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Farmers Mutual Hail
Insurance Company of Iowa



FMH 2020 MID-YEAR CLAIMS REPORT

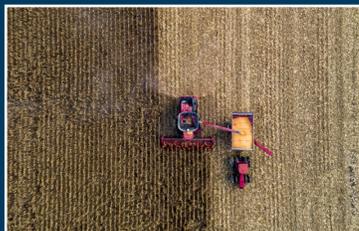
Compared to 2019, FMH current claims numbers are much lower and more in line with average numbers, thanks to ideal planting and growing conditions across much of the U.S. in 2020. Read more about current FMH claim totals on page 3.

NEWSLETTER HIGHLIGHTS:

“ Given the current market conditions, we could have a busy fall and winter with revenue losses. We are well prepared to handle this and any other issues that arise. ”

-Aaron Rutledge
Vice President & Claims Manager

FMH MAPPING REDESIGN ANNOUNCEMENT	03	P&C NEW MAPPING FEATURE	06
AGENCY SURVEY RESULTS	04	FMH'S RECORD YEAR FOR PRECISION ACREAGE	08
REINSURANCE DIGITAL EXCHANGE	05	AG MEDIA STUDY: HOW TO REACH CUSTOMERS	09



FMH + FIELDVIEW BENEFITS TEXAS FARMER

“I always look for technology to make better decisions and save time,” said Texas farmer Aaron Martinka. He uses precision technology throughout his operation and was one of the first policyholders to use the new FMH + FieldView™ connection. Read his story about why he recommends FMH Precision Solutions on page 6.

A SNAPSHOT OF DAMAGE SEEN SO FAR THIS SUMMER



Hail on Corn in Southern Minnesota



Hail on Wheat in Southeast Missouri



Greensnap on Corn in Eastern Nebraska



Hail on Sugar Beets in Central Minnesota

FMH 2020 MID-YEAR CLAIMS REPORT

Ideal planting and growing conditions across much of the U.S. have resulted in a major decrease in FMH's 2020 mid-year claim numbers compared to July 2019. With late summer storms hammering the Midwest, numbers are already quickly changing.

FMH Vice President & Claims Manager Aaron Rutledge said, "The beginning of the 2020 crop year started much better than what producers had to deal with in 2019 for much of our writing area. Good early season weather lead to producers being able to get out to the field early."

As of July 16, FMH reported a total of 19,695 total claims, well under the 27,595 total claims reported the same time last year.

Of those claims, 3,781 are from Prevent Plant claims, 6,039 are from Replant claims, and 6,298 are from Private Product claims. The number of Prevent Plant claims for 2020 is nearly a third of what was reported in 2019 but is still slightly higher than average for FMH. The states most affected by the wet spring conditions that prevented planting include northern Missouri, South Dakota, North Dakota, Illinois, Indiana, Ohio, and Arkansas.

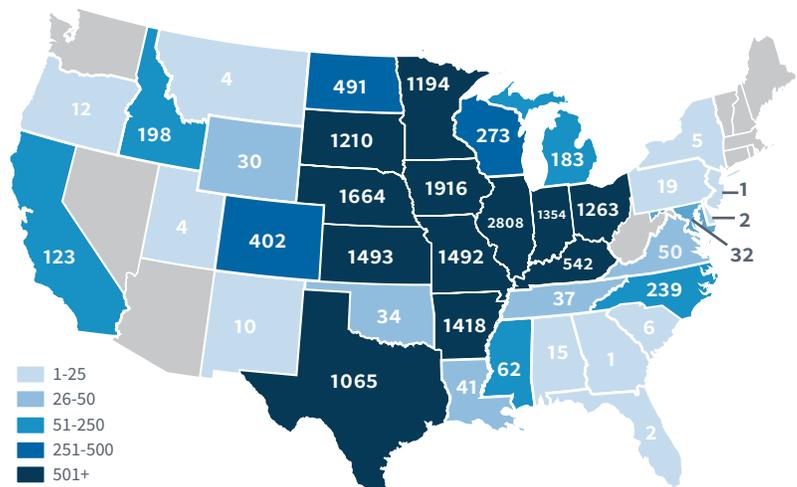
"From a Private Product standpoint, 2020 had been shaping up as a typical year – that is until the events of August 10th," said Rutledge. "A derecho, with a storm path of over 700 miles, impacted the heart of the Corn Belt with the most widespread wind damage being in Iowa. Clean-up is still ongoing for the region, and we don't yet know the total impact of the storm. We are well prepared to handle this event and any other issues that arise throughout the remaining portion of 2020."

Currently, western Texas is another area of concern where drought conditions and high winds have severely impacted the region's cotton crop. Central Illinois cropland has also been affected by dry conditions with excessive heat.

Rutledge noted that the coronavirus pandemic has had a big impact on the claims team and the claims adjusting process. While FMH has taken measures to keep employees and insureds safe, the claims team has worked to continue providing a high level of service with limited in-person meetings.

"Though crops are progressing nicely in most of our writing area, there is a concern that given the current market conditions, we could have a busy fall and winter with revenue losses," Rutledge added. "Our adjusters are ready and will be there for our policyholders and agents, just as we have been for 127 years."

CROP HAIL & MPC I CLAIMS MAP



Numbers as of July 16, 2020

UPCOMING SYSTEM ENHANCEMENT: FMHA MAPPING REDESIGN

After gathering agent feedback and input from focus groups, FMH will be launching enhancements to the FMHA mapping system as part of its Mapping Redesign project later this year. With the new system enhancements, crop agents will experience improved efficiency and accuracy.

While the FMHA mapping system continues to provide value to crop agents through map-based policy management and reporting, FMH recognized the opportunity to enhance the system to be better streamlined with the policy system.

“Our main goals at the onset of this project were to modernize our technology stack, design a process that streamlined the user interface, include clear unit identification and recognition, and add additional tools to enhance the agent’s experience,” said Bryant Tjeerdsma, Senior Vice President of Crop Insurance Underwriting.

“The team did an excellent job in accomplishing all these goals and we are excited to put these new tools in your hands.”

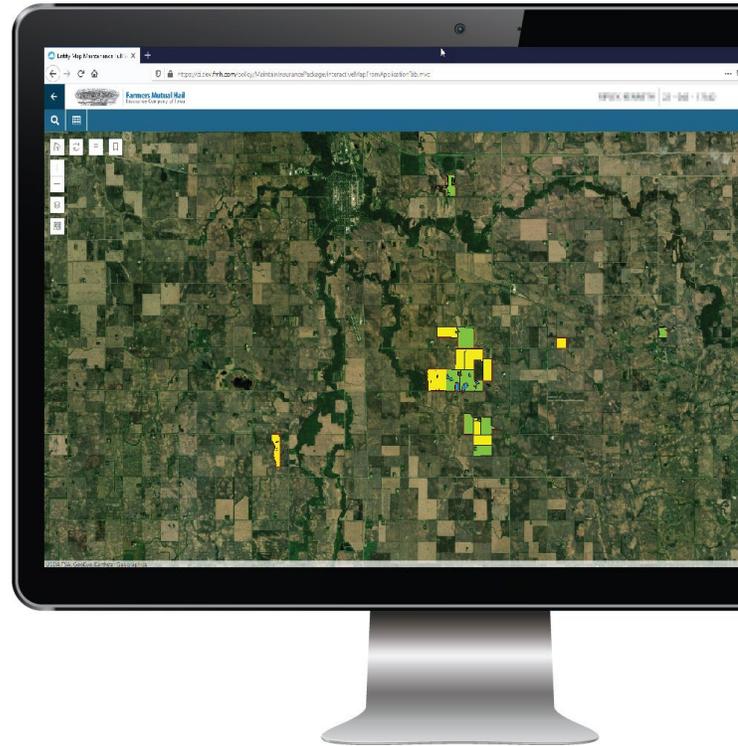
What’s New

The initial release will include connecting the mapping and policy systems to create more efficient processing and better utilization of policy data. The updated mapping system will also include unit-based navigation with a newly designed, modern look and feel. After the initial release, the system will continue to evolve with additional features.

Connecting the mapping and policy systems will reduce the steps required to set up and report acres and harvest information. For agents, this means those processes will be completed in fewer clicks using accurate policy system data.

What’s Staying the Same

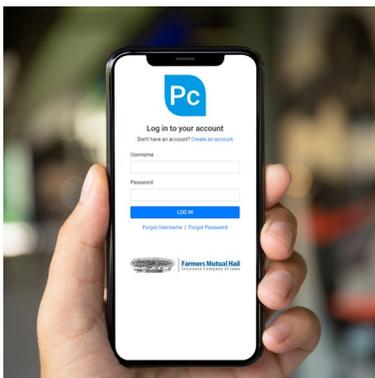
During the mapping system transition, agents can expect that data currently in the system will be the same in the redesigned system. The Mapping Redesign project will keep important features available in the mapping system including the ability to sort or view acreage and harvest information by Farm and Field; the ability to create, edit, and import boundaries; and the ability to copy boundaries for acreage and production reporting.



Training Opportunities & Questions

More information on agent training opportunities and more details on the enhancements will be announced closer to the Mapping Redesign release date.

FMH is proud to offer an improved mapping system experience for its agents and welcomes feedback on the Mapping Redesign project. For questions or feedback, please contact your Sales Manager or Precision Technology Specialist.



FAST AND SECURE ONLINE BILL PAY FOR POLICYHOLDERS

FMH’s Crop and P&C Policyholder Centers provide an easy, online option for policyholders to access billing statements and pay online anywhere or anytime.

- **Web-based access to their information**
- **Quick and secure form of payment with ACH**
- **Real-time premium payments**

Did you know? P&C agents can make payments on behalf of their policyholders by using the eCheck feature in the agent portal.

PASTURE FIRE PROTECTS WHERE PRF FALLS SHORT



FMH's new Pasture Fire product provides policyholders with the extra protection they need to ensure acres used for grazing livestock are covered should they experience a fire loss.

This standalone private product is set up as a separate policy from PRF but provides additional pastureland coverage for a more comprehensive risk management plan.

How Does Pasture Fire Work?

- Pasture Fire covers fire damage and loss as a direct result from:
 - Equipment and Machinery
 - Lightning Strike
 - Downed Power Lines (Weather-related)
- Pasture Fire will also cover the fire department service charge, up to \$750.00 per occurrence, not to exceed \$1,500.00 in any one insurance period.
- Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year. Coverage is available in AZ, CA, CO, ID, KS, NE, NM, NV, OK, OR, UT, WA & WY.

Agent Resources

Ready to sell Pasture Fire?

Order the new Pasture Fire Rack Card on the FMH Online Store.

Are you writing Pasture Fire?

Visit FMHA Online Help for instructions on keying and quoting.

FMH SERVICE CONTINUES TO IMPROVE DURING PANDEMIC

This past May, FMH conducted its annual Agency Survey, previously known as the Service Surveys. This year's simplified survey included a new question about the quality of customer service agents have received during the pandemic.

"The most recent survey was designed with fewer but more concise questions so that it would be less time consuming to complete. In addition, we specifically wanted to determine how we were meeting agents' needs during this unprecedented COVID-19 pandemic," said Bryant Tjeerdsma, Senior Vice President of Crop Insurance Underwriting.

This year FMH is pleased to report that the Claims Service score is up from 83.1 in 2019 to 87.2 in 2020. The Agency Experience score also is up from 80.2 in 2019 to 86.5 in 2020.

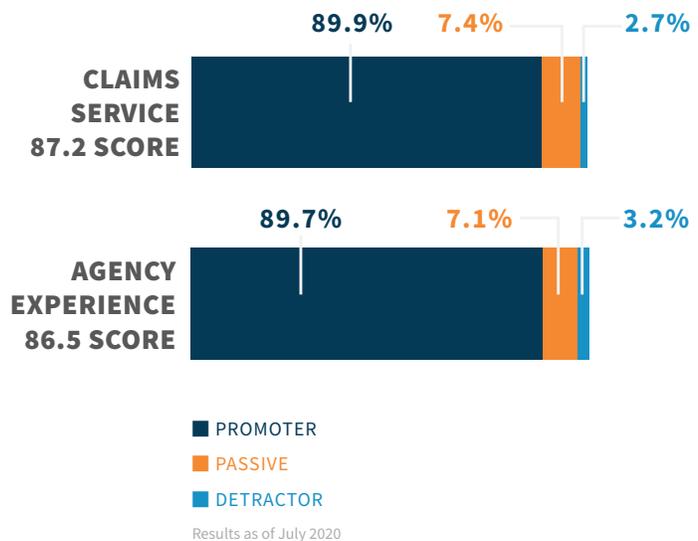
FMH strives to provide outstanding customer service and values agent feedback to ensure that our staff is best able to serve each agency and remain experts in the industry. The survey results are used to continue improving our staff through training opportunities and will be shared with all employees responsible for the results.

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 agent.

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.

2020 SERVICE SURVEY RESULTS



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



FMH REINSURANCE EXCHANGE EVENT GOES DIGITAL

Every summer, FMH hosts The Exchange event to provide an opportunity for reinsurance clients to come together, network, learn, and interact with each other, as well as with the FMH team who supports them throughout the year. It's an event many look forward to every year, and in 2020, it looked a little different.

“



Ron Kuethe
FMH EVP &
Chief Risk Officer

At the beginning of the year, before the pandemic, we had selected the event theme 'Embrace the Shake' based on keynote speaker Phil Hansen's presentation. Little did we know at that point, just how appropriate that theme would be. As the pandemic hit, we questioned whether we would even be able to host the event, then we decided to embrace the shake ourselves and look for other opportunities to still host The Exchange in 2020.

Fortunately, the FMH Meeting and Events team was at the cutting edge of all the changes that were occurring in the event space this year and worked closely with the Reinsurance team to pivot the usually three-day, in-person event to a one-day, digital event. Held virtually on June 24, Reinsurance client companies were able to tune into live-streamed presentations, interactive panel discussions, on-demand sessions, and even a happy hour.

Keynote speakers included artist Phil Hansen, who's presentation encouraged people to "Embrace the Shake" by looking for opportunities in the challenges life throws at us;

Martiz Chairman and CEO Steve Martiz, who discussed how leaders can create success for their businesses for generations to come; and closing remarks from speaker David Okerlund, who's presentation, "I Loved the Depression," inspired everyone.

FMH staff hosted discussions about managing through a crisis, technology security, and the impact the pandemic will have on the reinsurance industry moving forward.

"This digital format was, in my opinion, a great success," said one attendee. "It was very professional and very moving." Other attendees appreciated the fact multiple employees could attend, and many noted that the topics were relevant and impactful.

Kuethe added, "While we all missed the opportunity to get together face-to-face, it also presented new benefits in that board members and office staff who normally wouldn't be able to attend because of the travel involved could now participate."

With a virtual approach, the idea to have more Exchange-related touchpoints throughout the year with client companies has become a reality. After the digital event, The Exchange On-Demand website was created for more content to be uploaded regularly, so each company can access the presentations from the event, as well as new videos and sessions throughout the coming year.

"While we all hope to be able to conduct this meeting in person next year in Austin, Texas, we know for sure that we want to continue the Exchange On-Demand feature in the future," said Kuethe.



TEXAS FARMER USES FMH + FIELDVIEW FOR SEAMLESS REPORTING

Aaron Martinka produces corn, cotton, wheat, hay, and pecans in the heart of Texas near the small town of Buckholts. He uses precision technology throughout his operation and was one of the first policyholders to use the new FMH + FieldView™ connection, working closely with his agent, Marc Shepard with Shepard Insurance, to ensure it works smoothly for his operation.

“I always look for technology to make better decisions and save time,” Martinka said. “My agent first brought FMH Precision Solutions to my attention. I had already installed and been using the necessary hardware in my equipment to facilitate the capture of data. It was just a process of exporting it.”

Using the FMH + FieldView connection, FMH policyholders can connect their FieldView account to their FMH Policyholder Center account to seamlessly export their planting or harvest data to FMH systems with just a few clicks. Once the data is in FMH systems, agents simply review and align the data with the policy, and then they generate an acreage or production report for the insured’s signature. This unique connection allows for reporting without the need for paperwork, FSA records, or for farmers to even leave their home office.

“

The biggest benefit was the ease of reporting: no papers to keep track of or lose. Beforehand, all the hard data needed to be input into a computer, which was time consuming. An added benefit is that the data was much more accurate than some of the previous methods – it is ‘actual as applied’ data.

- Aaron Martinka, FMH Policyholder

Martinka, who began farming after college sixteen years ago, noted how saving time with reporting is especially important because crop insurance reporting lines up with the busiest times of the year for farmers. FMH Precision Solutions fits into his already-busy schedule.

“Basically, the most influential time that I put towards data creation for crop insurance also coincides with when I’m planting and harvesting. I want that data to be accurate for my farm record needs, so it coincides with what I’m already doing.”

He explained how his agent’s knowledge about precision data has also helped his operation overall. With Precision Solutions, his agent is an additional resource for him when working with his data.

“Last year I had an issue with my monitor not communicating properly with Fieldview, which resulted in corrupt data. My agent helped collect the raw data and input it back into Fieldview. This not only gave me the accurate data I needed for insurance but also for my needs,” Martinka said. “Now, we always make sure at the beginning of the season the monitor is collecting correct data and during harvest we perform the calibrations steps. Thereafter, it’s just a record function.”

Martinka has recommended FMH Precision Solutions and the benefits of utilizing precision data for crop insurance reporting to other “tech savvy” farmers. “Most of the growers who use precision technology are always looking for ways to minimize time, thus increasing efficiency,” he said.

As an early user of the FMH + FieldView connection, Martinka has already seen the benefits of faster, electronic reporting and he plans to continue using FMH Precision Solutions to simplify his crop insurance in the future.



NEW P&C FARM MAPPING FEATURE SIMPLIFIES POLICY MANAGEMENT

FMH is proud to offer P&C agents a new farm mapping feature for farm and ranch policies. Released in late June, the farm mapping feature now allows P&C agents the ability to quote and add new structures to applications using a satellite mapping view.

“The mapping feature in our online rater is very intuitive, and it gives the agent another tool to quote business with FMH,” said Willie Jones, Assistant Vice President – P&C Sales. “Not only will it assist the agent with their farm diagrams, but our adjusters and inspectors will be able to identify buildings and find locations with greater efficiency.”

How It Works

Selecting the “View Map” function takes the user to the new mapping feature, which shows a satellite view of a policyholder’s dwelling or farm location. While agents are still able to make changes using the standard quoter, the easy-to-use mapping view helps ensure accuracy by using GPS coordinates and gives agents a visual policy representation, valuable for quoting farm policies. This feature also replaces the need for hand-written policy information from insureds.

Other features include the ability to:

- Add new structures straight from the map using the pin function; and
- Measure distances on the map between structures or find required building square footage.

With the new farm mapping feature P&C agents now can easily build out whole policies with a visual component and offer a new way to verify covered items with their customers.

For questions, agents may contact their insurance specialist or Willie Jones at Willie.Jones@fmh.com.



NEW RECORD IN 2020 FOR PRECISION-REPORTED ACRES

Despite 2020 reporting season challenges due to COVID-19, FMH saw yet another record year of acres reported through Precision Solutions, with an impressive 18 percent growth over last year's record.

While use of this contact-free method of reporting has been growing since FMH began offering it in 2015, this year demonstrated just how much more beneficial precision reporting is versus traditional methods. Precision Technology Specialist Branden Plummer says this unusual year may have contributed to this year's record growth.

"For those that were on the fence about starting Precision Solutions, this was the right year to try it," he said.

He noted that another significant benefit many of his agents touted this year was how Precision Solutions reduces a policyholder's reliance on FSA records for acreage reporting. Multiple FSA offices were behind in acreage reporting appointments due to social distancing restrictions. For policyholders who use FSA records for crop insurance reporting, this meant delayed reporting to their agent.

With FMH Precision Solutions, RMA accepts precision data for acreage reporting without the need for FSA records. In fact, FMH agents can also generate a map report for policyholders to take to their FSA after reporting to FMH, allowing them to use their accurate precision data for all their records.

Another factor that led to a successful year was how many acres FMH was able to receive early in the planting season. This allowed more time to correct errors and help with processing.

"We think as policyholders become more comfortable with the process, they tend to report as soon as they're done planting, not waiting to bring it into the agent's office or FSA," said Plummer. "We hope to see this trend continue in the future. Not only does it help spread out the reporting season for agents, it helps FMH as well."

Even working virtually, the FMH precision team was able to support agents across the country by answering questions and providing training online and over the phone.

"Our Precision Tech Specialists did a great job switching to entirely virtual support for our agents," said Dawn Stoppelmoor, FMH Business Development Manager. "In one of our busiest times of the year – where our PTS are usually on the road most days – we continued providing the best customer service we could from a distance, and we had yet another record year of precision-reported acres. I'm very proud of our teams and what they accomplished despite the challenges!"

In addition to an increase in calls and video meetings to connect with agents, PTS also hosted multiple webinars for agents and policyholders – something they hope to continue in the future.

"While we pride ourselves in – and truly missed – the in-person interactions this past spring, we were prepared for a contact-free reporting season with technology and processes built for electronic reporting," explained Stoppelmoor. "FMH is ahead of the game with Precision Crop Insurance Solutions, and this year only confirmed we are heading in the right direction."

2020 AG MEDIA STUDY: HOW TO REACH FARMERS

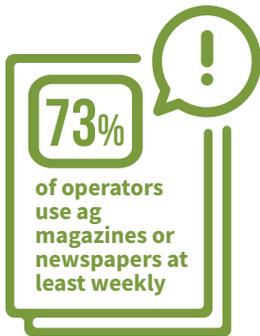
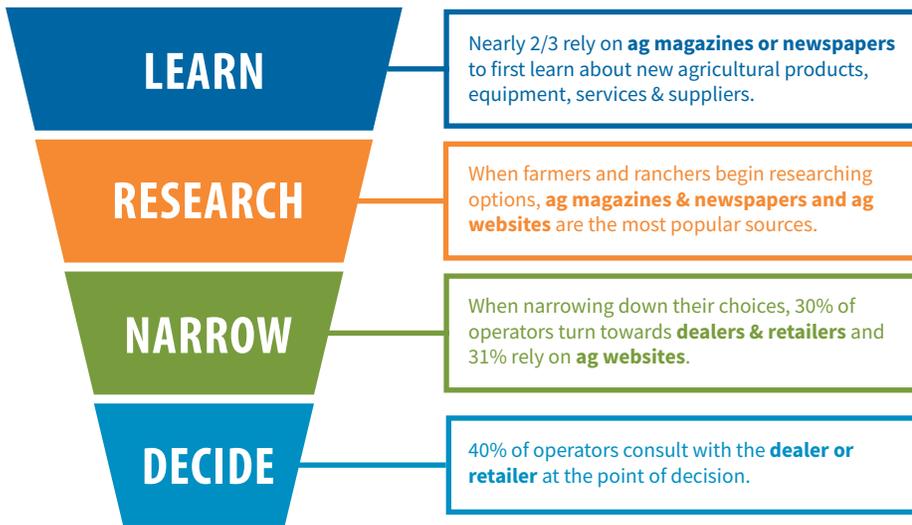
With such a wide variety of advertising and marketing options available to businesses, it can be overwhelming to understand the best way to reach current or prospective customers. Multiple studies look at modern media channel use but don't break down which type of media farmers and ranchers turn to when making decisions.

The Connectiv Ag Media Council recently worked with Readex Research to conduct its biannual study focused on the media channel use of U.S. farmers and ranchers. Conducted in February 2020, researchers assembled feedback from nearly 3,000 owners/operators/managers of farms or ranches.

The results can help guide agribusinesses in optimizing their efforts and budgets when it comes to reaching their intended audience. Below are some results highlighting where farmers and ranchers (called "operators" in the study) are accessing information to make decisions.



PRODUCER PURCHASING FUNNEL



LET FMH HELP YOU REACH CUSTOMERS

- **Want to increase your social media presence?** Follow FMH on Facebook, Twitter, and LinkedIn and share our posts for relevant content.
- **Interested in print ads?** Check out our co-op program and learn how FMH can cover up to half the cost of your ads! Go to **FMHA > Tools & Resources > Marketing > Co-op Advertising** to learn more and view requirements.

STUDENTS LEARN ABOUT CAREERS IN INSURANCE THROUGH SUMMER PROGRAM

Despite new challenges due to COVID-19, Farmers Mutual Hail is proud to announce the success of another summer internship program this year. Each summer, college students are placed in various departments throughout the company to gain experience in a field or career in which they have interest.

This year, FMH staffed four interns in the field, four in IT, two in P&C, and one in business intelligence. These eleven young professionals have gained valuable experience and an introduction to the agriculture and insurance fields.

Farmers Mutual Hail would like to thank our summer employees and interns for their hard work over the summer. We wish them the best in their future endeavors as they head back to school.

2020 SUMMER INTERNS

Zach Anderson; P&C Division

Alexis Baker; Field - Claims

Mina Bsta; IT Department

Nathan Haberl; P&C Division

Hunter Hall; IT Department

Troy Monaghan; Field - Claims

Emma Olson; Field - Claims

Noah Osorio; IT Department

Vasavi Pativada; IT Department

Janelle Vande Vorde; Field - Claims

Jessica Wyman; BI Department

FMH DONATES \$10K TO THE CONNIE RUTLEDGE LEGACY FUND

Every year for the past decade, Farmers Mutual Hail has donated to the Ovarian Cancer Community Outreach Organization (OCCO), a non-profit, volunteer-powered organization founded in 2009 by the late Connie Rutledge, sister of FMH CEO & President Ron Rutledge. Connie established the OCCO while she was fighting her own personal battle with ovarian cancer.

OCCO merged with the Wisconsin Ovarian Cancer Alliance (WOCA) earlier this year and created The Connie Rutledge Legacy Fund (CRLF). This partnership keeps Connie's vision and legacy alive while strengthening their ability to raise awareness of ovarian and other gynecological cancers, as well as greater financial support throughout Wisconsin.

While the annual "Tee Up for Cancer" charity golf event – the largest fundraiser for CRLF – has been cancelled this year due to the pandemic, FMH continues to donate to the organization in honor of Connie. FMH recently donated \$10,000 to the fund, bringing the total donated to CRLF by FMH to over \$102,000 since the organization's inception.

"It is truly an honor and a pleasure to support the continuing efforts of the organization that was founded by my sister," said Ron Rutledge. "Connie was a champion at making a difference in peoples' lives and her legacy is a tribute to her unending quest to help people."

During the course of Connie Rutledge's treatment for ovarian cancer, she discovered three important things that shaped the mission of her organization: many women weren't aware of the symptoms of ovarian cancer; they couldn't cope with the financial burden of treatment; and, finally, she truly believed that finding a cure was possible. These three tenets – awareness, support, and hope – formed the foundation of Connie's organization. She passed away in September 2010, but the group continues to provide hope and support in her memory. In the past decade, OCCO gave back over \$420,000 within its communities and was able to support over 350 women.



The late Connie Rutledge (right) having a fun moment with her brothers, Steve Rutledge (top) and Ron Rutledge (bottom), and their mother, Rose Rutledge (middle).



Fulfilling Ovarian Cancer communities needs through a partnership with the Wisconsin Ovarian Cancer Alliance

Readers can learn more about the CRLF at wisconsinovariancancer.org/connierutledgelegacy.

PEOPLE IN THE NEWS

NEW HIRES, PROMOTIONS, AND TRANSFERS



Jennifer Daley-French has been promoted to Claims Analyst I.



Lee Fast has been promoted to Crop Adjuster II.



Brian Hoffman has been promoted to Lead Adjuster I.



Jared Kadolph has been promoted to Field Claims Supervisor I.



Sheri Luett has been promoted to Claims Analyst III.



Jennifer Anderson has been hired as P&C Underwriter.



Clint Jensen has been hired as P&C Claims Adjuster/Inspector.



Eric Riche has been hired as Marketing Specialist II.

NOT PICTURED

Chelsea Cook has been hired as Crop Adjuster II.

Kyle Kohler has been hired as Crop Adjuster I.

RETIREMENTS



Jim Cation, Mail Center Output Processing Specialist II, retired at the end of July after 24 years with FMH.

Jim first joined FMH in 1991 in the EDP department, and then rejoined in 1996 in Information Services. He transferred to Data Entry in 1999 and then to Building Services in 2001. He has worked in the Mail Center since that time. Farmers Mutual Hail would like to thank Jim for his dedicated service and wish him the best in retirement!



Tim Glasgow, Lead Adjuster II, retired at the end of June after 12 years with FMH.

Tim has been with the FMH Claims team since 2008. Farmers Mutual Hail would like to thank Tim for his dedicated service and wish him the best in retirement!



Tom Borrall, part-time Lead Adjuster II, retired at the end of June after 39 years with FMH.

Tom has been with the FMH Claims team since 1981. Farmers Mutual Hail would like to thank Tom for his dedicated service and wish him the best in retirement!



John Tauber, part-time Lead Adjuster I, retired at the beginning of July after 38 years with FMH.

John has been with the FMH Claims team since 1982. Farmers Mutual Hail would like to thank John for his dedicated service and wish him the best in retirement!

IN MEMORY

Mark Vetter

We regret to inform you of the passing of FMH employee Mark Vetter of Clive, Iowa, on June 28, 2020, at the age of 53.

Mark started his career at FMH in April 2005 as a Claim Research and Processing Specialist in the MPCl department. Mark was promoted several times throughout his career at FMH, with his most recent promotion to Assistant Vice President – Business Intelligence on January 1, 2020.

Mark was born and raised near DeWitt, Iowa. He played baseball in high school and went on to play at Simpson College, where he earned his B.A. degree. Most recently he played in a local softball league. As an avid sports fan, Mark loved rooting on the Iowa Hawkeyes, Minnesota Vikings, and Los Angeles Dodgers, and even coached his daughters' basketball and soccer teams when they were younger. He treasured his time spent with his wife of 28 years, Janelle, and their two daughters, which included yearly family trips and attending his daughters' many activities.

Our thoughts and prayers are with his family and friends.



COVER THAT DIY HAIRCUT WITH A NEW FMH HAT!

Go to **STORE.FMH.COM** to check out the new
Premium Black Clover hats and other summer apparel.

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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