



Farmers Mutual Hail
Insurance Company of Iowa

CLAIMS DIRECT DEPOSIT SETUP GUIDE

Direct deposit for claims can be set up in the FMH Policyholder Center, or agents can facilitate enrolling their customers in the FMH Agent Center.



USING THE FMH POLICYHOLDER CENTER

There are two ways insureds can elect direct deposit for claim payment in the Policyholder Center (PHC):

1. Select a Bank Account in the Premium/Billing Section

The insured can select their preferred bank account and opt for direct claim payments for each policy.

- Navigate to the Premium/Billing section, then the Direct Deposit tab.
- On the tab, click 'Edit' in the upper righthand corner and select a bank account. Then checkmark each policy that needs to be set up for claims direct deposit with that bank account.
- If you need to add a new bank account, navigate to the Bank Accounts tab then click 'Add New'.

2. Make a One-Time Payment

When making a one-time payment in the PHC Premium/Billing section, the insured has the option to elect direct deposit for claims on the payment confirmation page.

- After payment is made, click on the 'Set Up Direct Deposit' button on the payment confirmation page.

Step 1:

Premium / Billing	
Insured Account # SSN/Tax ID	Address Phone Email
Summary Detail Bank Accounts Direct Deposit	
Direct Deposit	
Bank Accounts	
<div>Select a Bank Account</div> <div><div>Select a Bank Account</div><div>COBANK ACB -</div><div>COBANK ACB -</div><div>FEDERAL RESERVE BANK -</div></div> <div>Apply</div>	
Open Claims	AOI
1	Yes
Direct Deposit	COBANK ACB -
Direct Deposit Status	Override Approved

Step 2:

Bank Routing Number	
Bank Account Number	
Account Balance	
Payment Amount	
Date / Time	07/29/2025 09:55 AM
Reinsurance Year	2025
<div>Make Another Payment</div> <div>Set Up Direct Deposit</div>	

FREQUENTLY ASKED QUESTIONS

How can insureds confirm their banking account has been added?

Once the bank account is added in the PHC, the saved banking information and Direct Deposit Claims option will be visible on the 'Bank Accounts' tab.

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

Yes, in the PHC, the direct deposit banking information is selected for each policy on the account. Adding banking information at the policy level can also be done in FMHA by an agent or FMH claims analyst.

Can insureds add multiple banking accounts?

Yes, multiple bank accounts can be added by navigating to the Premium/Billing section, and then the Bank Accounts tab.

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.

ASSIGNMENT OF INDEMNITY (AOI)

For policies where an insured needs to file an Assignment of Indemnity (AOI) before setting up direct deposit, the insured can download a form in the Direct Deposit tab by clicking on the blue “i” circle in either the AOI or Direct Deposit Status columns.

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 insured 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 Direct Deposit tab in the Policyholder Center.

