

LAUTUM*news*



136th Annual Convention & Trade Show
August 20 - 22, 2017

Marriott Hotel & Conference Center ★ Bloomington-Normal, IL

Chairman's Message

Kelly Reagan, Manager
Bradford Victor-Adams Mutual

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Greetings
Mutual Family~

As I write this, we are finally beginning to dry out from the "Noah's Ark" type rains of this spring. Area farmers are

scrambling to get their crops in the ground, and many of us are trying to catch our breath after being slammed with several tornados and hail events we've already experienced this spring.

No matter where you stand on climate change... is it really a thing, is it man-made or not man-made, I don't think there is one of us involved in the insurance industry that would say there is any such thing as "normal weather" anymore. In the past, we would worry about tornados April thru October, and hail was something we saw during the dog-days of summer. Not anymore! Now, we have tornados in February and hail all year long! Aside from gambling bookies, it seems insurance folks deal with the most unpredictable factors in their business. Add human-nature to mother-nature, and you have a recipe for an extremely challenging business. Thankfully, we have IAMIC to help us find our way thru the challenges, as well as each when we need a sympathetic ear to bend.

This year, IAMIC has presented some great events, including our claims seminar that had a record attendance. The Illinois Department of Insurance director, Robert Rapp spoke at both our claims and underwriting seminars, and seems to be developing

an appreciation for the mutual part of the Illinois insurance industry.

The regionals allowed me to visit Effingham and meet some of the directors from the southern part of our state. That opportunity drove home the realization that no matter what part of the state you visit, mutual directors want only the best for their mutual and their policy holders.

I hope we'll see both old and new faces at our convention, which is taking place at the Bloomington Marriott on August 20-22. My theme "United We Stand ~ Strength In Numbers" really reflects how I feel about our industry and how we must think if we expect to continue to exist to serve our often underserved areas of our state. We need to strive to make each and every mutual strong, both financially and in knowledge, so that our numbers do not continue dwindle. We must be there for each other, and help when able, so that we can move together into the future.

I hope you'll join us at the upcoming convention only a few short months away. You should be seeing a flyer shortly, and you can always visit the IAMIC website at www.IAMIC.org to register on-line. It's a quick and easy way to cross that task off your list!

Wishing you a summer of sunny skies and gentle breezes, ❖

Kelly

Kelly Reagan
Bradford Victor-Adams Mutual
Franklin Grove, Illinois

Aside from gambling bookies, it seems insurance folks deal with the most unpredictable factors in their business. Add human-nature to mother-nature, and you have a recipe for an extremely challenging business.

From the Executive Director's Desk

2017 is almost half way over and the Illinois Mutuals have been faced with several hail and wind storms but are doing well. IAMIC kicked off this year with an outstanding Claims seminar that brought a wealth of information to our attendees and had record attendance. Our Regional meetings as well as the Underwriting also were very well received and provided members with some great tools to use in their daily operations.

IAMIC's first annual Golf Outing is June 22nd and the proceeds will fund the Joe Reid Scholarship that provides financial assistance to members who travel to Washington DC to participate in our NAMIC Congressional Contacts Program. This year we were able to provide three scholarships—Beth Wingerter from Randolph Mutual; Meg McConville from Peru Waltham Mutual; and Clint Huffs-tutler from Hamlet Mutual. Congratulations to our winners and thank you for taking the voice of the Illinois Mutuals to Capitol hill.

Our convention plans are coming together and it is sure to bring several fantastic educational sessions and a whole lot of fun! Our committee has worked hard to make sure that this event is top notch and that everyone will have the opportunity to meet new vendors, gain valuable knowledge about our industry, network with peers to gather new insights, and relax and enjoy some time together. Save the dates and plan to join us August 20–22 in the beautiful Marriott Hotel in Bloomington/Normal.

Our advocacy efforts have been a great success this year as our Lobbyist, Chris Davis, has been monitoring the state issues while NAMIC staff has been working on the federal issues. While the main issues have not been specific to Farm Mutuals, our staff has been making sure there are no bills that would inadvertently effect our industry. Monitoring the authority within the Federal Insurance

Office (FIO) is imperative to keeping state based regulation strong which keeps our Farm Mutual Act protected. Please continue to assist NAMIC in its efforts to education our elected officials.

IAMIC recently mailed out the Financial Analysis data to all the managers. This is a comparison compilation of the Illinois Mutuals that are like your Mutual. While there are always many factors that go into these figures, it is a starting point for conversations when



Jackie Rakers, IOM



reviewing your specific financials. Our goal is to bring awareness to the Mutuals so you can be pro-active. If IAMIC can be of any assistance, please reach out to our office at 217-563-8300. As I always say—I don't know all the answers, but I know the people who do and I will be glad to connect the dots!

I wish you all a wonderful summer—take time to enjoy your friends and family. Go on that trip you always wanted, visit that friend you haven't seen for a while, and just sit on the porch and relax. I look forward to seeing you all in August—for now, I'm heading to the deck to take my own advice.

Communication Is Key! ❖

Jackie

**Annual Convention
& Trade Show
Register TODAY!
August 20 -22, 2017
Marriott Hotel & Conference Center,
Bloomington/Normal, IL**

2017 Capital Contacts



Above left photo: (left to right) Clint Huffstutler, John Cratty, Jackie Rakers, Beth Wingerter, Doug Sullivan



Above right photo: THANK YOU TO OUR CCP PARTICIPANTS!

Rep Darin LaHood – left to right, Carl Beebe, Roger Needham, John Nelson, Rep LaHood, Bob & Cees Jeckel, Kelly Reagan, Meg McConville, and Angie Dallam





Rep Randy Hultgren – Left to Right – Bob Jeckel, Cees Jeckel, Rep Hultgren, Carl Beebe, John Nelson, Angie Dallam, Meg McConville and Roger Needham

Under democracy one party always devotes its chief energies to trying to prove that the other party is unfit to rule — and both commonly succeed, and are right.

—H.L. Mencken



Rep Mike Bost – Left to right – Jackie Rakers, Beth Wingerter, Rep Bost, Doug Sullivan, Clint Huffstutler & John Cratty

Politicians say they're beefing up our economy. Most don't know beef from pork.

—Harold Lowman

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March 29th Illinois Insurance Day in Springfield
 Dan Young, Central Illinois Mutual and Jackie
 Rakers are on the far left. Senate Leader
 Radogno is fifth from the right.

2017 Legislative Day



Mutual News



(Left to right) President Charles Kruenegel
 and Bill Sachan.

Retirement

- Congratulations to **Bill Sachan**, who retired after 27 years on the Board of Directors of Wilberton Mutual.
- Congratulations to **Jody Storck** who retired after 24 years as the Assistant Secretary/Treasurer of Wilberton Mutual.
- Congratulations are extended to **Les Mehtens**, who retired from Heartland Mutual. Les served as a Director from 1987 to 2006, then Board President from 2006 to 2016.



Pictured above (left to right) Manager Kathy Bray,
 President Charles Kruenegel and Jody Storck.

Left: Les Mehtens is pictured with Jackie Rakers,
 Executive Director of IAMIC.



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Convention Highlights

By now all of you should have received the Convention Registration packet — and, hopefully, many have finalized their plans and sent in their registration. But if any of you are still on the fence about this year's Annual Convention & Trade Show, check out some of the featured events!

- ★ Expect informative educational classes that earn valuable CEs
- ★ Expect excellent networking opportunities
- ★ Expect top-notch speakers and entertainment
- ★ Expect delicious dining
- ★ Expect luxurious accommodations at the Marriott
- ★ Expect relaxing social events
- ★ EXPECT A LOT!!!



REGISTER TODAY!
We look forward to seeing everyone in Bloomington/Normal at the beautiful Marriott Hotel >>>



Sunday



Golf



Skeet Shoot



Banquet



Entertainment

Monday



Opening Session



Trade Show



Educational Sessions



Casino Night!

Use our Fun Money to play games and win prizes! Costume contest: dress as your favorite Las Vegas performer!

Tuesday

FMDC - Farm Mutual Director Certification classes



Where Did the Small Claims Go?

Jim Polish
Mutual Services Representative
Farmers Mutual Hail Insurance

Whatever happened to the small claim? It seems like every claim submitted involves several thousand dollars. Even simple glass breakage claims that used to be a few hundred dollars can now cost over \$1,500. We began to notice this trend some time ago and decided to take a closer look at the issue. Utilizing the database that has been compiled on farm mutual companies over the past 20+ years, we wanted to see if our observations were correct. The information was gathered from annual statements submitted to state insurance departments by mutual insurance companies located across the country. It was not surprising to see claim costs increasing, but what did surprise us was the acceleration of claim costs in recent years. We would encourage you to take a moment to look at what claim costs are doing at your company.

To calculate your companies average claim cost simply divide the total loss dollars paid by the number of claims reported in a year. To get an accurate trend we suggest you look at the past 10 years in your review. Results may vary depending on the number of claims reported. A company with few claims reported in a year may see wild fluctuations as opposed to a company that has a larger number of claims each year. In both cases if you compare several years of claim data I suspect you will see a sharp increase in the cost of your claims.

So what is causing the sharp increase? We can't blame the national inflation rate since it has remained at or below 3% the past 10 years. We believe several other factors could be to blame.

- In the past ten years the way we mitigate or repair items has changed dramatically. Costs such as removing hail-damaged paint from a house to replacing a steel panel on a grain bin has increased dramatically. What was once easily repaired is now not so easy. The basic cost has

not changed, but procedures required by the EPA and OSHA have added to the cost.

- Many items are designed to be replaced rather than repaired; we now deal with more disposable products.
- How do you define damage? When did splatter marks from hail become hail damage? When did it become necessary to replace all sides of a building when only one side was damaged? Your defi-



inition of damage makes a big difference to the average claim cost.

- Insureds have more "stuff" than ever imagined. How many of you have been surprised by the value and amount of

— continued on next page

There are many other potential reasons for the increase in claim costs. The expectations of a new generation of insureds, outside influences such as public adjusting firms and government constraints are just a few of the additional developments or changes that have impacted these costs.

*Is there anything an Illinois Farm Mutual can do to control rising claims costs?
Absolutely!!!*



damaged contents submitted to you? In many cases, the list is close to, or may exceed, the entire contents coverage.

- **Our policies are changing.** We used to apply depreciation, but today more insureds have replacement cost, not just on the home but on contents, and in some cases the farm service buildings.

There are many other potential reasons for the increase in claim costs. The expectations of a new generation of insureds, outside influences such as public adjusting firms and government constraints are just a few of the additional developments or changes that have impacted these costs. Were any of these factors considered and discussed when you developed your rates?

Is there anything an Illinois Farm Mutual can do to control rising claims costs? Absolutely!!! Up to this point we have focused on claims, but it will be good underwriting that will determine the prosperity of your company. Here are some underwriting tools you may want to consider:

- **Add a cosmetic loss endorsement** on all properties, or at least the farm properties. It is likely that your current rate is inadequate to pay for cosmetic losses.

- **Increase the deductible.** This may sound like a broken record, but it works. A few years ago many policies changed to a \$1,000 deductible. Is it time to consider a \$1,500 or higher deductible?
- **Re-evaluate your rate class.** You may not need a rate increase, but may need to reclassify a risk. Are you offering a lower rate on buildings that do not deserve it? In several cases the lowest rate has the highest loss ratio.
- **Schedule items instead of putting them on a blanket.** In most cases, scheduled items have a better loss ratio than blanket items. Why? Oftentimes the item is properly valued when it is scheduled whereas the blanket is often undervalued.
- **Consider a per-structure minimum.** Many of us have a minimum premium policy, why not a minimum premium per structure? How many buildings do you have where the annual premium is less than \$25? If your average claim is over \$700, and many are, then how long can you afford to subsidize that building?

These are just a few tools we can use to remain a viable mutual company. 2016 was a good year for many companies in Illinois; let's see if we can make 2017 even better. ❖

FUN RUN/WALK to benefit Central Illinois Agency on Aging, Inc.

IAMIC is proud to be partnering with the independent, non-profit organization Central Illinois Agency on Aging, Inc., for a fundraiser. The one mile walk/three mile run will be held Tuesday August 22nd during the Annual Convention & Trade Show. Registration occurs at 7:00 a.m., event begins at 7:30. The cost is \$20 per walker/runner (includes commemorative T-Shirt). This will be our third Fun Walk/Run benefit, continuing a tradition of generosity.

Central Illinois Agency on Aging, Inc.'s Board, Council, and Staff believe in the independence and dignity of persons, and that each person should, to the extent possible, be empowered to exert control over her or his own life. The Agency believes that all persons should have access to needed services of quality, but targets funding for services for older persons with greatest economic and social need.

The efforts of the Agency are based on the needs and priorities of older persons, caregivers, and persons with disabilities as identified by them; the requirements of the State of Illinois and Federal Government; and the expert opinions of the Board, Council, and Staff. Let's join together and make an awesome contribution to this worthy organization to show our aging and/or disabled friends in Fulton, Marshall, Peoria, Stark, Tazewell and Woodford Counties that we are here for them!

What: 1 mile walk/3 mile run

Where: Convention 2017

When: Tuesday August 22nd, 2017, registration at 6:00 a.m., event begins at 7:00.

Cost: \$20 per walker/runner (includes commemorative T-Shirt)

Be sure to send your check and the form below by mail to IAMIC. It must be received no later than August 1st to ensure a T-Shirt. Indicate your level of participation and T-Shirt size on the form below. T-Shirts will be provided to all CIAA Run/Walk participants. Contact the IAMIC office if you have questions (217-563-8300). ❖

IAMIC Run/Walk CIAA

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email: _____

Company Affiliation: _____

YES! I would like to support the efforts of Central Illinois Agency on Aging (CIAA):

I will participate in the CIAA Run/Walk and my check for \$20 is enclosed.

T-Shirt: Small Medium Large X-Large 2X-Large

Donation ONLY for: \$ _____

Your registration and payment **must be received by August 1st** in order to ensure you get a T-Shirt. Please send this form with check (made payable to CIAA) to:

Illinois Association of Mutual Insurance Companies, P.O. Box 116, Ohlman, IL 62076



MORE ABOUT CIAA

To meet their mission, CIAA plans a comprehensive and coordinated network that contains a wide variety of services. CIAA funds several services and directly provides others, including:

- Developing access to needed services for persons of all ages, incomes, and abilities;
- Improving the quality of services supported by the Older American Act, the Illinois Act on Aging, and other Agency agreements;
- Stimulating community response and informal resources through local organizations;
- Administering funds for services supported by the Older American Act, the Illinois Act on Aging, and other Agency funds, as well as developing new resources for these services;
- Coordinating with providers of services supported by resources that do not come through the Agency; and
- Encouraging advocacy efforts to facilitate access and use of existing services and to develop other needed services

For more information on CIAA, visit <http://ciaoa.net/>.



Regional Meeting





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Mutual Milestones

West Point Mutual 145 Years



Above: West Point Mutual Pres Rod Gieseke with IAMIC Exec. Director Jackie Rakers

Right: West Point Mutual Board of Directors



Elmira Mutual 140 Years



Brian Ely and IAMIC Executive Director Jackie Rakers



Elmira Mutual Board of Directors

Camp Point Mutual 140 Years



Above: Camp Point Staff (left to right) – Shelly McLennan, Tony Koehler, Karie Mathena, Heather Reische, Linda Kill

Right: Camp Point Mutual Board of Directors



(Mutual Milestones – continued from page 14)



Dunham & Chemung Mutual Board of Directors

Dunham & Chemung Mutual 135 Years



Above: Dunham & Chemung Mutual
President Mike Grismer with
IAMIC Executive Director Jackie Rakers



Jo Daviess Mutual Board of Directors

Jo Daviess Mutual 130 Years

*If your Mutual is celebrating
a five year milestone in 2017,
we would love to attend one of
your board meetings to present
your company with an
Anniversary Plaque!
Please contact the IAMIC office
with your next board
meeting date.*

— continued on next page

Carthage Mutual 120 Years



Above: Carthage Mutual President Don Dion
pictured with IAMIC Executive Director
Jackie Rakers



Carthage Mutual Board of Directors


IAMIC Anti-Trust Statement

The purpose of IAMIC is to promote the best interests of the mutual insurance community, and particularly the best interests of policyholders of mutual insurance companies. To this end, IAMIC programs and activities are planned and implemented with the objective that policy holders will benefit from the best products and services.

It is not the intention of IAMIC to provide a forum for standardizing products or rates, dividing markets, fixing profit levels, or categorizing customers to whom insurance products may be sold.

If you have any concerns about the prohibited activities in connection with any IAMIC activities, please contact the president or any IAMIC Board member immediately.

SAVE THE DATE!



November 6, 7 & 8, 2017
Marriott West Hotel, Madison, Wisconsin

NEW this year! IAMIC is joining together with WAMIC to provide a Leadership Forum in conjunction with our Managers Meeting

Nov. 6 — 4:00 p.m. - 9:00 p.m. IAMIC Managers Only

Nov. 7 — 8:30 a.m. - 5:00 p.m. IAMIC / WAMIC join together for great educational classes including a joint Round Table discussion. After Hours Networking Event

Nov. 8 — 9:00 a.m. - noon Technology Tools and Civilian Response to Active Shooter events

Plan to Join Us! Watch for details . . .



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Lori Venovich
*Director of Business
Development*
**Menold Construction
& Restoration**

Homeowners Responsibility— Mitigating Further Damage

When accidents or disasters occur, it is important that homeowners make an attempt to mitigate or prevent further damage to their homes. Not only is this important to protect their very valuable possession...their home..., but most insurance policies include language that holds the homeowner responsible for mitigation in order to reduce the amount of the claim. In fact, damage that occurs from failure to mitigate may result in the homeowner paying a portion of the repairs out of their own pockets. Whether the loss is caused by water, fire or storm damage, it is essential to promptly respond by hiring a professional restoration company to mitigate the loss in order to protect the home and the homeowner.

One such loss that can cause significant damage and happens to be the most common type of property claim is water damage. In any situation, water — where it does not belong — is always an emergency. This requires a quick response to ensure the structure is dried properly to prevent mold and additional damages. There are many causes of water loss to structures including sump pump failure, back-up of sewer and drains, ice maker water lines that fail, burst or frozen pipes, etc. Contingent upon where the loss occurs and what surfaces are impacted, a professional restoration company will extract, set up fans and dehumidifiers, as well as manipulate your content to ensure both your structure and your valuables are dried properly.

An additional loss that requires a quick response is fire damage. Depending on the severity of the fire, a homeowner may need to board-up windows and/or doors, or tarp the roof in order to mitigate further damage resulting from weather. In addition, prompt

extraction of water and drying of the structure may be necessary. Hiring a professional restoration company to assess the damage and address all of these issues is critical. In addition, restoration companies will help the homeowner with sorting content and determining what is salvageable and what is not. They will quickly remove clothing and items that can be cleaned and restored to pre-loss condition.

Another type of loss that causes significant damage to homes is storms. This type of loss occurs frequently in the Midwest. Protection of life and property when a weather-related event occurs is vital. Most components that are impacted due to a storm are on the exterior of the structure, such as roofing, siding, windows, etc. In addition, storms that produce significant wind can result in severe tree damage to homes. Proper trimming and maintenance of trees near the structure can lessen chances of a tree falling. If a home or building is damaged, mitigating further damage is key. From tarping the roof to restoring power, immediate action needs to be taken. A professional restoration company would be able to perform all necessary actions to prevent further damage and secure the home or property.

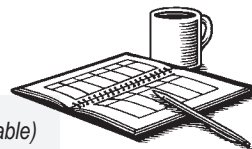
As you can see, mitigating further damage to a home when a loss occurs is essential. Whether a homeowner suffers a loss resulting from water, fire or storm damage, the quicker they hire a professional restoration company to assess the damage and assist in restoring their home, the better they will be. In addition, restoration companies work closely with the insurance company and property claims specialists to ensure the homeowner is protected and their property restored quickly and efficiently. ❖



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*To learn more about our company, please visit
www.menoldinc.com or call us direct
at 1-877-MENOLDS.*

IAMIC 2017 Calendar of Events



August 20 – 22 IAMIC Convention — Marriott Hotel, Bloomington (*trade show booths available*)

September 24 – 27 NAMIC Convention — Colorado Convention Center, Denver, CO

October TBA IAMIC Board Meeting — TBA

November 6, 7 & 8 IAMIC / WAMIC Leadership Forum (combine with IAMIC Managers Retreat)
— Marriott West Hotel, Madison, WI (See page 16 for details)

LAUTUMnews

Second Quarter, 2017
Volume 48 • Number 1

The LAUTUM NEWS is published periodically, in the interest of Farm Mutual Insurance by the **Illinois Association of Mutual Insurance Companies**
P.O. Box 116
Ohlman, IL 62076
217/563-8300, 800-69-IAMIC
Fax 888/403-0935
E-Mail leadership@iamic.org
www.iamic.org

POSTMASTER – Send address changes to:
Lautum News, PO Box 116, Ohlman, IL 62076



Keep in touch at www.iamic.org

IAMIC's state-of-the-art association management software is designed to improve communication with our members. Among several helpful features members can register for events easier and the Manager of each mutual can now register multiple members for events with ONE login!

*Keep track of upcoming events and Association news, too.
Check it out!*



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