather and marketing prices, farmers need a reliable safety net during times of disaster or when commodity prices fluctuate.

***FMH is proud to provide this assurance to America's farmers, protecting their investment and future.***



*Voters agreed by a 20-point margin that farmers and taxpayers were better served by private companies delivering crop insurance instead of the government*



*And the vast majority agreed that the current premium and deductible amounts absorbed by farmers were appropriate*



*This cost-sharing structure is at the heart of America's crop insurance policy, with farmers paying a portion of their insurance premiums and shouldering, on average, 25 percent of crop losses through deductibles*



**8 IN 10 VOTERS**

BELIEVE A VIBRANT AGRICULTURAL INDUSTRY WAS CRITICAL TO THE COUNTRY'S NATIONAL SECURITY



Source: National Crop Insurance Services

***The entire poll can be found on [CropInsuranceInAmerica.com](http://CropInsuranceInAmerica.com)***



# PEOPLE IN THE NEWS

## NEW HIRES, PROMOTIONS, AND TRANSFERS



**Cheri Brooks** has been promoted to Associate Insurance Specialist Manager I



**Cayce McGinnis** has been hired as Reinsurance Claims Analyst II



**Spencer Lockwood** has been hired as Help Desk Specialist I



**Jami Codner** has been transferred to Quality Assurance Analyst I. She was previously Insurance Specialist II.



**Chock Hefner** has transferred to District Sales Manager of the Southern Wheat Belt District



**Doug Wright** has transferred to Insurance Specialist III

## IN MEMORY

### ***Jerry Ferstl***

We regret to inform you of the passing of JDIC/FMH adjuster Jerry Ferstl of Algona, Iowa, on April 14, 2016, at the age of 77.

Jerry was a contract adjuster since 1985. He adjusted for JDIC and then for FMH after the acquisition. He retired from crop adjusting at the end of 2015. Born and raised in Algona, Iowa, Jerry worked for Western Electric before switching to farming full-time. He was a dedicated family man, and always attended his grandchildren's sporting and other events. He loved watching the Chicago Cubs and playing cards. He and his wife, JoAnne, also enjoyed wintering in Mesa, Arizona every year.

Our thoughts and prayers are with his family and friends.

### ***Bob Anderson***

We regret to inform you of the passing of longtime FMH adjuster Robert "Bob" Anderson of Spirit Lake, Iowa, on April 25, 2016, at the age of 84.

Bob adjusted for FMH from 1971 to 2006. He was an agent with FMH from 2011 to 2015. Growing up on a farm outside of Swea City, Iowa, Bob served in the U.S. Air Force before settling back on the family farm with his wife, Marlynn. In 1980, the couple moved to Spirit Lake, where they raised five children and continued to farm. Bob was involved in the community through church and the American Legion.

Our thoughts and prayers are with his family and friends.

### ***Wayne Olmstead***

We regret to inform you of the passing of longtime FMH adjuster F. Wayne Olmstead of Friend, Nebraska, on May 21, 2016, at the age of 89.

Wayne was a hail adjuster with FMH for 34 years. Born and raised on a farm outside of Friend, he enlisted into the U.S. Army during WWII. Returning from service, he worked as a refrigeration serviceman until taking over the family farm with his wife, Mable, and their five children. Wayne was involved in the community through church, the American Legion, and the I.O.O.F. Lodge. He also served on the boards of the Friend Co-op Oil, Friend Rural Fire District, and Friend Public Schools.

Our thoughts and prayers are with his family and friends.

MARK YOUR CALENDARS

# FARM PROGRESS SHOW

AUGUST 30 – SEPTEMBER 1 | BOONE, IOWA



Visit the FMH booth at  
the largest outdoor farm  
show in the country!

Ticket information and maps: [www.farmprogressshow.com](http://www.farmprogressshow.com)

Hours: Tuesday & Wednesday - 8 a.m. to 5 p.m.

Thursday - 8 a.m. to 4 p.m.

## 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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