

<i>SERFF Tracking Number:</i>	<i>RURL-125511554</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fireman's Fund Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FF08CH-3</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>AR 2008 Form filing</i>		
<i>Project Name/Number:</i>	<i>AR 2008 Form filing/FF08CH-3</i>		

Filing at a Glance

Company: Fireman's Fund Insurance Company

Product Name: AR 2008 Form filing

TOI: 02.1 Crop

Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only

Filing Type: Form

SERFF Tr Num: RURL-125511554 State: Arkansas

SERFF Status: Closed

Co Tr Num: FF08CH-3

Co Status:

Authors: Sandy Holte, Gary Schmidt

Date Submitted: 03/03/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Disposition Date: 03/10/2008

Disposition Status: Approved

Effective Date (New): 04/15/2008

Effective Date (Renewal): 04/15/2008

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal):

State Filing Description:

General Information

Project Name: AR 2008 Form filing

Project Number: FF08CH-3

Reference Organization:

Reference Title:

Filing Status Changed: 03/10/2008

State Status Changed: 03/10/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: 2008 CROP-HAIL INSURANCE FORM FILING

Fireman's Fund Insurance Company NAIC # 21873

File No. FF08CH-3

Status of Filing in Domicile: Not Filed

Domicile Status Comments: domicile state is CA

Reference Number:

Advisory Org. Circular:

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>RURL-125511554</i>	<i>State:</i>	<i>Arkansas</i>
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Rural Community Insurance Agency, Inc. is the Managing General Agency for the above captioned company and has been granted filing authority for the crop insurance lines of business. Fireman's Fund is a member of National Crop Insurance Services (NCIS).

Effective April 15, 2008 we wish to file an independent Crop-Hail Special Provisions form which will replace the NCIS 603 Arkansas and Missouri Special Provisions which was filed on our behalf by National Crop Insurance Services. On our proposed new independent form, we removed the COTTON ESCALATOR PROVISION which limits the maximum percentage of insurance payable for loss that occurs between the inception of coverage and June 5th. The total limit of insurance (100%) will now be in effect at the inception of coverage. In the Transit Coverage section of the PERIL INSURED AGAINST Provision No.1, we extended the mileage limitation from 50 miles to 100 miles. We also removed all references to the state of Missouri. All other provisions of the NCIS policy remain the same.

Company and Contact

Filing Contact Information

Sandy Holte, Operations Analyst - Claims Underwriting	Sandra.Holte@rcis.com
3501 Thurston Ave	(763) 323-2158 [Phone]
Anoka, MN 55011	(763) 712-2531[FAX]

Filing Company Information

Fireman's Fund Insurance Company	CoCode: 21873	State of Domicile: California
777 San Marin Drive A26	Group Code: 761	Company Type: Property and Casualty
Novato, CA 94998	Group Name: Allianz Group	State ID Number:
(415) 899-3077 ext. [Phone]	FEIN Number: 94-1610280	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	form filing fee

SERFF Tracking Number: RURL-125511554 *State:* Arkansas
Filing Company: Fireman's Fund Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: FF08CH-3
TOI: 02.1 Crop *Sub-TOI:* 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: AR 2008 Form filing
Project Name/Number: AR 2008 Form filing/FF08CH-3
Per Company: No

SERFF Tracking Number: RURL-125511554 State: Arkansas
Filing Company: Fireman's Fund Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF08CH-3
TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: AR 2008 Form filing
Project Name/Number: AR 2008 Form filing/FF08CH-3

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fireman's Fund Insurance Company	\$50.00	03/03/2008	18275402

SERFF Tracking Number: RURL-125511554 State: Arkansas
Filing Company: Fireman's Fund Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF08CH-3
TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: AR 2008 Form filing
Project Name/Number: AR 2008 Form filing/FF08CH-3

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/10/2008	03/10/2008

SERFF Tracking Number: RURL-125511554 *State:* Arkansas
Filing Company: Fireman's Fund Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: FF08CH-3
TOI: 02.1 Crop *Sub-TOI:* 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: AR 2008 Form filing
Project Name/Number: AR 2008 Form filing/FF08CH-3

Disposition

Disposition Date: 03/10/2008
Effective Date (New): 04/15/2008
Effective Date (Renewal): 04/15/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: RURL-125511554 State: Arkansas
 Filing Company: Fireman's Fund Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: FF08CH-3
 TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured
 Only
 Product Name: AR 2008 Form filing
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms schedule	Approved	Yes
Supporting Document	Authorization letter	Approved	Yes
Form	AR Special Provisions	Approved	Yes

SERFF Tracking Number: RURL-125511554 State: Arkansas
 Filing Company: Fireman's Fund Insurance Company State Tracking Number: EFT \$50
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 TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only
 Product Name: AR 2008 Form filing
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	AR Special Provisions	HA-2173 (03-08)	03-08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 2007 NCIS 603 Previous Filing #:		HA-2173 _03-08_.pdf 603-2007 Spec Prov-AR-MO WITHDRAW N.pdf

**CROP-HAIL POLICY-BASIC FORM
SPECIAL PROVISIONS**

ARKANSAS

1. PERILS INSURED AGAINST.

We insure for direct loss to crops described in the Schedule of Insurance caused by:

a. *Hail*

b. *Fire and Lightning*

We cover loss by fire and lightning before harvest and while crop is still in the harvester, except that fire and lightning will not apply to any crop that has been planted in small grain crop, stubble or residue.

Fire and Lightning coverage does not extend to cotton modules.

c. *Transit Coverage (Except Cotton and Tobacco)*

While the harvested crop is being transported to the first place of storage not to exceed 100 miles, this policy is extended to cover loss caused by:

- (1) Fire and Lightning
- (2) Windstorm
- (3) Collision
- (4) Overturn
- (5) Collapse of bridges, docks and culverts

However, *Transit Coverage* is excess over any other valid and collectable insurance.

FIRST PLACE OF STORAGE means any drying apparatus, drying bins or storage facility of any kind.

d. *Fire Department Service Charge*

We will pay up to \$250 for your obligation assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect the unharvested crop.

No Excess Over Loss or Deductible will apply to Fire, Lightning and Transit Coverage or Fire Department Services Charge.

2. CATASTROPHE LOSS AWARD.

When a loss exceeds 70% on any acre of the insured crop an additional amount of one-half of the percent of loss that is in excess of 70% will be paid. However:

- a. the total amount payable per acre shall not exceed the amount of insurance applying at the time of loss;
- b. this award will not be paid if the loss is subject to any Excess Over Loss or Deductible provision which does not disappear at or less than 70% loss.

3. CANNING BEANS AND CANNING PEAS.

Insurance on canning beans and canning peas will expire 60 days after the crop is clearly visible above the ground.

4. CORN AND SORGHUM SEED PRODUCTION.

On corn grown for seed purposes, the amount of any loss will be determined in the same manner as for ordinary field corn. On sorghum crops grown for seed purposes, the amount of any loss will be determined in the same manner as for ordinary field sorghum.

5. HAY, FORAGE AND GRASS CROPS.

a. For hay, forage or other crops harvested more than once each growing season, the limit of insurance per acre provided for each cutting or harvest will be determined by dividing the total insurance per acre by the number of cuttings or harvests.

b. If your Schedule of Insurance specifies a limit of insurance per acre for each cutting or harvest, Section (a) will not apply.

c. When hay and grass crops grown for seed are insured:
(1) The insurance will apply only to the cutting to be harvested for seed.

(2) For crops other than alfalfa, until the seed is set, a maximum of 25% of the insurance per acre stated in the Schedule of Insurance will apply.

(3) For alfalfa seed production, prior to sufficient pollinator bees in hives being placed in the field, a maximum of 25% of the insurance per acre stated in the Schedule of Insurance will apply. On the day after the bees have been placed and each following day, an additional 3% becomes effective until 100% of the limit of insurance is in effect.

6. REPLANTING DESTROYED CROPS (Except cotton, small grain crops and rice).

a. When any acre of crop is damaged by an insured peril to the extent that replanting is necessary, as determined by us, and you choose to replant to the same or substitute crop, the percentage of loss will be the lesser of either:

- (1) the percent of loss sustained to the original crop less any applicable deductible; or
- (2) the insured's actual expense of replanting each acre to a like or substitute crop, not to exceed 20% of the insurance applying to each replanted acre.

b. The limit of insurance will be reduced by any payment determined in provision 6.b. but will not be reduced by any payment determined in provision 6.a. The insurance will continue on the replanted crop if of like kind. If not of like kind, the insurance will transfer to the substitute crop at the appropriate premium upon approval by us. No Excess Over Loss or Deductible Provision will apply to the expense of replanting.

c. If you choose not to replant and we determine it is feasible to replant, we will reimburse you in the amount of 20% of the limit of insurance applying to each damaged acre of the insured crop and the liability on these acres will then cease.

7. COTTON:

Loss Adjustment: Until the insured cotton crop is squared or has been up to a stand over 6 weeks, whichever is earlier, any reduction in stand or plant population will not constitute a loss unless the stand is reduced below an average of 300 plants per 100 feet of row.

If you are paid a percentage loss and replant, the balance of the limit of insurance may be transferred to the new cotton crop or, upon our approval, to a substitute crop.

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.

8. EXPIRATION OF INSURANCE.

Coverage ceases at 12:01 a.m. on the following dates of the current year:

	Hail coverage:	Fire Lightning and Transit coverage:
Barley, oats, rye and wheat	July 20.....	July 20
Corn	October 1	December 15
Cotton..	November 15	November 15
Rice.....	November 1.....	November 1
1 Sorghum crops.....	October 20.	December 15
Soybeans.....	November 15	November 15
15 Tobacco.....	November 1	November 1
1 Tree fruits.....	November 1	November 1
November 1 All other crops.....	October 1	October 1
.....	October 1	

OPTIONAL PROVISIONS

Your application and rate of premium determine whether your coverage will be amended by one of the following optional provisions.

**EXCESS OVER 5% LOSS - DISAPPEARING AT 25% PROVISION - (SYMBOL: DXS5)
EXCEPT TOBACCO AND TOMATOES**

We will not cover any loss until the percentage of loss per acre exceeds 5%. The percentage per acre then payable will be the percent in excess of 5%, multiplied by 1.25. Once the percentage of loss equals or exceeds 25% this provision will no longer apply.

SPECIAL PROVISIONS

WITHDRAWN

Arkansas and Missouri

1. PERILS INSURED AGAINST.

We insure for direct loss to the crops described in the Schedule of Insurance caused by:

a. *Hail*b. *Fire and Lightning*

We cover loss by fire and lightning before harvest and while the crop is still in the harvester except that fire and lightning will not apply to any crop that has been planted in small grain crop, stubble or residue.

Fire and Lightning coverage does not extend to cotton modules.

c. *Transit Coverage (Except Cotton and Tobacco)*

While the harvested crop is being transported to the first place of storage not to exceed 50 miles, this policy is extended to cover loss caused by:

- (1) Fire and Lightning
- (2) Windstorm
- (3) Collision
- (4) Overturn
- (5) Collapse of bridges, docks and culverts

However, *Transit Coverage* is excess over any other valid and collectible insurance.

FIRST PLACE OF STORAGE means any drying apparatus, drying bins or storage facility of any kind.

d. *Fire Department Service Charge*

We will pay up to \$250 for your obligation assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect the unharvested crop.

No Excess Over Loss or Deductible will apply to Fire, Lightning and Transit Coverage or Fire Department Service Charge.

2. CATASTROPHE LOSS AWARD.

When a loss exceeds 70% on any acre of the insured crop an additional amount of one-half of the percent of loss that is in excess of 70% will be paid. However:

- a. the total amount payable per acre will not exceed the amount of insurance applying at the time of loss;
- b. this award will not be paid if the loss is subject to any Excess Over Loss or Deductible provision which does not disappear at or less than 70% loss.

3. CANNING BEANS AND CANNING PEAS.

Insurance on canning beans and canning peas will expire 60 days after the crop is clearly visible above the ground.

4. CORN AND SORGHUM SEED PRODUCTION.

On corn grown for seed purposes, the amount of any loss will be determined in the same manner as for ordinary field corn. On sorghum crops grown for seed purposes, the amount of any loss will be determined in the same manner as for ordinary field sorghum.

5. HAY, FORAGE AND GRASS CROPS.

- a. For hay, forage or other crops harvested more than once each growing season, the limit of insurance per acre provided for each cutting or harvest will be determined by dividing the total insurance per acre by the number of cuttings or harvests.

- b. If your Schedule of Insurance specifies a limit of insurance per acre for each cutting or harvest, Section (a) will not apply.

- c. When hay and grass crops grown for seed are insured:

- (1) The insurance will apply only to the cutting to be harvested for seed.
- (2) For crops other than alfalfa, until the seed is set, a maximum of 25% of the insurance per acre stated in the Schedule of Insurance will apply.
- (3) For alfalfa seed production, prior to sufficient pollinator bees in hives being placed in the field, a maximum of 25% of the insurance per acre stated in the Schedule of Insurance will apply. On the day after the bees have been placed and each following day, an additional 3% becomes effective until 100% of the limit of insurance is in effect.

6. REPLANTING DESTROYED CROPS (Except cotton, rice and small grain crops).

- a. When any acre of crop is damaged by an insured peril to the extent that replanting is necessary, as determined by us, and you choose to replant to the same or a substitute crop, the percentage of loss will be the lesser of either:
 - (1) the percent of loss sustained to the original crop less any applicable deductible; or
 - (2) the insured's actual expense of replanting each acre to a like or substitute crop, not to exceed 20% of the insurance applying to each replanted acre.

b. For Missouri Soybeans only:

The percentage of loss determined in provision 6.a.(2) will also include any percentage of loss due to a delay in replanting according to tables, if any, published in the soybean loss adjustment procedures, less any applicable deductible.

c. The limit of insurance will be reduced by any payment determined in provision 6.b. but will not be reduced by any payment determined in provision 6.a. The insurance will continue on the replanted crop if of like kind. If not of like kind, the insurance will transfer to the substitute crop at the appropriate premium upon approval by us. No Excess Over Loss or Deductible Provision will apply to the expense of replanting.

d. If you choose not to replant and we determine it is feasible to replant, we will reimburse you in the amount of 20% of the limit of insurance applying to each damaged acre of the insured crop and the liability on these acres will then cease.

If you are paid a percentage loss and replant, the balance of the limit of insurance may be transferred to the new cotton crop or, upon our approval, to a substitute crop.

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.

8. ZONES. (Missouri)

Whenever referred to in this policy, zones will be defined as follows:

Zone 1 - Counties of:

Dunklin	Pemiscot
Mississippi	Scott
New Madrid	Stoddard

Zone 2 - All other counties

9. EXPIRATION OF INSURANCE.

Coverage ceases at 12:01 a.m. on the following dates of the current year:

	Hail coverage:	Fire, Lightning and Transit coverage:
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Arkansas and Missouri Zone 1		
Barley, oats, rye and wheat	July 20.....	July 20

Missouri Zone 2		
Barley, oats, rye and wheat	August 1	August 1

Arkansas and Missouri		
Corn	October 1	December 15
Cotton	November 15	November 15
Rice	November 1	November 1
Sorghum crops	October 20	December 15
Soybeans	November 15	November 15
Tobacco	November 1	November 1
Tree fruits.....	November 1	November 1
All other crops.....	October 1	October 1

7. COTTON: ESCALATOR PROVISION.

The term "escalator" refers to the maximum percentage of the limit of insurance payable for loss that occurs between the inception of coverage and June 5 of the current crop year.

Dates for Loss	Maximum Payable Percentage of Loss	Dates for Loss	Maximum Payable Percentage of Loss
May 25 and prior	20%	12:01 a.m. May 31	50%
12:01 a.m. May 26	25%	12:01 a.m. June 1	60%
12:01 a.m. May 27	30%	12:01 a.m. June 2	70%
12:01 a.m. May 28	35%	12:01 a.m. June 3	80%
12:01 a.m. May 29	40%	12:01 a.m. June 4	90%
12:01 a.m. May 30	45%	12:01 a.m. June 5	100%

If two or more losses occur the maximum payable percentage of all losses will not exceed the maximum payable percentage in effect on the date of the last occurring loss.

Loss Adjustment: Until the insured cotton crop is squared or has been up to a stand over 6 weeks, whichever is earlier, any reduction in stand or plant population will not constitute a loss unless the stand is reduced below an average of 300 plants per 100 feet of row.

OPTIONAL PROVISION

Your application and rate of premium determine whether your coverage will be amended by the following optional provision.

EXCESS OVER 5% LOSS – DISAPPEARING AT 25% PROVISION – (SYMBOL: DXS5) EXCEPT TOBACCO AND TOMATOES

We will not cover any loss until the percentage of loss per acre exceeds 5%. The percentage per acre then payable will be the percent in excess of 5%, multiplied by 1.25. Once the percentage of loss equals or exceeds 25% this provision will no longer apply.

<i>SERFF Tracking Number:</i>	<i>RURL-125511554</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fireman's Fund Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FF08CH-3</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>AR 2008 Form filing</i>		
<i>Project Name/Number:</i>	<i>AR 2008 Form filing/FF08CH-3</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: RURL-125511554 State: Arkansas
Filing Company: Fireman's Fund Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: FF08CH-3
TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured
Only
Product Name: AR 2008 Form filing
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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 03/10/2008

Comments:

Attachment:

Property and Casualty.pdf

Satisfied -Name: Forms schedule **Review Status:** Approved 03/10/2008

Comments:

Attachment:

Form filing schedule.pdf

Satisfied -Name: Authorization letter **Review Status:** Approved 03/10/2008

Comments:

Attachment:

AR.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	FF08CH-3
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21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

Effective April 15, 2008 we wish to file an independent Crop-Hail Special Provisions form which will replace the NCIS 603 Arkansas and Missouri Special Provisions which was filed on our behalf by National Crop Insurance Services (NCIS). On our proposed new independent form, we removed the COTTON ESCALATOR PROVISION which limits the maximum percentage of insurance payable for loss that occurs between the inception of coverage and June 5th. The total limit of insurance (100%) will now be in effect at the time the application is accepted. In the Transit Coverage section of the PERIL INSURED AGAINST Provision No. 1, we extended the mileage limitation from 50 miles to 100 miles. We also removed all references to the state of Missouri. All other provisions of the NCIS policy remain the same.

The following is attached for your review:

HA-2173 (03-08) Crop-Hail Policy - Basic Form Special Provisions
(Replaces 2007 NCIS 603)

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: \$50.00

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.)

1.	This filing transmittal is part of Company Tracking #	FF08CH-3			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
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	Special Provisions	HA-2173 (03-08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	2007 NCIS 603	
02			<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a form filing must include the following:

1. A completed Form Filing Schedule Document (PC FFS-1) **(Do not refer to the body of the filing for the forms listing.)** and,
2. A completed Property & Casualty Transmittal Document (PC TD-1), and
3. One copy of each form to be reviewed for the reviewer's records, and
4. One copy of any other components/exhibits submitted with the filing, and
5. The appropriate state Review Requirements, if required, and
6. The appropriate filing fees, if required, and
7. A postage-paid, self-addressed envelope large enough to accommodate the return.
8. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



Kerian Bunch
Vice President
Associate General Counsel

November 7, 2005

Commissioner of Insurance - Arkansas

To Whom It May Concern:

Fireman's Fund Insurance Company hereby authorizes Rural Community Insurance Agency, Inc., Anoka, Minnesota, to submit filings on its behalf for rates, rules and forms relating to Multi-Peril Crop, Crop Hail Insurance and any other crop related products.

This authorization shall apply to all states in which Fireman's Fund Insurance Company is licensed and shall remain in effect until you are notified, in writing, of its revocation.

FIREMAN'S FUND INSURANCE COMPANY

Kerian Bunch