

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



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Important Dates and Deadlines

February 1: Sales Closing Date (SCD) CO, ID, MI - Onions

February 28: Sales Closing Date (SCD) MO - Rice

March 15: Sales Closing Date (SCD) for spring crops This is the final date to add or change coverage or cancel a policy for the 2010 crop year.

Production Reporting Date: 45 days after the March 15 SCD This is the final date to report 2009 harvested production and request optional units. Failure to report production will result in assigned (penalty) yields and basic units.

If the date falls on a weekend or holiday, the date to submit is the next business day.

Application Tips

The following are helpful tips for completing applications:

1. Review SBI Requirements. SSN/EIN Form due on or before SCD.
2. Power of Attorney (POA) Form is due on or before SCD for any POA who signs forms. Must be notarized in Indiana.
3. Telephone number required.
4. Include applicant's email address if available.
5. Agent and Insured's signature on or before the SCD.
6. Complete Landlord/Tenant questions.
7. If applicant is transferring from another company, we MUST have the previous company's name and policy number.
8. Conditions of acceptance must be answered for new policies and carryover policies if the coverage level, plan of insurance or options are changed.
9. Designate a county if the Insure All Added Counties option is elected.
10. YA Option must be elected by the SCD.
11. Written Agreements are due at SCD.
12. EU/WU must be elected by SCD.
13. New Applicants must have their Request to Waive Administrative fees form completed, signed and attached to the application if they are a Limited Resource Farmer. Carryover insured's have until Acreage Reporting Deadline to submit a Waiver.



Definition of New Insured and New Producer

New Insured – A person who was not insured the previous crop year without respect to the carrier or agent. If the insured had an MPCI, CRC, RA, GRP, GRIP, IP or other RMA approved crop insurance policy the previous crop year on the same crop/county, they are not a new insured.

New Producer – (Category B Crops Only) A person who has not been actively engaged in farming for a share of the production of the insured crop (producing the crop) in the county for more than two APH crop years. Formation or dissolution of an entity which includes individuals with more than two APH crop years of production history during the base period does not qualify the new entity as a new producer for APH yield determination purposes.

Quotes – Premium Estimator

If you have questions or need help doing quotes, give us a call before you meet with the insured. We will be happy to walk you through a quote. Quoting instructions can also be found in your Agents Manual under the tab “Rates/Quotes/Web”.

Request for Payment Agreement

If you have a producer who cannot pay the premium by the Termination Date, you may request a Payment Agreement. You must have the information in our office before the Termination Date of the crop as it must be approved by Corporate Management in Schaumburg. Any agreement received on or after the Termination Date will be denied per RMA.

Actuarial Documents

Please check your county map(s) for any changes. **These potential changes may affect insurability of certain crops.** You can view the documents at www.afbisinc.com under the county actuarial tabs. You can access them by logging into the agent’s page and selecting the county actuarial tab (you cannot view the maps unless you log into the agent’s screen).

Please call FRO if you have any questions regarding maps.

2010 Price Information

Please use the AFBIS website for the most current price elections including revenue coverage prices and factors. They are updated as quickly as RMA releases them to us. To access the prices click on the Price Information tab on the upper left side of the AFBIS website.

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!!**
 - *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.

ATTENTION
2010 Changes: Soybeans and Barley (in select states)

Soybeans: MI, MN, MO, ND, OH

For 2010 RMA has implemented a change to insurable types of Soybeans. Previously, Soybeans were insured as No Type Specified (NTS). In 2010 there are 6 different types of Soybeans. Five are Specialty types: Large Seeded Food Grade, Small Seeded Food Grade, Low Linolenic Acid, Low Saturated Fat and High Protein, and the sixth type is All Others. Producers raising any of the specialty types will have the option of using their contract price for the price election in place of the RMA established price election. The contract must specify the Specialty type of Soybeans. Contracts must be submitted on or before the Acreage Reporting Date.

If a Producer is raising one of the types listed above they must be insured as that type and the APH must reflect the correct type. Agents must make the appropriate changes on the APH form. Agents and producers must also indicate on the application/ change form if they would like to use the contract price for the price election. There are price limitations for each specialty type. Producers insuring their Soybeans on a revenue plan will use the RMA price election. Producers may elect to insure the specialty type Soybeans on an APH plan of insurance and the non specialty type or "All Others" on a revenue based plan of insurance (ie RA or CRC). In this instance the producer may have different coverage levels between the different types of Soybeans.

Barley: CO, ID, MN, MT, ND, SD

For 2010 RMA has implemented a change to insurable types for Barley. Previously, Barley was insured as "Spring" (S) type or No Type Specified (NTS). For 2010, there are 5 different Specialty types of Barley. They are Malting, Waxy Hulled, Waxy Hulless, Hulless and All Others. Producers raising any of these specialty types will have the option of using their contract price for the price election in place of the RMA established price election. The contract must specify the Specialty type of Barley. Contracts must be submitted on or before the Acreage Reporting Date.

If a Producer is raising one of the types listed above they must be insured as that type and the APH must reflect the correct type. Agents must make the appropriate changes on the APH form. Agents and producers must also indicate on the application/ change form if they would like to use the contract price for the price election. There are price limitations for each specialty type. Producers insuring their barley on a revenue plan will use the RMA price election. Producers may elect to insure the specialty type Barley on an APH plan of insurance and the non-specialty type or "All Others" on a revenue based plan of insurance (RA). In this instance, the producer may have different coverage levels between the different types of Barley.

For Malting Barley, producers may insure their Malt Barley three different ways:

- Under an APH or RA policy based on RMA price election.
- Under an APH or RA policy with added quality protection from the Malting Endorsement (Option MA or MB) using RMA price election.
- Under an APH plan of insurance based on price contained in the production contract.

Insurable Acreage – All States

Insurable Acreage is acreage planted to the insured crop in which you have a share EXCEPT acreage: (1) That has not been planted and harvested or insured (including insured acreage that was prevented from being planted) in at least one of the three previous crop years unless you can show that:

- (i) Such acreage was not planted:
 - a. In at least two of the previous three crop years to comply with any other USDA program;
 - b. Because of crop rotation (e.g., corn, soybeans, alfalfa; and the alfalfa remained for four years before the acreage was planted to corn again); or
 - c. Because a perennial tree, vine, or bush crop was grown on the acreage;
- (ii) The Crop Provisions or a written agreement specifically allow insurance for such acreage; or
- (iii) Such acreage constitutes five percent or less of the insured planted acreage in the unit

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.

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.

2010 Agent Incentive Leaders as of 1/31/10

State	Agent	Acres	Level
CO	Linda Hayes	2931	1
ID	Brooks West	4369	1
ID	Ron Baune	495	3
WY	Keenan Brown	1195	1

Requirements:

Net acre growth
MP and CH added together
Not CAT policies
Premium paid by 12/31/10
Only personally generated policies will qualify

Final 2009 Agent Incentive Winners

State	Agent	Acres	Level
CO	Steve Musgrave	1,158	1
CO	Kevin Pettay	953	2
ID	Arden Anderson	5,802	1
ID	Becky Chase	5,145	2
ID	Loren West	2,642	3
IN	John Carroll	16,628	1
IN	Gary Hancock	15,853	2
IN	Dennis Chattin	11,835	3
MI	Gordie Moeggenborg	6,016	1
MI	Loren Carlisle	3,051	2
MI	Scott Fair	1,035	3
MO	Rob Latimer	1,191	1
MO	Phil Berry	1,109	2
MO	David Williams	588	3
MT	Jim Krise	13,767	1
MT	Monte Harrison	5,838	2
MT	Larry French	1,940	3
ND	Cliff Weiler	103,922	1
ND	Scott Wilkens	27,904	2
ND	Sandy Swanson	20,238	3
WY	Keenan Brown	3,328	1
WY	Tom Allred	2,506	2

Requirements:

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

Double Cropping Guidelines - Indiana and Missouri

The 2005 Crop Insurance Basic Provisions state in section 15:

Production Included in Determining an Indemnity and Payment Reductions.

(e) With respect to acreage where you have suffered an insurable loss to planted acreage of your first crop in the crop year, except in the case of double cropping described in section 15(h) which states (h) You may receive a full indemnity, or a full prevented planting payment for a first insured crop when a second crop is planted on the same acreage in the same crop year, regardless of whether or not the second crop is insured or sustains an insurable loss, if each of the following conditions are met:

- (1) It is a practice that is generally recognized by agricultural experts or the organic agricultural industry for the area to plant two or more crops for harvest in the same crop year;
- (2) The second or more crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;
- (3) Additional coverage insurance offered under authority of the Act is available in the county on the two or more crops that are double cropped;
- (4) You provide records acceptable to us of acreage and production that show you have double cropped acreage in at least two of the last four crop years in which the first insured crop was planted, or that show the applicable acreage was double cropped in at least two of the last four crop years in which the first insured crop year was grown on it; and

Acceptable double-cropping records must include, but are not limited to:

- (1) Insured's APH records (production and records)
- (2) Crop appraisals for the Federal crop insurance program (production and acres)
- (3) Production from settlement sheets (insured has identified the unit/acreage from which the production has come) or
- (4) FSA documents showing bin measurements, FSA maps, FSA-578, etc. (identifying production records).

The production records for both crops must be only from acreage that was double cropped and cannot be combined with acreage that was not double cropped.

Example– A 100 acre field was planted to wheat and 75 acres of the same field was planted to soybeans after the wheat was harvested. The 100 acre wheat field was harvested and the production from the 75 acres of wheat that was planted to soybeans was not kept separate from the 25 acres that was left idle. Therefore this acreage would not meet the criteria for double cropping eligibility.