

SERFF Tracking Number: FBLB-125789083 State: Arkansas
Filing Company: Western Agricultural Insurance Company State Tracking Number: EFT \$75
Company Tracking Number: AR-2008-186-CROP
TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only
Product Name: Crop Hail Forms
Project Name/Number: Crop Hail 2009/

Filing at a Glance

Company: Western Agricultural Insurance Company

Product Name: Crop Hail Forms	SERFF Tr Num: FBLB-125789083	State: Arkansas
TOI: 02.1 Crop	SERFF Status: Closed	State Tr Num: EFT \$75
Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only	Co Tr Num: AR-2008-186-CROP	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Julie Pautvein	Disposition Date: 10/16/2008
	Date Submitted: 10/14/2008	Disposition Status: Approved
Effective Date Requested (New): 12/01/2008		Effective Date (New): 12/01/2008
Effective Date Requested (Renewal): 12/01/2008		Effective Date (Renewal): 12/01/2008

State Filing Description:

General Information

Project Name: Crop Hail 2009	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization: NCIS	Reference Number: 2009NCISCH-AR2 and all previously approved NCIS Arkansas forms
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/16/2008	Deemer Date:
State Status Changed: 10/14/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
Effective with this filing and the 2008 Crop Year, Occidental Fire and Casualty Co. of North Carolina will no longer write Crop Hail insurance in Arkansas, and the rates, rules and forms currently on file under the Occidental name are being withdrawn.	

<i>SERFF Tracking Number:</i>	<i>FBLB-125789083</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western Agricultural Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$75</i>
<i>Company Tracking Number:</i>	<i>AR-2008-186-CROP</i>		
<i>TOI:</i>	<i>02.1 Crop</i>	<i>Sub-TOI:</i>	<i>02.1001 Crop-Hail Non-Federally Reinsured Only</i>
<i>Product Name:</i>	<i>Crop Hail Forms</i>		
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Western Agricultural Insurance Company has obtained a certificate of authority to write Crop Hail in Arkansas. Therefore, we will be writing Crop Hail insurance and related supplemental coverages under the Western Agricultural Insurance Company name, rather than the Occidental name.

We are filing to adopt the most current NCIS forms for Arkansas, as contained in their reference filing 2009NCISCH-AR2 and all previously approved Arkansas NCIS crop hail forms. We are also filing our company policy jacket, declarations and application, and other company endorsements.

We are also filing to automatically adopt any future NCIS forms filings in your state within 60 days following implementation by NCIS.

We are requesting that this filing be made effective as of December 1, 2008 for the 2009 crop year.

Company and Contact

Filing Contact Information

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

Filing Company Information

Western Agricultural Insurance Company	CoCode: 27871	State of Domicile: Iowa
5400 University Avenue	Group Code: 513	Company Type: Property and Casualty
West Des Moines, IA 50265-5997	Group Name:	State ID Number:
(515) 225-5400 ext. [Phone]	FEIN Number: 86-0259779	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	No
Fee Explanation:	Adopt Bureau and company forms

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western Agricultural Insurance Company	\$75.00	10/14/2008	23168526

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/16/2008	10/16/2008

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Disposition

Disposition Date: 10/16/2008

Effective Date (New): 12/01/2008

Effective Date (Renewal): 12/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Harvested Grain in Storage Coverage	Approved	Yes
Form	Simplified Crop Hail Endorsement	Approved	Yes
Form	Vandalism & Malicious Mischief	Approved	Yes
Form	Insurance Period Endorsement	Approved	Yes
Form	Deletion of Cotton Escalator Provision	Approved	Yes
Form	Cotton Module Endorsement	Approved	Yes
Form	Arkansas Crop Hail Application	Approved	Yes
Form	Arkansas Simplified Crop Hail Application	Approved	Yes
Form	Arkansas Crop Hail Declarations	Approved	Yes
Form	Arkansas Crop Hail Policy Jacket	Approved	Yes
Form	Arkansas Important Notice	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Harvested Grain in Storage Coverage	CH3004	1/06	Endorsement/Amendment/Conditions	New	0.00	CH3004 (01-06) Harvested Grain In Storage Coverage.pdf
Approved	Simplified Crop Hail Endorsement	CH3011	8/08	Endorsement/Amendment/Conditions	New	0.00	CH3011 (8-08) Simplified Crop Hail Endorsement.pdf
Approved	Vandalism & Malicious Mischief	CH3014	8/08	Endorsement/Amendment/Conditions	New	0.00	CH3014 (8-08) Vandalism-Malicious Mischief.pdf
Approved	Insurance Period Endorsement	CH3001	01-06	Endorsement/Amendment/Conditions	New	0.00	CH3001(01-06) Insurance Period Endorsement.pdf
Approved	Deletion of Cotton Escalator Provision	CH3012	11-07	Endorsement/Amendment/Conditions	New		CH3012 11 07 Deletion of Cotton Escalator Provisions.pdf
Approved	Cotton Module Endorsement	CH3010	11-08	Endorsement/Amendment	New		CH3010_10-08_ Cotton

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			ent/Condi ons	Module Endorsemen t.pdf
Approved	Arkansas Crop Hail Application	A-CH0027 9-08	Application/ New Binder/Enro llment	A-CH0027 (9-08) AR CH App.pdf
Approved	Arkansas Simplified Crop Hail Application	A-CH0037 9-08	Application/ New Binder/Enro llment	A-CH0037 (9-08) AR Simplified App.pdf
Approved	Arkansas Crop Hail Declarations	D-CH0025 9-08	Declaration New s/Schedule	D-CH0025 (9-08) AR CH Declarations. pdf
Approved	Arkansas Crop Hail Policy Jacket	J-CH9042 9-08	Other New	J-CH9042 (9-08) AR CH Policy Jacket.pdf
Approved	Arkansas Important Notice	N-CH0008 10-07	Disclosure/ New Notice	N- CH0008_10- 07_ AR Important Notice.pdf

HARVESTED GRAIN IN STORAGE COVERAGE CORN, SOYBEANS AND SMALL GRAINS ONLY

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

PURPOSE OF ENDORSEMENT

This amendatory endorsement provides additional coverage for grain harvested from acreage insured under your crop-hail policy. In order for harvested grain to be covered under this endorsement it must be stored in structurally sound facilities of which you have full access to maintain and safeguard the grain. For the purpose of this endorsement a storage facility is defined as a structure which has a permanent floor, permanent walls and a permanent roof and is fully enclosed. Following are the endorsement terms and conditions.

PERILS INSURED AGAINST

For grain harvested and stored in a completely enclosed storage facility (bin or building) from the acreage insured under your crop-hail policy we will provide coverage against the following:

- (1) Fire and Lightning;
- (2) Hail and wind storm when the loss to the insured crop occurs as a result of damage caused by the direct force of wind or hail to the structure holding such crop;
- (3) Accidental explosions resulting in direct loss to the stored grain caused by unavoidable damage due to faulty operation of any heating or drying unit;
- (4) Smoke damage as a result of unavoidable damage caused by faulty operation of any heating or drying unit;
- (5) Flood, defined as the rising of water in lakes, rivers and streams, excluding damage as the result of water controlled by any government water containment structures;
- (6) Vandalism and Malicious Mischief, meaning only the willful and malicious damage to or destruction of the insured grain and upon such damage you file a report with the appropriate local, county, state or federal law enforcement authorities;
- (7) Theft by persons not having an interest in the crops and upon such occurrence you file notice of such theft with the appropriate local, county, state or federal law enforcement authorities. Any loss resulting from theft due to mysterious disappearance, inventory shortage, embezzlement, or employee dishonesty which is not supported by evidence of felonious entry or trespass will not be covered.

Coverage under this endorsement is excess of any other valid and collectible insurance. In other words, we will only pay your loss from these covered perils which is in excess of indemnity payments received from other sources.

PERILS NOT INSURED AGAINST

The following perils or resultant conditions are specifically excluded under the terms of this endorsement;

- (1) Bursting or rupturing of storage facility as the result of internal pressure;
- (2) Degradation of grain quality; meaning the depreciation of the value of the grain due to mold, heat damage, mycotoxins, insects, rodents, birds, or animals unless such damage is the direct result of an insured peril;
- (3) Neglect or Mismanagement, meaning your failure to use reasonable means to save and preserve the stored grain;
- (4) Grain mixed with another grain, product or material and /or commingled with like grain harvested from acreage not listed in the Schedule of Insurance;
- (5) Grain stored in or being processed in public elevators or warehouses, seed houses, drying plants or manufacturing plants. Further, any grain commingled with production from any other source of which you do not have an interest shall be excluded from coverage under this endorsement;
- (6) Damage caused either directly or indirectly by nuclear reaction, or any resultant effect of radiation or radioactive contamination;
- (7) War.

EXPIRATION OF COVERAGE

Coverage for the stored crop under this endorsement will terminate at the earliest of:

- (1) Sale of the crop;
- (2) Removal of the crop from the storage facility for any reason;
- (3) The crop no longer is in your care or custody;
- (4) June 1st of the year following the year the crop was grown; or,
- (5) Cancellation of the policy by us for failure to pay premium by March 1st of the year following the year the crop was grown.

SPECIAL PROVISION FOR PROTECTION OF GRAIN AFTER LOSS

Under the terms of this endorsement the insured, their families and /or employees, or other designated assignees are required to undertake reasonable care and measures to salvage grain after a covered loss event occurs. This includes safeguarding any undamaged grain to minimize further loss. In consideration thereof, we will pay actual labor and other necessary costs incurred in performance of these duties in amount not to exceed the following:

Corn.....\$.15 per bushel Soybeans.....\$.20 per bushel Small Grains...\$.10 per bushel

The total amount payable for salvaging of grain shall not exceed 5 percent of the limit of insurance applicable to the crop and/or acreage represented by the harvested grain. Any payments made under this provision are excess of any other valid and collectible loss.

LOSS PAYMENT

For the purposes of determining the percentage of loss payment under this endorsement, your loss will be calculated by dividing the agreed amount of production lost (after all salvage efforts are made) by the total production for the acreage the harvested production originated from and as supported by the line item shown on your Schedule of Insurance. Any discounts to the value of salvaged production will be reflected by adjusting the amount of production lost in an amount equivalent to the actual cash value of the crop on the day of adjustment.

As an example:

Assume the total production was 36,000 bushels of which 7,200 bushels were damaged and subsequently salvaged. The salvage value of the grain as determined at the time of loss adjustment is \$1.20 per bushel. At the same time the local cash market value for undamaged grain is \$2.40 per bushel. The total production lost for purposes of determining your loss payment is 3,600 bushels [$7,200 * (\$1.20/\$2.40)$].

Any loss payments made previously as the result of insured perils covered under this crop-hail policy or endorsements thereto will reduce the amount of liability remaining for loss payment purposes under this endorsement.

As an example:

The Schedule of Insurance shows that you insured 200 acres in Section 6 T72 R6 for \$300 per acre for a total of \$60,000 of insurance. During the course of the growing season you collected a 10% loss payment ($\$60,000 * 10\% = \$6,000$) as the result of a hail storm. The liability remaining is therefore \$54,000 ($\$60,000 - \$6,000$). Subsequently, you experience an insurable loss to your stored grain which results in 3,600 bushels being lost. The total harvested production from this legal description was 36,000 bushels. The percentage of loss payable under this endorsement is 10% ($3,600/36,000$). The payable loss would then be the percentage of loss determined under this endorsement multiplied by the remaining liability or \$5,400 ($\$54,000 * 10\%$).

Any losses due under this endorsement are subject to the same deductible elected for your crop-hail coverage under this policy. The combination of all losses associated with your crop-hail policy provisions, this endorsement or any other attached endorsement as well as any payments for salvage performance under this endorsement cannot exceed the liability listed on the Schedule of Insurance for each line item.

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, California, Colorado, Florida, Georgia, Idaho, Indiana, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Washington, Wisconsin and Wyoming this endorsement replaces the "Policy Term" section of INSURANCE PERIOD under the GENERAL PROVISIONS.

In Kansas this endorsement replaces MULTIPLE-TERM POLICIES under the KANSAS AMENDATORY ENDORSEMENT.

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

In Iowa and Nebraska this endorsement replaces MULTIPLE-TERM POLICIES under the SPECIAL PROVISIONS.

In Minnesota this endorsement replaces MULTIPLE-TERM POLICIES under the MINNESOTA AMENDATORY ENDORSEMENT II.

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 June 1 of the current crop year. 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.

VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT

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

PURPOSE OF ENDORSEMENT

We will cover loss caused by willful and malicious damage to or destruction of growing crops named at the legal locations described in the current year Crop Hail Insurance Policy Declaration.

LOSS PAYMENT

In the event of destruction or damage to growing crops insured under this policy from Vandalism and Malicious Mischief, we will not be liable for any destruction or damage that is not in excess of \$100 per occurrence. If the destruction or damage is in excess of \$100, we will be liable for the entire amount of the destruction or damage, not to exceed the amount specified in the Crop Hail Insurance Policy Declaration and not exceeding the actual cash value. This coverage expires at 12:01 A.M. on December 15th of the current year.

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

INSURANCE PERIOD ENDORSEMENT

This endorsement modifies insurance provided under your Crop Hail policy.

INSURANCE PERIOD

Paragraph 2.a. in the General Provisions is replaced with:

No coverage is in effect until 12:01 a.m. on the day immediately following the date you and the agent sign the application.

Paragraph 2.d. in the General Provisions is replaced with:

Insurance added to this policy becomes effective 12:01 a.m. on the day immediately following the date the revised Schedule of Insurance is accepted by us or as otherwise provided in the Special Provisions or special crop endorsement.

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.

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 collection of modules ("group").

CROP INSURANCE

Representing:
Western Agricultural Insurance Company
Processed and Administered at:
2627 KFB Plaza, Manhattan, KS 66503

New-----		June Billing-----		Change Etl. Date:
Renewal--		Deferred Billing--		Policy Number:
Change---				Account Number:
Cancel----				RG Policy No.:

ARKANSAS SIMPLIFIED CROP HALL APPLICATION

Applicant/Insured Name and Address: _____

Policy Forms: All Crops Not Listed Below

Basic	01	Tree Fruits, Grapes, Bush Fruits & Berries	13
DXSS	13	Tomatoes, Vegetable & Vine Crops	16
XS15	16	Basic	01
		XS15IP	04

Endorsement Codes:
Opt Fire/Lighting Coverage (Crops Planted in Sm Gr Stubble) F C
Cotton Module Coverage

Agent Name: _____

Number: _____
Phone: _____
Email: _____

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 MPICI WITH WESTERN AGRICULTURAL INSURANCE COMPANY OR ONE OF ITS AFFILIATED COMPANIES. IF YOU TRANSFER OR CANCEL YOUR MPICI, YOUR SIMPLIFIED CROP HALL COVERAGE WILL ALSO BE CANCELLED.

County	City #	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.

Underwriting Data:

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 Hall Insurance on the above crops? Yes No
4. Do you have Federal Crop Insurance (MPCI) on the above crops? Yes No

If yes, Insurance Company _____ Insurance per acre _____

If yes, Current Policy # _____

PAYMENT AGREEMENT

The Applicant/Insured agrees to pay the Company the premium shown as amount due on the declaration of the Crop Hall 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 Hall Policy which is in my name and has been issued by the Company.

"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."

Insured's Signature	Date	Time	Agent's Signature	Agent Code	Date



Representing:
 Western Agricultural Insurance Company
 Processed and Administered at:
 2627 KFB Plaza, Manhattan, KS 66503

Policy Number		Account Number	Crop Year
Effective Date		Billing Mode	Premium Due Date
Agent Number		Agent Phone Number	
Agent Name			

*** This is not a bill ***

Phone:

Alt. Phone:

Line No.	Quarter	Section	Twp	Range	County	Crop	Line Endorsement	Policy Form	% Interest	\$ Insurance	\$ Total	Premium
	FSN	Common Farm			Other Interest		Uninsured Loss%	Effective Date	In Crop	Acres	Acres	Rate

Gross Premium	Endorsements	Net Premium	Interest Charges	Total Payments	Amount Due

Crop Hail Insurance Policy

crop
INSURANCE

Representing:
Western Agricultural Insurance Company
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

IMPORTANT INFORMATION REQUIRED BY THE ARKANSAS INSURANCE DEPARTMENT

If you have questions about your insurance, do not hesitate to contact your insurance company or agent to resolve your problem.

**Crop 1 Insurance
2627 KFB Plaza
Manhattan, KS 66503**

Or

1-800-356-5485

You may also contact the **ARKANSAS INSURANCE DEPARTMENT** with any questions about your insurance.

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

Or

1-800-282-9134

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 10/16/2008

Comments:

Attachment:

AR-2008-186-Crop Transmittal Header.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 #
Western Agricultural Insurance Company	IA	27871	86-0259779

5. Company Tracking Number	AR-2008-186-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	12-1-2008
15.	Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	NCIS
17.	Reference Organization # & Title	2009NCISCH-AR2
18.	Company's Date of Filing	October 14, 2008
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-2008-186-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: 2009 Crop Hail Forms Filing
Western Agricultural Insurance Company. NAIC #27871

Effective with this filing and the 2008 Crop Year, Occidental Fire and Casualty Co. of North Carolina will no longer write Crop Hail insurance in Arkansas, and the rates, rules and forms currently on file under the Occidental name are being withdrawn.

Western Agricultural Insurance Company has obtained a certificate of authority to write Crop Hail in Arkansas. Therefore, we will be writing Crop Hail insurance and related supplemental coverages under the Western Agricultural Insurance Company name, rather than the Occidental name.

We are filing to adopt the most current NCIS forms for Arkansas, as contained in their reference filing 2009NCISCH-AR2 and all previously approved Arkansas NCIS forms. We are also filing our company policy jacket, declarations and application, and other company endorsements.

We are also filing to automatically adopt any future NCIS forms filings in your state within 60 days following implementation by NCIS.

We are requesting that this filing be made effective as of December 1, 2008 for the 2009 crop year..

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 #: N/A - Submitted via EFT on Serff 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.)