

September 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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MPCI CHANGES FOR THE 2010 CROP YEAR

In Oklahoma— the late planting period has been shortened to 15 days for Wheat.

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

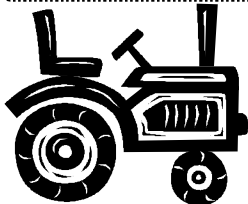
- At least 2 of those sections or farm numbers making up the basic or optional units must have planted acreage **of at least the lesser of 20 acres or 20% of the insured acreage in the enterprise unit**

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.

ATTENTION

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.



The Raleigh Regional Office will be closed on Monday, September 7th. We will reopen on Tuesday, September 8th.

Fall Premium Collections

Policies with a Multi-Peril Termination of Indebtedness date of September 30th (Sales Closing Date)- Insured's premium payment must be in the Raleigh Regional Office or postmarked by the US Postal Service by 9/30/09. Please make every effort to collect remaining balances to avoid policy cancellation and being placed on the FCIC's Ineligible Tracking System (ITS). They will also avoid costly legal action. If there are any questions regarding unpaid premium, please call the Raleigh Office.

An insured may have a claim for an indemnity pending at the time of the termination date. A pending claim does not effect the obligations of the insured to pay premium by the termination date to maintain eligibility for crop insurance coverage.

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.

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.

FALL SALES CLOSING DATES

<u>CROP</u>	<u>DATE</u>	<u>STATES</u>
Small Grains (wheat, barley)	9/30/09	All
Apples	11/20/09	AR/NC/TN/VA
Grapes	11/20/09	AR/NC
Peaches	11/20/09	AR/KY/NC/TN/VA
Pasture, Rangeland, Forage	11/30/09	OK
Potatoes	12/31/09	NC
Pecans	1/31/10	OK



APPLICATION TIPS

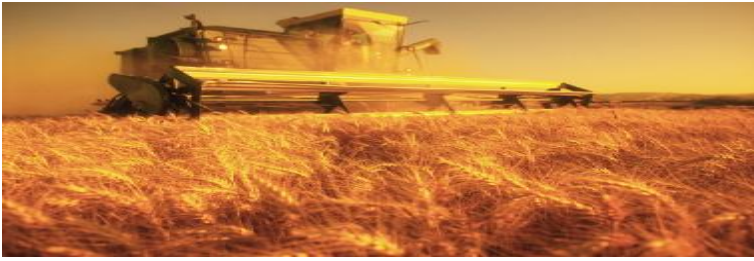
The following are helpful tips for completing Applications:

- Review SBI requirements. Note all corrections to SSN/EIN require the insured's signature and date
- Telephone numbers are required
- If applicable, include the applicant's email
- Agent and applicant must sign the application by the Sales Closing Date
- High Risk Land Exclusions are due by the Sales Closing Date
- If applicant is transferring from another company, previous company name and policy number must be included
- Enterprise and Whole Farm unit options must be elected by Sales Closing Date
- Conditions of Acceptance must be answered for new policies and carryover policies if changes are being made on the policy
- Designate a county if the *Insure all Counties* option is elected.
- Limited Resource Farmer– New applicants must have their Request to Waive Administrative Fees form completed, signed, and attached to the application.

ADDITIONAL INFORMATION YOU SHOULD KNOW.....

- Late filed Applications are no longer accepted for any reason.
 - Landlord/Tenant policy requirements:
 1. The application must clearly state the intent
 2. Evidence of the other party's approval (lease, POA, etc)
 3. The landlord or tenant name and SSN/EIN information
 - Successor in interest– A Successor in interest policy continues the insurance protection, production history, and favorable insurance experience/premium discounts (if the successor qualifies) that were accumulated by the former insured.
 - Qualified Applicants– Must have participated in an active farming capacity (i.e.– managed, performed the physical activities to necessary to produce the crop)
 1. Immediate family member
 2. An authorized representative
 3. A person whose status has changed (i.e. dissolution or a declaration of incompetence or incapacity)
 4. A change of insurable entity (i.e. dissolution or formation of partnership corporation, rust, or settlement of estate)
- * Contact Underwriting for more details*





**WHISTLEBLOWER
HOTLINE**
The toll-free number for the Inspector
General's Hotline is:
1-800-424-9121

Conflict of Interest

From the Standard Reinsurance Agreement: "The company and its service providers shall not permit their sales agents, agency employees, sales supervisors, or any relative or its sales agent, agency employee or sales supervisor, to be involved in loss adjustment activities in a county or adjoining county where the sales agent, agency employee or sales supervisor performs sales functions (except receipt and transfer to the Company of a notice of loss). If the applicable employee or affiliate enters into a business, financial, legal, or familial relationship with the policyholder after the annual disclosure, the applicable employee or affiliate must disclose the information on a disclosure form within 15 days of entering the relationship."

Types: A- Agent/Agency Owner
 B- Business Relationship
 C- Insurance Provider Employee
 D- Adjuster
 E- FCIC/RMA Employee
 L- Agent Relationship
 R- Relative of Insurance Provider Employee
 N/A- Not Applicable

Agent Incentive Program Leaders

As of 9/1/2009

State	Agent	Acres	Level
AR	Mike Catlett	460	2
AR	Curtis Davis	305	3
KY	Kim White	2,280	1
KY	David Williams	2,149	2
KY	Kenneth Brown	1,870	3
NC	Michael Decker	9,696	1
NC	Charlie Young	2,818	2
NC	Tina Eakes	2,356	3
OK	Jeff Baumann	10,926	1
OK	Alton Weathers	10,525	2
OK	Stacey Satterwhite	8,231	3
TN	Glenn Lee	1,059	1
TN	Chris Griffith	363	3
VA	Jason Seward	5,699	1
VA	Bryant Reese	756	2
VA	Todd Dix	670	3

Requirements

- Net acre growth
- Multi-Peril and Crop Hail added together
- No CAT policies
- Premium paid by 12/01/09

