

## January 2010

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

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*FRO will be closed*

*January 1*

*Have a Safe and*

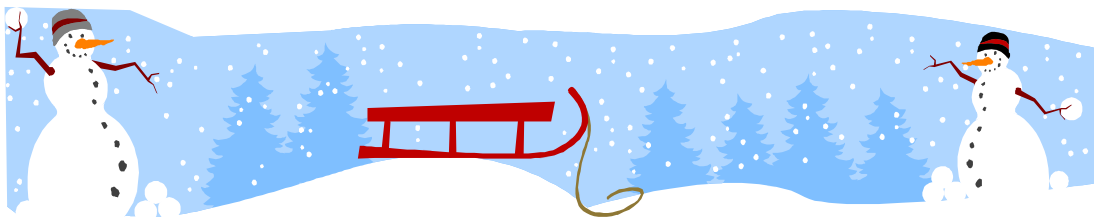
*Happy Holiday!*

**AGR DEADLINE**

**January 31, 2010**

## Crop Watch

AFBIS, Inc.



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### APH Tips for Agents

1. Double check that all acres planted in 2009 have production reported.
2. When adding acres, please list the 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 (see definition below).
5. THE INSURED AND AGENT 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, you must report the 2009 Production on a blank Production and Yield worksheet.

### 2010 FRUIT PPAW

All fruit policyholders are required to complete the Producer's Pre-Acceptance Worksheet. This form was sent to agents with fruit policies and is due January 15, 2010.

### FRUIT DEADLINES

**CO, IN, MI**

**Production and Acreage Reports are due January 15, 2010.**

### Definition of New Producer and New Insured

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

# \*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 Hullless, Hullless 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 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

### Double Cropping Guidelines

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.**

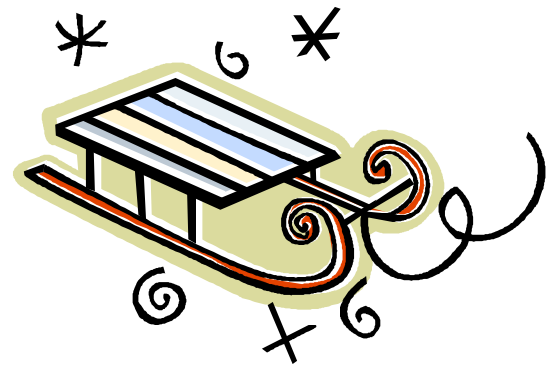
## Final 2009 Agent Incentive Leaders

State	Agent	Acres	Level
CO	Steve Musgrave	1,158	1
CO	Kevin Pettay	953	2
CO	Linda Hayes	521	3
ID	Arden Anderson	7,800	1
ID	Becky Chase	5,885	2
ID	Loren West	2,791	3
IN	John Carroll	16,826	1
IN	Gary Hancock	16,630	2
IN	Ross Deatsman	11,966	3
MI	Dennis Greenman	7,483	1
MI	Gordie Moeggenborg	6,260	2
MI	Loren Carlisle	4,278	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	3,457	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	2,506	2

### Requirements:

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

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.



### 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](http://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.

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.



### WHISTLEBLOWER PHONE NUMBER

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

