

Ask the Experts: Insurance

DES MOINES IS THE EPICENTER FOR THE U.S. INSURANCE COMPANIES AND IS THE THIRD LARGEST INSURANCE CAPITAL OF THE WORLD. THE FOLLOWING PAGES FEATURE EXPERTS IN THE INSURANCE INDUSTRY.





David Wilken, President

Global Atlantic Financial Group

GLOBAL ATLANTIC FINANCIAL GROUP CONTINUES GROWING IN DES MOINES

AS ONE OF THE FASTEST GROWING COMPANIES IN THE U.S. LIFE AND ANNUITY MARKET¹, GLOBAL ATLANTIC CONTINUES TO EXPAND ITS PRESENCE IN DES MOINES. Based domestically out of 4 World Trade Center in New York City, Global Atlantic has ten offices. The company's life insurance business is headquartered in Des Moines, which is also where many of its IT and human resources professionals are based. Led by David Wilken, President, Life, Global Atlantic's life business specializes in indexed universal life insurance (IUL) and just launched Lifetime Builder ELITE, which raised the bar once again on IUL design. The company was also first to introduce an IUL product for the Company-Owned Life Insurance (COLI) market.

"Products, people, and service are the keys to our business, and we're growing in all three areas," Wilken says.

Global Atlantic has been attracting top talent to and within Des Moines by offering the unique opportunity to play a direct role in the company's continued growth and success. In Des Moines alone, Global Atlantic started with 150 employees and now employs 210 people in the area. Having rapidly outgrown its office space, the company is currently in the process of expanding its presence in the Davis Brown Tower downtown.

Global Atlantic is also a partner in the local communities of all of their 10 offices, contributing to a wide variety of charitable organizations in 2017, both financially and through volunteer efforts, including the Des Moines office's perennial campaign for the United Way of Central Iowa.

¹ Based on asset growth since 2Q13 (inception) as measured by statutory assets compared to all active U.S. life and annuity retail insurance companies with over \$5 billion in assets.

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DAVID WILKEN







Holmes Murphy

TELL US ABOUT YOUR COMPANY. Holmes Murphy prides itself on selling “thinking,” not insurance. We offer the cumulative knowledge and experience that make insurance and businesses work better. We partner with leaders across the nation in the areas of employee benefits, property casualty insurance, captive insurance, risk management, and loss control.

WHAT MAKES YOUR COMPANY DIFFERENT FROM YOUR COMPETITORS/WHAT SETS YOU APART?

We’re fiercely independent, employee-owned, and incredibly proud of the thought leadership and knowledge our employees bring to our clients.

We’re also:

- Crazy about what we do. “Love what you do and who you do it with” is a motto we live by.
- Quick and nimble because we’re empowered to make the best decisions for our clients.
- Passionate in challenging our employees to think differently about our future.
- Obsessed with creating the customer experience.

HOW DO YOU MAKE INSURANCE EASY? Our goal is to simplify the complicated world of insurance. Our experienced employee benefits professionals build high-quality, low-cost solutions to reduce risk and increase profits, while making your employees healthier. Our property casualty experts walk you through our proven Understanding ART Risk Management Model to deliver clear, concise, and direct solutions for your peace of mind.





EMC Insurance Companies

Defining what's important can be challenging. At EMC Insurance Companies, it's simple. The Des Moines-based company provides comprehensive protection, high-level service and financial security that policyholders can trust.

EMC specializes in property and casualty insurance in Iowa and more than 40 other states. A unique branch office structure puts these products and services in close proximity to customers and agents, so EMC can provide local service in underwriting, claims, marketing and loss control.

EMC offers a steady stream of advanced tools, unique coverages, educational resources and new solutions—all delivered through independent agents. More than 2,300 EMC team members

consistently look for fresh ways to deliver the support agents and policyholders need. A few of the company's innovative investments include:

- Sensors that monitor doors, temperature, humidity, vibration and water intrusion in schools
- Patent-pending wearable technology to identify risks in industrial workplaces
- Drones and 3-D photography to survey property and provide interactive loss control reports
- Business accelerators that grow and develop insurance-centric startups, such as the Global Insurance Accelerator

What matters most at EMC is being there when it counts for policyholders, agents, team members and local communities. Positive experiences and honored commitments show how easy it is to *Count on EMC®*.



Farmers Mutual Hail Insurance Company of Iowa

TELL US ABOUT YOUR INSURANCE COMPANY.

Farmers Mutual Hail Insurance Company of Iowa (FMH) was founded in 1893, and was built on the premise of farmers protecting each other from the devastation of severe weather to crops. As a mutual company, serving policyholders remains the company's top priority.

Headquartered in West Des Moines, Iowa, FMH provides comprehensive risk management solutions including private and federal crop insurance, farm and ranch insurance, and reinsurance.

FMH will celebrate its 125th anniversary in March 2018. The longevity of the company is credited to the trust of generations of farmers, commitment from independent insurance agents, support of reinsurers, and dedication of its employees.

Unique from other crop insurance providers, FMH remains an American-based, family-run company – managed by the same family who founded the organization. The company has grown to employ over 750 office and field personnel throughout the U.S. and takes pride in supporting many local and national charitable organizations.

FMH is continuously investing in the future of protecting farmers by developing products and applying farming technology to create innovative insurance solutions. FMH proudly serves as an original investor in both the Iowa AgriTech Accelerator and Global Insurance Accelerator (GIA).



Farmers Mutual Hail
Insurance Company of Iowa

6785 Westown Parkway • West Des Moines
(800) 247-5248 • fmh.com



L-R: Ron Rutledge, President, CEO; Darin Roggenburg, Executive Vice President, CFO; Shannon Rutledge, Executive Vice President, COO

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