

SERFF Tracking Number: FBLB-125287800 State: Arkansas
Filing Company: Occidental Fire and Casualty Company State Tracking Number: #? \$50
Company Tracking Number: AR-2007-142-CROP
TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only
Product Name: Crop Hail Forms
Project Name/Number: /

Filing at a Glance

Company: Occidental Fire and Casualty Company

Product Name: Crop Hail Forms SERFF Tr Num: FBLB-125287800 State: Arkansas
TOI: 02.1 Crop SERFF Status: Closed State Tr Num: #? \$50
Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only Co Tr Num: AR-2007-142-CROP State Status: Fees not received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Julie Pautvein Disposition Date: 12/17/2007
Date Submitted: 12/13/2007 Disposition Status: Approved
Effective Date Requested (New): 01/01/2008 Effective Date (New): 01/01/2008
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: NCIS Reference Number: 2008NCISCH-XX2
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/17/2007
State Status Changed: 12/14/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

Attached for your review and approval is our Crop Hail form filing for 2008.

Effective with this filing and the 2008 Crop Year, we will be writing Crop Hail insurance and related supplemental coverages under Occidental Fire and Casualty Company in Arkansas. With this filing, we are adopting the most current NCIS Crop Hail forms, as contained in their filing reference number 2008NCISCH-AR2. We are also filing our own company applications, declarations, endorsements and policy jacket for your review.

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Also with this filing, we are proposing that all future NCIS Crop Hail forms filings be considered as filed on our behalf. We will adopt all future NCIS filings within 30 days of the NCIS filed effective date.

We are requesting that this filing be made effective as of January 1, 2008.

Company and Contact

Filing Contact Information

Julie Pautvein, CPCU, Senior Product Analyst | jpautvein@fbfs.com
 5400 University Avenue (515) 226-6445 [Phone]
 West Des Moines, IA 50266-5997 (515) 226-6057[FAX]

Filing Company Information

Occidental Fire and Casualty Company CoCode: 23248 State of Domicile: North Carolina
 702 Oberlin Road Group Code: 225 Company Type: Property & Casualty
 Raleigh, NC 27605-0800 Group Name: State ID Number:
 (515) 226-6445 ext. [Phone] FEIN Number: 84-0513811

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Flat \$50 fee applies for filing a form and related endorsements. We are filing three company forms and reference filing to adopt related NCIS forms.

Check is being mailed with a copy of this page from Serff today.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Occidental Fire and Casualty Company	\$0.00	12/13/2007	

SERFF Tracking Number: FBLB-125287800 *State:* Arkansas
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TOI: 02.1 Crop *Sub-TOI:* 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: Crop Hail Forms
Project Name/Number: /

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0001079524	\$50.00	12/06/2007

SERFF Tracking Number: FBLB-125287800 State: Arkansas
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TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: Crop Hail Forms
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/17/2007	12/17/2007

SERFF Tracking Number: FBLB-125287800 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Occidental Filing Authorization Letter	Approved	Yes
Form	Arkansas Crop Hail Application	Approved	Yes
Form	Arkansas Simplified Crop Hail Application	Approved	Yes
Form	Cotton Module Coverage	Approved	Yes
Form	Simplified Crop Hail Endorsement	Approved	Yes
Form	Deletion of Cotton Escalator Provisions Endt	Approved	Yes
Form	Arkansas Crop Hail Declarations	Approved	Yes
Form	Arkansas Crop Hail Policy Jacket	Approved	Yes

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 Product Name: Crop Hail Forms
 Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Arkansas Crop Hail Application	A-CH0027	11/07	Application/ New Binder/Enrollment		0.00	A-CH0027 (11-07) AR Crop Hail Application.pdf
Approved	Arkansas Simplified Crop Hail Application	A-CH0037	12/07	Application/ New Binder/Enrollment		0.00	A-CH0037(12-07) AR Simplified Crop Hail Application.pdf
Approved	Cotton Module Coverage	CH3010	11/07	Endorsement/Amendment/Conditions	New	0.00	CH3010 11 07 Cotton Module Coverage Endt.pdf
Approved	Simplified Crop Hail Endorsement	CH3011	11/07	Endorsement/Amendment/Conditions	New	0.00	CH3011 11 07 Simplified Crop Hail Endorsement.pdf
Approved	Deletion of Cotton Escalator Provisions Endt	CH3012	11/07	Endorsement/Amendment/Conditions	New	0.00	CH3012 11 07 Deletion of Cotton Escalator Provisions.pdf
Approved	Arkansas Crop Hail Declarations	D-CH0025	11/07	Declaration New s/Schedule		0.00	D-CH0025(11-07) AR Crop Hail Dec.pdf

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Only

Product Name: Crop Hail Forms
Project Name/Number: /

Approved	Arkansas Crop	J-CH9042	11/07	Other	New	0.00	J-CH9042(11-07) AR Crop Hail Policy Jacket_No Sigs.pdf
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Representing:
Occidental Fire & Casualty Company of North Carolina
Processed and Administered at:
2627 KFB Plaza, Manhattan, KS 66503

New-----
Renewal--
Change---
Cancel----

Change Eff. Date: _____
Policy Number: _____
Account Number: _____
RG Policy No: _____

ARKANSAS SIMPLIFIED CROP HAIL APPLICATION

<p>Applicant/Insured Name and Address:</p> <p>SSN: _____ Phone: _____ Alt. Phone: _____ Email: _____</p>	<p>Policy Forms: All Crops Not Listed Below Basic 01 DXS5 13 XS15 16 XS15IP 04</p> <p>Cotton Basic 34 DXS5 38</p> <p>Endorsements: Opt Fire/Lightning Coverage F (Sm Grain, stubble or residue) Cotton Module Coverage C</p>	<p>Agent Name: _____</p> <p>Number: _____ Phone: _____ Email: _____</p>
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If loss occurs in current crop year, indemnity is payable to me and to (Assignment of Indemnity Name/Address):

NOTICE: IT IS A CONDITION OF THIS COVERAGE THAT YOU HAVE YOUR MPC I WITH WESTERN AGRICULTURAL INSURANCE COMPANY OR ONE OF ITS AFFILIATED COMPANIES. IF YOU TRANSFER OR CANCEL YOUR MPC I, YOUR SIMPLIFIED CROP HAIL COVERAGE WILL ALSO BE CANCELLED.

County	Cty #	Kind of Crop	Crop Pract	Crop Code	Crop Class	Policy Form	Insurance Per Acre	Endorsement Codes

Your coverage will be determined each year by multiplying the current season acreage, listed on your Federal Acreage Report, by the Insurance Per Acre and current season rate for those crops listed above.

<p>Underwriting Data:</p> <p>1. Have any of the crops listed above been hailed upon prior to signing this application? (If yes, attach explanation) Yes No 2. Do you have additional acres of the above crops not included in this application? (If yes, provide diagram with loc. & crops) Yes No 3. Do you or a shareholder have other Crop Hail insurance on the above crops? Yes No</p> <p>If yes, Insurance Company _____ Insurance per acre _____</p> <p>4. Do you have Federal Crop Insurance (MPCI) on the above crops? Yes No</p> <p>If yes, Current Policy # _____</p>	<p>BINDER - Policy Provisions shall take effect at 12:01 a.m. on the day following the date you and the agent signed the application. However, if any acre of crop described in this application is damaged by any peril before the effective hour of this insurance, no insurance shall be in effect and within 72 hours after such damage you shall give us written notice and shall be entitled to return premium on such acre. This binder may be canceled by us by written notice to you in accordance with the policy provisions. I declare the facts stated herein to be true.</p>
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<p style="text-align: center;">PAYMENT AGREEMENT</p> <p>The Applicant/Insured agrees to pay the Company the premium shown as amount due on the declaration of the Crop Hail Insurance Policy. Payment will be due on or before August 1 (fall-seeded crops) or on or before November 1 (spring-seeded crops) of the effective year. If not paid by the due date, the insured agrees to pay in addition to the amount due, interest on the unpaid premium at a rate of 15% per annum until paid, plus all reasonable attorney fees, legal expenses, and collection costs. The company is authorized to deduct the premium from a loss indemnity owed to the applicant/insured. When the premium is overdue, the company is authorized to deduct the premium and interest due on this policy from any loss indemnity on a Crop Hail Policy which is in my name and has been issued by the Company.</p>	<p style="text-align: center;">"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."</p>
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Insured's Signature X	Date	Time	Agent's Signature X	Agent Code	Date
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COTTON MODULE COVERAGE ENDORSEMENT

Agreement to Insure

We will agree to extend coverage on the cotton shown on your Crop Hail Insurance Policy Declaration during the period of time that it is stored in modules, subject to the exclusions and limitations contained in the policy of which this endorsement is a part.

Our coverage is excess over any other insurance, whether the other insurance is collectible or not.

Perils Insured Against

This coverage applies only against damage due to wind, fire or vandalism.

Amount of Loss/Limit of Insurance

In order to determine the amount of loss, we will use the following steps:

1. Determine the number of modules damaged by the insured peril.
2. Determine the deductible applied by the cotton gin to each damaged module.

However, in the event of a covered loss, we will not pay more for loss to any one module, than the lesser of:

1. The "Actual Cash Value" of the loss; or
2. The deductible applied by the cotton gin to that module; or
3. \$2000.

We will pay for no more than five (5) modules in any one "group".

Exclusions

We do not cover:

1. Any loss that is due to internal and/or spontaneous combustion.
2. Any loss resulting from any intentional act of you, your family residing with you, your employee, or any person acting on your behalf or at your direction.
3. Any module that is not located in the field where the insured cotton was harvested.
4. Any loss or damage to any tarp or other material used to cover the module.
5. Any loss due to vandalism unless you have reported the vandalism to the applicable police department and provided us with a copy of the police report.

Insurance Period

The coverage provided by this endorsement shall expire at 12:01 AM on December 15th of the same year in which the cotton was harvested.

Definitions

"Actual Cash Value" The actual cash value shall be the local market price on the day of the loss for cotton of like variety and grade, less any salvage value of the damaged cotton.

"Group" Group shall be defined as a collection or aggregate of modules wherein each module is within fifty (50) feet of another module.

SIMPLIFIED CROP HAIL ENDORSEMENT

In consideration of your request, subject to all other terms and conditions of the policy, this endorsement amends your annual crop hail policy as follows:

INTENT OF ENDORSEMENT

If you have a Federally Reinsured Crop Insurance (Federal) policy administered through us, you can annually request us to revise your current season Crop Hail Insurance Policy Declaration from the information provided by you and contained on your current year Federal Acreage Report. This annual revision of your Crop Hail Insurance Policy Declaration is called the Simplified Crop Hail Endorsement.

In Arizona, Arkansas, Alabama, Colorado, Idaho, Indiana, Michigan, Mississippi, Missouri, Ohio, Oregon, Tennessee, Texas, Washington and Wisconsin this endorsement replaces the "Policy Term" section of INSURANCE PERIOD under the GENERAL PROVISIONS.

In Iowa, Minnesota and South Dakota this endorsement replaces the first paragraph of INSURANCE EFFECTIVE PERIOD under the COVERAGE PROVISIONS.

In Kansas and Nebraska this endorsement replaces THIS POLICY IS CONTINUOUSLY RENEWABLE under the GENERAL PROVISIONS.

In Illinois this endorsement replaces MULTIPLE-TERM POLICIES under the ILLINOIS AMENDATORY ENDORSEMENT.

In Utah this endorsement replaces the NONRENEWAL section of CANCELLATION OF POLICY BY US under the UTAH AMENDATORY ENDORSEMENT.

DETERMINATION OF COVERAGE

Your coverage will be determined each year by multiplying the current season acreage, listed on your Federal Acreage Report, by the Insurance Per Acre and current season rate for those crops listed on your previous season Crop Hail Insurance Policy Declaration, or listed on your current season Simplified Crop Hail Application.

The Simplified Crop Hail Application must be signed and dated by the applicable Federal Sales Closing Date. All acres of an insured crop in a county must be insured on the Simplified Crop Hail Application and specified by legal location, even if legal locations are not required on your Federal policy.

Crops listed on your Federal Acreage Report but not listed on your previous Crop Hail Insurance Policy Declaration or not added prior to the termination date(s) listed in the INSURANCE EFFECTIVE PERIOD section of the COVERAGE PROVISIONS in your policy, WILL NOT be added to your current season Crop Hail Insurance Policy Declaration.

In the event of a loss prior to receiving your Federal Acreage Report, the loss will be adjusted using the information contained on the Simplified Crop Hail Application. Your Federal Acreage Report must be received before a crop hail loss can be paid. All acres must be specified by legal location, even if legal locations are not required on your Federal policy.

ENDORSEMENT PERIOD AND UNDERWRITING

This endorsement will cancel at such time that you cancel your Federal policy, or your Federal policy is no longer administered through us. If cancellation occurs after premium is earned, the cancellation effective date will be the end of the policy period stated in the policy provisions.*

*Exception – Kansas – See GENERAL PROVISIONS, CANCELLATION OF POLICY.

DELETION OF COTTON ESCALATOR PROVISION

This amendatory endorsement modifies your crop hail policy. Please read it carefully.

PURPOSE OF ENDORSEMENT

At no additional cost, the “**COTTON: ESCALATOR PROVISION**” clause of the SPECIAL PROVISIONS, will be removed from your policy, except last paragraph thereof, which states:

“We do not cover cotton in open bolls, or cotton bolls immature at the time of a killing frost or freeze. We do not cover reduction of grade, staple, or micronaire.”

LOSS PAYMENT

In the event of a claim with this endorsement, the percentage of loss will be determined and paid in accordance to all other applicable provisions.

Crop Hail Insurance Policy



Representing:

Occidental Fire & Casualty Company of North Carolina

Processed and Administered at:

2627 KFB Plaza, Manhattan, KS 66503

This policy is signed by the President and Secretary of the company.
One of our authorized representatives must also countersign the policy before it is valid.

Secretary

President

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TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: Crop Hail Forms
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 12/17/2007

Comments:

Attachment:

AR-2007-142-Crop Transmittal Header - Filing Letter.pdf

Satisfied -Name: Occidental Filing Authorization
Letter **Review Status:** Approved 12/17/2007

Comments:

Attachment:

Occidental Hail Auth Ltr_1-16-06.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	f. State Filing #:
	g. SERFF Filing #:

3. Group Name	Group NAIC #
----------------------	---------------------

4. Company Name(s)	Domicile	NAIC #	FEIN #
Occidental Fire and Casualty Company of North Carolina	NC	23248	84-0513811

5. Company Tracking Number	AR-2007-142-Crop
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Julie Pautvein 5400 University Ave West Des Moines IA 50266	Product Analyst II	515 226-6445	515 226-6057	jpautvein@fbfs.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Julie Pautvein		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	02.1 Crop
10.	Sub-Type of Insurance (Sub-TOI)	02.1001 Crop Hail Non-Federally Reinsured Only
11.	State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	1-1-2008
15.	Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	NCIS
17.	Reference Organization # & Title	2007NCISCH-AR2
18.	Company's Date of Filing	December 13, 2007
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AR-2007-142-Crop
21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]	

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Re: 2007 Crop Hail Forms Filing
Occidental Fire and Casualty Company of North Carolina, NAIC #23248
Filing ID# AR-2007-142-Crop

Attached for your review and approval is our Crop Hail form filing for 2008.

Effective with this filing and the 2008 Crop Year, we will be writing Crop Hail insurance and related supplemental coverages under Occidental Fire and Casualty Company in Arkansas. With this filing, we are adopting the most current NCIS Crop Hail forms, as contained in their filing reference number 2008NCISCH-AR2. We are also filing our own company applications, declarations, endorsements and policy jacket for your review.

Also with this filing, we are proposing that all future NCIS Crop Hail forms filings be considered as filed on our behalf. We will adopt all future NCIS filings within 30 days of the NCIS filed effective date.

We are requesting that this filing be made effective as of January 1, 2008.

Sincerely,



Julie Pautvein, AIC, CPCU
Product Analyst II
(515)226-6445
jpautvein@fbfs.com

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: Amount: \$75.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	AR-2007-142-Crop			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	Same			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Arkansas Crop Hail Application	A-CH0027 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Arkansas Crop Hail Declarations	D-CH0025 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Arkansas Crop Hail Policy Jacket	J-CH9042 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Arkansas Simplified Crop Hail Application	A-CH0037 (12/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Cotton Module Coverage	CH3010 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Simplified Crop Hail Endorsement	CH3011 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Deletion of Cotton Escalator Provisions Endt	CH3012 (11/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1



Kenneth C. Coon
Senior Vice President
e-mail: kcoon@mcm-ins.com

Acceptance Indemnity Insurance Company
Acceptance Casualty Insurance Company
Occidental Fire & Casualty of North Carolina
Wilshire Insurance Company
Harco National Insurance Company

January 16, 2006

Mr. David A. Mc Neill
Vice President and Assistant General Counsel
Farm Bureau Mutual Insurance Company
5400 University Avenue
West Des Moines, Iowa 50266

Re: Letter of Filing Authority
Occidental Fire and Casualty of North Carolina
Crop Hail Program Rate, Rule and Form Filings

Dear Dave:

The purpose of this letter is to authorize Farm Bureau Mutual Insurance Company and/or any of its affiliates to file rates, rules and forms on behalf of Occidental Fire and Casualty of North Carolina for the crop hail business covered by the MPC/I/Crop Hail Quota Share Reinsurance Contract dated January 1, 2006 between the two parties.

It is the understanding of Occidental that such filings may, at least in part, use materials filed by National Crop Insurance Services, Inc. (NCIS), and that such use is authorized by NCIS in accordance with Farm Bureau's membership in NCIS. If such NCIS authorization is not obtained, Farm Bureau will refrain from using any NCIS materials in its filings on behalf of Occidental.

Sincerely,

A handwritten signature in black ink, appearing to read "K. Coon", written over a faint, circular stamp or watermark.

Kenneth C. Coon
Senior Vice President