

# TheCloud

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**Farmers Mutual Hail**  
Insurance Company of Iowa

## EMERGING LEADERS STEP UP TO INDUSTRY INVOLVEMENT

FMH employees and recent CIRB Emerging Leaders program graduates gained first-hand experience in voicing the needs of the crop insurance industry in Washington D.C. Read more on page 2.

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From encouraging current employees to be more involved in the industry, to supporting young minds that are the next generation of agriculture, FMH knows that investing in the future starts with the people.



**Farmers Mutual Hail**  
Insurance Company of Iowa

*Celebrating* **125 YEARS**

We celebrate excellence this month knowing it takes more than just saying you want to be the best – it needs to be proven. Read more about why excellence continues to be a core value of FMH and what sets us apart from the rest on page 9.



FMH representatives attending CIRB's 2017 Fly-In event. From left to right: Chock Hefner, District Sales Manager II; Curtis Swain, Assistant Vice President and General Counsel; Ron Rutledge, FMH President and CEO and CIRB Chairman; Aaron Rutledge, Assistant Vice President and Compliance Manager; and Ryan Benes, District Sales Manager II.

# EMERGING LEADERS

## THREE FMH EMPLOYEES COMPLETED THE CIRB PROGRAM

This past spring, three FMH employees completed the Crop Insurance and Reinsurance Bureau (CIRB) Emerging Leaders Program: Curtis Swain, Assistant Vice President and General Counsel; Ryan Benes, District Sales Manager II; and Chock Hefner, District Sales Manager II.

“The CIRB Emerging Leaders Program is for individuals looking to learn more about the challenges and opportunities facing federal crop insurers and to become familiar with the various players in the unique federal crop insurance industry—specifically trade associations, federal regulators, and members of the United States Congress,” said Swain.

This year is only the second class of the program, and includes 11 members from different insurance and reinsurance companies across the U.S. 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.

Throughout the course of the program, the participants traveled across the U.S. to network and learn from various speakers and trainers.

“We traveled to Chicago, Kansas City, Bonita Springs, FL, and Washington D.C.” noted Benes. “We met with the CIRB Executive Committee, RMA personnel, and NCIS staff. We also met with the offices of several congressmen and congresswomen on Capitol Hill.”

Swain, Benes, and Hefner join Aaron Rutledge, Assistant Vice President and Compliance Manager, as graduates of the program. Rutledge participated in the 2015-2016 Emerging Leaders Program. FMH will continue to elect participants for future Emerging Leaders programs.

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**“ There are people that work in this industry because it’s what they do. Then there are those that do it because it’s who they are. I have always felt that FMH is special because of the employees that work here; and I believe many of us take a lot of pride in our jobs, and our jobs are part of who we are. That’s a cool thing, and this program nurtures that. ”**

**- Chock Hefner  
District Sales Manager II**

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## Q&A WITH THE EMERGING LEADERS

### What is a memorable experience for you while participating in Emerging Leaders?

**SWAIN:** The highlight was probably the D.C. Fly-In event, where CIRB members and staff met with members of the U.S. House and Senate staff to discuss the importance of maintaining the effective private-public delivery of the federal crop insurance program when passing the Farm Bill and issuing appropriations for the program.

CIRB's annual meeting and crop conference was also a highlight. CIRB and CIRB's Executive Committee spend time on and take a lot of pride in the meeting and conference, and they really do a great job with this event.

**BENES:** My most memorable experience was my time in D.C. It was an eye-opening experience to see the mechanics of how meetings occur on the Hill. It made me feel like I was doing my part to spread the word on the importance of the crop insurance program.

**HEFNER:** Meeting with offices on Capitol Hill was the highlight of the program for me. The support of those offices is necessary, and it's a constant battle making sure those on the Hill are educated about what the program actually does.

### What were some of the most significant things you learned through Emerging Leaders?

**SWAIN:** Probably the most significant would be learning about CIRB and the various ways in which CIRB's staff work to protect crop insurance. CIRB is a knowledgeable group with a solid understanding of the politics and politicians that influence federal crop insurance. Also, there are a number of not-for-profit entities that are actively and loudly criticizing the crop insurance program. With the upcoming Farm Bill, CIRB staff and CIRB members will be working hard to ensure lawmakers understand the crop insurance program and make policy decisions based on facts, with the end-game being an actuarially-sound program delivered efficiently and effectively to American farmers through private crop insurance companies like FMH.

**BENES:** I learned more about CIRB and how important it is for the crop insurance program. There are organizations that will continually attack the integrity of federal crop insurance. CIRB is the voice on Capitol Hill in advocating for crop insurance and educating the leaders of our country on the need for the program.

**HEFNER:** The dynamics of the CIRB executive council and the interaction with the RMA and Capitol Hill were the most significant things I learned. Multiple companies and reinsurers are members of CIRB, and even though they are competitors, they are also working for common goals. It was insightful seeing the working relationships between the companies and the RMA and Capitol Hill. It's almost a different language that is spoken at times.

### How will you use the skills and knowledge you learned moving forward in your role at FMH?

**SWAIN:** Part of my duties as General Counsel include monitoring and responding to proposed changes in law, insurance regulations, and/or RMA procedures. The Emerging Leaders Program has given me greater insight into this facet of the industry, as well as face-to-face exposure to regulators and other individuals serving in key, decision-making capacities.

**BENES:** As a sales manager, I look for any chance to provide value to my agents. I can now "talk the talk" when it comes to the Farm Bill and other politics around crop insurance. I also have a more direct connection to the happenings on the Hill. Not many sales reps have had the chance to dig deep into the politics of the industry. I plan on using this experience as a competitive advantage in the field.

**HEFNER:** The skills and knowledge I learned through this program have already assisted in building credibility with my agency force. I've also been able to share my experiences with my fellow co-workers, which has hopefully brought them some value. This experience has also pushed me to become a better advocate for the industry.



**CURTIS SWAIN**

Assistant Vice  
President and  
General Counsel

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**RYAN BENES**

District Sales  
Manager II

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**CHOCK HEFNER**

District Sales  
Manager II



## CIRB'S 2017 SPRING FLY-IN AND POLICY CONFERENCE

FMH sent five representatives to this year's CIRB Fly-In and Policy Conference, held April 10-12, 2017, in Washington, D.C. FMH President and CEO (and CIRB Chairman) Ron Rutledge, and Assistant Vice President and Compliance Manager Aaron Rutledge attended the event again this year, along with the company's three CIRB Emerging Leaders participants: Ryan Benes, Chock Hefner, and Curtis Swain, who attended for the first time.

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 House and Senate offices.

"It is important for FMH to have representatives at the CIRB Fly-in because this is an opportunity for the industry to come together to explain the importance of crop insurance to our politicians and their respective staffs," said Aaron Rutledge. "By making these visits to the offices, we are able to provide information to show the success that this public/private partnership has had. Events at the Fly-In provide important updates on issues, such as the Farm Bill and budget, as well as giving attendees an opportunity to speak with other ag coalition partners."

The Fly-In also featured a policy conference that included a range of speakers. The first was a conservation panel providing insight of their top priorities as the crop insurance coalition gears up for the Farm Bill. Panel speakers were from the National Wildlife Federation, Association of Fish and Wildlife Agencies, American Farmland Trust, and Ducks Unlimited. The group also heard from former Congressman Jim Gerlach (R-PA) who provided his unique insights into meeting with legislators and staffers. Finally participants heard from Ray Starling, Special Assistant to the President for Agriculture, Trade, and Food Assistance within the National Economic Council (NEC).

The event also included a Capitol Hill Reception with House and Senate staffers, CIRB staff, and Fly-In attendees, and a graduation ceremony for this year's Emerging Leaders Program class.

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## 2017 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 Benes and Dave Kahle, both FMH Assistant Vice President and Regional Sales Managers, were in attendance along with members from crop insurance agencies and companies across the U.S.

Attendees had the opportunity to meet with four Congressmen during networking events, and heard from multiple RMA representatives during an RMA Roundtable discussion. Dr. Tom Zacharias, President of National Crop Insurance Services (NCIS), spoke about the state of the industry, and several panels were held to discuss regulatory affairs, legislation, and technologies that are shaping the future crop insurance.

FMH representatives attend this annual event because it provides the opportunity for them to meet with agents and other providers and to hear a variety of perspectives on issues that effect the entire industry.





## PRECISION SOLUTIONS SAVES TIME IN MISSOURI REPLANT CLAIM

A late-April storm struck the Great Plains and Midwest regions, affecting some areas that had experienced good planting conditions earlier in the month. With crops already emerging in many states, replanting efforts were underway, and with them, replant claims.

“I received a call from Adjuster Kent Fischer in Missouri. The farmer had just finished planting 2,000 acres of corn, and Kent knew he was planning to report his acres using ACR after planting,” said Branden Plummer, Precision Technology Specialist. “He contacted me to see if we could use that planting data he already collected for this claim.”

ACR stands for Automated Crop Reporting, which is the electronic transfer process to seamlessly use precision data for crop insurance reporting purposes.

To process the Missouri replant claim, the adjuster needed to assign unit numbers to the land.

“Typically, the adjuster would need to print the contract summary report with the location and section numbers and then match them to the units,” said Cameron Bishop, Field Claims Supervisor. “This can be a time-consuming process for the adjuster, especially for large farms like this one.”

Instead, the farmer sent his precision planting data to Plummer, who was able to easily upload the data via ACR into the FMHA mapping application. He assigned units to the land, and then generated a map-based report for the adjuster to use for the replant claim.

“I got the call from Kent at 3 in the afternoon. I received the farmer’s data later that day, and then was able to provide the map-based report to Kent and the farmer by the next morning,” said Plummer.

Fischer used the map-based report to record the number of acres affected and the estimated number to be replanted. This not only saved him time in finding this information, but it reduced the amount of time he needed to spend with the farmer – which meant the farmer could get back into the field sooner.

“The farmer was pretty happy,” added Bishop. “Using precision data definitely helped with speed and service.”

## ACREAGE REPORTING IN FMHA

During acreage reporting season, the FMH Agent Center can accept acreage data in multiple ways. Please reference the FMHA Online Help Site to learn more about each method and for step-by-step instructions.

### IMPORTING METHODS:

#### Import ACRSI or CIMS data into the policy

The ACRSI or CIMS acreage data is certified by the insured at their local FSA office, and is then transmitted to RMA from FSA. FMH requests this data from RMA, and makes it available in FMHA.

#### 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. Talk to your Sales Manager to get started.

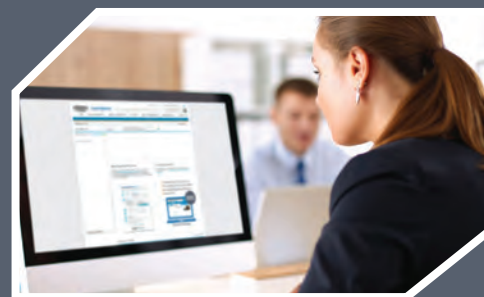
### KEYING METHODS:

#### 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.

#### Report acres by Unit

Agents can key by CLU on the Acreage or Quick Edits tabs to meet CLU reporting requirements.





# 2017 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 and 25 years received engraved awards at the 2017 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.

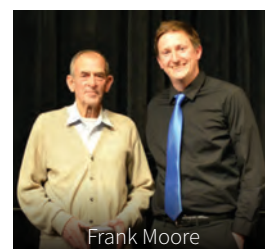
## 25 YEARS - of service -

Ed Fejfar  
Glenn Hoffman  
Tom Perry  
Bill Woehler



## 15 YEARS - of service -

Joe Cotten  
Jesse Jackson  
Jim Johnson  
Tim Kennedy  
Don Kiefer  
Alan Marietta  
Frank Moore  
Mike Scott



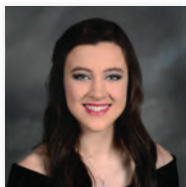




# FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2017 FFA Scholarship recipients! FMH sponsored 20 scholarships in the amount of \$1,500 each 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.



**ANNA BURNS**

Carthage, MS

College: East Central Community College

Major: Agricultural Communications



**LAURA CHURCH**

Hastings, MN

College: University of Minnesota – Twin Cities

Major: Agricultural Education

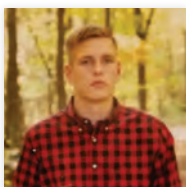


**SHAYNA COOPER**

Farmersville, TX

College: Texas A&M University – Commerce

Major: Agricultural Business Management



**GRIFFEN CROFT**

Spencerville, OH

College: University of Pennsylvania

Major: Agricultural Economics



**SARAH DROWN**

Santa Ysabel, CA

College: Oklahoma State University

Major: Agricultural Communications

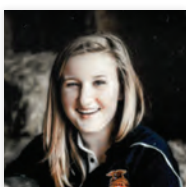


**SARA GAMMON**

Drexel, MO

College: Kansas State University

Major: Agricultural Business Management



**MARTA GRANT**

Preston, IA

College: Iowa State University

Major: Agricultural Business Management



**AUSTIN GRUBE**

Ashton, ID

College: Brigham Young University

Major: Agricultural Business Management



**NICHOLE HALL**

Coulterville, IL

College: Southern Illinois University – Edwardsville

Major: Agricultural Business Management



**COOPER IMTHURN**

Maple Hill, KS

College: Kansas State University

Major: Farm & Ranch Management

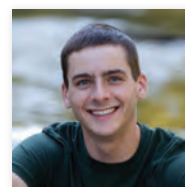


**LAUREN JACOBS**

Butler, IN

College: Purdue University

Major: Agricultural Education



**JOHN KENNEDY**

Soldier, KS

College: Kansas State University

Major: Agricultural Education



**AMANDA LANGLEY**

Manitowoc, WI

College: University of Minnesota – Twin Cities

Major: Agricultural Education



**SHELBY LANKFORD**

Blanchard, OK

College: Southwestern Oklahoma State University

Major: Agricultural Business Management

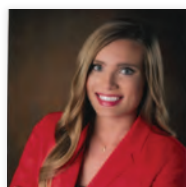


**KYLIE MEREDITH**

Jonesboro, AR

College: Arkansas State University – Jonesboro

Major: Agricultural Finance

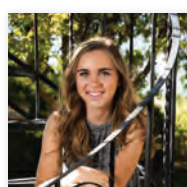


**JESSICA RUDOLPH**

Gothenburg, NE

College: University of Nebraska – Lincoln

Major: Agricultural Communications



**ABIGAIL SPINDLE**

Moriarty, NM

College: Northeastern Oklahoma A&M College

Major: Agricultural Business Management

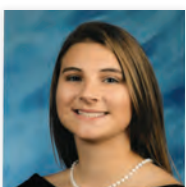


**ALYSSA SWEHLA**

Sumner, IA

College: Iowa State University

Major: Agronomy & Crop Science



**KELSEY WILLIAMS**

Franklinville, NC

College: North Carolina State University

Major: Agricultural Business Management

**THOMAS GABEL**

Newport, PA

College: Pennsylvania State University

Major: Agricultural Education

**FFA members can begin applying for 2018 scholarships on November 15, 2017.**

## JUNE SALES MANAGER TRAINING

During the first week of June, FMH Field Sales Managers gathered in West Des Moines, Iowa, for a weeklong training workshop. The workshop included a sales coaching program by Dale Carnegie, company updates from FMH leadership, and prep for the upcoming 2018 crop year.

Company updates ranged from upcoming product changes to demos of the latest FMHA mapping system enhancements.

An area of focus included increasing the FMH Sales Manager's role in helping an agency grow a successful business, as well as implement sound risk management solutions for their producers. Training focused on building a professional partnership where both the agency and the company are profitable from the agency's growth.

***“FMH takes great pride in its strong sales management force. Continuous training ensures that our managers can not only meet the needs of today's agencies, but exceed expectations when it comes to customer service and dedication to the company-agency relationship. We understand that your FMH sales manager truly makes a difference in why you choose to partner with FMH, and we look forward to building that relationship further.”***

**-Kevin Johnson  
Senior Vice President &  
National Sales Manager**



## 2017 FMH P&C CLAIMS SCHOOL

In mid-April, over 80 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.

In addition to updates about insurance forms and restrictive endorsements, multiple guest speakers were invited to educate attendees about current topics in the industry.

An agricultural engineer spoke on the insurability of older farm buildings, structural issues to think about as well as cost effectiveness of the rate charged compared to the risk assumed.

A grain bin manufacturer talked about the changes in their industry and how the sizes of grain bins have increased in just the last ten years. It was once unheard of to design a million-bushel bin, now they sell them routinely to farmers. With the size of the bins increasing, the cost to repair and time it takes to repair a bin has changed as well.

Fire restoration experts presented about the aftermath left from a property loss. They explained that the fire damage may be the less costly part of the loss to address, the consequential loss such as the water and smoke damage can be the challenging and expensive portion of the claim.

Last but not least, a Story County police officer discussed several fraud schemes that are in circulation. Many schemes prey on the elderly but some like “skimmers” focus on getting credit card numbers from average shoppers who may not be paying attention to the transaction machines they are using. The procedure to track the criminals down and their prosecution were discussed.

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.







# *Celebrating* **EXCELLENCE**

As one of the longest standing crop hail insurance providers in the U.S., we know a thing or two about excellence. We are committed to being the best in the industry and continually striving to improve, learn, grow, and excel at all levels.

For 125 years, we have ensured the success of America's farmers with a combination of premier protection, financial strength, and long-term stability. This has earned us an "Excellent" (A-) rating from A.M. Best, one of the oldest and most widely recognized providers of ratings on the financial stability of insurers in the insurance industry. FMH has maintained an "Excellent" rating since 1950.

FMH has also set the bar high with our expertly-crafted products and solutions to fit any farm operation size and need. Our Crop Hail products are some of the most comprehensive in the industry, and are designed to fill in the gaps left behind by federal crop insurance. Our P&C products were created with farmers in mind, and cater to the needs of a farming family. FMH continues to lead the industry in using precision technology for crop insurance purposes with our Precision Crop Insurance Solutions.

And of course, we wouldn't have been able to stand by many generations of farmers without the world-class customer service that defines the FMH adjuster force and all of our employees. With excellence as a company core value, FMH encourages each employee to learn, grow, and excel in his or her role both inside and outside of the office.

We celebrate excellence this month knowing it takes more than just saying you want to be the best – it needs to be proven.

## **WHAT DOES EXCELLENCE MEAN TO FMH?**

- **Proven Achievements:** 125 years of providing Crop Hail and risk management solutions means we're doing something right: and that is consistently meeting the needs of farmers in a quickly evolving agriculture industry.
- **Core Value:** We are committed to being the best in the industry and continually striving to improve, learn, grow, and excel at all levels.
- **Service:** We are dedicated to maintaining and improving our world-class claims service reputation.
- **Strength:** For 67 years, our financial strength and stability has been recognized by A.M. Best as 'Excellent.'
- **Products & Solutions:** We have some of the most comprehensive Crop Hail products in the industry, and P&C products designed for farming families. We lead the industry with Precision Crop Insurance Solutions.

# FMH HOSTS GLOBAL INSURANCE ACCELERATOR PRESENTATIONS

This past April, several tech startups participating in the Global Insurance Accelerator (GIA) presented at the FMH home office as a “practice round” before presenting on the global stage.

The Global Insurance Accelerator helps insurance-based technology startups grow by providing them with seed funding, mentors, and 100-days of on-site support at the GIA office in Des Moines, IA. FMH serves as one of the original investors in the Accelerator.

Every spring, the six startups currently participating in the GIA have the opportunity to present about their product or services at the annual Global Insurance Symposium. This year, the GIA asked Farmers Mutual Hail to host the “practice-round” presentations at the FMH home office.

As part of this practice round, the startups presented to a group of FMH leaders, mentors, and GIA staff. The audience was then able to ask questions and provide feedback for the startups to improve their presentations before the symposium.

FMH is also an original investor in the Iowa AgriTech Accelerator, also based in Des Moines. It will have its inaugural class starting July 10. This accelerator has an ag -specific focus, where the GIA has an insurance industry focus.



## RETIREMENTS



**Al Taylor**  
*District Sales Manager*  
**10 Years of Service**

Al Taylor, District Sales Manager in Missouri, retired at the end of April after 10 years of service with FMH.

Al was born and raised in Eldon, Iowa and graduated from both Cardinal High School and Iowa Wesleyan College. He taught and coached at Winfield-Mt. Union, while also working as a part-time hail adjuster. Prior to joining FMH, Al worked as a crop insurance field representative for 19 years.

**Favorite memories at FMH:** “I would have to say the Fall Sales Trips. Getting together with coworkers on these trips was a real joy.”

**Favorite part of job:** “Working with the agents in Missouri as well as coworkers. A great group of people!”

**What do you value most about FMH?:** “Management really looks out for their employees. It’s a great environment to work in.”

**Plans for retirement:** “Spending more time with children and grandchildren. Our family is scattered out all over the country, so I will have more time for them. I will probably help Becky in her garden, but I’m sure I’ll find time for what I really love - and that is golf and fishing!”



**Donna Matzen**  
*Reinsurance Department Administrator*  
**7 Years of Service**

Donna Matzen, Reinsurance Department Administrator, retired at the end of April after 7 years of service with FMH.

Donna grew up in Scranton, Iowa where she graduated from Scranton Consolidated High School. She earned her college degree from Wayne State College (NE) and gained 33 years of executive assistant experience before joining FMH.

**Favorite memories at FMH:** “All of the wonderful events FMH hosts for their employees. I have thoroughly enjoyed working here; it has been a wonderful experience and I will cherish the memories and people forever.”

**Favorite part of job:** “Without sounding rhetorical, the people, of course!”

**What do you value most about FMH?:** “FMH, without a doubt, has the best group of executives I have been associated with in my 40+ years of employment. They truly have your best interest at heart, and value you as a person as well as an employee. That’s why we have had employees that have worked here for 20, 30, and 40+ years!”

**Plans for retirement:** “I haven’t really made definitive plans as of yet; I will just wait and see what life has in store for me!”



# PEOPLE IN THE NEWS

## NEW HIRES, PROMOTIONS, AND TRANSFERS



**Jerry Krosbakken** has been promoted to Crop Adjuster II in Minnesota and North Dakota.



**Ryan Allen** has been hired as Property & Casualty Claims Adjuster.



**Michael Aussieker** has been hired as Crop Adjuster II in Illinois.



**Jason Blunt** has been hired as Crop Adjuster II in Southeast Missouri.



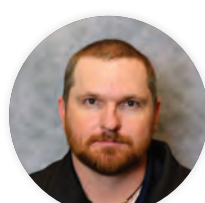
**Lisa Hendriks** has been hired as Insurance Specialist III.



**Cameron Jodlowski** has been hired as ACR Specialist I.



**Justin Schwery** has been hired as Crop Adjuster II in Iowa.



**Kyle Traweek** has been hired as Crop Adjuster II in Texas.



**Alex VanLoenen** has transferred to Precision Technology Specialist.

*Not Pictured:*

**Patrick Phillips** has been hired as Lead Adjuster I in Indiana.

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## FMH DONATES \$29K TO JDRF

Farmers Mutual Hail has been a long-time supporter of the Juvenile Diabetes Research Foundation (JDRF), and employees hold annual fundraising events every spring.

This year, FMH reached one of its best fundraising totals yet as combined employee fundraising efforts of \$14,187.07 plus a generous company matching donation of \$15,000 yielded a total donation amount of \$29,187.07!

Since 1995, FMH has contributed over \$329,000 to JDRF.

Donated funds support JDRF's mission to accelerate life-changing breakthroughs to cure, prevent and treat type 1 diabetes and its complications.

Thank you to everyone for your support this year!



*FMH employees at the JDRF One Walk event in Des Moines, Iowa.*

MARK YOUR CALENDARS

# FARM PROGRESS SHOW

AUGUST 29-31 | DECATUR, ILLINOIS



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

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

## 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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