

SERFF Tracking Number: NACR-125715122 State: Arkansas
 Filing Company: National Crop Insurance Services Incorporated State Tracking Number: EFT \$50
 Company Tracking Number: 2009NCISCH-AR2
 TOI: 02.1 Crop Sub-TOI: 02.1001 Crop-Hail Non-Federally Reinsured Only
 Product Name: Crop-Hail Insurance
 Project Name/Number: Crop-Hail Insurance Form Filing/2009NCISCH-AR2

Company and Contact

Filing Contact Information

(This filing was made by a third party - nationalcropinsuranceservicesincorporated)

Therese Stom, Director, Actuarial Applications thereses@ag-risk.org

& Insurance Filings

8900 Indian Creek Parkway, Ste 600 (913) 685-2767 [Phone]

Overland Park, KS 66210 (913) 685-3080[FAX]

Filing Company Information

National Crop Insurance Services Incorporated CoCode: 99

State of Domicile: Kansas

8900 Indian Creek Parkway, Suite 600 Group Code: 99

Company Type:

Overland Park, KS 66210 Group Name:

State ID Number:

(913) 685-2767 ext. [Phone] FEIN Number: 48-1066701

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Form filing fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Crop Insurance Services Incorporated	\$50.00	08/05/2008	21783824

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	08/06/2008	08/06/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Form	Tree Fruits, Grapes, Bush Fruits and Berries Endorsement	Filed	Yes
Form	Basic Form - Special Provisions Arkansas and Missouri	Filed	Yes
Form	Assignment of Indemnity	Filed	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Filed	Tree Fruits, Grapes, Bush Fruits and Berries Endorsement	NCIS 577	2009	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:55.40 2002 NCIS 577 Previous Filing #: 2002NCISCH-AR2		AR2009 Exhibit B 2009-NCIS 577 Tree Fruit-Grapes-Bush Fruits-Berries End.pdf
Filed	Basic Form - Special Provisions Arkansas and Missouri	NCIS 603	2009	Policy/Coverage Form	Replaced	Replaced Form #:52.40 2007 NCIS 603 Previous Filing #: AR-PC-06-021740		AR2009 Exhibit C 2009-NCIS 603 Spec Prov-AR-MO.pdf
Filed	Assignment of Indemnity	NCIS 757	2008	Other	Replaced	Replaced Form #:17.50 2007 NCIS 757 Previous Filing #: AR-PC-07-025889		AR2009 Exhibit D 2008-NCIS 757 Assign of Indemnity.pdf

**TREE FRUITS, GRAPES, BUSH FRUITS AND BERRIES
(EXCESS OVER 15% LOSS)**

This endorsement amends your policy for coverage on Tree Fruits, Grapes, Bush Fruits and Berries.

Insurance Effective

Tree Fruits: Coverage will become effective when 90% of the fruit has grown to 1/2 inch in diameter, except coverage on cherries will become effective when 90% of the fruit has grown to 1/4 inch in diameter.

Berries: Coverage will become effective from the time the berries are clearly visible and formed.

Grapes: Only 1/3 of the limit of insurance will be in effect until 75% of the grapes have grown to 1/8 inch in diameter. (Grape is defined as the individual fruit or berry formed after pollinization and is not the flower cluster or bunch.)

Excess Over 15% Loss

We do not cover any loss until the actual percent of loss per acre exceeds 15%. The percentage per acre then payable will be the percent in excess of 15%.

Loss Adjustment – Grade Reduction

We cover loss or damage caused by a peril insured against (hail) resulting in reduction in grade, but only to the extent that the individual fruit, berry or grape has been damaged or reduced in grade.

The grades to be used in determining the percentage of loss from grade reduction will be the Standard Grades recommended by the United States Department of Agriculture. When adjustment of loss is made on a mature crop, only grade will be considered.

We will use the following grade schedule in determining the amount of loss from hail.

U.S. Fancy; or U.S. No. 1; or First Grade reduced to:	U.S. Utility; or Second Grade reduced to:	Canning or third grade reduced to:	Juice grade reduced to:
not to exceed	not to exceed	not to exceed	not to exceed
Fancy or Second grade 25%			
Canning or Third grade 50%	Canning or Third grade 35%		
Juice grade (deformed) 75%	Juice grade (deformed) 55%	Juice grade (deformed) 25%	
Culls (Totally Destroyed) 100%	Culls (Totally Destroyed) 75%	Culls (Totally Destroyed) 50%	Culls (Totally Destroyed) 25%

SPECIAL PROVISIONS**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:
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: Prior to squaring the adjustment of losses will be based on stand reduction caused by hail.

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.

POLICYHOLDER - COLLECTION OF INFORMATION AND DATA (PRIVACY ACT) STATEMENT

To the extent that the information requested herein relates to your individual capacity as opposed to your business capacity, the following statements are made in accordance with the Privacy Act of 1974, as amended (5 U.S.C. 552a). The Federal Crop Insurance Act (7 U.S.C. 1501-1524) (Act) and the regulations contained in 7 C.F.R. chapter IV provides the authority to request the information on this form.

Collection of the social security account number (SSN) or the employer identification number (EIN) is authorized by section 506 of the Act and is required as a condition of eligibility for participation in the Federal crop insurance program. The primary use of the SSN or EIN is to correctly identify you, and any other person with an interest in you or your entity of 10 percent or more, as a policyholder within the systems maintained by the Federal Crop Insurance Corporation (FCIC). Furnishing the SSN or EIN is voluntary. However, failure to furnish that number will result in denial of program participation and benefits.

Your policy also specifies other information that must be provided. The principle purposes of this information are to provide insurance; reinsurance; determine eligibility; determine the correct parties to the agreement; determine and collect premiums or other monetary amounts (including administrative fees and over payments); and pay benefits. The routine uses of this information include: (1) Referral to the appropriate agency, whether Federal, State, local or foreign including the Department of Justice, charged with the responsibility of investigating or prosecuting a violation of law, or of enforcing or implementing a statute, rule regulation or order issued pursuant thereto, of any record within this system when information available indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute or by rule, regulation or order issued pursuant thereto; (2) Disclosure to a court, magistrate or administrative tribunal, or to opposing counsel of any record within the system that constitutes evidence in that proceeding, or which is sought in the course of discovery, to the extent that FCIC determines that the records sought are relevant to the proceeding; (3) Disclosure to a congressional office in response to any inquiry from the congressional office made at the request of that individual; (4) Disclosure to Approved Insurance Providers (AIP), contractors, cooperators, partners of FCIC, and other Federal agencies for any purpose relating to the sale, service, and administration of the Federal crop insurance program and the policies insured under the authority of the Act; (5) Disclosure to other Federal agencies and contractors, cooperators, and partners of FCIC for the purpose of conducting research, development, analyses, and evaluation into all aspects relating to new and existing crop insurance programs and other risk management tools; (6) Disclosure to contractors or other Federal agencies to conduct research and analysis to identify patterns, trends, anomalies, instances and relationships of AIP's, agents, loss adjusters and policyholders that may be indicative of fraud, waste, or abuse; (7) Disclosure to AIPs, contractors, and other applicable Federal agencies to determine whether information has been accurately provided to FCIC and the AIPs and to determine compliance with program requirements; and (8) Disclosure to the Comprehensive Information Management System (CIMS) authorized under the Farm Security and Rural Investment Act of 2002, Section 10706 (All information disclosed to CIMS may be further disclosed to any contractor engaged in the development or maintenance of CIMS, to the Farm Service Agency (FSA) and to AIPs, their insurance agents and loss adjusters, for information associated with their insured producers and only with regard to such policies); and (9) To appropriate agencies, entities, and persons when: (a) USDA suspects or has confirmed that the security or confidentiality of information in the system of records has been compromised; (b) USDA has determined that as a result of the suspected or confirmed compromise there is a risk of harm to economic or property interests, identity theft or fraud, or harm to the security or integrity of this system or other systems or programs (whether maintained by the Department or another agency or entity) that rely upon the compromised information; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Department's efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm.

Furnishing other information is also voluntary. However, failure to report the information specified in your policy may result in rejection of any claim for indemnity, replanting payment, or other benefit; ineligibility for insurance; a unilateral determination of any monetary amounts due; or any remedy provided in the policy.

NONDISCRIMINATION STATEMENT

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 08/06/2008

Comments:

Attachment:

AR2009 transmittal form.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Filed 08/06/2008

Comments:

Attachment:

AR2009 Exhibit A Summary of Changes.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: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
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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

7. Signature of authorized filer	
8. Please print name of authorized filer	

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
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 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	New: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

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:

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.)

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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 #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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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			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input 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

Summary of NCIS Crop-Hail Policy Form Changes for 2009 Crop Year

Arkansas

REVISED FORMS:

2009-NCIS 577 Mandatory Endorsement – Tree Fruits, Grapes, Bush Fruits and Berries (Excess Over 15% Loss) replaces: 2002-NCIS 577

This endorsement was revised by adding a statement for grapes in the “Insurance Effective” provision. The statement added was “Grape is defined as the individual fruit or berry formed after pollination and is not the flower cluster or bunch.” This added language clarifies when the limit of insurance increases from one-third to one hundred percent.

2009-NCIS 603 Basic Form – Special Provisions – Arkansas-Missouri replaces: 2007-NCIS 603

Provision No. 7 “Cotton: Escalator Provision” was revised. The language in the section titled “*Loss Adjustment*” was replaced with language used in other policies with the cotton escalator form and now states that “prior to squaring the adjustment of losses will be based on stand reduction caused by hail.” The language removed that referred to “any reduction in stand or plant population will not constitute a loss unless the stand is reduced below an average of 300 plants per 10 feet of row” does not reflect the current NCIS loss procedures for cotton.

2008-NCIS 757 Assignment of Indemnity replaces: 2007-NCIS 757

This form was revised to update the Policyholder – Collection of Information and Data (Privacy Act) Statement on the back of the form. This change was made to comply with USDA Risk Management Agency’s current requirements for the Multiple Peril Crop Insurance (MPCI) program. Since the NCIS 757 form is used for both the crop-hail and MPCI lines of insurance, the updated form is filed for crop-hail so that companies can use the same assignment form for both insurance programs.