



Farmers Mutual Hail
Insurance Company of Iowa

THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

October 2022



FMH MAPPING SYSTEM EMPOWERS AGENT TO OFFER BETTER SERVICE

In her first season using FMH's mapping system, agent Claudia Nagle was impressed with how easy it was to navigate and use. Find out how improved features have benefitted her.

Read her story on page 5.

PRECISION + HARVEST: 6 THINGS AGENTS SHOULD DO NOW

Helpful reminders for things agents can do now to ensure their customers have a smooth experience using precision data for production reporting or a claim.

Read the article on page 3.



OCTOBER 2022

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FMH Invests in Future of Ag

How is FMH working to ensure the next generation of young professionals is able to enter the agriculture industry? Read about ways FMH is supporting students looking for career opportunities.

Find out how on page 6.

New FMH Brokerage Division

FMH recently formed a new Brokerage Division that will focus on enhancing the company's current P&C and assumed reinsurance portfolios among other products. Learn more about who will lead it and who this change impacts.

See the details on page 10.



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PRECISION + HARVEST: 6 THINGS AGENTS SHOULD DO NOW

Using precision data for production reporting or claims saves farmers time and money with electronic reporting options, the most accurate data for claims, and less paperwork. Here are six things an agent can do now to ensure their customers have a smooth experience using precision data for production reporting or a claim this year.

1 Hand Out Calibration Forms

Make sure your insureds who are using precision data have their FMH calibration forms to record for each crop. These are available electronically and printed – order for free on the FMH Online Store. RMA requires proof of calibration, and yield monitors need to be calibrated once per crop, per year, and must be within 3% accuracy to use for crop insurance.

2 Assist with PHC Account Creation and Set Up

If your insured needs to create an FMH Policyholder Center (PHC) account, remind them to set it up in advance. Use the Policyholder Center Account Report in the FMH Agent Center (FMHA) to check which of your customers still needs an account. If your insured is using a PHC direct connection to submit data (FieldView or John Deere), make sure they have their farm management software connected to their PHC account to save time when reporting.

3 Remind Customers to Prep Their Tech

Farmers' precision monitors should be updated to the latest firmware. They should also verify they have the correct client, farm, and field structure setup, and the correct GPS offsets.

4 Brush Up on Your Reporting Knowledge

Schedule a pre-harvest meeting with your local Precision Technology Specialist or attend a Precision Tech Tuesday Webinar for a refresher on the production reporting process in FMHA.

5 Work on Policies as They Come In

Policies that use precision data can be processed sooner since precision data can be sent right away after harvest. Set aside time earlier than you may have in the past to review these policies and finalize reporting with your precision customers before traditional reporting records come in.

6 Make Sure All Documents are Uploaded

Should your insured experience a loss, their adjuster can work the loss even faster if they have access to all harvest documents, including calibration forms. Make sure your customer uploads these in their PHC account or you can upload to the policy in FMHA. Depending on the type of loss, an adjuster can get through most of the paperwork before even setting foot on the farm.

COMPLIANCE REMINDER: REQUIRED FORMS

FMH employees and business affiliates, remember to complete your required compliance forms for 2022-23. Go to fmh.com/compliance to find the forms you need and to submit them electronically.

For crop agents, keeping track of required compliance forms and training hours is now easier than ever in the FMH Agent Center. View your required RMA form completion dates, continuing education details, and more by selecting Compliance > Agents: Compliance and Education in FMHA.

Agency Non-Disclosure

Deadline: March 24, 2023

Completed by: Agency owner or officer

Individual Non-Disclosure

Deadline: Must be signed and submitted prior to accessing policyholder information

Completed by: Any individual who has access to personally identifiable information of MPCl policyholders

Conflict of Interest

Deadline: Prior to the earliest acreage reporting date each year

Completed by: Writing agents, loss adjusters, employees, and affiliates

Race, Ethnicity, & Gender Disclosure

Deadline: Must be submitted with the COI before any business can be accepted

Completed by: Writing agents, loss adjusters

Covenant Not to Sue

Deadline: Must be signed and submitted to all AIPs represented before any business can be accepted

Completed by: All MPCl writing agents

Controlled Business

Deadline: December 29, 2022

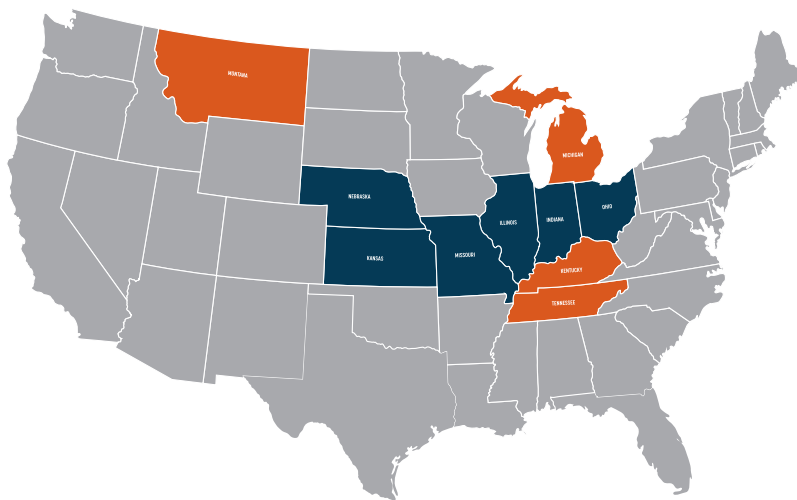
Complete the form based on 2021 MPCl business.

Completed by: Agents who received compensation for 2021 MPCl business

ECO+ AND SCO+ AVAILABLE FOR WINTER WHEAT

Last year, FMH introduced ECO+™ and SCO+™ endorsements for ECO and SCO policies. Both products offer producers the option to secure farm-level protection with their underlying county plan – up to 95 percent with ECO+ and up to 86 percent with SCO+.

In early September, FMH announced its plans to expand coverage for ECO+ and SCO+ products to winter wheat for the 2023 crop year in select states. Winter wheat coverage was made available in the following states for the 2023 crop year with a September 30 Sales Closing Date:



ECO+ AND SCO+

Illinois, Indiana, Kansas, Missouri, Nebraska, & Ohio

SCO+ ONLY

Kentucky, Michigan, Montana, Tennessee

Agent Resources

Marketing materials including brochures, postcards, and newspaper ads for ECO+ and SCO+ are available on the FMH Online Store to promote coverage for spring-planted crops. Visit store.fmh.com to order.

For questions on product coverage, please contact your sales manager.





FMH MAPPING SYSTEM EMPOWERS AGENT TO OFFER BETTER SERVICE

In her first season using FMH's mapping system, Claudia Nagle was impressed with how easy it was to navigate and use. Nagle has been an agent with FMH since March and works for FNIC Trusted Insurance Advisors in Plano, Illinois. Using the FMH mapping system this spring, she was able to speak to her customers with real-time mapping information and have historical data available immediately.

FMH launched its revamped mapping system in February of last year. Rebuilt using agent feedback, the redesigned mapping system makes it easier for agents to process and utilize acreage data with map-based reports. With connected mapping and policy systems, agents have fewer steps for processing reports, which allows them to be more efficient and reduce errors during the busy acreage and production reporting seasons.

Better mapping system features have improved Nagle's relationships with customers and reduced her time spent on reporting.

“Discussing the producers' previous acre history without digging into files or navigating away from mapping was impressive. Importing acres using ACRSI cut reporting time in half and increased my accuracy in reporting.

-Claudia Nagle, FMH Agent

The features Nagle uses the most in the FMH mapping system include importing ACRSI and CIMS data with acreage reports, creating field boundaries, and comparing year-over-year reports and CLU history. Overall, Nagle reports that the FMH Agent Center is very user-friendly.

During acreage reporting season, she was able to cut down time and reduce errors by using the premiums and policy review tabs. She said, “The policy tabs make it easy to move through various part of the policy. Quick edits are also very simple if you have all your information complete and handy.”

When working with another customer, she even recognized an error made at the FSA office since the acreage report did not match the CIMS data.

Even though she's a newer FMH agent, Nagle still has plenty of mapping experience as a former crop underwriter for another insurance company. She said, “Navigating was simple and certain functions were pretty easy. I self-taught on most of the acreage reporting and mapping functions with the Online Help Tool.”

When Nagle did need help with mapping system functions this spring, she got an immediate response from Karly York, Insurance Specialist III. When it came to drawing very small fields for an important client, she was grateful Stephanie Mondon, Precision Support Specialist III, set aside time to work with her.

For agents new to the mapping system, Nagle recommends watching the recorded Mapping Webinars 101 and 102 on FMH Online Help and setting mapping preferences before using.

FMH INVESTS IN THE **FUTURE OF AG**

FMH proudly supports students interested in a career in agriculture by connecting with students at conferences, offering internships, and sponsoring FFA scholarships. FMH is exhibiting at the National FFA Convention & Expo from October 26-29 in Indianapolis, Indiana. FFA chapters from around the country can enter for a chance to win a \$500 donation for their chapter from FMH at the event!

FMH will also have four employees participating at this year's Agriculture Future of America (AFA) Leaders Conference from November 10-13 in Kansas City, Missouri. This event gives high school students the opportunity to connect with their peers and explore careers in the ag industry, including summer internships at FMH. The FMH internship program employs 15-20 students per summer in various company departments.

"Attending the AFA Leaders Conference is a way for FMH to attract and educate the 'cream of the crop' agriculture students on job and internship opportunities," said Tami Smith-Rohovit, FMH Human Resources Generalist/Recruiter II. "It's great to increase their excitement about the future of agriculture!"



Photo: ffa.com

FFA SCHOLARSHIP **APPLICATION REMINDER**

Along with its involvement in ag student conferences, FMH has sponsored FFA scholarships for over 30 years. These scholarships are for students interested in pursuing a degree in an agriculture-related field. In total, FMH has sponsored over \$700,000 in FFA scholarships because the company believes in investing in ag education to develop future leaders.

FMH is sponsoring twenty \$1,500 scholarships in 2023 for FFA students and members. FFA will select the twenty scholarship recipients, and FMH will approve the selection.

FFA members can apply for these scholarships online beginning November 1, so be sure to share with interested students you know. Scan the QR code to learn more!

**SCAN TO
LEARN MORE**



“ HEAR FROM 2022 FFA SCHOLARSHIP RECIPIENTS ”

“ Thank you for your generous support of the FFA program. I am excited to be taking my next steps toward a college education in AgriBusiness, and I can't wait to work in the agriculture industry. ”

- Matea Gordon, Sturgis FFA, South Dakota

“ Your support of FFA members and agricultural education is incredibly inspiring. Thank you for all that you do to make my educational aspirations, as well as countless others, a possibility! ”

- Claire Seibel, Lord Botetourt FFA, Virginia

“ This scholarship means so much to me, as I will be able to focus more on my classwork and less on the financial stress. Thank you so much! ”

- Stephen Fuhrmann, Lindsay FFA, Oklahoma

“ It is my dream to contribute to agriculture and provide my community, state, and world with food that is grown sustainably and responsibly. Thank you for making this possible! ”

- Cody Lehman, Central Columbia FFA, Pennsylvania



IMPROVED LOGIN PROTECTION FOR EMPLOYEES AND AGENTS

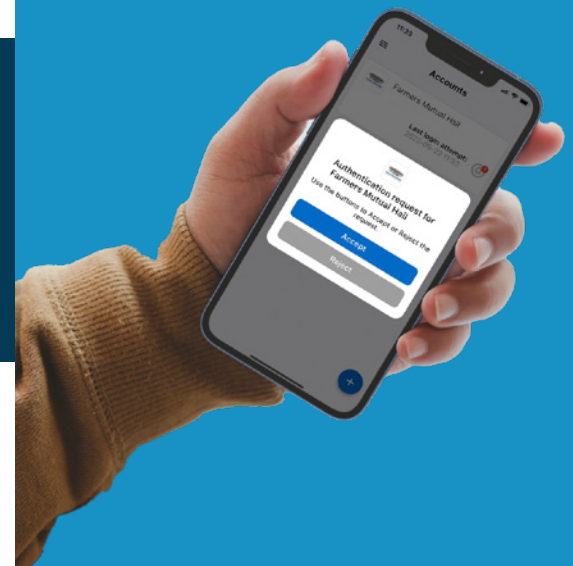
FMH completed the implementation of Multi-Factor Authentication (MFA) in the FMH Agent Center in early October.

This security feature adds an extra layer of protection for the sign-in process for apps and accounts. When accessing an app or account like the FMH Agent Center, users provide additional identity verification.

To authenticate logging into FMHA, employees may use the Duo app. Crop agents have the option of using the ForgeRock Authenticator App, text, or email for security authentication.

This upgrade allows FMH to provide the best possible account security for both our employees and our agents.

If you have questions about this new security feature in FMHA, please contact the FMH Help Desk at helpdesk@fmh.com or at 800-532-1581.





WHY AGENTS ARE RECOMMENDING PRECISION CLAIMS

Remind your policyholders that this year's loss adjustment can be faster, more accurate, and almost entirely electronic with FMH Precision Solutions.

No Previous Precision Reporting Required

While reporting with precision data saves time and provides the most accurate coverage, FMH adjusters can still process a claim for a non-precision policy if the farmer has everything recorded and calibrated to RMA standards.

Save Time with Fewer Documents

The adjuster only needs a planting map, harvest map, and calibration records to adjust the loss, and can often process most of the adjustment before even stepping foot on the farm. Say 'Goodbye' to bin measurements, load records, and multiple adjustment appointments!

Fairest Loss Adjustment

Precision farming systems document the *exact* areas planted and harvested, providing more accurate, consistent, and complete data - which results in the fairest loss payment.

Receive Claim Payments Faster

With less time needed to adjust the loss along with direct deposit payment options, the time for claim payment to be processed and mailed is reduced - which means the insured is paid sooner and with less hassle.

FMH SURVEY RESULTS REFLECT AGENT & POLICYHOLDER SATISFACTION

Results from the latest FMH Service and Claims Surveys reflect an overall positive impression of FMH service from agents and policyholders.

Conducted yearly, the Service Survey polls both crop and property and casualty agents that write for FMH. Over the last three years, the Service Survey Score has remained within several percentage points of previous high scores.

“ I'm thankful for the support given by FMH in all areas. Your partnership is very much appreciated!

- Agent Survey Response

For policyholders, the Claims Survey gauges their impression of FMH after each claim is closed and summarizes thousands of responses from over the last year. High scores since 2020 reflect overall customer satisfaction.

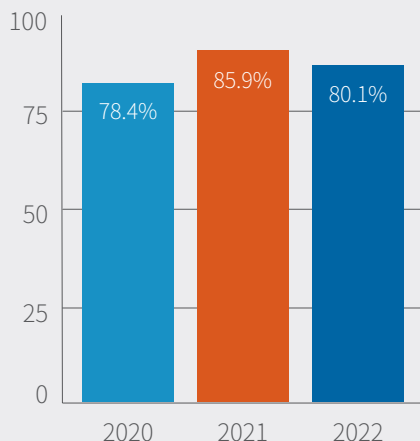
While positive survey results validate the service FMH provides, critical feedback also provides direction for how FMH can continue improving its staff, processes, and technology. Bryant Tjeerdsmma, Senior Vice President - Crop Insurance Underwriting said, "We sincerely appreciate the responses we received from our agent partners. The scores and comments are individually reviewed and provide us direction in determining where we are either meeting or need to improve upon our customer service delivery."



YEAR-OVER-YEAR SURVEY RESULTS

SERVICE SURVEY SCORES

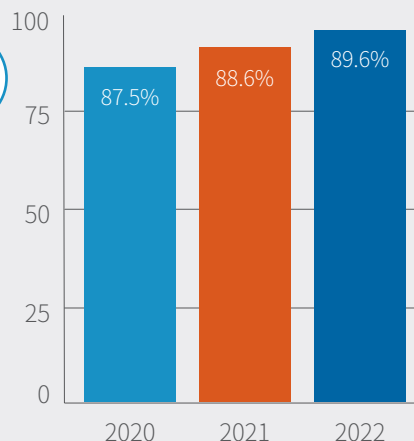
Calculated from agent responses about the service they've received from FMH teams including underwriters, the Help Desk, and accounting, as well as FMH systems and their overall impression of FMH.



SERVICE EXPERIENCE SCORES

CLAIMS SURVEY SCORES

Calculated from policyholder responses on how they'd rate FMH overall after the closing of their claim. Responses are gathered from crop and P&C policyholders in addition to reinsurance clients.



CLAIMS EXPERIENCE SCORES

How results are calculated

FMH bases the agent and policyholder's true overall experience on the likelihood that they would promote the company. Agents were asked to measure on a scale of 0-10 the likelihood that they would recommend FMH to others.

The Net Promoter Score™ methodology categorizes the scores into three descriptive groups: scores from 0-6 are considered detractors; score 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.*

NEW FMH BROKERAGE DIVISION TO EXPLORE FUTURE P&C AND REINSURANCE PRODUCT OPTIONS

Farmers Mutual Hail has recently formed a new Brokerage Division that will focus on enhancing the company's current P&C and assumed reinsurance portfolios. To lead this new division, FMH has hired Brent Walker as the company's first Chief Brokerage Officer.

"The goal of this new division is to explore complementary opportunities that remain true to our vision, support our core business, and add value to FMH and our agency partners," said Walker. "This may involve exploring new commercial coverage options such as workers' compensation, among other insurance products, that we can bring to FMH's agents, reinsurance clients, and insureds. We will also look into more services to enhance our existing relationships."

Prior to joining FMH, Walker's most recent role was Executive Vice President, Head of Farm, Ranch & Equine, for Global Indemnity. He brings over 20 years of industry experience to this role.

"For some time, the FMH Board and senior management have been exploring the idea of a Brokerage Division to take on new opportunities for the company and broaden our support for our agencies. I'm confident that Brent's 20-plus years of experience in the industry will lead this division to exciting new places that will continue to provide stability and innovation for FMH and our agent partners," said Shannon Rutledge, FMH President and CEO.

What this means for FMH Agents and Reinsurance Business Partners

Agents and business partners can expect no changes in their day-to-day interactions with FMH. The Brokerage Division's focus will be on future products and services that will be announced as they are added to the company's offerings, and initially will explore offerings in P&C and Reinsurance.

FMH NAMED A 2022 TOP WORKPLACE



FMH has been awarded a 2022 Top Workplaces honor by *The Des Moines Register*. FMH is ranked number 21 out of 55 Iowa mid-sized businesses that received the honor. In 2013 and 2018, FMH was also awarded the Top Workplaces honor by *The Des Moines Register*.

The Top Workplaces list, which consists of only 139 businesses across Iowa, is based solely on employee feedback gathered through a third-party survey administered by research partner Energage, LLC. The anonymous survey measures several aspects of employee engagement, including the percentage of employees who are motivated to give their best at work, committed to staying with their current organization, and would recommend their company.

FMH participates in the Top Workplaces survey every five years, most recently this past spring. FMH's overall engagement score of 72% puts the company well above the average engagement score of 62% for similar companies.

Being named a Top Workplace is a noteworthy distinction for employers at a time when hiring and retaining workers is more difficult than ever. FMH President and CEO Shannon Rutledge reflected, "Like all companies, FMH had to adapt and respond to changing employee expectations

during the COVID-19 pandemic, while balancing the needs of the business and our customers." He added that FMH's flexibility and permanent adoption of hybrid work schedules, in addition to its already competitive benefits package, "enables us to attract the best talent and continue to offer the world-class service our agents and customers have come to expect. Our culture is a major differentiator for us."

Debbie Ladehoff, FMH Senior Vice President of Human Resources agreed, "FMH executives recognize that it's our employees and the culture they create that make FMH a great place to work. We couldn't be prouder of the passion and commitment of our entire workforce when it comes to serving our agents and customers so they can help clothe, feed, and fuel the world."



The FMH culture is unmatched. It's rewarding to work for a company that not only takes care of its employees but also their clients, who are America's farmers.

-Austin W.,
Reinsurance Underwriter



PEOPLE IN THE NEWS

Promotions, Transfers, and New Hires



BRENT WALKER

HIRED AS FMH CHIEF BROKERAGE OFFICER

Brent Walker has been hired to head FMH's new Brokerage Division as Chief Brokerage Officer (CBO). Within his role as CBO, Brent will be responsible for creating innovative, alternate insurance solutions to support FMH's core business and agency partners.



Alex Van Loenen has been promoted to Precision Tech Field Supervisor.



Ellen Miller has been promoted to Training Operations Supervisor.



Dave Alfstad has been hired as Technical Writer.



Tyler Gotto has been hired as Associate Sales Representative.



Branden Plummer has been promoted Precision Tech Field Supervisor.



Ben Bunton has been hired as Lead Adjuster.



Allison Porter has been hired as Insurance Specialist.



Patrick Temple has been promoted to Precision Tech Field Supervisor.



Bo Cone has been hired as Crop Adjuster II.



Eric Zinck has been hired as Crop Adjuster II.

IN MEMORY OF ROBERT L. RAINEY

We regret to inform you of the passing of retired FMH employee Robert Rainey on October 3, 2022, at the age of 79. Bob worked as an adjuster for FMH in addition to being a crop insurance agent and teacher for Bellevue and Hopewell-Loudon Schools in northern Ohio. Our thoughts and prayers are with his family and friends.

FMH THANKS CUSTOMERS AT THE FARM PROGRESS SHOW

FMH employees thanked customers and agents for their business by handing out hundreds of t-shirts at this year's Farm Progress Show, held in Boone, Iowa, in late August. The t-shirts promote FMH as America's Crop Insurance Company™.

"Our policyholders are really proud to know that their insurance company is American farmer-owned and based entirely in the U.S." said one booth rep. "We enjoyed thanking them for their business at the Show and handing out the shirts!"

Show-goers could also enter to win a wooden American flag and pick up the ever-popular FMH corn butterer at the booth. Over the three-day show, FMH booth reps discussed insurance products, FMH Precision Solutions, and what makes us America's Crop Insurance Company. The annual show draws thousands of farmers and ag businesses from around the world.





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PRECISION WEBINARS FOR AGENTS

Interested in learning more about how Precision Solutions can benefit your agency and customers? Whether you are just getting started with Precision Solutions or looking to sharpen your skills, FMH offers webinars to help you get there.

Sign up for one our webinars to learn:

- ✓ The basics of FMH Precision Solutions
- ✓ Using Precision Solutions to grow your agency

Visit [fmh.com/training](https://www.fmh.com/training) to register for a webinar.

SCAN TO ACCESS
Precision Webinars



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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