

TheCloud

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Farmers Mutual Hail
Insurance Company of Iowa

NEW TECHNOLOGY FROM FMH AND CLIMATE

Farmers Mutual Hail and The Climate Corporation are pleased to announce the new FMH + FieldView connectivity, a unique system connection between the FMH Crop Policyholder Center and Climate FieldView™. Read more on page 2.



NEWSLETTER HIGHLIGHTS:

“Our goal with FMH Precision Solutions is to not only use precision data for more accurate coverage, but to simplify processes.”

-David DeCapp

FMH Senior Vice President of Marketing

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IOWA AGENT GROWS BUSINESS WITH PRECISION SOLUTIONS

Agent Betsy Harms with Ibeling Insurance Services in Ackley, Iowa uses FMH Precision Solutions and her knowledge of precision technology to offer next-level service for her customers. “They use the data for the farm; why not crop insurance, too? Precision Solutions is something different to provide to the farmer,” she explains. Read more about her experience on page 5.



NEW FMH + FIELDVIEW CONNECTIVITY

Farmers Mutual Hail and The Climate Corporation are pleased to announce the new FMH + FieldView connectivity, a unique connection between the FMH Crop Policyholder Center and Climate FieldView™.

This new technology allows policyholders the ability to seamlessly and electronically report their planting and harvest data collected through FieldView. They can experience FMH's Automated Crop Reporting process like never before and continue to reap the benefits of FMH Precision Solutions.

“At FMH, we understand how crop insurance must harness the power of field data collected on farms across America every day for enhanced solutions and better coverage. Our goal with FMH Precision Crop Insurance Solutions is to not only use precision data for more accurate coverage, but to simplify the processes of reporting, claims, and APH reviews for our policyholders, agents, and employees.



- David DeCapp, FMH Senior Vice President of Marketing

“We will continue to pursue and invest in innovative technologies that ease doing business with FMH for our policyholders, as well as create valuable solutions that help our agency partners stand out from the competition. Through our collaboration with The Climate Corporation, we will continue to develop solutions that benefit everyone who works with FMH,” DeCapp added.

How does it work?

To connect, growers need to access their FMH Policyholder Center account and follow the steps to integrate their FieldView™ account. When they have planting or harvest data to submit, they simply log into the Policyholder Center, select the data type and year, and submit their data. Agents will receive a notification when data is available in FMHA, and then they can proceed accordingly to generate an acreage or production report for a signature.



Who is it right for?

Any policyholder with Climate FieldView technology can use the FMH + FieldView connectivity.

Agents can use the new FMH + FieldView Rack Card to start conversations with customers about the benefits of this connectivity and Precision Solutions.

How can I learn more?

FMH has created a FieldView Integrations resource page in the FMH Agent Resource Center. Go to www.fmh.com/agent-resources and navigate to **Precision Solutions > FieldView Integrations** to gain access to sales and marketing materials and helpful resources for policyholders.

Contact Us to Get Started

Do you have a policyholder interested in using their FieldView data to simplify their crop insurance experience? Contact your Precision Technology Specialist or Sales Manager to get started!

EMERGING LEADERS GRADUATE AT 2019 CIRB SPRING FLY-IN EVENT



Left to right: Ron Rutledge, Ryan Kramer, Tracy Klever, R.J. Brinkmeyer, and Aaron Rutledge.

Three participants from FMH graduated from the CIRB Emerging Leaders Program at this year's Spring Fly-In Event and Policy Conference in Washington D.C. in early April. Strategic Account Manager R.J. Brinkmeyer, Assistant Vice President—Training & Development Tracy Klever, and Assistant Vice President—Compliance Ryan Kramer, were presented diplomas for their completion of the program.

The Emerging Leaders Program (ELP) is designed to help professionals in the crop insurance industry increase their knowledge and hands-on experience with key issues. This year's graduating class marks the fourth year the program has helped build the next generation of crop insurance leaders.

Kramer became involved with the ELP because he was interested in advocating for the crop insurance industry. "I was previously active in local and national politics and was interested in how advocacy works for crop insurance at those same levels. I spoke to those that had gone through the ELP program and, based on their experiences and stories, I knew that it was something that I would enjoy."

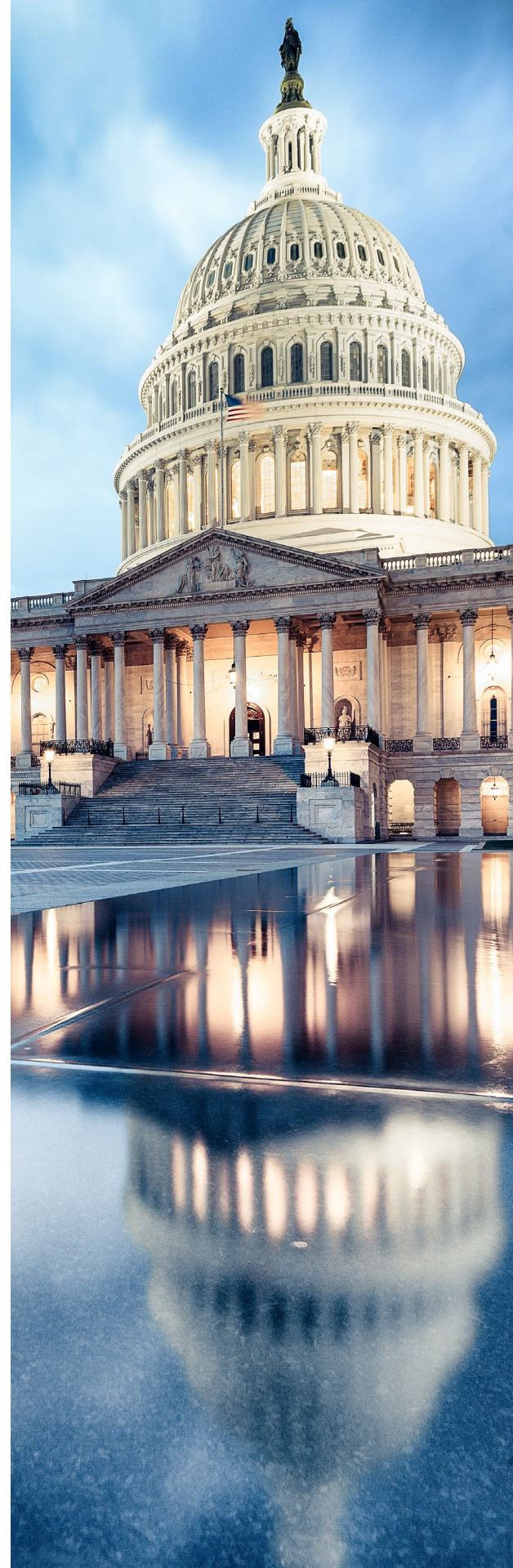
As part of the program, participants meet with congressional leaders to advocate for the crop insurance industry in Washington D.C. during the conference.

For Brinkmeyer and Klever, meeting with elected officials was a highlight of the program. Klever explained, "Visiting our elected officials and their staff was the most rewarding [part]. They truly are listening to us and working hard for their constituents. It was gratifying seeing this first hand."

Brinkmeyer also values working with industry leaders as part of the program: "Advocating for crop insurance on the Hill was the most rewarding experience. Being taught by industry leaders and professionals and then using my skills to speak to the Senators and Representatives in person [was rewarding]."

Brinkmeyer, Klever, and Kramer attended the conference along with FMH CEO and CIRB Chairman Ron Rutledge and FMH Board Member Aaron Rutledge. A total of 29 CIRB members and staff met with representatives from 38 congressional offices. Participants met with allies in the crop insurance industry as well as some offices not traditionally involved with crop insurance issues.

In addition to meeting with officials at the conference, participants also took part in "Lobby 101" training to prepare for congressional visits. The conference concluded with the Crop Insurance on Capitol Hill Reception, which hosted congressional members and staffers and included a graduation ceremony for the Emerging Leaders.



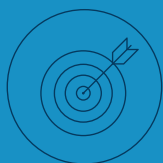
THE MOST ACCURATE REPORTING METHOD

Agents and insureds can still use Automated Crop Reporting (ACR) to report acreage this year, even if it is their first time using this process or they have partially planted fields. Talk to your Sales Manager or Precision Technology Specialist to get started!



CONVENIENCE

Use the data growers are already capturing to simplify acreage and production reporting.



ACCURACY

With more accurate data, growers may discover they are over- or under-reporting and in turn could potentially lower their premium or increase their APH.



EFFICIENCY

Growers can report planting and harvest data electronically and without leaving their home office, eliminating time-consuming paperwork.

Offering FMH Precision Crop Insurance Solutions™ can set you apart from your competition and provide added value for your customers. Precision Solutions solve common problems with traditional methods that are often time-consuming. By solving these problems, you can focus more time on customer relationships and growing your business.

2019 PLANTING SEASON AFFECTED BY WET CONDITIONS, COOLER TEMPS

This spring, floods throughout the Midwest as well as widespread rain events across much of the Midwest, the Delta region, and the Great Lakes region, have largely affected planting conditions causing delays in the field for farmers.

“Cooler temperatures have also contributed to some of the delays in combination with these rain events. The northern corn belt states have also had to deal with prolonged winter weather conditions pushing back their ability to get into their fields. The best parts of our writing area appear to be Texas, Kansas, parts of Nebraska, and then west,” said FMH Claims Manager and Vice President Aaron Rutledge.

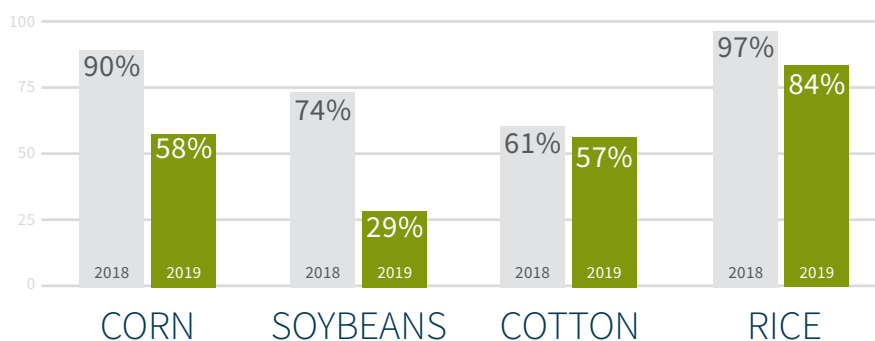
As of May 28, the USDA's Crop Progress report estimates that in the top 18 corn-producing states, only 58 percent of the acres had been planted, down significantly from 90 percent in 2018 and the five-year average of 90 percent planted.

For the top 18 soybean-producing states, planted acres are at 29 percent, down from 74 percent in 2018 and the five-year average of 66 percent. As for cotton and rice, the 15 top-producing cotton states sit at 57 percent planted, slightly below 61 percent in 2018 and the five-year average at 58 percent. The USDA estimates for the six top-producing rice states 84 percent are planted, down from 97 percent in 2018 and the five-year average of 96 percent.

Rutledge notes that the delays in planting have led to a lot of questions on prevented planting acres, which tops the list of concerns now. “The closer we get to the final planting date, the more we have to worry about conditions affecting the ability of the insured to get into the field to plant or get back into the field to replant,” he said.

He adds that the best thing agents can do now is to encourage communication with their insureds and making sure that adjusters are also kept in the loop. Before replanting or switching to another crop, it's important that insureds contact their adjuster.

PERCENT PLANTED AS OF MAY 28:





IOWA AGENT GROWS BUSINESS WITH PRECISION SOLUTIONS

FMH agent Betsy Harms uses Precision Solutions and her knowledge of precision technology to offer next-level service for her customers.

Harms not only serves as an agent with Ibeling Insurance Services in Ackley, Iowa, but she is also a Climate dealer and can help farmers set up their Climate FieldView™ software in their farming operations. Climate FieldView is a precision farm management software product that growers use for a number of agronomic decisions. Farmers Mutual Hail can accept FieldView data for seamless crop insurance reporting and quick and simple precision claims as part of FMH Precision Solutions.

“They use the data for the farm; why not crop insurance, too? Precision Solutions is something different to provide to the farmer,” she explained. “I help them report their acres and production for crop insurance, plus I am helping them manage their data on a big scale to make big farming decisions.”

Harms helps her customers with the Automated Crop Reporting (ACR) process. ACR is the process of electronically submitting precision data for acreage or production reporting. FMH accepts data from any farm management software and any color of equipment.

“All of my clients have been happy with the process and have continued to use it as long as their combine monitor was accurate,” she said, adding that there have been only a few times where her client was not confident in their monitor. In those situations, she asks her client to contact her immediately in case she can step in and help – a service she can offer based on her precision technology experience. “Once they have tried it, they don’t want to go back to the old way.”

Not only can precision data make acreage and production reporting faster and more accurate, the data can also be used for faster and more accurate claims. If one of her Precision Solutions customers experiences a loss, she helps ensure they have all the right records available for the adjuster. “This has happened many times. It could be allocating bushels or a hard record of bushels on

a certain unit,” she explained. She can provide the farmer with a production summary report from FieldView or direct them on how to print it themselves.

Harms also creates acreage and production map-based combo reports, an added service that is done through FMH’s mapping application. “They have the maps – why not use it one more way?” she said.

“It helps grow my business, as I am able to help support them with the technical questions, and it makes it easier for them to do business with me.

- Betsy Harms, Iowa Agent



When discussing the benefits of Precision Solutions with her customers, Harms makes sure to mention how it can help in keeping production separate to remain compliant. “This use to cause the most headaches with comingled grain,” she noted. She also has fewer appointments with the farmers because she prepares their reports before she meets with them.

Harms not only helps farmers manage their data in FieldView, but she also has experience working with the MyJohnDeere™ platform – a web-based farm management system. Both FieldView and MyJohnDeere connect directly with FMH systems for seamless electronic reporting.

With her in-depth knowledge of both precision technology and crop insurance, she explained how FMH’s Precision Crop Insurance Solutions was “a good tie-in for farmers” and for her business.

Through all these services, she not only maintains a customer relationship with multiple touch points, she positions herself as a trusted advisor for her clients. “It has helped with insured retention,” she said. “They trust me with their data and working with it.”

2019 ADJUSTER SERVICE AWARDS

Congratulations to the following adjusters for reaching milestone years of dedicated service!

25 YEARS - of service -

Leslie White



15 YEARS - of service -



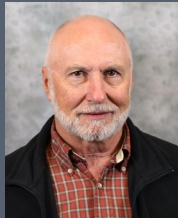
Randy Blake



Barry Crone



Cullen Jackson



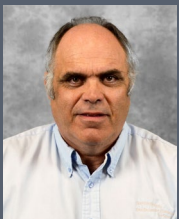
Chuck Niemeyer



Jim Robinson



Aaron Roop



Ken Smith



Jake Volkers

FMH AND GIA AT 2019 GLOBAL INSURANCE SYMPOSIUM

Dave DeCapp, FMH Senior Vice President – Marketing, represented FMH at the recent Global Insurance Symposium (GIS) and had the opportunity to introduce one of the ten startups that make up the 2019 Global Insurance Accelerator (GIA) cohort. The three-day event, held annually in Des Moines, Iowa, gathered together state insurance commissioners, industry leaders, entrepreneurs, and regulatory representatives from various states, national offices, and international organizations.

As part of the GIS event, all ten GIA startups gave pitch presentations to showcase their innovative insurance products and service solutions. DeCapp introduced Jake Tamarkin, founder of Everyday Life, a life insurance decision-making platform.

DeCapp's introduction focused on FMH's commitment to innovation. "Innovation is a critical part of our corporate strategy at FMH and as such we are very proud to be a founding investor in the Global Insurance Accelerator," he said. "It has helped both reinforce our commitment to supporting future innovation as well as how we fit innovation into our current day-to-day execution of our strategy across the company."

Other presentations included demonstrations on mapping insurable threats for coverage, underwriting automation, artificial intelligence (AI), apps, and more. Presenting at the GIS marks the completion of the cohort's 100-day program.

The GIA helps insurance-based technology startups grow by providing them with seed funding, company mentors, and 100 days of on-site support at the GIA office in Des Moines.

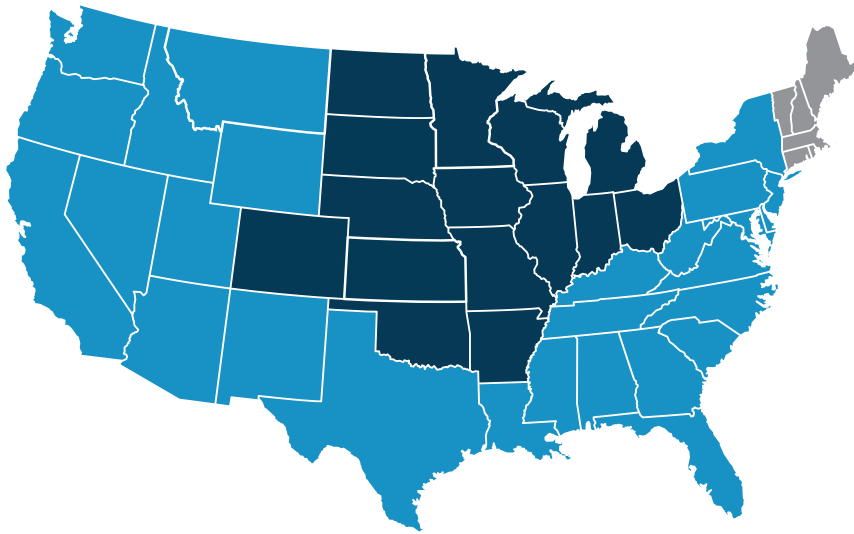
In addition to being a founding member, FMH has also supported the GIA startups through mentorship provided by individual employees in their area of expertise. FMH supports innovation in agriculture and insurance not only as part of its business strategy, but also to promote central Iowa's already strong reputation as an insurance hub and fertile ground for startups to build their businesses.

DeCapp noted that investing in the GIA also provides opportunities to build strategic business relationships at FMH, like the recently announced FindBob collaboration. FMH's relationship with FindBob has resulted in the release of FMH Bridge, an online agency tool that provides FMH agencies a forum to anonymously discuss and identify growth and succession opportunities.



FMH BRIDGE EXPANDING TO NEW STATES

Farmers Mutual Hail is pleased to announce that the new FMH Bridge online platform will open to additional states this June. FMH Bridge launched to a select group of agents in Iowa and Kansas as a pilot program this past January and has received positive feedback and success. The platform will become available to remaining states in the FMH footprint in a phased roll out in the future.



What is FMH Bridge?

FMH Bridge is a new web-based agency support tool designed to help identify growth opportunities among FMH agents. 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 whether they need to sell their business. Agencies can search other profiles and connect with each other to buy, partner on, or sell books of business.

FMH Bridge is powered by FindBob, a startup tech company supported through the Global Insurance Accelerator (GIA). FMH is an original investor in the GIA.

Who is it right for?

All FMH agents can benefit from FMH Bridge and its added services. Whether you're a new agent looking to grow your business, an experienced agent looking for a business partner or planning for the future of your agency, or an agent looking to sell your business, FMH Bridge is the solution designed for your specific needs.

How can I get started?

Interested in signing up for FMH Bridge? Watch your email for invitations to sign up, talk to your Sales Manager, or register online at bridge.findbob.io.

BENEFITS AND ADDITIONAL SERVICES

- > CONNECT ANONYMOUSLY**
FMH Bridge is a unique platform that allows agents to post anonymously if they are buying, selling, or looking to partner on books of business. Other agents can connect anonymously to start a conversation to see if their business would be a match. This anonymity protects agents looking to sell, and allows agents looking to grow the time to find the right fit.
- > COMPLIMENTARY FOR FMH AGENTS**
FMH offers FMH Bridge as both a resource for agents and a benefit to our mutual customers. Not only is FMH Bridge a valuable resource for agents to develop growth and transition plans, but it ensures any agency transition for FMH policyholders is smooth since they can keep their policy with no interruption in protection.
- > ONE-ON-ONE SUPPORT**
FMH Bridge is powered by FindBob. FindBob provides added services for users of FMH Bridge, including personalized profile review and suggestions from an expert as well as 24/7 tech support.
- > EDUCATIONAL OPPORTUNITIES**
FindBob provides multiple educational resources so agents can learn how to properly value their agency, how to begin planning a transition strategy, and best practices for networking and growth.

“FMH Bridge is an amazing tool made available to agents from Farmers Mutual Hail! I had been thinking about selling for some time but didn't know how to go about it because I did not want to commit 'business suicide' by putting that information out to the wrong people. Within a day or two of setting up a profile, I had several messages. I was able to communicate anonymously back and forth several times before speaking by phone with one of the potential buyers. My contact at FMH Bridge was very helpful in advising on good etiquette for responding to messages and tips for updating my profile. This resource has been a huge benefit for my agency's future, and it is greatly appreciated.” -FMH Bridge User



FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2019 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.



ABIGAIL ALKA

Lynn, IN

College: Purdue University-Main Campus

Major: Agricultural Communications

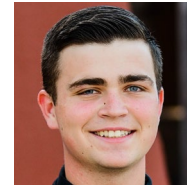


CAHLEN CHEATHAM

Ijamsville, MD

College: Tarleton State University

Major: General Economics and Agribusiness



CABEL COX

Corona, NM

College: Oklahoma State University-Main Campus

Major: International Agriculture



KAIYA DAVIS

Malvern, AR

College: Southern Arkansas University

Major: Agricultural Education



ISABELLA FORLITI

Vadnais Heights, MN

College: University of Wisconsin-River Falls

Major: Journalism & Communications, emphasis in Agriculture



ALLIYAH GARCIA

Mosca, CO

College: Lamar Community College

Major: Agricultural Business



JOSH HEUPEL

Merced, CA

College: California State University-Fresno

Major: Agricultural Communications

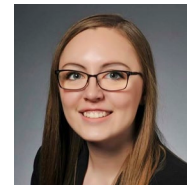


CARSON HOUSER

McClusky, ND

College: South Dakota State University

Major: Agricultural Education



MIRANDA HORNUNG

Raymond, NE

College: University of Nebraska-Lincoln

Major: Agricultural Education



GRACE JENKINS

Elkton, KY

College: Hopkinsville Community College

Major: Agricultural Economics



KYLYNN MALLEN

Cameron, MO

College: Kansas State University

Major: Animal Science



LAUREN MOSHER

Grundy Center, IA

College: Iowa State University

Major: Agricultural Communications

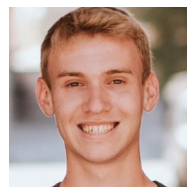


CASSIDEY PLUM

Meridian, ID

College: University of Idaho

Major: Agricultural Communications

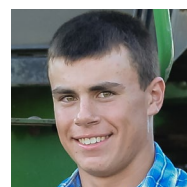


KYLE POEN

Lake City, IA

College: Iowa State University

Major: Agricultural Business and Agricultural Systems Technology



JACOB SPRAGUE

Durand, MI

College: Michigan State University

Major: Agronomy and Crop Science



CURTIS TODD

Meridian, MS

College: Mississippi State University

Major: Agricultural Education

NOT PICTURED:

NATHALY TRINIDAD FLORES

Asheboro, NC

College: North Carolina State University-Raleigh

Major: Agricultural Education

GARRETT JONES

Miles City, MT

College: Montana State University

Major: Agricultural Business & Management

ELAINE RUDOLPHI

Olney, IL

College: Illinois Eastern Community Colleges-Wabash Valley

Major: Agricultural Education

JON WELLS

Sedan, KS

College: Kansas State University

Major: Agribusiness

FFA members can begin applying for 2020 scholarships on November 15, 2019 at www.ffa.org

NEW USDA CENSUS RESULTS

The U.S. Department of Agriculture (USDA) recently released the results of the 2017 Census of Agriculture, spanning some 6.4 million new points of information about America's farms and ranches and those who operate them. Down to the county level, the results even include new data about on-farm decision making.

"While the current picture shows a consistent trend in the structure of U.S. agriculture, there are some ups and downs since the last Census as well as first-time data on topics such as military status and on-farm decision making. To make it easier to delve into the data, we are pleased to make the results available in many online formats including a new data query interface as well as traditional data tables," said NASS Administrator Hubert Hamer.

Here are just a few of the results from the census, which is performed every five years. Agents are encouraged to look up the results of the census on the USDA's website.



2.04 MILLION
FARMS AND RANCHES
ON **900 MILLION ACRES**
ACROSS THE UNITED STATES

96% OF FARMS AND RANCHES ARE
FAMILY-OWNED

AVERAGE SIZE OF FARM IS
441 ACRES



AVERAGE AGE OF PRODUCERS IS

57.5
UP 1.2 YEARS
FROM THE 2012 CENSUS

CROP PRODUCTION TRENDS

CORN AND SOYBEAN PRODUCTIONS HAVE BOTH INCREASED DRAMATICALLY SINCE THE 2012 CENSUS, WHILE WHEAT PRODUCTION IS DOWN



56%
OF ALL FARMS HAVE
AT LEAST ONE
FEMALE DECISION MAKER

OF ALL PRODUCERS



OVER 3.2K PRODUCERS ARE
35 OR YOUNGER

FARMS WITH YOUNG PRODUCERS
MAKING DECISIONS TEND TO BE
LARGER THAN AVERAGE
IN BOTH ACRES & SALES

FARMERS MUTUAL HAIL DONATES OVER \$31K TO JD RF

Farmers Mutual Hail has supported the Juvenile Diabetes Research Foundation (JDRF) since 1995. This year, FMH employees went above and beyond and donated over \$11,000 through various fundraising events. With the corporate match doubling that amount, FMH donated a combined total of over \$31,000 to JDRF, a testament to the care and generosity of FMH and its employees.

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



FMH employee Sandy Bergman and her family at the JDRF OneWalk held in Des Moines in May.

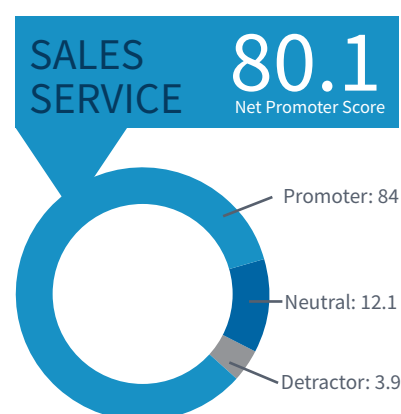
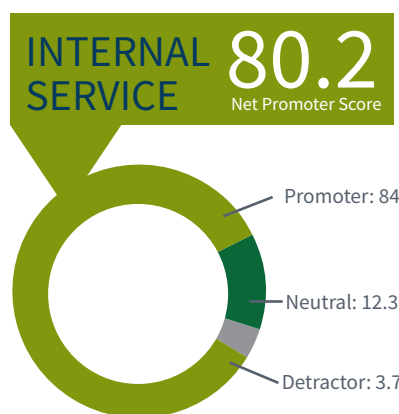
RECENT SURVEYS SHOWCASE VALUE OF SERVICE

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.

“We sincerely thank all of you that provided input. The scores and agent feedback we receive from these surveys is invaluable to FMH,” said Underwriting Vice President Bryant Tjeerdsma. “The results are shared with all the employees responsible for the results. In addition, agent comments are categorized by specific areas of concern and are shared with the appropriate department heads for their review.”

The results will be used to strengthen our staff through training, and the surveys will be administered annually to continue to track progress.

Using the Net Promoter Score™ formula*, FMH's internal service experience score is 80.2, up from 76.2 last year. FMH's sales service experience score is 80.1, up from 74.9 last year.



HOW RESULTS ARE CALCULATED

FMH based the agent's true overall experience on the likelihood they would promote the company. Agents 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.*

PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Sara Ahrenholz has been promoted to Field Claims Supervisor I.



Cheri Brooks has been promoted to Insurance Specialist Manager I.



Allen Thorp has been promoted to Crop Adjuster I in Minnesota.



Laura Held has been hired as Training & Development Specialist I.



Patrick Rutledge has transferred to Software Developer I. Patrick was previously a Claims Analyst II.



Chad Simon has transferred to Product Development Manager. Chad was previously an Insurance Specialist Manager II.

Not Pictured:

Ryan Brosnahan has been hired as Crop Adjuster II in Wisconsin.

Henry Rogotzke has been hired as Crop Adjuster I in Minnesota.

RETIREMENT

Marlene Churchill, Insurance Specialist III, retired at the end of May concluding 15 years of service with FMH.

Having grown up near Ivy, Iowa, east of Des Moines, Marlene graduated from Southeast Polk High School in 1974. Her career includes roles with the Principal Financial Group, AID Insurance Services, IGF Insurance, and Kansas City Life, among various other endeavors.

Marlene discovered FMH at its Grand Avenue office around 2003 when she lived nearby. She often saw people sitting and chatting outside the building and decided that's where she wanted to work.

"After sitting in the lobby two or three times, I was offered an open entry-level position, which I initially declined. But two hours later, I called Steve Fischer back and said, 'Steve, we didn't discuss the benefits package. Could you describe that to me?' The benefits package was amazing, and I took that entry-level position with Jill Smith in Data Processing," she explained.



From there, she advanced through the ranks to the level of Insurance Specialist III. Marlene is grateful for coworkers and supervisors that continually pushed her to the next level. "I have loved the research aspect of my job as well as the special projects I've been given," she said.

Among her favorite memories are bringing her kids and grandkids to the Nights at the Ballpark and the Picnics at Adventureland. She treasures the friendships she's made at FMH and looks forward to enjoying those friendships alongside new adventures in retirement.

"Retirement will be full of the things we seem to have little time for, like gardening, travel, and time with my grandkids," she said. "I look forward to seeing a heavy snowfall, with a cup of coffee in hand, and enjoying that beauty without driving in it."

Farmers Mutual Hail thanks Marlene for her 15 years of service and wishes her the best in retirement!

MPCI FALL UPDATE MEETINGS

Join us for a 2020 MPCI Fall Update meeting! Trainers will go over 2020 MPCI program changes and subsequent impacts to policy processing, fall crop reminders and actuarial changes, and FMH Agent Center highlights.

Arkansas

Carlisle – 8/14
Jonesboro – 8/15

Colorado

Sterling – 8/27

Idaho

Pocatello – 8/6

Illinois

Walnut – 8/6
Springfield – 8/7
Effingham – 8/8

Indiana

Kokomo – 8/21

Kansas

Mulvane – 8/6
Garden City – 8/27
Hays – 8/28
Salina – 8/29

Louisiana

West Monroe – 8/13

Minnesota

Willmar – 8/27

Mississippi

Southaven – 8/27

Missouri

Kansas City – 8/7
Columbia – 8/8
Miner – 8/28

Nebraska

Kearney – 8/15
Norfolk – 8/20
Lincoln – 8/21
Scottsbluff – 8/28
Ogallala – 8/29

North Dakota

Bismarck – 8/21
Fargo – 8/22

Ohio

Lima – 8/20

South Dakota

Huron – 8/13

Texas

Lubbock – 8/13

Wisconsin

Eau Claire – 8/20
Madison – 8/21

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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