



Farmers Mutual Hail
Insurance Company of Iowa

FASTER CLAIM PAYMENT WITH DIRECT DEPOSIT

Want to receive your claim payment faster? Avoid mail delays and speed up receiving your claim payment when you set up direct deposit in the FMH Policyholder Center.



HOW TO SET UP

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

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

You can select your 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, you have 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:

Bank Account	Open Claims	ADI	Direct Deposit	Direct Deposit Status
COSBANK ACB	1	Yes		Override Approved
COSBANK ACB	1	Yes		Override Approved
FEDERAL RESERVE BANK	1	Yes		Override Approved
Chesapeake KS Protector	1	Yes		Override Approved
Thomas KS Protector	1	Yes		Override Approved
Rawlins KS Protector	1	Yes		Override Approved
Sherman KS MPCL	0	No	No	Approved
Rawlins KS MPCL	0	No	No	Approved
Sherman KS MPCL	0	No	No	Approved
Wallace KS MPCL	0	No	No	Approved
Chesapeake KS MPCL	0	No	No	Approved

Step 2:

Bank Routing Number

Bank Account Number

Account Balance

Payment Amount

Date / Time 07/29/2025 09:55 AM

Reinsurance Year 2025

[Make Another Payment](#) [Set Up Direct Deposit](#)

FREQUENTLY ASKED QUESTIONS

How can I confirm my banking account has been added?

Once your bank account has been added, the saved banking information and Direct Deposit Claims option will be visible on the 'Bank Accounts' tab.

Can I 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 I add multiple banking accounts?

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

Will I need to re-add my banking information for claims direct deposit again next year?

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

Questions

If you need assistance, please contact your FMH agent or the FMH Help Desk at 800-532-1581 or helpdesk@fmh.com.

HOW TO CREATE YOUR POLICYHOLDER CENTER ACCOUNT

Don't have a PHC account already? Watch our video on how to set up your account.

