

**November 2009**

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

**Inside this issue:**

MPCI Notice of Claim Requirements	1
2010 Fall Training	1
PRF & API SCD's	1
RMA Bulletin	2
Fall Wheat/Barley Acreage Reports	2
Request for Payment Agreement	2
Premium Billing	2
APH Tips	3
2009 Fruit Policies	3
Perennials	3
Agent Incentive Leaders	4
ACH	4
Agent Book of Business	4
Web Based Claim Notices	4



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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>
10/31/09	Wheat, Oats, Barley	All States
10/31/09	Hybrid Seed Corn	IN, MI, MO
10/31/09	Potatoes	ID
10/31/09	Canola	ID, MT, ND
10/31/09	Dry Beans	CO, ID, MI, MT, ND, WY
10/31/09	Safflower	ID, MT, ND
10/31/09	Flax	MT, ND
10/31/09	Mustard	ND
10/31/09	Rye	ND
10/31/09	Rice	MO
11/05/09	Apples	CO, IN, MI, MO
11/15/09	Sugar Beets	CO, ID, MI, MN, MT, ND, WY
11/30/09	Sunflowers	All States
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



**2010 Agent Training**

**November 18-19 – MO**

**December 7-10 – ND**

**December 15-16 – MI**

*FRO will be closed:*

*November 26 & 27*

*Have a Safe and Happy Holiday!*

**Pasture, Rangeland, Forage (PRF) SCD 11/30/09**

CO	Rainfall (east 1/3); Vegetative (west 1/3)
ID	Vegetative (southern counties)
MO	Rainfall
MT	Rainfall
ND	Rainfall (western counties)
SD	Vegetative (western counties)
WY	Vegetative

**APICULTURE (API) SCD 11/30/09**

CO	API-RI (east 2/3); API-VI (west 1/3)
ID	API-VI
MN	API-RI
MO	API-RI
MT	API-RI
ND	API-RI
SD	API-VI
WY	API-VI

# \*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.

### 2010 FALL WHEAT/BARLEY Production and Acreage Reports

for **CO, IN, MI, MT, WY** are due 11/16.

### 2010 FALL WHEAT/BARLEY Production and Acreage Reports

#### Missouri

The Production Reports are due 11/16.

The Acreage Reports are due 11/30 and were mailed to agents in early September.

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.

### FALL DEADLINE REMINDER

November 16, 2009 is the deadline for Production and Acreage Reports for **Wheat** in most states, **Rye**, and **Forage Production** in all states except ND, SD MT and WY. Forms must be received within 10 days of the deadline.



### REQUEST FOR SPECIAL 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.

### Premium Billing

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

Agents should access the "Policy Due List" feature after logging on to the Agent Options page of the AFBIS, Inc. web site. ([www.afbisinc.com](http://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.

# 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.

## 2010 FRUIT POLICIES....

**CO, ID, IN, MI, MO, MT**

### Sales Closing Deadline

The deadline for the following crops is November 20, 2009 for the 2010 crop year.

**Apples**

**Peaches**

**Grapes**

**Blueberries**

**Cherries**

**Fresh Apricots – ID**

**Fresh Freestone Peaches – ID**

**Fresh Nectarines – ID**

***Please check your county actuarial to see if these crops are available in your county.***

## 2010 Fruit Policies (SCD 11/20/09)

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.

## Perennials

To be eligible for coverage for Perennials, minimum requirements for insurability stated in the crop policy (i.e. age, production, or a combination of age and production) must be met. Insurability requirements must be verified through a certification process, requiring the Producers Pre-Acceptance Worksheet(s) or pre-acceptance field inspections. **The Sales Closing Deadline for the 2010 Crop Year is 11/20/09.** Check your county actuarial for availability. All applications and any Written Agreement requests\* must be completed by **11/20/09.**

***\*Contact your Underwriter for further details.***

## 2009 Agent Incentive Program Leaders as of 11/01/09

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	John Carroll	16,200	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	4,288	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	Pat Howard	55,678	2
ND	Scott Wilkens	29,256	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

## 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.

### 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 Agents: enter **your** USERID and PASSWORD: and click on View Policies. APH, Acreage and Notice of Claim can also be submitted via your book of business.

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.

### Web Based Claim Notices

Submitting a claim notice over the web is fast and easy. After you login to the [afbisinc.com](http://afbisinc.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.

### 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.



### WHISTLEBLOWER PHONE NUMBER

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

