

**September
2011**

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
Entity Changes	1
New Breaking Written Agreements	1
Controlled Business Requirements	1
2012 Fall Forms	1
Application Tips	2
Fall Premium Billings	2
Request for Payment Agreement	2
Winter Wheat	2
Broadcast Seeding	2

"CROP WATCH is published by American Farm Bureau Insurance Services, Inc. and is intended for informational purposes only. Nothing contained herein can or should be interpreted to take precedence over policy language, Federal Crop Insurance Corporation/Risk Management Agency regulations, State regulations and Underwriting or Loss Adjustment rules."

MPCI Notice of Claim Requirements

Notice of Claim is required to be submitted within 72 hours after discovery of damage, but not later than 15 days after the end of the insurance period, which is **the earlier of** the harvest date of the unit or the calendar date listed below:

DATE	CROP	STATE
9/20/11	Proc Beans	MI, IN, ID
9/30/11	Nursery	All States
9/30/11	Corn Silage	All States
9/30/11	Dry Peas	ID, MT, ND
9/30/11	Blueberries	MI
9/30/11	Peaches	MI, CO
9/30/11	Mint	IN
9/30/11	Alfalfa Seed	ID, MT, WY
10/10/11	Tomatoes	IN, MI
10/10/11	Millet	ND
10/31/11	Mint	ID

FYI...
The Fargo Regional Office will be closed Monday, September 5, in observance of Labor Day.

Entity Changes for 2012

RMA has made several significant Person (entity) changes for the 2012 Crop Year. You will need to review your Change Forms.

1. An Individual type can only be submitted with a SSN. If an EIN is reported the person type will need to be changed to the appropriate person type, for example an Individual operating as a Company.
2. Minor must now use the SSN of the person. RMA previously allowed the use of an EIN.
3. An Irrevocable Trust will require an EIN. If no EIN, one must be obtained or the Person Type must be changed.
4. An Estate now requires an EIN. If no EIN is obtained, the Person Type must be changed.



New Breaking Written Agreements

The Common Crop Insurance Policy Basic Provisions provide that acreage which has not been planted and harvested or insured in at least one of the three previous crop years is generally uninsurable.

If your producer has acreage as stated above, please contact Fargo as **the deadline for a possible New Breaking Written Agreement is the Sales Closing Date.**

Controlled Business Requirements

If you write MPCI for your immediate family, RMA has asked us to notify all agents and subagents this business cannot be a significant part of the agent's total book of business in terms of compensation received for writing it. Please contact us if you have this situation.

**2012 Fall Change Forms/SBI/
Production Reports**

The 2012 Fall rewrite forms have been mailed. Please let us know if you have not received them.

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. Indicate if the insured is insuring the landlord or tenant's share.
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. Written Agreements are due at SCD.
11. EU/WU must be elected by SCD.
12. If a new Applicant is a Limited Resource Farmer the Request to Waive Administrative Fees form must be completed, signed and attached to the application. Carryover insureds have until Acreage Reporting Deadline to submit a Waiver.
13. **Landlord/Tenant policy requirements:**
Information due by Sales Closing Date:
 - a. The application must clearly state the intent
 - b. Evidence of other party's approval (lease, POA, etc.)
 - c. The landlord or tenant's name **and** SSN/EIN information

***Contact Underwriting for more details.**

Fall Premium Billings

Billings for MPCl premium due July 1 will be mailed September 6. **This is the 3rd and final billing.**

Non-payment of 2011 Fall premium will affect eligibility for FSA Disaster Payments.

An insured may have a claim for an indemnity pending at the time of the Termination Date. **This does not affect the obligations of the insured to pay the premium by the Termination Date.**

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

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

FRO Underwriting: 1-800-662-5142 ext 6920

Request for Payment Agreement

If you have a producer who cannot pay their 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. Any agreement received on or after the Termination Date will be denied per RMA.

Winter Wheat

Do you have high risk ground in your county? Please remember the coverage for wheat on high risk ground in some states is only available by Written Agreement. The Written Agreement must be completed and submitted to FRO by September 30.

Broadcast Seeding

Reminder: If required by county actuarial Special Provisions, any acreage seeded in this manner MUST be inspected to be insurable for 2011.

ATTENTION

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.

Help Our Adjusters!

On the Notice of Claim, please enter the cell phone number of the insured or any other pertinent information that may assist our adjusters when contacting the insured.

WHISTLEBLOWER PHONE NUMBER

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