



**Farmers Mutual Hail**  
Insurance Company of Iowa

# THE CLOUD

Farmers Mutual Hail Insurance Company of Iowa Newsletter

June 2021



## **FMH CELEBRATES 80-YEAR PARTNERSHIP WITH ARKANSAS MUTUALS**

Find out what makes FMH's relationships with its reinsurance clients unique and last for generations.

**Read about each mutual on page 6.**



## **PRECISION SOLUTIONS OFFER AGENCY MORE THAN A MARKETING TOOL**

FMH agent Eric Wiles at Corner Post Crop Insurance tried Precision Solutions for the second time to simplify the way he and his team work.

**Read his story on page 4.**





JUNE 2021

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### New Customer Service Tool Allows for Electronic Claim Signatures

Remote Signature provides adjusters the ability to securely send a claim packet to an insured, allowing the insured to electronically sign paperwork from a remote location via DocuSign.

**Read more about the benefits of this new tool on page 8.**

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### Quarterly AAC Meetings Offer Valuable Agent Input

The most recent meeting of the Agent Advisory Council (AAC) took place virtually on May 6. This meeting was the second since the AAC moved to its new quarterly meeting format and provided valuable insight into what agents are experiencing.

**Read what topics they discussed on page 10.**



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## FMH TO REOPEN OFFICES TO VISITORS WITH NEW GUIDELINES

FMH continues to adapt to changing CDC guidelines as we work on fully reopening our West Des Moines and Story City, Iowa, offices. After more than a year of being closed to non-employees, FMH will reopen its offices for visitors, vendors, and guests on July 12 as more employees return to the workplace.

Debbie Ladehoff, FMH Senior Vice President – Human Resources, said, “We’re extremely grateful to and proud of all our employees who stepped up to the challenges presented during this past year. They’ve done an outstanding job of supporting our customers as the world was disrupted by COVID-19.”

Over the last year, FMH leadership worked to provide a safe work environment and continue positive customer service experiences by shifting office employees to work from home, suspending business travel, and cancelling company events. The companywide use of video conferencing apps like Zoom helped FMH Sales and Claims staff stay connected to agents and policyholders.

**SHOUT OUT TO OUR ESSENTIAL WORKERS:**  
**FMH Corporate Services and Tech Support workers kept the building maintained, printed and mailed documents, and addressed technology issues throughout the past 15 months. We extend a heartfelt THANK YOU for your service during these challenging times.**

To help employees, agents, and visitors with this transition, to the right is a summary of guidelines in place based on the most recent CDC guidelines. We look forward to welcoming back employees and fully reopening our offices in July.

### Employees Visiting External Customers:

- Employees that interact with our external customers will continue to reach out in advance to find out if the policyholder or agent has any safety protocols in place like requiring visitors to be vaccinated or wear a mask.
- FMH employees will comply with the safety protocols in place in an agent’s office or policyholder’s property.

### Story City and West Des Moines Office Visitors:

- Effective May 18, FMH implemented a “mask optional” policy in its offices.
- All office visitors will check in at an iPad kiosk in the front lobby.
- Visitors will be given a health status questionnaire and have their temperature checked.
- A visitor’s badge and Wi-Fi credentials will be issued at check-in.
- Instructions will be provided to visitors and vendors as meetings are scheduled.
- For unvaccinated people, the CDC recommends continuing the use of preventative measures like wearing a mask, staying six feet apart, and washing hands.



## PRECISION SOLUTIONS OFFER AGENCY MORE THAN A MARKETING TOOL

FMH Strategic Account Manager Chock Hefner and Precision Technology Specialist Alex Van Loenen have seen how FMH Precision Crop Insurance Solutions™ can benefit agents and policyholders in the long term. This May, they visited FMH agent Eric Wiles at Corner Post Crop Insurance in Independence, Kansas, to check in on how offering the service has worked for him.

Now in his third year of using Precision Solutions, Wiles is pleased with it. He said, “It seems like it just keeps getting easier and easier every year. Part of that is being more familiar with how the process works, down to the improvements in systems and technology.”

Since the agency was founded in 2012, Corner Post Crop Insurance has grown to service policyholders in parts of Kansas, Missouri, and Oklahoma. Wiles continues to see a steady increase of new business from offering Precision Solutions. He estimates that 70 percent of their new business is from producers wanting to jump in and utilize it for crop insurance reporting.

Van Loenen also sees the opportunity and growth it has provided for the agency.

Shortly after the agency was founded, agents used hand-written map-based acreage reports – a time-consuming process. Wiles became interested in Precision Solutions to find a simpler process for crop insurance reporting.

Wiles said, “The technology from when we first tried Precision Solutions [in 2015] to today has really improved not only between FMH and the dealership

– whether that be MyJohnDeere or Climate FieldView™ – but with the producers as well. Producers started to utilize it way more. So, we decided from an agency standpoint that we needed to be learning as much as we can about it and jumping back in and doing it.”

Wiles approached Van Loenen at an FMH Spring Update Meeting to talk about using Precision Solutions. Then, Corner Post started using the service with a few producers. When piloting the new technology, Wiles wanted to make sure that he had a good working relationship with the producers he chose. He said, “The pilot went extremely well. Three years later, we’re anticipating approximately 50,000 acres pushing through precision data.”

The agency insures and uses precision reporting primarily for corn, soybeans, and wheat. Wiles said, “We have brought milo acres in as well. One thing we may be working with this year is cotton acres on the acreage reporting side. It really shouldn’t be any different than bringing corn and soybean acres in.”

Hefner noted how there isn’t a good way to report production with cotton yet in the industry. He explained how a lot of that comes down to measuring quality and how cotton is tracked by the bale. Wiles still plans to use Precision Solutions for reporting cotton acreage though, noting “it still makes a difference for customers.”

“

Precision is one way to get your foot in the door. Corner Post is doing a fantastic job of targeting those producers. They lead the sales conversation first with precision. It’s been a huge success for FMH, for the agency, and for their producers.

*Alex Van Loenen, Precision Technology Specialist*





## RECENT SURVEY SHOWS RECORD-HIGH SALES SERVICE SATISFACTION

This past May, FMH conducted its annual Service Survey, where agents were asked about their sales service experience. At FMH, providing quality service is a company value. Through surveys like this, FMH gauges client satisfaction to determine training opportunities to improve staff.

FMH is proud to report that the results from the 2021 survey showed that sales service is up from 80.2 in 2020 to 84.6 in 2021. This score is the highest sales service score in the four years FMH has been conducting this type of survey, and the improvement is also impressive because this past year has offered new challenges with social distancing requirements and an increase in virtual service.

### How Results are Calculated

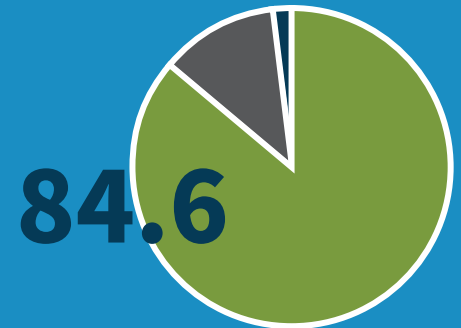
FMH based the agent's true overall experience on the likelihood they would promote the company. Agents were asked to measure on a scale of 0-10 the likelihood that they would recommend FMH to another producer.

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.*

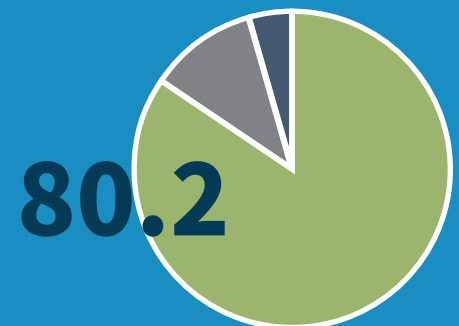
### 2021 SCORE:

- 2021 Promoter: 86.3%
- 2021 Neutral: 12.0%
- 2021 Detractor: 1.7%



### 2020 SCORE:

- 2021 Promoter: 84.6%
- 2021 Neutral: 11.0%
- 2021 Detractor: 4.4 %



### WHAT AGENTS HAD TO SAY...

“Amazing company, amazing staff, and great customer service.”

“I have recommended and will continue to recommend FMH to any agent and farmer because of the outstanding service given from and to all areas of their business.”

“Our sales manager is very knowledgeable about the FMH products and willing to help with meetings and processing issues our agency has.”



# 80 YEARS OF PARTNERSHIP

## FMH CELEBRATES 80-YEAR PARTNERSHIP WITH ARKANSAS MUTUALS

Farmers Mutual Hail is pleased to celebrate eight decades of partnership with Farmers Protective Mutual, Washington County Mutual, and Farmers Mutual Insurance Company of Gentry. All three Arkansas-based mutuals have been operating for 100 or more years – just one of the many similarities between the mutuals and FMH’s own history and culture.

“The relationships that FMH has with these Arkansas farm mutuals are beyond special. Together, through 80 years, we have seen each other’s best times and worst times, both from a business and personal level, which has created very strong bonds,” said Ron Kuethe, FMH Executive Vice President and Chief Risk Officer. “Their managers, boards of directors and staffs are very committed to their business. The success that these companies and FMH have been able to achieve together is a great example of what is possible when cultures align. These are special companies with special people, and we are extremely honored to have partnered with them over these past 80 years!”

Ron Rutledge, FMH President and CEO, added, “It’s pretty amazing to have had an 80-year partnership with our mutual friends when a lot of companies haven’t even been around that long! We’ve weathered a lot of storms and shared our success in the good years. I look forward to our continued relationship for the next 80 years and beyond.”

Each mutual’s company representative spoke about what makes a partnership with FMH unique, and why their companies have continued to choose FMH for generations.

### Farmers Protective Mutual

Rogers, AR

*Incorporated in 1896 | Reinsured with FMH since April 1941*

“We consider ourselves a smaller company, so we stress the personal relationships and service,” said Brad Fortner, Farmers Protective Mutual Secretary and CEO. “We feel like we get that from FMH as well – the Reinsurance Department especially. We have those personal relationships with them, and we have those relationships with our policyholders. Making it personal – on the service side – it makes a big difference.”

He added, “That’s one thing that we’ve really enjoyed while working with FMH – the relationships and the confidence in whatever interactions we have. If I call Renée [Walters] for some help with a reinsurance question, I have that confidence knowing she and her team are going to put time into making sure the answer is right and understanding what’s going on.”

Fortner explained how that confidence and trust led to two century-old Arkansas mutuals – Farmers Protective (reinsured since 1941), located in Stuttgart, and Farmers Mutual, located in Rogers – to merge in 2013, becoming Farmers Protective Mutual. While on the map, the companies are nowhere near each other (275 miles apart), they shared common goals and principles. Both companies were reinsured by FMH at the time, and FMH helped to facilitate the merger.

“We have two histories that are similar, and both shared the FMH relationship. That’s how the merger came about: we knew each other’s companies and board members, and we had the same operation and ideals as them, so we knew it was a good fit,” explained Fortner. “The merger was a huge undertaking, and FMH was the link that made it possible. It was a great thing for both companies and the insurance industry in Arkansas: Farmers Protective didn’t have to close its doors and those policyholders didn’t have to go without coverage.”

Just like how FMH helped to facilitate the merger, FMH’s services go beyond basic reinsurance support. “Our relationship with FMH has allowed us to grow our own business and focus on the areas that help our business plan,” said Fortner. “Knowing that we can focus on that and FMH can support us means we can focus on the larger things.”



# ERSHIP CELEBRATED

## Washington County Farmers Mutual Fayetteville, AR

*Incorporated in 1922 | Reinsured with FMH since Oct 1941*

When Washington County Farmers Mutual Secretary and General Manager Cynthia Carlton stepped into her role two years ago, she brought over 35 years of experience to the position but needed help navigating her new role after her mentor suddenly passed away. The team at FMH was there to help her.

“FMH is very dependable and has reliable people to work with,” she said. “When Christine decided to retire as assistant manager, I took her place and we hired a new member, Ashley. Shortly after that, Rusty, our manager, was diagnosed with cancer, so I took on his duties when he needed to focus on treatment. When I didn’t know what to do, I would call him. He passed away shortly after that, and the Board asked me if I wanted the position.”

Carlton said she was unsure if she was ready for the role, but took it knowing she would have support not only from the Washington County Mutual Board but from FMH as well: “When I started, Jim [Polish] and Renée [Walters] took me by the hand and taught me. They go above and beyond their jobs.”

Carlton explained how her company’s board has also become more involved, and together they are focusing on updating operational processes, like rewriting their forms. The FMH Reinsurance team is helping them with the form rewrite project.

“It’s that kind of service that makes this relationship special,” she added.

Dedication to service and a family-focused culture are values that both FMH and Washington County Mutual have in common.

“Listening to our board members and agents, they try to treat the policyholders like family,” said Carlton.

She added that not only does family mean generations of employees from the same families work at the company, but the atmosphere in the office feels tight-knit: “We’re like a big family working together. FMH is like that too.”

## Farmers Mutual Insurance Company Gentry, AR

*Incorporated in 1902 | Reinsured with FMH since March 1942*

When companies have been in business for over a century, there are bound to be interesting stories. Todd Stephens, Farmers Mutual Insurance Company Manager, offered one:

“I read through some of the old company minutes. One of them, handwritten, says, ‘motion was made to dissolve the company’ in the 1910s ‘because we didn’t have enough money.’ It didn’t get a second. The next motion was to fire the president, and that got a second and passed,” he laughed. “The next entry was that one of the board members agreed to sell a cow and loan the company that money to pay the claim. And here we are over a century later!”

Farmers Mutual Hail has a similar story from the 1950s. After one of the worst loss years in history, the company was struggling to pay claims. FMH board members sold their cars and loaned out parking spaces to make ends meet. Stephens reflected on these two similar stories and recognized that the shared commitment from both boards set the corporate values for generations to come.

“The word mutual in both of our names still means something here,” he said. “We partner with people on the front line. We are on their front line, and our policyholder is on our front line, and I think those relationships line up closely.”

Stephens recalled a time when FMH’s front-line service shined. “In 2008, we had severe weather events January through May. We just got hammered – we were in our aggregate in January. At that point, that solidified my trust in Ron [Kueth], my rep at the time. There was never a question when I called and said ‘hey, I’m needing cash.’ It was wired within a few hours. He never asked for a report or said, ‘prove to me you need this.’ It was just ‘consider it done.’ That’s proof that there’s mutual trust in the relationship.”

“Eventually we did square up, but it was later. I needed it and it was there. It happened again in 2009 and 2011 – it saved us from having to go sell CDs and bonds. It provided cash flow, and with that cashflow, we were able to provide it to our policyholders – we were just the middleman. There’s value in that relationship. And how do you replace that? It would be impossible.”





## NEW CUSTOMER SERVICE TOOL ALLOWS **FOR ELECTRONIC CLAIM SIGNATURES**

FMH is pleased to announce the release of a new functionality and customer service tool: Remote Signature. Remote Signature, different from in-person electronic signatures, allows insureds the option to sign claim documents electronically without meeting in person.

“Remote signature provides FMH yet another way to leverage technology to the benefit of our policyholders,” said Aaron Rutledge, FMH Vice President – Claims. “While our preferred way of capturing signatures is still face-to-face, we will now be able to be more flexible and help reduce the time it takes to get checks to insureds.”

### What Is Remote Signature?

Remote Signature provides adjusters the ability to securely send a claim packet to an insured, allowing the insured to electronically sign paperwork from a remote location via DocuSign. This new capability to acquire digital signatures will offer agents and adjusters more efficiency and convenience while meeting customer needs.

### When is Remote Signature Needed?

While in-person interactions are preferred during the claim process, DocuSign can be used as needed when an insured is not available in person to obtain a signature. It will provide a solution for absentee insureds and reduces the need for extra trips for claim resets and corrected claims.

Customer service throughout the claim experience remains one of FMH’s top priorities. If you have questions or feedback regarding this new functionality, please contact your sales manager.

## CHECK OUT FMH’S VIRTUAL BOOTH AT FARM JOURNAL FIELD DAYS

FMH’s virtual exhibitor booth at Field Days features our PRF product for the month of June. Plus, a visit to our booth can earn points on the Field Days website for prizes!

Our booth is part of the Hay, Forage, and Cattle Premiums Edition of Field Days, live through July 31.

**Visit [farmjournalfielddays.com/register/](https://farmjournalfielddays.com/register/) to sign up for free**

- > Hear the latest insights and trends affecting the industry
- > Learn about best practices for operations and finance management
- > Ask questions to a panel of farm leaders & industry experts LIVE



## RECORD-BREAKING ATTENDANCE AT **2021 CIPA SPRING MEETING**

FMH employees recently attended the 2021 CIPA Spring Meeting, contributing to this year's record attendance. Dave Kahle, FMH Assistant Vice President and Regional Sales Manager, and Chock Hefner, Strategic Account Manager, had the opportunity to represent FMH as members, learn more about industry topics, and network with agents at the event in May.

### What is CIPA?

The Crop Insurance Professionals Association (CIPA) is an organization made up of agents from across the United States who are dedicated to maintaining and strengthening federal crop insurance for American farmers.

### About the 2021 CIPA PAC Spring Meeting

With over 200 attendees, the 2021 CIPA Political Action Committee (PAC) meeting was the organization's largest May event yet. Ticket sales, live and silent auctions, along with donations from the event raised nearly \$263,000 to support the CIPA PAC education and outreach efforts, a personal best for the organization.

### What Topics Were Covered at the Event?

Speakers from industry organizations, legislative members, and federal agencies, including the U.S. Department of Agriculture and Environmental Protection Agency, presented on climate-related initiatives, the state of the farming economy, and policy updates.

### Why are events like this important for FMH and the crop insurance industry?

Events like the CIPA PAC meeting not only raise funds to lobby for protecting crop insurance, but they also allow the opportunity for agents to network and work with several important industry players.

## FMH RAISES OVER **\$26,000** FOR JDRF

This spring FMH continued its support of the Juvenile Diabetes Research Foundation (JDRF) despite not being able to host in-person fundraising events due to the pandemic. JDRF is the leading organization for funding research for the cure, prevention, and treatment of Type 1 Diabetes. FMH has been a proud JDRF supporter since 1995.

Jeanette Steinfeldt, Development Director for the JDRF Nebraska and Iowa Chapters, said, "As a cornerstone for our chapter, Farmers Mutual Hail has been a catalyst for amazing progress in treating, preventing, and curing T1D. Thank you, Farmers Mutual Hail, for all you have done!"

Even though the pandemic limited event fundraising options, employees were able to make the most of the situation. The FMH JDRF planning committee held a virtual March Madness Bracket for all employees that chose to participate and hosted Popcorn Days for those employees in the office. These fundraising efforts helped FMH and its employees donate over \$26,000 to JDRF.





# AAC

2021  
Agent  
Advisory  
Council

## QUARTERLY AAC MEETINGS OFFER VALUABLE AGENT INPUT

The most recent meeting of the Agent Advisory Council (AAC) took place virtually on May 6. The AAC was started in 2010 to obtain input and feedback from FMH agents on key projects and initiatives. Agents are selected to serve a five-year term based on a variety of factors, including productivity, lines of business they write, and their relationship with the company.

This meeting was the second since the AAC moved to its new quarterly meeting format, instead of one annual meeting as in years past.

Agents discussed what worked well during the 2021 sales season. FMH Precision Solutions continues to set FMH apart from other AIP's, as it was the primary factor in growing several agents' books of business.

Agents also had the opportunity to weigh in on the new federal Enhanced Coverage Option (ECO) endorsement. Some agents indicated they did not sell ECO as it is a group product, while other agents had customers who replaced RAMP policies with ECO coverage. Most ECO was sold at 95% level.

With so many products available to agents and policyholders, including MPCI products like ECO, SCO, HIP, and Margin Protection, in addition to all the private products available, agents reported some customers felt decision fatigue during this sales season.

Even as the COVID-19 pandemic continued, some agents met with customers more frequently than they normally would to decide which products were right for their customers to select.

The AAC also provided feedback on recent FMH projects and services. The Mapping Redesign project was a large system release and received positive feedback from agents, who indicated FMH has been responsive to any concerns that would potentially accompany such a large release.

“

It is exciting to have more opportunities to touch base with our strong agency partnerships.

Moving to a quarterly format where FMH management and the AAC members have the opportunity to interact more frequently allows FMH to be more effective in facilitating key relationships, driving better results, and ultimately making more informed strategic decisions in support of our corporate goals.

*Dave DeCapp, Senior Vice President – Marketing*

FMH's new podcasts got rave reviews from agents, who find the topics educational and shared that the podcasts are fun to listen to when on the road. FMH's text notifications have also been a big hit, with agents indicating that they have shared these messages with customers as well.

The next AAC meeting is currently scheduled to be held in person this August in Des Moines.

## PEOPLE IN THE NEWS

### Promotions, New Hires, and Transfers



**Brad Bunt** has been hired as a Crop Adjuster II.



**Austin Denson** has been hired as a Sales Associate Representative.



**Rob Hoffman** has been hired as a P&C Claims Adjuster/Inspector.



**Walker James** has been hired as a Crop Adjuster I.



**Nathan Jones** has been hired as a Crop Adjuster II.

#### NOT PICTURED:

**Brock Foster** has been promoted to Crop Adjuster I.

**Nathan Haberl** has been promoted to P&C Adjuster Support.

**Dustin Rader** has been promoted to Crop Adjuster I.

**Reid Beranek** has been hired as a Crop Adjuster I.

**Cole Eidem** has been hired as a Precision Technology Specialist.

## 2021 ADJUSTER SERVICE AWARDS

Congratulations to the following adjusters for reaching a milestone of 15 years of dedicated service with FMH!



**Donald Cyre**  
Lead Adjuster II



**Kelly Gwin**  
Lead Adjuster II

## ADVERTISE AT HALF THE COST

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

Visit the FMH Agent Center by scanning the QR code to learn more and view program requirements.



#### How It Works:

##### 1. Verify Your Tier Level

*Agencies qualify for different levels of co-op dollars based on the amount of Crop Hail and P&C premium they write.*

##### 2. Order Your Advertisement

*Make sure the ad includes the FMH name or logo and fits into one of our eligible reimbursement categories.*

##### 3. Submit Your Reimbursement Form

*Don't forget to attach proof of your advertisement.*





**Farmers Mutual Hail**  
Insurance Company of Iowa  
6785 Westown Parkway | West Des Moines, Iowa 50266



# TheCloud

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800-247-5248 | [www.fmh.com](http://www.fmh.com)

## Editor

Chelsey Teachout  
(ext. 026)  
[chelsey.teachout@fmh.com](mailto:chelsey.teachout@fmh.com)

## Graphic Designer

Libby Petersen  
(ext. 033)  
[lpetersen@fmh.com](mailto:lpetersen@fmh.com)

## Copywriters

Katie Hultgren  
(ext. 115)  
[katieh@fmh.com](mailto:katieh@fmh.com)

Kellyn Pappas  
(ext. 045)  
[kpappas@fmh.com](mailto:kpappas@fmh.com)

Eric Riche  
(ext. 028)  
[eriche@fmh.com](mailto:eriche@fmh.com)

Gwen Davis  
[gdavis@fmh.com](mailto:gdavis@fmh.com)

## LISTEN & LEARN

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Visit [fmh.com/agent-resources/news/podcast](http://fmh.com/agent-resources/news/podcast) to access all available episodes!

- **Mapping Redesign New Features**
- **Rainfall Index Products**
- **Weathering the Storm with Reinsurance**

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