

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



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MPCI Acreage Report Deadlines for Spring Crops

ID / MN / MT / ND / SD / WY - June 30

IN / MI / MO / OH - July 15

CO - See Acreage Report for Due Date

See page 2 for Acreage Report Reminders

Crop Hail Corner



2010 On-Line Rewrite of 2009 Hail Policyholders

Please use the 2009 Policy number when renewing coverage for 2010. If you can't locate the policy when doing the web entry, please call any of the underwriters and they'll help you! This will keep our New/Renewal information accurate.

FRO will be closed Monday May 31 in observance of Memorial Day.

Crop Hail Web Submissions

Cash premium for web applications must be in our office within 10 business days or the billing plan will be changed to deferred.

Binding Crop Hail Coverage CO-MI-MO-MT-WY

Remember to fax, email or phone the CH app on which you've bound coverage. If you have any issues with on-line entry or faxing after hours, please call and leave us a phone message advising the name of the client and other pertinent app information.

2010 Crop Hail Early Issued Policies

We have many insureds who took advantage of early season cash discounts to renew their coverage. PLEASE check with them once the crops are planted. Be sure the crops and acres on the declaration are actually what they planted and the coverage is adequate. Weather may have contributed to changes from the original planting plans at the time the original app was signed.

Crop Hail Claims

Crop Hail policyholders are required to notify their company of hail damage within 10 days of the loss according to policy provisions, except tobacco which is 48 hours.

Reporting Bound Crop Hail Applications

It is the agent's responsibility to transmit all written bound applications **each day**. If the application is not mailed to FRO the same day it is written and signed by the insured, it must be entered on-line or faxed to 701/476-6944.

If the application is completed on-line or faxed, there is no need to mail the original application unless cash is attached. (If the faxed application is illegible, we will contact you.)

Tips for New Crop Hail Applications

1. Have all information available to help the applicant before they arrive at your office.
2. Please call underwriting before the applicant arrives at your office to address any questions you may have.
3. Review Crop Hail Manual for any changes for the 2010 crop year.
4. Check rates and form codes available for the crops the applicant wishes to insure.
5. Applications must be signed, dated and time recorded by agents before the applicant leaves the office.
6. Please be sure checks are filled out correctly.

MPCI Acreage Report Reminders

We ask that agents review their Acreage Reports for accuracy before sending them in. The following is a list of the most commonly missed items.

- 1 Verify all legals and/or FSN's are printed correctly. If a correction needs to be made, please correct and label as such. If it is not labeled, we will enter the FSN/legal as a new database.
- 2 Both the Agent and Insured must sign and date the report by the appropriate deadline. An Acreage Report will not be accepted without **both** signatures.
- 3 Verify all plant dates are listed.
- 4 Verify the insured's percent interest and, if applicable, any shareholder(s) name(s).
- 5 Total all the acres and enter the totals on the Coverage Summary page.
- 6 All acres must be reported by legal location (except GRP/GRIP policies).
- 7 If an FSN is reconstituted and results in farms being combined or divided, the date the reconstitution took place needs to be written on the acreage report. If the recon date is after the Production Reporting Date, then the combining and dividing of the APH will not take place until next year. Underwriters will not be following up for this information.
- 8 All Acreage Reports are due either in the Fargo Regional Office or must be submitted on-line 10 business days after the Acreage Reporting Deadline.
- 9 Simple Average now defaults to a box checked "Yes."



Early Season MPCI 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 Proof of Loss form is generated from the information contained in the timely filed acreage report.

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 AFBIS, Inc. Acreage Report.

MPCI Replant Claims

For crop policies with a replant provision, please remember:

1. The insured must file the claim before he replants.
2. A "replant" means replanting the same crop.
3. The replant must be at least 20 acres or 20% of the acres in the unit.
4. An adjuster must be able to inspect the original planting.

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

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.

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

Added Land

The limitations are 640 acres and maximum 2000 acres. Acreage that exceeds 640 but is less than 2000 acres is sent to RMA for review.

Items needed for a review:

- Producer's written request form
- Previous crop year's APH
- Aerial Photos
- 578's or 156-EZ's

Deadline: Production Reporting Date or Acreage Reporting Date. Early submission is suggested.

Note: All acreage added over 2000 acres will receive a variable T-yield.

Do you have Organic Acreage?

On the date the acreage is reported, the insured must have an organic plan AND written certification (certificate) in effect from a certifying agency that shows the name of the person certified, effective date of certification, certification number, types of commodities certified, and the name and address of the certifying agency. The organic plan is a written plan, in accordance with the National Organic Program published in 7 CFR part 205, that describes the organic farming practices that the insured and a certifying agent agree upon annually or at such other times as prescribed by the certifying agent. The organic plan will identify which acreage is certified organic, transitional, or buffer zone. The organic plans we have seen include field numbers, crops, and acreage totals.

2010 Agent Incentive Leaders as of 06/01/10

State	Agent	Acres	Level
ID	Brooks West	4,762	1
ID	Ron Baune	861	3
IN	Mark Mackillop	3,605	1
IN	Kyle Groninger	1,158	2
WY	Keenan Brown	1,195	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

WHISTLEBLOWER PHONE NUMBER

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