



**Farmers Mutual Hail**  
Insurance Company of Iowa

## CLAIMS DIRECT DEPOSIT SETUP GUIDE

Policyholders can avoid mail delays and expedite receiving their claims checks when they take advantage of FMH's direct claim payment options. Direct claim payment can be set up in the FMH Policyholder Center, or agents can facilitate enrolling their customers in FMH direct deposit.



### USING THE FMH POLICYHOLDER CENTER

There are two ways insureds can add banking information for ACH Claim Payment in the Policyholder Center (PHC):

#### 1. Add Bank Info to Premium/Billing Section:

- The insured can add their bank account information and opt for direct claim payments under the Premium/Billing section and Bank Accounts tab, by selecting the 'Set as ACH Claim Payment Bank Account' checkbox (pictured below).

#### 2. Make a One-Time Payment:

- When making a one-time payment in the PHC Premium/Billing section, the insured has the option to 'Save Bank Account for Claim Direct Deposit (ACH)' once they select 'Save Bank Account for Future Payments'.

### FREQUENTLY ASKED QUESTIONS

#### How can insureds confirm their banking account has been added?

Once the insured has a bank account added in the PHC, the saved banking information and ACH Claims option will be visible on the 'Bank Accounts' tab.

#### Can insureds select which policy to add their banking information to?

In the PHC, the ACH banking information will be saved to all policies associated to all entities in the account. Adding ACH banking information at the policy level can only be done in FMHA by an agent or FMH claims analyst.

#### Can insureds add multiple banking accounts?

Only one ACH bank account is allowed on file. If there is already a bank account for ACH on the policy – either added by an FMH analyst in FMHA or the insured in the PHC – the user will not have the option to 'Save Bank Account for Claim Direct Deposit (ACH)'.

#### Will insureds need to re-add their banking information for claims direct deposit again next year?

No, once the banking account information is added it applies for future claim payments.

## DIRECT DEPOSIT ENROLLMENT WITH AN AGENT

Agents can facilitate enrolling their customers in FMH direct deposit by accessing the Direct Deposit Enrollment form and more information available on the FMH Agent Center.

### 1. ACCESS FORM

- In FMHA agents can find the form by navigating to the tab pictured right:  
**Policy Management > Forms & Reports > Insured Claim Direct Deposit.**

SCAN HERE TO  
ACCESS FORM



<https://www.fmh.com/agent-resources/direct-deposit-enrollment>

### 2. SHARE WITH INSURED

- The agent will share the form with their insured for them to fill out and submit back with a voided check to FMH.

## FREQUENTLY ASKED QUESTIONS

**Do agents need to capture banking information for direct deposit claim payments?**

Agents do not need to capture any of the insured's banking information since it is handled through FMH using the form.

**How do insureds confirm they are enrolled in direct deposit after filling out the form?**

The producer will receive a confirmation of enrollment via mail or email when they select the appropriate confirmation checkbox on the form. They can also confirm it's been added on the 'Bank Accounts' tab in the Policyholder Center.

