# TheCloud



Farmers Mutual Hail Insurance Company of Iowa

www.fmh.com



for a company that generously supports the community and am always humbled by the outstanding generosity of our employees and retirees.

-Debbie Ladehoff FMH Senior Vice President – HR

#### **NEWSLETTER HIGHLIGHTS:**

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#### **NEBRASKA FARMER SAVES TIME WITH PRECISION**

"Looking back at it now, it seems like such an easy decision," said third-generation farmer Will Corman. He chooses to use FMH Precision Crop Insurance Solutions™ to bring more accuracy to his crop insurance and improve his coverage. After reporting with his precision data for several years, Will has noticed the long-term benefits from insuring exactly what he is planting. Read his story on page 7.



# ACREAGE REPORTING: 2020 UPDATES AND REMINDERS

Even though planting could not slow down this past spring, many ag businesses and operations were halted or restricted due to COVID-19 guidelines. These restrictions created delays for farmers needing to complete business by certain deadlines, including appointments with the FSA.

In response, the USDA's RMA released some federal crop insurance flexibilities for this year, including extending the acreage reporting correction period after the ARD an additional 30 days for select crop/policy types. The RMA is also waiving the interest accrual on premium payments and administrative fees to the earliest of an additional 60 days of the scheduled payment due date or the termination date on policies with premium billing dates between May 1, 2020, and July 31, 2020.

With these flexibilities, farmers must still submit their acres to their crop insurance company by the usual Acreage Reporting Deadline, which is July 15 in many areas. Acres reported for insurance don't have to match acres on file with the FSA but should be the actual planted/prevented planting acres. FMH provides multiple methods for acreage reporting that do not use FSA 578's and maps.

## ALTERNATIVE REPORTING OPTIONS TO FSA DOCUMENTS

#### > FMH Precision Solutions

Reporting with Precision Solutions offers a safe, no-contact method for producers and agents, along with unparalleled data accuracy. FMH systems are connected to popular FMS brands for seamless and secure electronic reporting. FMH agents can generate an FSA Summary Report for the farmer to share with their FSA office, so farmers can use their accurate precision data for FSA reports as well. Acreage reports still require a signature, but digital signatures are acceptable this year.

#### > 2020 ACRSI Data

The ACRSI 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. ACRSI is the recommended way to identify and report acres for non-precision growers who have already reported their acres to FSA.

### > 2019 ACRSI or CIMS Data

If 2020 ACRSI data isn't available, agents can retrieve 2019 ACRSI or CIMS data to use as a starting point for reporting acres. Both ACRSI and CIMS acreage data is certified by the insured at their local FSA office, and is then transmitted to RMA. The reports can be used just like FSA 578's to fill out the 2020 acreage report or to communicate with the insured concerning 2020 planting data – just be sure to update the dates, any known CLU changes, and document added land.

### > 2020 Map-Based Combo Report

The 2020 Map-Based Combo Report can be used as an Acreage Report. It provides a mapped image of the insured's available CLUs on the policy. This allows the agent and insured to identify planted crops and dates using both a mapped image and a line-by-line data table. The policy must be mapped in FMHA Mapping to generate this report.

Agents with any questions regarding reporting processes can contact their Sales Manager, Insurance Specialist, or access training materials on the FMH Online Help Site.

# CIRB EMERGING LEADERS GRADUATE VIRTUALLY

Two participants from FMH graduated from the Crop Insurance and Reinsurance Bureau (CIRB) Emerging Leaders Program via a virtual CIRB Executive Committee meeting in late April. Zach Allsup, Assistant Vice President of Claims, and Chad Simon, Assistant Vice President of Product Development, were recognized for their completion of the program during the Zoom conference call.

In addition to recognizing this year's graduates, attendees were given industry updates and heard directly from RMA administrator Martin Barbre. Program participants normally graduate at the CIRB Spring Fly-In event in Washington, D.C., but this year's in-person event was cancelled due to pandemic-related restrictions.

For both Simon and Allsup, one of the highlights of the program was visiting Washington, D.C. last year to meet with congressional leaders and industry experts. Simon noted, "It really increased my awareness of issues happening in D.C., and it was a great opportunity helping educate lawmakers on how crop insurance works as a safety net for the American farmer."

Allsup added, "The D.C. trip, hands down, was the most unique highlight of the experience, but some of the speakers at the CIRB annual meeting were very interesting — especially Jim Wiesmeyer from Pro Farmer, as I really enjoy hearing about the farm economy and financial outlooks."

Allsup and Simon are part of CIRB's fifth and largest graduating class of Emerging Leaders. The Emerging Leaders Program offers opportunities for professionals in the crop insurance industry to build their knowledge and experience with key issues. Throughout the program, participants take part in educational and leadership events including webinars, fly-ins, and the CIRB Annual Meeting.

Since the program's inception, FMH has enrolled employees in each graduating class, further developing the next generation of crop insurance leaders. Simon became interested in the Emerging Leaders Program after learning about it a few years ago. He knew it was something he would like to experience.

Having graduated from the program, Simon plans to continue educating others about the importance of crop insurance through social media and by serving as a resource for state representatives. Allsup said he is more tuned into political affairs and is inclined to contact representatives when needed.

Allsup reflected on his program involvement: "All in all it was a great opportunity and I am proud to be a part of it. It was unfortunate we were unable to attend the last Spring Fly-In event in-person. In the short time we were together, our cohort became close and we were all disappointed not to be able to come together again. I look forward to continuing to foster a relationship with many of the ELP members."



**Zach Allsup**Assistant Vice President of Claims



**Chad Simon**Assistant Vice President of Product Development



FMH Bridge is the unique agency support tool to help you grow or transition your business!

- **Connect** to Other Agents Anonymously to Buy, Sell, or Partner
- One-on-One System and Strategy Support from Industry Experts
- Complimentary for FMH Agents
- FMH Bridge is helping us with our succession planning by reinforcing the good things that we do and opening some new doors that we need to take a look at along the way.

– South Dakota Agent

## NEW CONTINUITY BUILDER FEATURE

Business continuity has been brought to a forefront due to the global pandemic, but business continuity isn't as simple as transitioning to digital communications and working from home. Establishing a business continuity plan means your clients can continue to be confident and assured of your dedication to their needs and service, no matter what.

FMH Bridge's new feature includes a step-by-step process and templates to develop a robust and dynamic business continuity plan for your agency.

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#### SPRING PLANTING UPDATE FROM THE FIELD

Planting progress this spring has been well above last year's pace and slightly above the five-year average. As of the May 26 release, the USDA Crop Progress report lists corn planting progress at 88% complete, compared to 55% in 2019. Planting progress for soybeans is 65% complete, well above last year's pace at 26%.

For many FMH field staff, weather hasn't been the only challenge this season. Travel and contact restrictions due to the coronavirus pandemic have changed the way both agents and staff operate and resulted in other issues like delays with 578 reports at FSA offices. However, many report that their communication lines have been open and busy throughout this planting season.

Check out our field staff's late May planting reports from across the U.S.:

#### **RITA DEVENY**

#### District Sales Manager; Central District

"We went from dry conditions to heavy rainfall amounts. In south-central Nebraska planting is mostly done, but there will be many spots now that have to be replanted due to the heavy rains. The Panhandle had many still working on planting, and hail along I-80 starting at about Sidney and going west - has damaged the wheat crop."

#### **KEN RIPLEY**

#### Strategic Account Manager; West Territory

"Planting progress in my territory has been mixed. Southern Minnesota and northern Iowa had great conditions and many producers finished planting the first week of May. Southern South Dakota had better conditions and many producers are finished. Northern South Dakota and central South Dakota received more rain and those areas will have anywhere from 10-25% prevent plant again this year."

#### **GREG TAYLOR**

### District Sales Manager;

complete and most of the territory was able to get planted with very few challenges. Currently the crops are looking good, and it looks to be good weather ahead with some warm temperatures. The crops will be looking really good if we do not have any storms move in. The past two weeks have been a roller coaster ride of weather events and bitter cold temps for this late in the season, but the crops seem to be doing just fine."

## **Northwest District**

"Planting in my area is

### **MITCH HOLLAND**

#### Strategic Account Manager; East Territory

"One of my agents in northeast Mississippi reports that his area has seen extremely wet planting conditions with some prevent plant or replants common and much left to plant. Weather seems to be the biggest challenge now."

#### **CHOCK HEFNER**

#### District Sales Manager; Southern Wheat Belt District

"Planting conditions vary across my territory. Southeast Kansas can't seem to have it guit raining and southwest Kansas and eastern Colorado are very dry! There will be some prevent plant in southeast Kansas, and there's talk about some in areas where it's too dry as well."

## 2020 ADJUSTER SERVICE AWARDS

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

35 YEARS
- of service -



Keith Acton



Todd Greiman



Allen Simanek

25 YEARS
- of service -



Merv Anderson



Ed Braland



Russell Decker



Fred Gude

**Not Pictured:**Scottie Adkisson

15 YEARS - of service -



Robert Goll



Kelly Gwin



David Huff



Gary Kuebler



Janice Maher



**Dwight Norgaard** 



Paul Olson



Paul Pankratz



**Greg Pelster** 



Joe Puetz



James Sickler



Gene Sindelar



Dennis Swayze



Ron Tobias



Joel Weber



# 2020 FFA SCHOLARSHIP RECIPIENTS

Congratulations to our 2020 FFA Scholarship recipients! FMH sponsored 27 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 academic performance.



**KEEGAN BRUINS**Laconia FFA | WI
College: University of Wisconsin-Platteville



**KARA CLEMENT**Hot Springs FFA | NM
College: Texas Tech University



TYLIK ELAM
Halifax County FFA | VA
College: Radford University



HANNAH HOLLEY
Tremont FFA | MS
College: Mississispipi State University



**LUKE HEUPEL**Kalispell FFA | MT
College: Montana State University



BROCK HOVERSTOCK
Hillsdale FFA | OH
College: Ohio State University
Agricultural Technical Institute



MARIE KNEPPER
Cascade FFA | IA
College: Iowa State University



NATHAN LINKE
Sanborn Central/
Woonsocket FFA | SD
College: South Dakota State University



**RILEY MILLIKEN**West Franklin FFA | KS
College: Kansas State University



KENDRA MURRAY
Genesee FFA | ID
College: University of Idaho



JESSICA PATEL
Pigeon Forge FFA | TN
College: University of Tennessee



RYAN PETERSON
Atwater-Cosmos-Grove City FFA | MN
College: South Dakota State University



HARPER SELLERS
Little Dutchmen FFA | PA
College: Eastern University



**CARA SIDES**De Leon FFA | TX
College: Tarleton State University



MADISON SWAIN
West Craven FFA | NC
North Carolina State University-Raleigh



**AUSTIN TERRA**Escalon FFA | CA
College: Fresno State University



**RILEY WARNER**Montgomery County FFA | KY
College: Morehead State University



**SARA WEAVER**Franklin County FFA | IN
College: Purdue University

#### **NOT PICTURED:**

#### ZOE BASKERVILLE

Tuscarora FFA | MD College: Tarleton State University

#### **KATELYN COOK**

Belle Plaine FFA | IA College: Iowa State University

#### **JAYLYNN CROSS**

Coweta FFA | OK College: University of Tulsa

#### **TAUREN FAROUHARSON**

Moffat County FFA | CO College: Colorado State University

#### **HANNAH JUNGCK**

Northwest FFA | NE College: University of Nebraska-Lincoln

#### **ALEXIS MUELLER**

Valmeyer FFA | IL College: Southern Illinois University-Carbondale

#### **ANDREW NEYER**

Alma FFA | MI College: Michigan State University

#### **BRODRICK SCHMIDT**

Adel-Desoto-Minburn FFA | IA College: Iowa State University

#### **EMMA WAREHAM**

Sutherland FFA | NE College: University of Nebraska-Kearney

FFA members can begin applying for 2021 scholarships on November 15, 2020.

# NEBRASKA FARMER SEES LONG-TERM BENEFITS OF PRECISION SOLUTIONS



Third-generation farmer Will Corman chooses to use FMH Precision Crop Insurance Solutions™ to bring more accuracy to his crop insurance and improve his coverage. After reporting with his precision data for several years, Will has noticed the long-term benefits from insuring exactly what he is planting.

"Looking back at it now, it seems like such an easy decision," he said. "First thing I noticed was the improved yields using the precision data instead of the FSA data. I would see a one- to five-bushel difference in yield average – which doesn't seem like a lot but that makes a difference. Then, we were able to build up our crop history and APH to build a stronger database. Only paying on the acres you actually plant was an economical benefit as well."

Will farms outside of Hardy, Nebraska, with his father, uncle, and cousin on the farm his grandfather built. After working as a product engineer for John Deere after college, he decided to move back to the family farm in 2014 and hasn't looked back since. Together, under the operating name Tri-C Farms Inc., his family farms nearly 5,000 acres of no-till corn, soybeans, and wheat. Twenty percent of their acres are irrigated with six pivots and some flood irrigation. Additionally, they run 100 head of fall cow/calf pairs.

"Farming is in our blood, and it's what we enjoy doing. We take pride in being good stewards of the land and utilize a lot of conservation practices," Will added.

Precision ag technology has helped them make datadriven decisions about their operation over the years, ensuring they get the most out of their land and conservation practices. Incorporating the precision data they are already collecting into their crop insurance also brought efficiencies to their processes.

"I was big on managing the data and putting the data to work for the operation and this was a great application. It's efficient," he said. "The digital side of it is more convenient, and I do enjoy that as well."

FMH Precision Solutions enhances crop insurance by using a farmer's planting and harvest precision data for more accurate acreage and production reporting. It also simplifies processes like claims by reducing paperwork, and FMH's exclusive connections to popular FMS brands allow seamless, electronic reporting directly from the FMS to the FMH agent, saving time for both farmers and agents.

"It's a great tool to utilize on a farm that is using precision data. It's a clean and efficient way of doing documentation," Will explained. "The biggest thing for us was the accuracy: pay to insure the acres you actually plant and build your yield history with the actual acres you farm."

While the benefits seemed straightforward, Will still had a lot of questions before starting FMH Precision Solutions.

"My agent mentioned Precision Solutions and introduced me to Branden Plummer, a Precision Tech Specialist (PTS) from FMH. From there it was a working relationship on the how and why," he recalled. "I had lots of questions and Branden was able to answer them or found someone who could. I'm big on relationship-based service, and Branden has been outstanding; I have enjoyed working with him."

Through every step of the process, FMH has been there to assist Will with the high-quality service he had come to expect from the company.

Since I have been involved and ramping up the precision piece, I have been happy with the quality of work from the FMH side and very satisfied with our choice to insure with FMH. I have always believed in the 'help-me-help-you-help-me' mentality. We all win in this and it's a step towards the future.

- Will Corman, FMH Policyholder



# WHY USE SOCIAL MEDIA AS A TOOL FOR YOUR AGENCY?

Now, more than ever, maintaining an online social media presence is an important way to stay connected with your customers. The coronavirus pandemic has challenged and changed the way agents are able to communicate with their customers, making online methods of communication vital business tools. According to a recent Pew Center research survey, Facebook remains one of the most popular social media platforms in the U.S. with a 69 percent usage rate. Three quarters of those users visit the site daily.

As part of an agency's marketing plan, agents can use social media platforms like Facebook to share information about upcoming dates, meetings, and relevant tips and advice. They can also use social media to raise awareness about the agency's value, involvement in the community, and important causes. By regularly sharing important and relatable information, an agency's social media page can become a source of knowledge for its customers and a way to connect with new clients.

On a larger scale, social media can help spread information and build support for the agriculture and crop insurance industries. As the broader community turns its attention to weather events and the effects of the pandemic on a struggling farm economy, sharing facts and success stories on social media can go a long way to support crop insurance and counteract misunderstandings about farming and risk management.

Because of the nature of social media platforms, sharing posts from other pages can be as engaging as producing original content. A well-developed social media plan isn't necessary when an agency follows trustworthy sources and shares content aligned with its own messaging, allowing the agency to easily maintain a relevant social media presence.

Industry associations and government agencies are good sources to follow for shareable content. Organizations including National Crop Insurance Services (NCIS) and the Crop Insurance and Reinsurance Bureau (CIRB) often feature facts and the latest updates on crop insurance legislation, affecting companies, agencies, and farmers. Accounts from the USDA like Farmers.gov offer up resources on government programs and tools.

Agencies have many options when it comes to promoting their business and connecting with customers, but social media platforms stand out as a user-friendly and affordable way to share information and stay top of mind.

#### **FOLLOW FMH**

Follow FMH on social media to find shareable content on crop insurance and more for your agency pages. FMH offers content focused on crop insurance industry updates, Precision Crop Insurance Solutions, product information, important deadlines, and the latest in agriculture news. You can also promote tools for your customers like the FMH + FieldView Connection through social media campaigns from FMH.

Crop agents can also plan ahead with a sneak peek at upcoming FMH posts in the FMHA Weekly email.



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# FMH SUPPORTS COMMUNITY DURING PANDEMIC

FMH is proud to support the members of its local community and beyond in various ways. During times of crisis, essential community services and charities become even more important as the need for food donations and funding increases. Here are some of FMH's latest efforts to give back in times of crisis.

- Food Bank of Iowa Fundraiser: As food pantries and community resources see increased demand due to families staying home and children missing school lunches during the COVID-19 pandemic, FMH committed a company match of up to \$100,000 for employee, retiree, and community contributions to the Food Bank of Iowa. In late May, fundraising efforts far surpassed this goal and will help provide nearly one million meals within Iowa.
- Increased FMH Company Match: Did you know that FMH matches qualifying charitable contributions made by its employees and retirees? With the company match employee benefit, tax-deductible gifts have twice the impact and now the effect is twofold. FMH recently raised the limit from \$1,000 per employee to \$2,000.
- Small Business Recovery Grant Program: To support local businesses affected by the COVID-19 pandemic, the Greater Des Moines Partnership created a grant program for sole proprietors or businesses with up to 30 employees. FMH contributed \$25,000 to this program to support local businesses and the economic health of the city.
- FMH Claims Department Donates 100 N95 Masks to MercyOne: You might not know that FMH keeps a supply of respirator-quality masks to be used by its adjusting staff. The Claims Department donated these extra 100 masks, kept as a reserve, to MercyOne to help address the shortages in PPE experienced by the medical community.
- lowa Insurance Institute Contributes \$10,000 to the Food Bank of Iowa: As a member of the Iowa Insurance Institute, FMH is proud to support a group contribution of \$10,000 to the Food Bank of Iowa. Through this, the company shows its support as part of an important local industry.



### 2020 JDRF Fundraising

Each year FMH hosts multiple events to support fundraising efforts for the Juvenile Diabetes Research Foundation (JDRF) and the fight against Type 1 diabetes (T1D). Fundraising events this year include the Valentine's Day cookie decorating, Popcorn Days, and the Virtual JDRF One Walk held in June. As fundraising continues, FMH and its employees have already raised over \$29,000 in donations.

# 2021 FALL UPDATE TRAINING GOING VIRTUAL

Due to varying state restrictions for the pandemic, FMH will host this year's 2021 MPCI Fall Update Training classes as Zoom webinars this August.

Each region has multiple webinars available for agents to attend and earn CE credits. Classes will be a blend of training presentations and interactive elements with plenty of opportunities to ask trainers questions.

#### **Regions & Dates**

#### **North Central Region**

Wisconsin – 8/6 Minnesota – 8/11 Idaho – 8/18

#### **Southwest Region**

Missouri – 8/11 Missouri & Kansas – 8/12 Texas – 8/18 Kansas – 8/20 Eastern Nebraska – 8/27

#### **Northwest Region**

Colorado – 8/6 Western Nebraska – 8/26 South Dakota – 8/27 North Dakota – 9/3

#### **East Region**

Illinois – 8/11 Southeast Missouri, Mississippi, Louisiana – 8/13 Ohio, Pennsylvania, New York, Michigan – 8/18 Arkansas – 8/20 Indiana – 8/25 East Coast – 8/27

Register at fmh.com/training

## RETIREMENT ANNOUNCEMENTS



Dave Peters, Strategic Account Manager, will retire at the end of June after 28 years with FMH.

Dave started with FMH as a State Sales Supervisor in July 1992 and has worked as a Strategic Account Manager since April 2015. Farmers Mutual Hail would like to thank Dave for his dedicated service and wish him the best in retirement!



Connie Warren, Insurance Specialist II, retired at the end of May after 10 years with FMH and JDIC.

Connie came to FMH in 2015 with the John Deere Insurance Company acquisition.

Connie was born and raised in Des Moines, Iowa and attended Urbandale High School. She has over 40 years of experience in crop insurance and has worked in both the claims and the underwriting areas. She said that it "seems like crop insurance gets into your blood or under your skin."

"I have immensely enjoyed working at FMH," she said. "The company is growing, but I feel FMH is small enough that everybody knows everybody else. It is a good feeling knowing that I and others are recognized and valued for our contributions. I will miss everybody, and I am proud that I am ending my (40+ year) crop insurance career at FMH!"

In retirement, Connie plans to spend time with her father, sisters, nieces, and great-nieces – who all live within 15 minutes of her home. She also plans to travel around the state of Iowa.

Farmers Mutual Hail would like to thank Connie for her dedicated service and wish her the best in retirement!



Jerry Olson, Field Claims Supervisor III, retired at the end of May after 24 years with FMH.

He will work as a part-time adjuster with FMH in his retirement. Jerry started with FMH as a Field Supervisor in South Dakota in May 1996 and moved to eastern Minnesota in the same position in 2006.

"I am very thankful for the opportunity to work for FMH and be part of the great FMH family these past 24 years, which seem to have gone by very quickly," Jerry said. "I had the privilege to work with three great area managers in Harold Olson, Jim Hanson, and Chad Groen. I have also had a very good, competent, easy-to-work-with crew of adjusters in South Dakota and Minnesota, who have represented FMH very well. I very much appreciate all the relationships I've built through FMH – in the field, in the office, and in the agencies in South Dakota and Minnesota."

Farmers Mutual Hail would like to thank Jerry for his dedicated service and wish him the best in retirement!



Rich Hoins, part-time Lead Adjuster II, retired in May after 43 years with FMH.

Rich has been with the FMH Claims team since 1977. Farmers Mutual Hail would like to thank Rich for his dedicated service and wish him the best in retirement!



Fred Gude, part-time Lead Adjuster I, retired at the end of April after 25 years with FMH.

Fred has been with the FMH Claims team since 1995. Farmers Mutual Hail would like to thank Fred for his dedicated service and wish him the best in retirement!

#### **IN MEMORY**

#### Robert "Bob" Crone

We regret to inform you of the passing of FMH employee Robert "Bob" Crone of Monon, Indiana, on April 27, 2020, at the age of 81.

Bob was a part-time adjuster with FMH for 25 years. He was born in West Virginia and grew up in Monon, Indiana. After high school, he joined the U.S. Marine Corps. Bob was a retired fire training instructor for the Northern Indiana Public Service Company (NIPSCO) and was a past member of the Monon Lions Club, the Monon Volunteer Fire Department, and a chaplain for the Indiana Volunteer Fire Association. He enjoyed gardening, traveling to West Virginia, and spending time with his wife of 61 years, Carolyn, and their family.

Our thoughts and prayers are with his family and friends.

#### Robert "Bob" Hoffman

We regret to inform you of the passing of FMH retiree Robert "Bob" Hoffman of Cedar Falls, Iowa, on June 6, 2020, at the age of 78.

Bob was a field supervisor with FMH from 1972 until his retirement in 2002. He grew up in Fort Atkinson, Wisconsin, and earned his B.A. from the University of Wisconsin. After teaching for five years, he switched careers to work for FMH – a role which brought him and his family to Iowa. As a social person, Bob enjoyed his work and visiting with people. In retirement, he and his wife of 53 years, Carole, spent winters in Florida and travelled around the globe. He loved sports, collecting bottle openers, coins, and sports memorabilia.

Our thoughts and prayers are with his family and friends.

## PEOPLE IN THE NEWS

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



Shannon Barnes has transferred to QA Test Analyst I. He was previously a Field Claims Supervisor III.



**Brad Heinz** has been promoted to Lead Adjuster I.



**Joel Weber** has been promoted to Field Claims Supervisor I.



Matt Quindel has transferred to Claims Analyst III. He was previously a Field Claims Supervisor II.



**Bill Hoffmann** has been promoted to Crop Adjuster II.

#### **Not Pictured:**

**Tyler Bruns** has been hired as Crop Adjuster I. **Drew Himes** has been hired as Crop Adjuster II. **Darren Klein** has been hired as Crop Adjuster I.



# ADVERTISE AT HALF THE COST

Promote FMH Crop Hail or P&C and up to half the cost of your ad could be covered by FMH through our Co-op Advertising Program!

#### **HOW IT WORKS:**

- 1. Check Your Tier Level
  Agencies qualify for different levels of co-op dollars based on Crop Hail and P&C premium.
- 2. Order Your Advertisement
  Make sure it meets
  requirements like including
  the FMH name or logo and
  is an acceptable form of
  advertisement
- 3. Submit Your
  Reimbursement Form
  Don't forget to attach proof or
  your advertisement.

Go to FMHA > Tools & Resources > Marketing > Co-op Advertising to learn more and view requirements.

Need help with ad design or copy? Check out our advertising templates on the FMH Online Store or contact the FMH marketing team for a customized ad!

www.store.fmh.com

#### **NEW & IMPROVED FMH MOBILE APP**

Now available with data for our entire footprint, the FMH Mobile App 3.0 provides a useful combination of market, news, and policy information while on the go!







Cash Bids & Local Grain Elevator Info



Insurance & Agriculture News Headlines



Account Login for the Policyholder Center

New features include enhanced charts and summaries for commodity futures, the ability to favorite a top co-op, and maps and driving directions to local co-ops!

Share with customers for fast access to their Policyholder Center account.

# **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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