



September 5, 2017

Please provide a copy to all agents currently placing business with Bremen Farmers Mutual.

Re: Agri-Pak - Changes to Forms & Endorsements

See the following pages regarding changes being made. **Note, the documents referenced in the following pages are not being provided in hardcopy format.** They can be found by visiting our “Manuals, Forms, & Endorsements” webpage at: bfmic.info/mfe.

For new business, these changes will be effective for applications submitted to us on 10/1/17 or later.

For renewals, these changes will be effective for policies with effective dates of 12/1/17 or later.

Please let us know if you have any questions or comments.

Curtis Holle, President

Agri-Pak - Explanation of Changes – Forms & Endorsements

Below is a summary of changes made to forms & endorsements:

Form Name: BFM-304 - Exclusion Endorsement

This is a new endorsement that replaces the “General Change Exclusion” form.

For existing policies that contain this type of exclusion, the exclusion will be listed under an “Other Exclusions” section of the declaration and this endorsement will be attached. This will occur at policy renewal.

For new business where an exclusion needs to be added, our procedure has changed. It is no longer necessary to obtain a signature from the insured to add an exclusion. When we add an exclusion, we will add the BFM-304 endorsement and mail the insured a notice alerting them of this. We will also send the insured an amended declaration. The agency will get a copy of the notice and amended declaration also. The notice to the insured will explain the reason for the exclusion and will direct the insured to contact the agency regarding it. The BFM-304 endorsement will then remain on the declaration until the issue is resolved.

Note, at this point, the procedure change for exclusions only applies to the Agri-Pak and Businessowners lines of business.

Form Name: AP-21 - Amendatory Endorsement

The Cancellation and Non-Renewal provisions have been altered to better align the policy language with a personal lines policy type. These changes can be found at the bottom of page 1 of the endorsement form.

Both the company-initiated Cancellation and Non-Renewal action now require a 30 day pre-notification rather than 60 days.

This change was approved by the Kansas Insurance Department in March of 2015, so the edition date has been changed to 3-15.

Form Name: BFM-145 - Aluminum, Vinyl, or Steel Siding or Roofing Endorsement for Mobile Homes

The prior edition of this form (5-93) required a signature from the insured during the application process. To streamline this workflow, we are removing this signature requirement.

There are two clarification changes made in the form language. In the first paragraph, “Wind or Hail” was replaced with “Wind and/or Hail”. In the last paragraph, “Tornado under this policy” was removed as the peril of Wind would also include Tornado.

This change was approved by the Kansas Insurance Department in February of 2015, so the edition date has been changed to 2-15.

Form Name: AP-10 – Earthquake or Volcanic Eruption

The prior edition of this form (1-93) referenced that a “+” will appear on the declaration for property that has Earthquake & Volcanic Eruption coverage. The use of the “+” is not supported by new processing software that has been implemented. Therefore, the “+” is being replaced with the term “Earthquake & Volcanic Eruption” to denote on the declaration whether an item has the coverage.

This change was approved by the Kansas Insurance Department in February of 2015, so the edition date has been changed to 2-15.

Form Name: AP-6 – Loss of Income

This form has not been utilized by a policy in our portfolio for many years. Therefore, it is being retired due to its lack of use.