# TheCloud



Insurance Company of Iowa

www.fmh.com



FMH is committed to providing the latest technology solutions for our agents and policyholders. Matched with World Class Service, we strive to make the customer experience the best it can be in all interactions.

# **NEWSLETTER HIGHLIGHTS:**

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# RECENT SYSTEM ENHANCEMENTS

New features have been added to the Crop Policyholder Center, and new mapping, quoting, and reporting options have been added to the FMH Agent Center. Read more about how these new enhancements were built to meet customer and agent needs on pages 2 and 3.



# **NEW FEATURES ADDED TO CROP POLICYHOLDER CENTER**

Your customers can now access their claims information, Summary of Coverage (SOC), Schedule of Insurance (SOI), and Rate Letter (if applicable) on the FMH Policyholder Center.

# WHAT'S NEW

- View claim status
- View adjuster contact information
- Access the SOC, SOI, and Rate Letter (if applicable)

### OTHER FEATURES

- Access crop policy provisions
- View policy coverage information
- View agency contact information

# WHAT IT MEANS FOR YOU



# **Customer Value**

Many customers are looking for web-based access to their information. You can use the new FMH Policyholder Center as a selling point for new and existing customers.



# **Less Paperwork**

Less paperwork needs to be reprinted by you for your customers, saving time and money.



# **Fewer Questions**

With access to claims information, policyholders can view their status at a time that is convenient for them or contact the adjuster directly.

# WHAT POLICYHOLDERS WILL RECEIVE

FMH policyholders will receive a flyer along with their SOI and SOC documents this spring. The flyer explains the website's features and how to access the FMH Policyholder Center.

FMH is committed to developing features and enhancements in both the Crop and P&C Policyholder Centers to meet the needs of our shared customers. Look for additional enhancement communications for the Crop and P&C Policyholder Centers later this summer.

If you have any questions about the Policyholder Centers, please contact the FMH Help Desk at helpdesk@fmh.com.



# RECENT FMHA SYSTEM ENHANCEMENTS

# Redesigned Map-Based Combo Report



The Map-Based Combo Report has been redesigned to be easier to read, provide more information in a better layout, and organized in a way to easily report production.

# New Standalone Hail Quick Quote



The new Standalone Hail Quick Quote (SHQQ) makes quoting standalone crop hail easier by no longer requiring entity information to generate a SHQQ, allowing multiple counties to be quoted within the same SHQQ, and converting each of these counties into its own unique application.

# New Mapping Search Feature



Now you can easily search for farms and fields in the mapping application. Simply enter your keyword(s) into the search bar, and matching entity data search results will be displayed for each layer in the left side navigation panel.

# New Policy Financial Report



The Policy Financial Report allows you to access the financial data of your policyholders in one report. Note: This report does not replace the Statement of Unpaid Accounts.

# 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 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.

# 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.

### 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.



# **2018 CIPA SPRING MEETING**

**Crop Insurance Professionals** Association (CIPA) members met in Kansas City in April to discuss current opportunities and challenges faced by the crop insurance industry.

Dave Benes, Assistant Vice President and Regional Sales Manager, Dave Kahle, Assistant Vice President and Regional Sales Manager, and Don Preusser, Executive Vice President and Chief Marketing Officer, were in attendance along with members from crop insurance agencies and companies across the U.S.

Attendees had the opportunity to meet with House Ag Committee Chairman Mike Conaway (R-TX) and **USDA Under Secretary for Farm Production & Conservation Bill** Northey during networking events, in addition to hearing 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 the 2018 Farm Bill process, agriculture data and technology industry movements, tax law changes, and related topics shaping the future of crop insurance.





# **CIRB'S EMERGING LEADERS GRADUATE AT 2018 SPRING FLY-IN EVENT**

At CIRB's Spring Fly-In and Policy Conference, FMH President and CEO and CIRB Chairman Ron Rutledge awarded diplomas to seven participants graduating from the CIRB Emerging Leaders Program, including two participants from FMH: Underwriting Manager Sheila Backer and Regional Claims Manager Chad Groen.

Entering its fourth year, the Emerging Leaders Program is designed for professionals in the crop insurance industry seeking to increase their knowledge and hands-on experience with key issues. The program is helping to build the next generation of crop insurance leaders.

As participants in the class of 2018, Backer and Groen each speak highly of their opportunities to meet with representatives in Washington D.C., a requirement of completing the program.

Backer explains one of the key outcomes of the program is "building relationships with our local congressmen and congresswomen," then adds, "it's been really interesting to get to know them and, as Iowans, we have a lot of good champions. We're just making sure our representatives know we're around and as the Farm Bill comes up, we're here to help."

Groen shares his perspective from conversations on the Hill: "The [Emerging Leaders] program helps in understanding the entire picture of crop insurance – how important it is to rural America. As someone who works in the field, it's important for us to be able to relate to farmers, agents, and 'Main Street America.' We're going to work with you, we're going to pay your claim accordingly, and we're going to keep you going and farming the next year."

Backer and Groen joined Ron Rutledge, Executive Vice President of Crop Insurance Shannon Rutledge, and Vice President of Claims and Assistant Claims Manager Aaron Rutledge as FMH's representation during the conference. In sum, CIRB members and staff led 36 meetings with congressional offices. Participants met with crop insurance champions in the House and Senate as well as offices who have not traditionally been engaged on crop insurance issues.

The fly-in was well-timed as the day after it concluded, the House Ag Committee released its draft farm bill text. CIRB and FMH will continue to keep agents informed as the 2018 Farm Bill progresses.

# **2019 MPCI FALL UPDATE MEETINGS**

Join us for a 2019 MPCI Fall Update meeting! Trainers will go over 2019 MPCI program changes and subsequent impacts to policy processing, fall crop reminders and actuarial changes, and FMH Agent Center highlights.

All meetings begin promptly at 9:00 a.m. and will conclude at noon. Please arrive 15-30 minutes early to check in. Lunch will be served at the meeting.

Registration will open soon at FMH.com/training.

## **Arkansas**

Carlisle – 8/15 Jonesboro – 8/16

### Colorado

Sterling – 8/23

# Idaho

Pocatello - 8/8

### Illinois

Walnut – 8/7 Springfield – 8/8 Effingham – 8/9

### **Indiana**

Kokomo – 8/22 Bloomington – 8/23

### **Kansas**

Mulvane – 8/21 Garden City – 8/28 Hays – 8/29 Miner – 8/29 Salina – 8/30

### Louisiana

West Monroe - 8/14

# Minnesota

Willmar – 8/30

# Mississippi

Southaven - 8/28

### Missouri

Kansas City – 8/22 Columbia – 8/23

### Nebraska

Norfolk – 8/14 Beatrice – 8/15 Scottsbluff – 8/28 Ogallala – 8/29 Kearney – 8/30

## North Dakota

Bismarck – 9/5 Fargo – 9/6

# Ohio

Lima - 8/21

# **South Dakota**

Huron - 8/21

# **Texas**

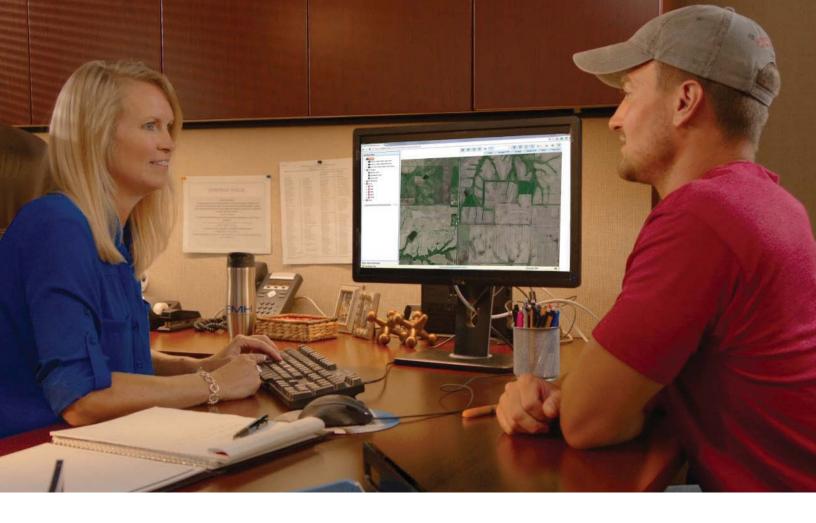
Lubbock - 8/7

# Wisconsin

Eau Claire – 8/22 Madison – 8/23

Questions about the meetings can be sent to FMH Training & Development at FMHTraining@fmh.com.





# AGENCY BENEFITS FROM PRECISION SOLUTIONS

# Precision Solutions Adds Innovative-Technology Value to Nebraska Family Agency

Agents Shelly Pfisterer and Jeana Harms, with Agri-Risk Solutions in Gering, NE, are in their third year of offering FMH Precision Solutions. They continue to promote Automated Crop Reporting (ACR) as an effective and accurate way to report acres because it has not only been incredibly successful for their customers, they have found that it brings value to their business.

"The customers of Agri-Risk Solutions love this option as it is a quicker and more efficient way to report planted acres," said Pfisterer.

**66** ACR benefits our agency because we are able to have more precise data. We are able to get the insured's data instantly, and we are able to process replant claims and early loss claims much more efficiently.

> - Shelly Pfisterer Agent, Agri-Risk Solutions | Gering, NE

Through ACR, FMH agents can receive data electronically from their insured as soon as they are done planting, which means their policy is more up to date and accurate should disaster strike.

"Last year, we had an insured that lost a sugar beet field three days after the final plant date. Since we reported via ACR, the claim was worked and paid within 10 days. In the past this would have taken over 45 days," explained Harms. "The insured had not even reported acres to FSA as they were busy finishing planting corn and dry beans. This claim was paid the first of June, where in a normal situation it wouldn't have been able to be paid until the 578 was available – which would have been closer to July 15 as that is the deadline to report to FSA. In this situation, the insured was able to receive his indemnity payment around 45 days earlier."

From ACR for acreage and production reporting, to Precision Claims that can also aid in simplifying the APH Review process, the two agents – who also happen to be twin sisters – encourage their customers to use Precision Solutions whenever possible.

"Precision Solutions are valuable to our business as we strive to be innovative and provide the newest technology to our customers. It has enabled us to offer something that not every agency does, and we feel this allows us a great opportunity to help our customers grow and succeed," said Pfisterer.

"Precision Solutions have also helped us attract customers as we are among the few agents in our area using this process," added Harms. "It is a reason to get our foot in the door with new customers to at least discuss the process."

From the beginning, FMH has remained committed as Agri-Risk Solutions' partner in Precision Solutions. Through members of the FMH Precision Team, their agency has received guidance and training every step of the way.

"Our Precision Technology Specialist, Branden, is one of the most valuable assets to our business. We are able have our questions answered immediately, and he helps us solve problems and will meet with our customers whenever we need," noted Pfisterer.



Precision Solutions bring efficiency, speed, and data accuracy to multiple crop insurance processes, including reporting, claims, and APH reviews. Automated Crop Reporting (ACR) is the process of using precision ag data for electronic acreage and production reporting. Agents and insureds can still use ACR to report acreage this year, even if it is their first time using this process. Contact your Sales Manager to learn more.

# 2018 GIA COHORT PRESENTS AT GLOBAL INSURANCE SYMPOSIUM

FMH proudly serves as one of the original investors and company mentors in the Greater Des Moines Partnership's Global Insurance Accelerator (GIA). The GIA 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.

The eight 2018 GIA cohort startups recently completed their 100-day program with final presentations taking place April 25 at the Community Choice Credit Union Convention Center in Des Moines. The presenters offered a glimpse into the future of the industry with demonstrations of their innovative insurance products and business models that incorporate artificial intelligence (AI), gamification, continuous underwriting, portals, apps, and more.

The 2018 cohort tech startups included participants from locations throughout the United States, as well as Canada and the United Kingdom. GIA final presentations were one segment of the larger Global Insurance Symposium that ran from April 24–26. The Global Insurance Symposium brings together insurance professionals to discuss current industry topics and trends with a focus on innovation and regulation.



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# CY KOTASKA EARNS PIAND COMPANY **PERSON OF THE YEAR AWARD**

Cy Kotaska, FMH District Sales Manager for western North Dakota and eastern Montana, was recently awarded the 2018 Professional Insurance Agents of North Dakota (PIAND) Company Person of the Year. Nomination form comments describe Cy as "supportive, knowledgeable, reliable, honest, tactful, and someone willing to go the extra mile." Congratulations, Cy!



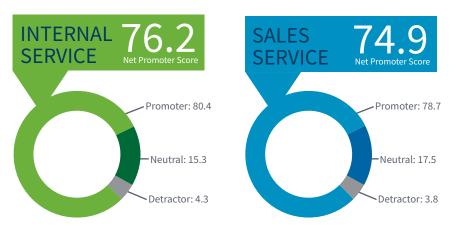
Pictured: Cy Kotaska and his wife Leona at the PIAND awards ceremony.

# SERVICE SHINES IN RECENT SURVEYS

FMH takes great pride in providing outstanding customer service to our agents through our sales managers and internal service staff. To ensure our staff stays knowledgeable and best serves your agency, we asked for your feedback this past April. The results and accompanying comments will be used to strengthen our staff through training, and help us to address issues that are important to you. The surveys are administered bi-annually to track progress.

Using the Net Promoter Score™ methodology\*, FMH's internal service experience score is 76.2, which places the company in the "World Class" category for our internal service. To qualify as World Class, a company must achieve a score of 75 or higher.

FMH's sales service experience score is 74.9, placing FMH in the "Excellent" category for our sales service, which is achieved when the score is between 50 and 75.



# HOW RESULTS ARE CALCULATED

Net Promoter Score™ bases the customer's true overall experience on the likelihood they would promote the company. Customers were asked to measure on a scale of 0-10 the likelihood that they would recommend FMH to another producer.

The Net Promoter Score™ methodology categorizes the scores into three descriptive groups: scores from 0-6 are considered detractors; scores from 7-8 are considered neutral; and scores from 9-10 are considered promoters. The net score is the promoter score minus the detractor score.

\*Net Promoter Score is a customer loyalty metric developed by (and a registered trademark of) Fred Reichheld, Bain & Company, and Satmetrix.



# 2018 ADJUSTER SERVICE AWARDS

# FMH Presents Awards to Nine 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 2018 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 -

David Koets Myron Luers Michael Mulhern







# 15 YEARS - of service -

Roy Bane Alan Hackman June Purdy Randy Roth Alan Vaske Richard Wiechman















# FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2018 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.



**DYLAN BARKER** Adel. IA College: Des Moines Area Community College Major: Plant Science

**BROOKE EVANS** 



**CHRISTOPHER DALY** Mount Olive, NC College: North Carolina State University Major: Soil Science



Earlville, IA College: Northeast Iowa Community College Major: Agricultural Business Management

**AMANDA ENGELKEN** 



Corunna, IN College: Purdue University Major: Agricultural Education



**SARA GAMMON** Drexel, MO College: Kansas State University Major: Agricultural Economics



Oswego, KS College: Kansas State University Major: Agricultural Education



Poynette, WI College: University of Minnesota Twin Cities Major: Agricultural Journalism



**MORGAN KRIZAN** Hebron, ND College: Bismarck State College Major: Agricultural Education



Royalton, MN College: North Dakota State University Major: Agricultural Economics



**COLBY MCMILLEN** Lovsville, PA College: Moody Bible Institute Major: International Agriculture



MADELAINE MINK Elizabethtown, KY College: Western Kentucky University Major: Agricultural Education



Chickasha, OK College: Oklahoma State University Major: Agricultural Communications

**ELIZABETH** 

**PENNINGTON** 

**JOSEY WEBB** 



Bellville, TX College: Texas A&M University -College Station Major: Agricultural Economics

**CONNER NEUMANN** 



**CALLIE NORTON** Atwater, CA College: Chico State University Major: Agricultural Education



Sandoval, IL College: Kaskaskia College -Illinois Community College Major: Agricultural Finance



**TODD PETERSON** Sabina, OH College: Ohio State University -Columbus Major: Agricultural Business Management

Madison, NE College: Northeast Community College (NE) Major: Agronomy & Crop Science

**DUSTIN TERNUS** 



Mena. AR College: Southern Arkansas University Major: Agricultural Business Management



College: Virginia Polytechnic Institute and State University

Major: Agronomy & Crop Science

**CODY JACKSON** Jerome, ID College: University of Idaho Major: Agricultural Systems Management

FFA members can begin applying for 2019 scholarships on November 15, 2018.

# FMH GIVES BACK

FMH employees proudly serving their communities by participating in a variety of events for charitable organizations throughout the year.

# RUTLEDGE PARTICIPATES IN CEO BUILD DAY

On May 2, FMH President and CEO Ron Rutledge, along with 14 other Des Moines area CEOs and executives, took a day away from the office to partner with Greater Des Moines Habitat for Humanity as part of the annual CEO Build Day. The CEO Build Day is a chance for local corporate companies to serve their community.





# FARMERS MUTUAL HAIL DONATES OVER 40K TO JDRF

Farmers Mutual Hail has supported the Juvenile Diabetes Research Foundation (JDRF) since 1995. This year, Farmers Mutual Hail employees went above and beyond and donated just under \$21,000 through various fundraising events. With the corporate match donation doubling that amount, FMH donated a combined total of nearly \$42,000 to JDRF, far surpassing last year's milestone donation of \$29,000.

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

# FMH EMPLOYEES PACKAGE OVER 30K MEALS

On May 8, FMH partnered with Meals from the Heartland to help package meals going to local Iowa families, food pantries, and throughout the nation. Approximately 140 FMH employee volunteers helped package over 32,000 meals in one day. Each meal package included six servings.

Meals from the Heartland is an Iowa nonprofit organization, made up of volunteers from businesses, schools, churches, and community organizations. Each year, thousands of Meals from the Heartland volunteers package millions of meals that are delivered to malnourished people in Iowa, across the United States, and around the world.



# LOOK OUT FOR PHISHING EMAILS

Email is one of the primary ways we communicate. We not only use it every day for work, but also to stay in touch with friends and family. Since so many people around the world depend on this technology, email has become one of the primary attack methods used by cyber attackers. This attack method is called phishing.

Phishing emails try to fool you into taking an action you should not take, such as clicking on a malicious link, sharing your password, or opening an infected email attachment.

# **Protecting Yourself**

In almost all cases, opening and reading an email or message is fine. For a phishing attack to work, the attacker needs to trick you into taking an action. Fortunately, there are clues that a message is an attack. Here are the most common ones:

- A tremendous sense of urgency that demands "immediate action" before something bad happens.
   The attacker wants to rush you into making a mistake.
- Pressuring you to bypass or ignore your policies or procedures at work.
- A strong sense of curiosity or something that is too good to be true.
- Requesting highly sensitive information that a legitimate sender should already know.
- The message says it comes from an official organization, but it has poor grammar or spelling, or uses a personal email address or the Reply-To goes to a personal email account.
- You receive a message from someone you know, but the tone or wording just does not sound like him or her. If you are suspicious, call the sender to verify they sent it.

Ultimately, common sense is your best defense. If an email or message seems odd, suspicious, or too good to be true, it may be a phishing attack.

Source: SANS OUCH! Newsletter

# INCENTIVE TRIP TO CALIFORNIA COASTLINE

In April, Agents and their guests took in the sights along the coast at Carmel-by-the-Sea and experienced activities that created memories to last a lifetime – golf, hiking, and winery and culinary tours. Many also took a drive on the famous Highway 1 that runs along the coast.

From there, our top producing agents and their guests were whisked north to the wine country of Napa. They enjoyed tours and events at two local wineries, with plenty of free time to stop at several more of their choosing. Napa Valley is home to over 400 wineries and amazing cuisine. Many went home with bottles of wine tucked in their luggage.

# 2019 PLATINUM TRIP Scotland/Ireland, September 13-20

Qualifying agents, with a guest, will spend four nights at the Balmoral Hotel in Edinburgh, Scotland. They will enjoy our signature event, the Solheim Cup, which is the biennial team competition between top



women professional golfers from Europe and the United States. From Scotland, the group will transfer to Killarney, Ireland, for three additional nights where they will enjoy the local shops, pubs, and the Irish music played by many local performers.



# 2020 PLATINUM TRIP Maui, Hawaii May 3-8

Qualifying agents, with a guest, will be staying oceanside at the Andaz Maui at Wailea Resort. The area is known for sunshine and pristine beaches.

Talk to your Sales Manager for qualification details or visit the Incentive Trips resource page under Tools and Resources within the FMH Agent Center.





# PROTECTION PROTECTION IF DISASTER STRIKES

Most hailstorms last three to five minutes. In that time, Mother Nature can deal a crushing blow to crops, profits, and future farming operations. Your customers trust you to provide them with a comprehensive crop hail coverage plan that will help them through devastating losses.

FMH Crop Hail plans are some of the most comprehensive in the industry and come with World Class claims service. Place your crop hail coverage with FMH to provide your customers with the peace of mind that comes from over 125 years of crop insurance commitment and expertise.

# **Benefits:**

- Choose from a variety of hail coverages to meet the producer's specific needs
- Protect up to the actual value of the crop
- Secure the protection farmers need in the spring, and procure payment in the fall
- Gain extended coverages for most policies at no additional cost
- Coverage can be increased during the growing season to cover the value of the crop

# **Additional Benefits**

- No value clause
- No replant clause
- No pro rata clause
- Substitute crop coverage

# AD REIMBURSEMENT THROUGH FMH'S CO-OP ADVERTISING PROGRAM

Are you advertising P&C or Crop Hail this season? You may be eligible for reimbursement up to half the cost of your ad with FMH's Co-op Advertising Program.

- Use one of FMH's ad templates or create your own (must be pre-approved for program eligibility) to promote your agency and FMH products.
- Submit a reimbursement form along with a copy of your ad and invoice to FMH.
- 3. Receive reimbursement for up to half the cost of your ad.

### **Learn More**

From the FMH Agent Center:

Select Tools & Resources > Marketing > Co-op Advertising

From the P&C Agent Resource Center: Select Marketing > Co-op Advertising



# **DON PREUSSER RETIRES**

Don Preusser, Executive Vice President and Chief Marketing Officer, retired in May.

Don is originally from St. Cloud, MN, where he graduated from Apollo High School and then St. Cloud State University. Don also earned a Juris Doctorate degree from Drake University and practiced law in Minnesota. He served 32 years in the insurance and real estate development industries, including President of John Deere Insurance Company (JDIC). In 2015, Don joined FMH in the JDIC acquisition.

Don has been happily married to his wife Mary for 39 years and they have two adult children – one son and one daughter. They are also very proud grandparents to two grandsons – ages 4 and 6.

# **Favorite FMH memory:**

"Being part of the successful integration of JDIC into FMH, and the successful transition of former JDIC employees into new and significant roles with FMH."

### **Plans for retirement:**

"Too many to mention, but most center around family, friends, and perhaps writing a book."

# Biggest changes you've seen for FMH in your career:

"Development and implementation of various strategic business initiatives."

Farmers Mutual Hail wishes Don the best in retirement and thanks him for his service!

66 My sincere thanks and appreciation to everyone who has been a part of my career and their contribution to my life story.

- Don Preusser Executive Vice President and Chief Marketing Officer



# PEOPLE IN THE NEWS

# **NEW HIRES, PROMOTIONS, AND TRANSFERS**



**Elliot Callow** has been promoted to Crop Adjuster I in Ohio.



**Lee Fast** has been promoted to Crop Adjuster I in Minnesota.



Josh Kaczor
has been promoted
to Field Claims
Supervisor I in
Southern South
Dakota.



**Trisha Carlile** has been hired as P&C Adjuster/ Property Inspector.



**Ryan Timm** has been hired as P&C Adjuster/Inspector.



Rebecca Stanford has been hired as District Sales Manager I in Iowa.



**Erica Watts** has been hired as P&C Underwriter.



**Tyeler Wells** has been hired as Help Desk Specialist I.



**Ron Zarr** has been hired as Precision Technology Specialist II.

# **IN MEMORY**

# John Jerome "J.J." Dinneen

We regret to inform you of the passing of longtime FMH agent J.J. Dinneen of Exeter, Nebraska, on May 27, 2018, at the age of 80.

Dinneen joined FMH as an agent in 1964, and worked for an agency that his grandfather John James Dinneen started in 1934. J.J. continued his partnership with FMH until November 2015.

J.J. and his wife Judy started farming in 1962, and in 1978, they received the Ak-Sar-Ben Pioneer Farm Award for continued family farm ownership for over 100 years. He was a member of St. Stephen's Catholic Church where he proudly served for seventeen years as a Trustee. J.J. also enjoyed being a 4-H leader for the Handy Hands 4-H Club for many years and was a member of the Turtle Club. His greatest joy was spending time with family and friends.

Our thoughts and prayers are with his family and friends.

# John Terrell Pinnock

We regret to inform you of the passing of FMH Lead Crop Adjuster Terrell Pinnock of Plano, Idaho, on April 21, 2018, at the age of 69.

Pinnock joined FMH as an adjuster in 2012 and remained employed with FMH until the time of his passing.

Pinnock grew up in Plano and graduated from Sugar-Salem High School. He enlisted in the Idaho National Guard, and later graduated from Ricks College. He and his wife Siri have five sons and one daughter.

Terrell spent the last 20 years as a crop insurance adjuster. Those who worked with Terrell appreciated his friendliness, integrity, and breadth of knowledge. He was an active member and held various positions within his church. He also held positions in the Plano Ward, most recently with the Plano Boy Scout Troop.

Our thoughts and prayers are with his family and friends.

# MARK YOUR CALENDARS

# **FARM PROGRESS SHOW**

AUG. 28-30 | BOONE, IA



Ticket information and maps: www.farmprogressshow.com

# **FMH NATIONAL AGENT SUMMIT**

OCT. 15-17 | DES MOINES, IA



Watch your inbox for more details coming soon!

# 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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