

# CROP WATCH

American Farm Bureau Insurance Services, Inc. Newsletter

MAY 2020

**IMPORTANT REMINDER:** Due to COVID-19, RMA has extended the Production Reporting Date to 30 days after the original Production Reporting Date for those crops with an original Production Reporting Date of March 15, 2020 through May 15, 2020.

## NEW Account Password Required

We have updated our password policy as of 4/15 to better protect your information.

- Must be at least 17 characters
- No complexity required (no upper or lower case, numbers, or special character requirements)
- Passwords cannot contain three or more repeating characters in sequence
- Change password every 6 months



If not compliant by 5/13/20, you will be forced to change on next sign in.



Our offices will be closed  
**MONDAY, MAY 25<sup>th</sup>**  
in observance of Memorial Day

## Nursery Value Select (NVS) Training NOW Available on the Online Training Center

Nursery Value Select (NVS) is a pilot program that allows nursery producers to select the dollar amount of coverage that best fits their risk management needs. NVS, which is an asset-based form of insurance, covers similar causes of loss as the existing nursery program.

NVS is available in select counties in Alabama, Colorado, Florida, Michigan, New Jersey, Oregon, Tennessee, Texas, and Washington. NVS is available in counties where a premium rate is provided in the actuarial documents, to all persons operating nurseries that meet certain criteria.

A 35-minute training that reviews the NVS policy and procedures have been uploaded onto the Online Training Center. To view the training, log into your crop insurance web account and click Online Training Center in the left gray menu. This will open the Online Training Center in a new window. Click the Course Catalog in the upper right side of the screen to view all trainings then search for 'NVS' or scroll down the list of courses to find Nursery Value Select (NVS). Click the course and then click Enroll to watch the training and download the hand outs.

## Tips for Production Reporting

- ✓ Farms with 2019 planted acreage must have production reported.
- ✓ The Record Type is now **REQUIRED** to be submitted when reporting production. This requirement started for all 2018 and later production and all new and carryover policyholders are required to have these on the APH/Production Report. The type of acceptable records used must be indicated to substantiate the total certified production. See the list of Record Types at the bottom of your Production Reporting Form or in the drop down menu in the APH Report on the web. [CLICK HERE](#) to view a list of the different record types.
- ✓ When reporting commingled production for Basic Units (BU) or Enterprise Units (EU), yields **MUST** be indicated with a "PA" in the yield description column or penalty yields will apply.
- ✓ Prior years production may be reported or corrected as long as the years are submitted consecutively and there was no claim. If correcting an Assigned Yield on the APH, a hard copy of the records must be provided to support the change.
- ✓ **Delete** units or Farm Numbers (FN) no longer in operation to shorten the APH, Acreage Report, and assure accuracy
- ✓ When adding a farm, list the legal location, FN, complete share name, production history or indicate "added land" if applicable
- ✓ Production divided by acres = yield
- ✓ Report the COMPLETE share name
- ✓ Production on non-loss units must be reported
- ✓ The policyholder AND agent must sign and date the form
- ✓ New Producer notification, opting out of Yield Exclusion, opting out of the Yield Cup, Master Yield requests, and Grower Reports are due by Production Reporting Date
- ✓ **Uninsurable New Breaking** acreage or **acreage emerging from the Conservation Reserve Program (CRP)** last year require production to be submitted in order to be insurable this crop year. APHs submitted on the web should utilize the note feature to report the production for each applicable unit.

## New Applicant

- ✓ For a new applicant, a blank APH form must be submitted with prior production (if applicable) by Production Reporting Date

## Transfer

- ✓ If the policyholder is transferring from another company, you must submit the 2019 production completed on a blank APH as it is not required to be transmitted by the ceding company

# Updated Navigation on Online Training Center

You will notice some changes to the Online Training Center (OTC) when you go to view a course. The screens to watch the videos look different.

**Nursery Value Select (NVS)**

- Show thumbnails of sections to go through
- Logout of OTC
- Email the course instructor
- Takes you to the OTC home screen
- Closes out of the menu

How many sections are in this course

Advance to next section

Play Button For Video

**Why NVS?**

- NVS amount of insurance based on the amount designated by the grower, not to exceed the highest declared monthly inventory value
- Current insurance program value for loss is based on the smaller of the EPLPPS or the discounted catalog price
- NVS determines insurance value for loss based on (in order of availability) 1) prior sales, 2) contract prices for future delivery, or 3) discounted catalog price
- NVS requires determinations of individual plant value only when there is a loss
- NVS does not require a plant list (EPLPPS)

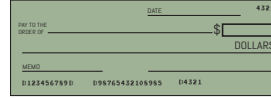
## Direct Deposit Option for Crop Insurance Claims

AFBIS offers insureds the option to have their claim payment directly deposited!

Direct deposit is quick, convenient, and reduces the risk of a paper check being lost, destroyed, or stolen.

How does an insured sign up?

- Download the Automated Clearing House (ACH) Authorization Form and give to the insured to complete.
  - If the insured has an AFBIS insured web account, they can download the form themselves.
- After the form is complete and the supporting document is attached, scan and send them to PolicyAdmin via secure messaging through your crop insurance web account.
- The form can also be mailed to the Regional Office if needed.



**E-Commerce Forms**

Line of Insurance: MPCI  
Reinsurance Year: 2020  
State: Colorado  
Category: Application Related Forms

Please Send Completed Forms to Appropriate Address:

Phone Number: 1/721/476-8222  
Fax Number: 1/721/476-6844  
Mail To: AFBIS, Inc. - Fargo Regional Office  
810 Box 2066  
Fargo, ND 58108-2866

Shop To: AFBIS, Inc. - Fargo Regional Office  
1103 1st Avenue South  
Fargo, ND 58102

Multiple Plant Crop Insurance Forms

Where to find the ACH Authorization Form

The ACH Authorization Form can be found in E-Commerce in MPCI and Crop Hail under the category "Application Related".

NOTE: ACH Direct Deposit is not applicable for policies with an Assignment of Indemnity.

Inbox (8) | Notice of Loss | New Application | Order FSA Rpt of Acr | User Preferences | What's New | Logout

Agent Options  
Copy Policy  
Management Dashboard  
No Policy Unity Map

Premium Estimates  
MPCI  
Dairy RP Quote  
Livestock  
Rainfall Index  
Nursery  
Crop Hail/Private Products

User Resources  
Mobile Apps  
E-Commerce Forms  
Actuarial Information Browser  
Actuarial Changes/Interactive Map  
Data Download  
County/Township/Range Limits  
RMA Daily Prices  
Help Documents  
Agent Resources  
Crop Watch  
Crop Insurance Today Magazine

Product Resources  
MPCI  
Livestock  
Crop Hail/Private Products  
Government/Ag Links

Send Secure Message

From: Tom Agerton  
MPCI  
Livestock  
Rainfall Index  
Nursery  
Crop Hail/Private Products

To: X Pre Policy Admin-ND-0

Subject: ACH for LEX FARMINGTON

Message: Attached is the ACH Authorization Form and voided check for policy 12945, policyholder Lex Farmington.

Attachments: 30 MB maximum size per attachment  
Press button or drag and drop files to add attachments...  
Add Files

Farmington, Lex - ACH Auth - Void  
Check.pdf 1.41 MB

Send Cancel

## CLAIMS CORNER

### Prevented Planting (PP)

A policyholder must report a Notice of Loss within 72 hours after:

- the Final Planting Date, if they do not intend to plant the insured crop during the late planting period or if a late planting period is not applicable; OR
- they determine that they will not be able to plant the insured crop within any applicable late planting period.

**IMPORTANT:** If a crop is planted on PP acreage within or prior to the Late Plant Period (or on or prior to the Final Plant Date if no Late Plant Period is applicable) for the same crop year, the acreage will not be eligible for a PP payment.

**REMINDER:** Based on RMA requirements, the policyholder must initiate the Notice of Loss. The agent is not allowed to submit the Notice of Loss without consent of the policyholder.

### Replant

If a crop is damaged to the extent it would qualify for a replanting payment, USDA will require the crop to be replanted through:

- the Final Planting Date if there is no applicable late plant period,
- the end of the late plant period if the period is less than 10 days,
- the 10<sup>th</sup> day of the late plant period if the period is longer than 10 days.

**IMPORTANT:** A Notice of Loss must be submitted and consent obtained from the loss adjuster prior to replanting. Exceptions will not be made even when the original stand remained intact because the policyholder inter-seeded, replanted alongside the original damaged rows, or left representative sample areas at the insured's discretion. The policyholder should not destroy, abandon, replant, or put any acreage to another use until a Notice of Loss has been filed and an adjuster has released the crop. Acreage replanted during the late planting period that was originally timely planted will retain the timely planted guarantee.

# Important Dates

**MAY 01** Sales Closing Date  
Nursery  
ALL STATES

**MAY 15** Sales Closing & Acreage Reporting Date  
Pecan Tree  
MO

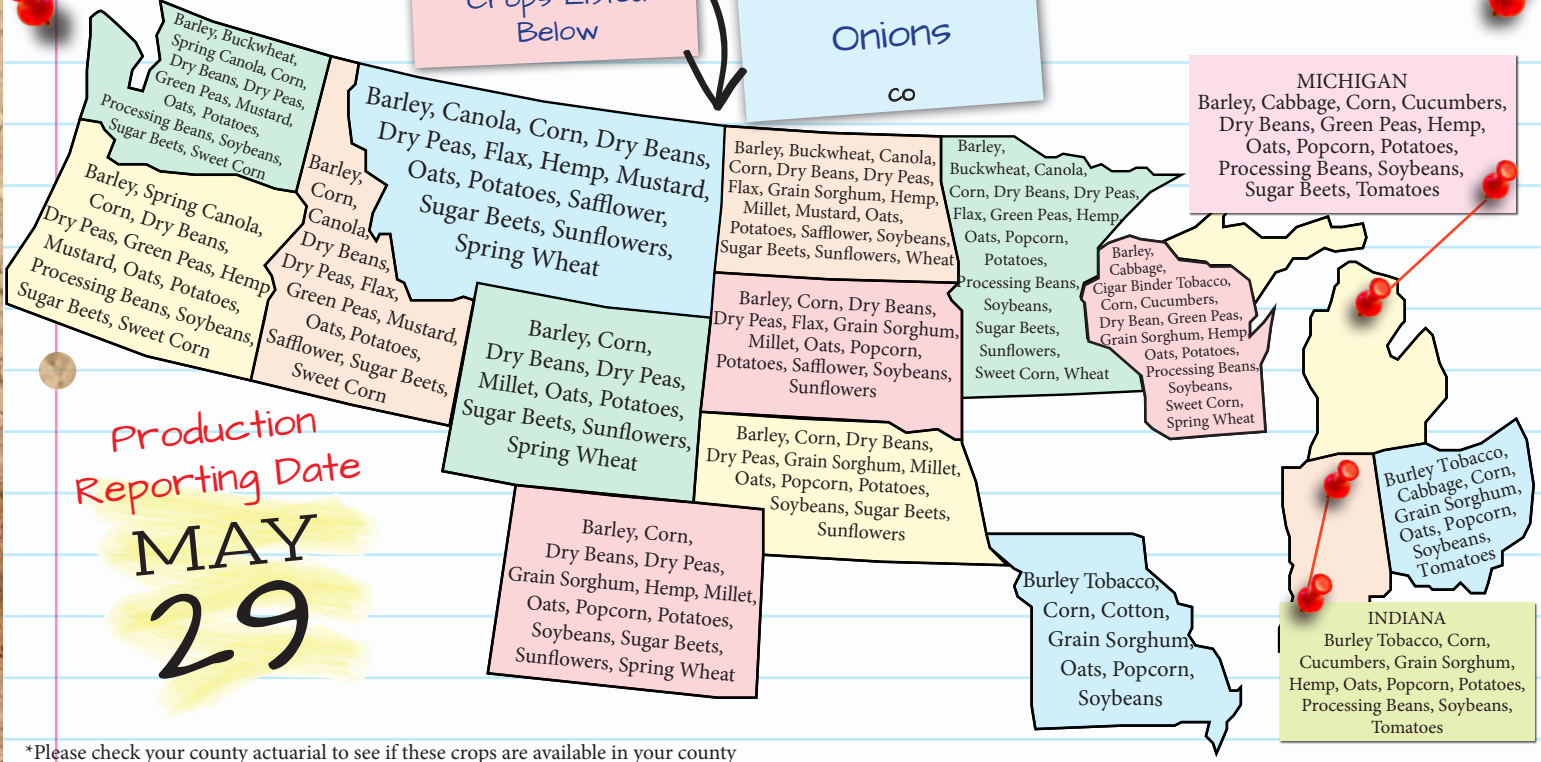
**MAY 15** Acreage Reporting Date  
Oats & Potatoes  
MO

**MAY 22** FPUR Due  
Forage Production Underwriting Report Due for 1st year of establishment  
MI, MN, MT, ND, SD, WI, WY

**MAY 29** Production Reporting Date  
All States & Crops Listed Below

**JUN 15** Acreage Reporting Date  
Onions  
CO

**Earliest Planting Dates**  
Many crops have an "Earliest Planting Date" listed in the county actuarial tables. This date does NOT mean that a crop planted prior to this date is not insurable. It does mean the acreage of the crop planted before the earliest plant date would not be eligible for a replant payment, even if replant is required due to an insurable peril.  
If the crop is damaged to the extent that replanting is required, and it is still feasible to replant (i.e. not past the final plant date), the crop MUST be replanted in order to maintain coverage.



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

## Blank APH Forms Sent to Agents

If you received a blank APH in the mail from AFBIS, this is due to a policyholder adding coverage to a new crop/county on an Application/Change Form. The blank APH can be used to report production history for the new crop or to indicate if the policyholder is a New Producer.

 Acreage Reports are being mailed soon! Look for them in the next week!

## New Producer Status

### What you need to know

- The definition of a New Producer is a producer that has not produced the crop in the county for more than two APH crop years, ever.
- **Production Reporting Date** is the deadline to request New Producer status.
- The producer must check the New Producer box in the applicable database **on the APH form** certifying that they "have not produced the insured crop in the county for more than two years."
- New Producer status is not automatically given to BFR producers. BFR producers must certify as a new producer.

## Yield Exclusion & Opting-Out

This option is continuous and continues to apply until it is canceled. Any new actual yields that are eligible for exclusion (such as a new crop year becomes available for exclusion) will be automatically excluded unless the opt out column on the APH form is checked and signed by the insured by the Production Reporting Date. It's important to re-evaluate prior opt outs as old years roll out of the APH database to see if they continue to provide the optimal APH benefit. \*\*Remember, opting out means the insured wishes to retain their yield for an eligible crop year.\*\*

Contact Policy Admin if you would like a list of insureds, years, and databases that this would affect.

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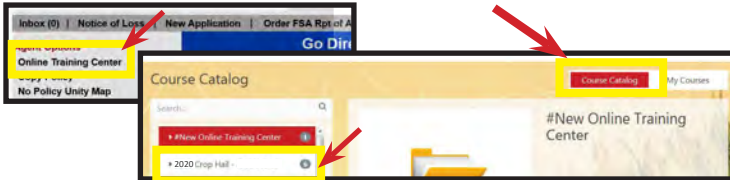
MAY 2020 - CROP HAIL EDITION

## Digital Copy of Crop Hail Manual Now Available!

The complete Crop Hail Agent Manual is now available in PDF format for download from E-Commerce Forms under the Application Related category.

## Crop Hail Training

Crop Hail training is now available via the Online Training Center. You can access this training by clicking the Online Training Center once you log in to your crop insurance web account. When the new window opens, click the "Course Catalog" in the upper right side of the screen and then scroll down until you see 2020 Crop Hail. Click the course and then the section you would like to view.



## Submitting Crop Hail Applications

Agents must submit all signed applications daily. The application must be submitted to FRO the same day it is written and signed by the insured. You may email or fax (701-476-6944) us a copy of the application and keep the original in your policyholder file.

## Calculating Premium

The premium for each line item on Crop Hail Applications is rounded to the nearest whole dollar. Please note your state's minimum premium and submit premium accordingly.

**Claims:** Crop Hail policyholders are required to notify their company of hail damage within 10 days of the loss according to policy provisions. Tobacco Notice of Loss must be submitted within 48 hours.

## Benefits of Crop Hail Coverage

1. **Rates are competitive** - Consider reinvesting the premium savings from an Enterprise Unit MPCCI policy to Crop Hail coverage. A Crop Hail policy allows per acre coverage for a claim.
2. **Deductibles** - Can help reduce premium cost.
3. **Coverage can be purchased for any dollar amount per acre** up to the limit for a crop. The crop underwriting limits vary by state.
4. **Crop Hail coverage has no application deadline (not applicable in ND, SD, MN)** - CH can be written and coverage increased during the growing season until harvest when hail has not occurred on the crop. The exception is Green Snap/Wind coverage in states where this coverage is applicable.
  - **ND, MN, SD** - No application will be accepted and coverage cannot be increased after August 31.
5. **Early Payment discounts are available.**
6. **Early Season or Carryover Coverage** - Insurance attaches immediately at planting the following year.
7. **AgriData Hail Probability Report** - We'll send you an email and map when a hail storm may have impacted your insured.

## Crop Hail Early Season or Carryover Coverage Expiration

**Missouri:** this coverage will expire at 12:01AM, May 15

**South Dakota:** this coverage will expire at 12:01AM, June 1

**Indiana:** this coverage will expire at 12:01AM, June 1

**Colorado:** this coverage will expire at 12:01AM, June 1 for fall seeded crops and 12:01AM, June 15 for spring seeded crops

**Michigan, Montana, Ohio, & Wyoming:** this coverage will expire at 12:01AM, June 15

**Minnesota, North Dakota:** this coverage will expire at 12:01AM, June 15

Please contact Policy Administration if you have any questions about this coverage.



## HEMP Crop Hail Coverage

Crop Hail coverage for Hemp is available in **Colorado, Iowa, Michigan, Montana, Ohio, Minnesota, North Dakota and Kansas**. Refer to the policy language in your state's Crop Hail manual for additional details.

American West Insurance Company is an equal opportunity provider and employer.

# CROP WATCH

"CROP WATCH is published by American West Insurance 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 regulation, and Underwriting or Loss Adjustment rules."