

Farmers Mutual Hail Insurance Company of Iowa

6785 Westown Parkway | West Des Moines, IA 50266 | Toll Free: 800.247.5248 | www.fmh.com



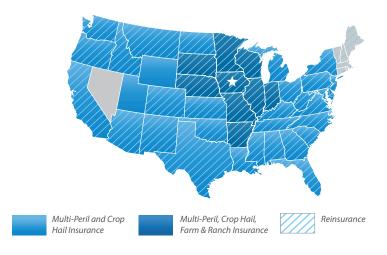
FMH was founded by farmers to provide peace of mind for fellow farmers and has been protecting their legacies ever since.



Farmers Mutual Hail Insurance Company of Iowa (FMH) is one of the nation's leading providers of crop insurance, serving America's farmers since it was founded in the heartland in 1893.

FMH provides crop and farm & ranch insurance to protect farmers against the financial risk of weather events, natural disasters, or market fluctuation. FMH provides both federal crop insurance and supplemental private products such as protection against hail, wind, and market price fluctuation.

FMH also offers farm & ranch products so a farmer can protect more than just their crops. In addition to its insurance products, FMH provides reinsurance products and solutions, assuming risk from other companies including farm mutuals and regional carriers throughout the U.S.



FMH is headquartered in West Des Moines, Iowa and **employs over 720** full time and part time office and field employees
throughout the country to service customers.



Founded in 1893

FMH was founded in 1893 in Early, Iowa, a small farming community in northwest Iowa.



Founder W.A. Rutledge

W.A. Rutledge founded FMH recognizing the need to protect farmers from the devastation of weather to their crops.



Current President Ronald P. Rutledge

FMH remains a family-operated company committed to doing things right.



Owned by Policyholders

FMH continues to thrive entering our 125th year because of our mutual heritage that actively serves 62,043 policyholders.



Products, Services & Solutions

FMH provides crop, farm & ranch, and reinsurance. The company also leads the industry with Precision Solutions—combining precision technology and crop insurance.



A.M. Best Rating: A-"Excellent"

FMH has maintained an "Excellent" rating from A.M. Best since 1950.



Industry Leader

FMH is the 2nd largest crop hail insurance provider and the 7th largest federal crop insurance provider in the U.S.



Financially Strong

2016 Gross Annual Revenue \$755 Million 2016 Surplus \$427 Million



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Industry Involvement

FMH serves as an industry expert and advocates on behalf of its insureds. Active membership in the National Association of Mutual Insurance Companies (NAMIC), Crop Insurance and Reinsurance Bureau, Inc. (CIRB), and National Crop Insurance Services (NCIS) ensures farmers' voices are heard.



Community Support

FMH donates time, talent, and funding to numerous organizations. FMH donations have benefited causes such as the St. Baldrick's Foundation, Juvenile Diabetes Research Foundation (JDRF), and the United Way Foundation.



Technology & Innovation

FMH is committed to offering the best technology solutions for progressive farmers. FMH proudly serves as an original investor in both the Iowa AgriTech Accelerator and Global Insurance Accelerator (GIA).



America's Crop Insurance Company™

FMH takes pride in being a U.S.-based company, and is one of the last U.S.-owned approved insurance providers (AIP). As a mutual company, FMH is owned by its policyholders, American farmers, and that's to whom FMH remains dedicated.



[FOUNDING INSPIRATION]

During the growing season, every black cloud which appeared on the horizon has caused a feeling of uneasiness, and we have felt how the waving and ripening grain might have been mowed down by this terrible destroyer.

W.A. Rutledge, FMH Founder

HISTORY



100 years of service

FMH Property and Casualty Division is created to provide Complete Farm Insurance Solutions"

FMH proves its investment in crop insurance and acquires John Deere Insurance Company

FMH is founded and begins creating innovative insurance products

FMH begins writing federal crop insurance

FMH offers Precision Crop Insurance Solutions™ to meet the needs of progressive farmers

125 years of business