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AFBIS INFO

Underwriting: 888-248-3588
Mailing Address:
PO Box 29627
Raleigh, NC 27627
Fax: 919-783-3520

Claims: 800-956-5766
Physical Address:
5171 Glenwood Avenue, Suite 310
Raleigh, NC 27612
Office Hours
8:15am– 4:30pm
Eastern Standard Time

Conflict of Interest Disclosure

All new applications should be reviewed to determine if there is a familial, business, financial or legal relationship between the agent and applicant. A Conflict of Interest form must be submitted for any policy in which this applies. If a familial, business, financial or legal relationship is entered after an application is submitted, or for an existing policy, this must be disclosed within 15 days of entering the relationship.

PRODUCTION REPORTING TIPS

1. Double check that all farms with planted acreage in 2008 have production reported
2. When adding a new farm, please list the farm serial number or legal location, any production history, or indicate “added land” if applicable, and make notation that the insured would like the simple average for the added land.
3. Production divided by acres equals the yield. Please check all calculations.
4. The insured must sign and date the form.
5. If the insured is adding a crop he or she has not farmed in that county for more than two years, please check the **new producer** box.
5. Please submit 2008 production for transfer policies. Often, we do not receive the most recent crop year production from a transfer company, even if this information has been submitted.
6. Past years production can be reported, or corrected, as long as years are submitted consecutively.

2009 Agent Incentive Program Leaders as of 4/1/09

State	Agent	Acres	Level
NC	Rick Plemmons	938	2
NC	Charlie Young	572	3
OK	Jeff Baumann	11,151	1
OK	Alton Weathers	9,569	2
OK	KP Haley	7,151	3
CO	Kevin Pettay	953	2
IN	Dennis Chattin	2,874	1
IN	Don Schulz	617	2
IN	Roger Sill	492	3
MO	Joe Close	378	3
MT	Jim Krise	14,416	1
MT	Monte Harrison	5,818	2
MT	Wanda Robinette	813	3
ND	Pat Howard	24,688	1
ND	Cliff Weiler	10,924	2
ND	Amanda Schaff	1,015	3
SD	Jim Miller	1,497	1

Requirements:

- Net acre growth
- No CAT policies
- MP & CH together
- Premium paid by 12/1/09

IMPORTANT DATES

- Crops with a Sales Closing Date of 2/28– Production Reporting Deadline is 4/14/09
- Crops with a Sales Closing Date of 3/15– Production Reporting Deadline is 4/29/09
- Nursery Sales Closing Date for Carryover Policies is 5/1/09

CLAIMS DEADLINES

- 4/30/09– Fire Cured Tobacco– Kentucky & Tennessee
- 6/15/09– Nursery– Arkansas, Kentucky, North Carolina, Oklahoma, Tennessee & Virginia

Controlled Business Requirements of the Food, Conservation, & Energy Act of 2008

Section 12005, "Controlled Business Insurance" of the 2008 Farm Bill, condensed to simple layman's terms, provides that No individual (insurance agent) may receive any compensation (meaning commissions or any other benefit) for the sale or service of a policy or plan of insurance offered under the Act (meaning policies reinsured under the Federal Crop Insurance Corporation) if the total compensation to be paid to the individual (agent) is more than 30% of the individual's (agent's) income from these Federally reinsured policies that are written for member's of the agent's immediate family. Immediate family is defined as your spouse, father, mother, stepfather, stepmother, brother, sister, stepbrother, stepsister, son, daughter, stepson, stepdaughter, grandparent, grandson, granddaughter, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, or the spouses of any of those mentioned.

Simply stated, if you will receive more than 30% of your income on Federally Reinsured (MPCI) policies from policies which are written on immediate family members, you should as soon as possible (must be accomplished prior to commissions being issued) find another agent to which to transfer your family related policies to reduce your commissions to below 30% rule.

Penalties for non-compliance with this 30% rule can be a civil fine of \$10,000 or more.

Please review your book of business to make this determination. If you have questions or concerns, or need help, please contact Dwight Williams at the Raleigh Regional Office at 888-248-3588.

NEW PRODUCER STATUS

A new producer is identified as a person who has not been actively engaged in farming for a share of the production of the insured crop in the county for tow APH crop years. Formation and dissolution of an entity which includes individuals with two or more APH crop years of production history during the base period does not qualify the new entity as a new producer for the APH yield determination purposes.

New producers who have produced the insured crop for 1 or 2 years, regardless of year produced are required to provide production reports on or before the Production Reporting Deadline for the crop/county. However, if the insured has selected the "insure all counties" option on the policy, and adds a county at acreage reporting, new producer status can be requested at that time.

A variable of the county yield will be assigned for producers who do not qualify for new producer status. There are situations in which an RMA yield determination may be requested. Contact underwriting for further details.



N u r s e r y i n f o r m a t i o n -Nursery cop insurance is available in all counties and in all states provided certain criteria are met. Insurance coverage will apply to all field-grown & containerized nursery plants in the county that are: shown on the Eligible Plant List, meet all requirements for insurability and are grown in an appropriate medium using acceptable production practices.

I m p o r t a n t d a t e s :

- May 1, 2009– Sales Closing Date for 2010 crop year
- May 31, 2009– End of insurance for 2009 crop year
- June 1, 2009– 2010 insurance year begins

Carrvoer Insured Responsibilities

- A Plant Inventory Value Report (PIVR).
- **Two** copies of the most recent wholesale catalog or price list.
- If required documentation is not provided on or before May 1,2009, insurance will not attach until 30 days after all such documents have been received. American Farm Bureau will not be liable for any losses that occur before insurance has attached.

New Insured Responsibilities

- A completed Application.
- A Plant Inventory Value Report (PIVR) for each insured type within a practice.
- **Two** copies of the most recent wholesale catalog or price list.
- Coverage will not attach until 30 days after **all required information** is received. An inspection will then be performed to determine insurability.

CROP HAIL NEWS



APPLICATIONS

All applications prior to crop year 2007 need to be thrown away. The underwriting questions changed for the 2007 crop year and are required for new applications.

To Print New Applications:

- Go to our website, www.afbisinc.com
- Login
- Click on E-Commerce Form
- Reinsurance year is 2009
- Line of Insurance is Crop Hail
- Choose your applicable state
- Select the correct company
- Choose Application Related Forms
- Click on Crop Hail Application and Print

Please note for **Rewrites**, we would appreciate it if agents would use the forms we send instead of writing rewrites on blank applications. If you do use a blank application, please write the policy number on the application. Receiving **new** applications for existing policies greatly slows processing.

When submitting cash policies online...

All Cash policies submitted over the internet must have payment to the Raleigh Regional Office within 10 days of submission. These policies cannot be processed until payment is received.

If we have not received payment within the 10 days allowed, the policy will be changed to deferred and the cash discount will no longer apply.



Calculating Premium

The premium for each line item on Crop Hail Applications should be calculated by rounding to the nearest whole dollar.

Examples:

- Premium for line #1 is \$202.23= premium calculated is \$202.00
- Premium for line #2 is \$101.50= premium calculated is \$102.00

Please note your state's minimum premium and submit premium amount accordingly.

TIPS FOR NEW CROP HAIL APPLICATIONS

1. Have all the information available to help the applicant before they come into your office.
2. Check rates and form codes available for the crops that the applicant wishes to insure.
3. Please call underwriting before the applicant comes into your office to address any questions you have about writing the new application.
4. Applications must be signed, dated and time recorded by agents before the applicant leaves the office.
5. Review Crop Hail Manual for any changes for the 2009 crop year.
6. Please sure checks are filled out correctly, including the following:
 - The dollar amount needs to match the written amount.
 - The check should be made out to American Farm Bureau
 - The check must be signed