




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 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 End of the Insurance Period is the DATE column below:

	<u>DATE</u>	<u>CROP</u>	<u>STATE</u>
	12/10/09	Corn	All States
	12/10/09	Soybeans	All States
	12/10/09	Grain Sorghum	All States
	12/10/09	Popcorn	IN, MO
	12/31/09	Cotton	MO

Revenue Claim Deadline Reminder

Deadline for a revenue loss on CRC, RA, or IP policy is 45 days after the harvest price is released.

*FRO will be closed
December 24-25
And January 1
Have a Safe and
Happy Holiday!*

2010 Agent Training
December 7-10 – ND
December 15-16 – MI

FRUIT DEADLINES

CO, IN, MI

Production and Acreage Reports are due January 15, 2010.

AGR DEADLINE

Is January 31, 2010

Colorado Broadcast Seeding

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

Premium Billing

Billings for MPCI premium due October 1 will be mailed December 5. **This is the third billing** and interest of 1.25% will attach for the second time.

Agents should access the "Policy Due List" Report after logging on to the AFBIS, Inc. web site. (www.afbisinc.com).

If an insured brings a premium payment to your office it must be mailed to our Fargo Office. The check should be payable to AFBIS, Inc. If you have any questions about unpaid premium, please call the Fargo office.

1-800-662-5142 ext 6920

ATTENTION

RMA Bulletin:

IS-08-007: Controlled Business Requirements of the New Farm Bill

RMA has asked us to notify all agents and subagents as this bulletin addresses writing crop insurance for the agent's immediate family. It goes on to state this business cannot be a significant part of the agent's total book of business in terms of compensation received for writing it.

Agents in every state are required to keep signed documentation for all forms when information is submitted via the web – agents agree to this in writing when they accept the web procedure.

2010 FALL WHEAT/BARLEY Acreage Reports

Missouri

The Acreage Reports were due 11/30.

ACH (Direct Deposit) of Claim Payments

AFBIS now offers direct deposit through Automated Clearing House (ACH) payments to insureds requesting this service for both MPCl 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 insureds. One additional form, ACH Authorization Form, is needed to initiate the process. This process will speed up claim payments by eliminating mailing delays.



Web Based Claim Notices

Submitting a claim notice over the web is fast and easy. After you login to the afbisinc.com website, click on "Report a Claim" at the top of the page. Enter the appropriate selection and click "GO". Please contact our Support Department if you have any problems at 800-662-5142 ext.6919.

Agent Book of Business

View your MPCl and Crop Hail policy information, incoming/outgoing paperwork, premiums paid/unpaid, active policyholders, claims information via the internet at www.afbisinc.com. Click on LOGIN: enter **your** USERID and PASSWORD: and click on Login. Make the appropriate report selection under the Policy Information Selection Criteria heading.

Help Our Adjusters!

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

If you have forgotten your ID and/or Password, check the "E-mail forgotten User ID and Password" to have it sent to your e-mail.

2009 Agent Incentive Program Leaders as of 12/01/09

State	Agent	Acres	Level
CO	Steve Musgrave	1,158	1
CO	Kevin Pettay	953	2
CO	Linda Hayes	521	3
ID	Arden Anderson	7,977	1
ID	Becky Chase	5,885	2
ID	Loren West	2,791	3
IN	Gary Hancock	16,630	1
IN	John Carroll	16,200	2
IN	Ross Deatsman	11,966	3
MI	Dennis Greenman	7,483	1
MI	Gordie Moeggenborg	6,260	2
MI	Loren Carlisle	4,288	3
MO	Chris Brown	7,433	1
MO	Steve Reisenbichler	1,673	2
MO	Bill Burnett	1,093	3
MT	Jim Krise	13,767	1
MT	Monte Harrison	5,838	2
MT	Larry French	3,464	3
ND	Cliff Weiler	112,594	1
ND	Scott Wilkens	29,256	2
ND	Dan Farstveet	21,892	3
WY	Keenan Brown	3,328	1
WY	Tom Allred	2,516	2

Requirements:

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

APH Tips for Agents

1. Double check that all farms planted in 2009 have production reported.
2. When adding a farm, please list the FSN or legal location, any production history or indicate "added land" if applicable.
3. FSN or legal description *change* must be noted at this time.
4. If the insured is a **New Producer**, please indicate on the Production Report.
5. THE INSURED MUST SIGN AND DATE THE FORM.
6. Past years production can be reported, as long as it is reported continuously.
7. **Production divided by acres equals the yield. Please check all equations!!**

Please see page 4 for the Agent Co-op Advertising Guidelines.

- *If your insured is a **NEW APPLICANT**, the insured and agent must complete a blank Production and Yield worksheet by the applicable deadline.
- *If the insured is a **TRANSFER** from another company, we must have the 2009 Production completed on a blank Production Report.



WHISTLEBLOWER PHONE NUMBER

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



AGENT CO-OP ADVERTISING GUIDELINES

- 1) This program is for agents writing crop insurance in AAIC states.
- 2) We will pay 50% of the total cost up to a maximum of \$250.00 per agent.
- 3) Multiple advertisements can be added together to qualify for the full payment. However, we would expect agents to compile multiple invoices into one request for reimbursement. No one will receive reimbursements in excess of the maximum.
- 4) A copy of the paid invoice is required to be submitted to the Regional Manager for reimbursement.
- 5) A copy of the advertisement is required to be submitted to the Regional Manager with the invoice.
- 6) It does not have to be a paper ad . . . it can be products such as sandwiches, hats, shirts, etc.
- 7) The reimbursement can be for any type of third party advertising, i.e. newspapers, radio spots, and/or telephone book listings, etc. as long as they meet requirements.
- 8) Reimbursement will only be for Crop Hail or MPCl. The agent MUST be certified for MPCl to be reimbursed for MPCl advertising. Advertising is limited to the line of business we process in the state.
- 9) We will not reimburse for advertisements combined with lines of business we do not process.
- 10) We will NOT pay for alcohol of any kind.
- 11) The Regional Manager will submit a copy of the paid invoice and a copy of the advertisement to Schaumburg Corporate Office (SCO) for disbursement of the payment.
- 12) The Regional Manager must provide SCO with the agent name and mailing address for reimbursement.