

AUGUST CROP WATCH



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AFBIS Information

Mailing Address: PO Box 29627 Raleigh, NC 27626 Underwriting Phone 1-888-248-3588 Fax: 919-783-3520	Physical Address: 5171 Glenwood Ave, Suite 310 Raleigh, NC 27612 Claims Phone: 1-800-965-5766 Office Hours: 8:15am-4:30pm Eastern Time Zone
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FALL 2010 TRAINING

Oklahoma:

- August 4th– Basic Class
- August 5th– Update Class

Virginia:

- August 11th– Basic Class
- August 12th– Update Class

North Carolina:

- August 17th– Basic Class
- August 18th– Update Class

Arkansas:

- August 12th– Basic Class
- August 13th– Update Class

Attention all agents writing MPCI:

Spring acreage reports are now passed due! All completed and timely signed reports must be in the RRO no later than August 1, 2009. Any reports received after this date will not be accepted. We will not be sending out any other form of notification. Check your book of business for incoming log dates. Please mail or fax completed reports immediately!



MPCI CHANGES FOR THE 2010 CROP YEAR

In Oklahoma– the late planting period has been shortened to 15 days.

Enterprise Unit (EU) Changes

To qualify for enterprise with:

- Basic units– acreage must be planted in 2 or more separate sections or farm numbers
- Optional units– acreage must be planted in 2 or more optional units established by separate sections or farm numbers

AND

- At least 2 of those sections or farm numbers making up the basic or optional units must have planted acreage **of at least the lesser of 20 acres or 20% of the insured acreage in the enterprise unit**

Conflict of Interest Disclosure

All policies should be reviewed to determine if a familial, business, financial or legal relationship exists between the agent and the policyholder. A Conflict of Interest form must be submitted for any policy in which this applies. If a relationship is entered that would constitute a conflict of interest during the crop year, this must be disclosed within 15 days of entering the agreement.

Check your 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. Click on **Login**, enter your **User ID and Password**, and click on **View Policies**. Production, Acreage, and Notice of Claim can also be submitted via your book of business.

If you have forgotten your **User ID and Password**, check the **Email forgotten User ID and Password** to have it sent to your email. Please note, the Raleigh Regional Office does not have access to your **User ID and Password**.

PREMIUM BILLING

Premium billings for MPCl premium due July 31st were mailed again to the insured on August 5th. This is the 2nd of 4 billings.

Agents should access the "Policy Due List" feature after logging on to the Agent Options page of the AFBIS, Inc website (www.afbisinc.com). This will keep agents up to date on premium payments posted.

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

Web Based Claim Notices

Submitting a claim notice over the web is fast and easy. After you login to the AFBIS Inc website, click on **Policy Information**. Bring up the correct policy, and select **Notice of Claim** from the drop down menu.

DON'T FORGET!!!

Agents in every state are required to keep signed documentation on all forms when information is submitted via the web. This has been agreed to when accepting web procedure.

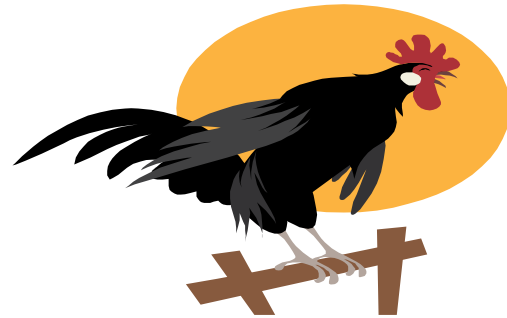
Help your Adjusters!

Cell phone numbers:

Please enter the insured's cell phone number on the Notice of Claim to assist our adjusters in contacting the insured.

Common farm names

Please enter the common farm names on the acreage reports. This will assist our adjusters in allocating production to the correct units.



CLAIMS DEADLINES

Final Date to Report a Claim	Crops	State
8/15/09	Barley	NC
8/15/09	Cabbage	VA
8/15/09	Oats	NC
8/15/09	Wheat	AR/KY/NC/TN
8/30/09	Potatoes	NC & OK
9/15/09	Potatoes	VA





CROP HAIL

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.
4. Applications must be signed, dated, and the time recorded by agents before the applicant leaves the office.
5. Review the Crop Hail Manual for any changes for the 2009 crop year.
6. For cash policies, please be sure that 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.

Please note for Rewrites...

We would appreciate if agents would use the pre-printed forms we send instead of writing rewrites on blank applications. If a blank application is used, please write the existing policy number on the application. Receiving new applications for existing policies greatly slows processing.

Added Perils Endorsement

If electing the Wind Endorsements, choose the correct corresponding Policy Form Code.

For Oklahoma, attach an added peril form to the Crop Hail Application

When submitting cash policies online...

All cash policies submitted over the internet must have payment to the Raleigh Regional Office within 10 days 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.

AGENT INCENTIVE LEADERS

Raleigh Regional Office

State Agent	Acres	Lev
AR Curtis Davis	305	3
KY David Williams	2,149	1
KY Gavin Roberts	1,287	2
KY Dan Furnish	893	3
NC Michael Decker	4,436	1
NC Tina Eakes	2,356	2
NC Amy Edwards	2,034	3
OK Jeff Bauman	11,056	1
OK Alton Weathers	10,539	2
OK Stacey Satterwhite	4,716	3
TN Chris Griffith	363	3
VA Geoffrey Goodbar	602	2

Fargo Regional Office

State Agent	Acres	Lev
CO Steve Musgrave	1,160	1
CO Kevin Pettay	953	2
ID Becky Chase	4,947	1
ID Arden Anderson	2,584	2
ID Loren West	1,730	3
IN Gary Hancock	13,495	1
IN Ross Deatsman	9,550	2
IN Jocque Sheldon	5,723	3
MI Dennis Greenman	4,155	1
MI Gordie Moeggenborg	2,174	2
MI M Loren Carlisle	671	3
MN Rick Solberg	5260	1
MN Craig Espeseth	4,165	2

Fargo Regional Office, cont

State Agent	Acres	Lev
MN Tom Branson	3,115	3
MO Joe Close	378	3
MT Jim Krise	13,737	1
MT Monte Harrison	5,383	2
MT Larry French	1,233	3
ND Cliff Weiler	84,301	1
ND Pat Howard	37,123	2
ND Scott Wilkens	28,928	3
OH Ralph Gell	1,736	1
OH Anthony Meyer	424	2
OH Michael Nadeau	339	3
SD Kent Clark	5,654	1
SD Jim Miller	1,497	2
SD Leonard Osadchuk	1,388	3
WY Keenan Brown	2,744	1
WY Tom Allred	912	2