

If you have any questions or problems with Crop Watch, please contact Underwriting at 800-662-5142 ext 6920.



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**MPCI Notice of Claim Requirements**

Notice of Claim is required to be submitted within 72 hours after discovery of damage, but not later than 15 days after the end of the insurance period. The calendar date of the insurance period is below:

<u>DATE</u>	<u>CROP</u>	<u>STATE</u>
8/31/09	Cherries	Michigan

**Fall 2010 Renewal Letters**

The 2010 Fall Renewal Letters are being mailed to policyholders and agents August 10.

**Fall Crop Billings**

The bills will be mailed on August 5 for all premium due on or before July 31. Check out your book of business at [www.afbisinc.com](http://www.afbisinc.com) for premium due.

**2010 Fall Update Training**

- CO** August 10-11 **COFBM Home Office**
- ID** August 11-14 **Home Office**
- MT** August 26-27 **Billings**
- WY** August 25 **Cody**

**Broadcast Seeding**

Reminder: If required by county actuarial Special Provisions, any acreage seeded in this manner **MUST** be inspected to be insurable for 2010.

**FYI...**

The Fargo Regional Office will be closed, Monday September 7, in honor of Labor Day. Have a safe and fun weekend!

**Winter Wheat**

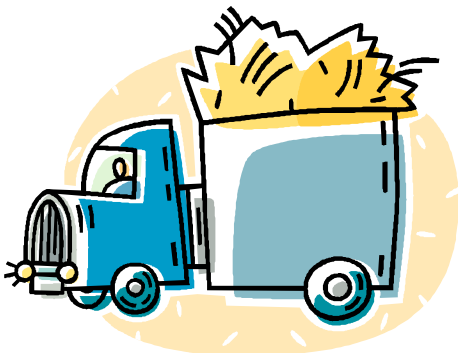
Do you have high risk ground in your county? Please remember that coverage for wheat on high risk ground in some states is only available by Written Agreement. The Written Agreement must be completed and submitted to FRO by September 30.

**Prevented Planting Requirement**

The prevented planting crop, unit number, legal description and acreage must be identified on the Notice of Claim. Please remember the PP acreage **MUST** be listed on the acreage report. The Claim Notice is **NOT** a substitute for reporting PP acreage on the acreage report.

**Joint Venture Signature Requirement**

Both parties involved in a Joint Venture **MUST** sign ALL paperwork, unless there is an Authorized Representative or Power of Attorney for the policy. A separate signed statement can be submitted that states one person has the authorization to sign any/all policies.



## 2009 Agent Incentive Program Leaders as of 8/01/09

State	Agent	Acres	Level
CO	Steve Musgrave	1,160	1
CO	Kevin Pettay	953	2
ID	Becky Chase	4,947	1
ID	Arden Anderson	2,584	2
ID	Loren West	1,730	3
IN	Gary Hancock	13,495	1
IN	Ross Deatsman	9,550	2
IN	Joque Sheldon	5,723	3
MI	Dennis Greenman	4,155	1
MI	Gordie Moeggenborg	2,174	2
MI	Loren Carlisle	671	3
MN	Rick Solberg	5,260	1
MN	Craig Espeseth	4,165	2
MN	Tom Branson	3,115	3
MO	Joe Close	378	3
MT	Jim Krise	13,737	1
MT	Monte Harrison	5,383	2
MT	Larry French	1,233	3
ND	Cliff Weiler	84,301	1
ND	Pat Howard	37,123	2
ND	Scott Wilkens	28,928	3
OH	Ralph Geil	1,736	1
OH	Anthony Meyer	424	3
SD	Kent Clarke	5,654	1
SD	Jim Miller	1,497	2
SD	Leonard Osadchuk	1,388	3
WY	Keenan Brown	2,744	1
WY	Tom Allred	912	2

### Requirements:

- ü Net acre growth
- ü MP and CH added together
- ü Not CAT policies
- ü Premium paid by 12/01/09

### MPCI Replant Claims

For crop policies with a replant provision, please remember:

1. The insured must have company consent before destroying the original crop.
2. A "replant" means replanting **to** the same crop.
3. The replant must be at least 20 acres or 20% of the acres in the unit to qualify for payment.

There is **NO REPLANT PAYMENT** on CAT, GRP, or GRIP policies.

### Early Season Claims

If an insured submits a notice of claim prior to completion of the acreage report, it is imperative that the acreage report is completed as soon as the planting is completed. Crop Adjusters can inspect crop damage at any time after planting, but the claim cannot be finalized until the acreage report is processed.

Prior to completing the acreage report, we would encourage the insured to certify acreage and shares at the FSA office. They should ask for the FSA form 578 which will assist in accurately insuring all acres and the correct share when completing the Acreage Report.

### ACH (Direct Deposit) of Claim Payments

AFBIS now offers direct deposit through Automated Clearing House (ACH) payments to insured's requesting this service for both MPC and Crop Hail claim payments. The amount of any claim related ACH payment is set at a maximum of \$100,000. Any claim in excess of this amount will have the claim check over-nighted to the insured. Be sure to offer and encourage this service to your insured's. One additional form, ACH Authorization Form, is needed to initiate the process. The form states the policy cannot have an Assignment of Indemnity and lists other requirements. This service will speed up claim payments to insured's by eliminating mailing delays.

### Help Our Adjusters!

Please enter the cell phone number of the insured on the Notice of Claim. This will assist our adjusters in contacting the insured.

Please list the common farm names on Acreage Reports. This will assist our adjusters in allocating production to the correct units.

### Web Based Claim Notices

Submitting a claim notice over the web is fast and easy. After you login to the [afbisc.com](http://afbisc.com) website, click on "Policy Information". Bring up your policies and select "Notice of Claim" from the pull down menu on the left. Please contact our Support Department if you have any problems at 800-662-5142 ext.6919.



### WHISTLEBLOWER PHONE NUMBER

The toll-free number for the Inspector General's Hotline is 1-800-424-9121.



## 2010 Fall Sales Closing Dates and Established Prices

### Colorado

Wheat	September 30	\$5.20
Barley	September 30	\$3.70
Forage Production	September 30	\$146.00

### Idaho

Canola		
All Types	August 1	\$0.1562
Dry Peas (Winter Coverage Option)		
All Types	September 30	Contact Agent
Barley	September 30	\$3.70
Wheat	September 30	\$5.20
Alfalfa Seed	September 30	\$1.56
Mint		
Peppermint	September 30	\$23.00
Spearmint	September 30	\$16.00

### Indiana

Wheat	September 30	\$5.20
Barley	September 30	\$3.70
Mint		
Peppermint	September 30	\$23.00
Spearmint	September 30	\$16.00

### Michigan

Wheat	September 30	\$5.20
Forage Production		
All Types	September 30	\$128.00

### Minnesota

Cultivated Wild Rice	September 30	\$1.15
Forage Production		
All Types	September 30	\$118.00

### Missouri

Wheat	September 30	\$5.20
Barley	September 30	\$3.70

### Montana

Wheat	September 30	\$5.20
Alfalfa Seed	September 30	\$1.56
Forage Production		
Alfalfa & AGM	September 30	\$85.00
Grass Alfalfa	September 30	\$82.00

### North Dakota

Forage Production	September 30	
Alfalfa & AGM	September 30	\$68.00
Grass Alfalfa	September 30	\$52.00
Rye	September 30	\$4.30

### Ohio

Wheat	September 30	\$5.20
Barley	September 30	\$3.70

### South Dakota

Forage Production		
Alfalfa & AGM	September 30	\$82.00
Grass Alfalfa	September 30	\$67.00
Rye	September 30	\$4.30
Wheat	September 30	\$5.20

### Wyoming

Wheat	September 30	\$5.20
Alfalfa Seed	September 30	\$1.56
Forage Production		
Alfalfa & AGM	September 30	\$108.00
Grass Alfalfa	September 30	\$105.00