

First State Insurance

15 Main Ave E Rolla 701-477-6431
or 1-800-233-1341

9/1/2017

114 West 5th St. Bottineau
701-228-2302 or 1-888-276-1704

HARVEST TIME

You will be receiving Revenue letters when harvest prices have been established for policies with revenue coverage. If the Harvest Price for a crop is less than the Projected Price, a Revenue Worksheet will help estimate whether a unit under your policy is in a loss situation, depending on total production. Call our office of any expected revenue losses you may have. If there is damage or a loss of production, Notice of Loss must be provided within 72 hours of discovering, no later than 15 days after the end of the insurance period.

CROPS have been harvested or will be soon, just a reminder the bills went out in August and are due Sept. 15th.

Hail Insurance Due Date is Nov 1st: Beginning Dec. 1st 1.25% interest will be assessed to all outstanding Hail Policies.

Forage or Rye Dates: The Sales Closing Date for anyone needing a **FORAGE** policy is Sept. 30th.

Production reports will be mailed out in September, please report your production in a timely manner so your 2018 yield may be determined.

SEPTEMBER IS LIFE AWARENESS MONTH:

Have you seen stickers and ads **BROUGHT TO YOU BY LIFE HAPPENS** and **INSURE YOUR LOVE**? Life insurance is a way of planning for the unexpected. Life does happen at the most unexpected of times. Life insurance will protect the future and the people you love. It can be especially useful if you are the parent of young children or have a spouse. Life insurance can help provide cash at death. The proceeds will be a source of cash to pay the deceased's debts, funeral expenses and taxes.

First State Insurance can help you build a policy that fits your life.

1. **Term:** Life insurance for a specified period. If the insured dies within the term period, a death benefit is paid to the named beneficiary.
2. **Universal:** Permanent life insurance with an adjustable death benefit and flexible payments. Cash value is created in a universal life. Loans and withdrawals are available.
3. **Whole life:** A life insurance policy guaranteed to remain in force for the insured's entire lifetime, provided required premiums are paid. Premiums are typically higher than those of term life where the premium is fixed only for a limited term.
4. **Children's Life:** Securing the future of your children or grandchildren. Children's Life is quick, easy and affordable. Usually the issue age can be as early as 15 days. Purchasing life for a child in their early years helps protect their insurability for the future. The requirements for children are much less strict, cost much less and usually only require an application.

Living and working in our farming community with harvest done or upon us, we are close to our food supply. Many of us grow our food and don't just pick it up in a package or grocery store.



The concept of a self-service grocery store was developed by Clarence Saunders and his Piggly Wiggly stores. His first store opened in 1916. The first true supermarket was opened by a Michael J. Cullen, on August 4th 1930

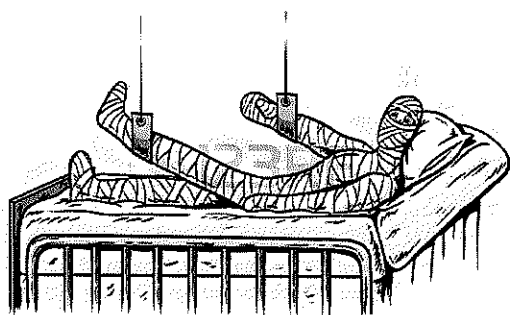
North Dakota Drivers you are near the top! In a safe driving report ND actually ranked 4th best nationally with only Montana, Wyoming and Alaska scoring better. It concluded if safe driving were a high school course, drivers would classify as "C" average students. Speeding was the biggest unsafe driving offense, then phone use, hard braking, risky acceleration and hard turns.

Hail Claims:

The number of hail claims nationwide jumped 48% in 2016. Most hail claims, 55%, were for home damage with personal auto damage at 32% of all hail claims. North Dakota had the 14th most hail claims in 2016.

HEALTHCARE

We all thought this year would be different in the healthcare field. Another year has rolled around and as of today nothing has changed. It will be time to pick a new plan, change or review your existing plan starting in November. The open enrollment period for 2018 coverage is November 1st 2017 to Dec.15th 2017. This is the only time you may apply for health insurance unless you qualify for a special enrollment later in the year. If you choose not to buy health insurance, you must pay a fee or penalty. You pay the fee when you file your federal tax return for the year you don't have coverage. The fee is calculated in 2 different ways. You'll pay whichever is higher – as a percentage of your household income – 2.5% maximum total yearly premium for the national average price of a Bronze plan sold through the Marketplace or per person - \$695 per adult, \$347.50 per child under 18, maximum \$2,085.



A SPECIAL ENROLLMENT PERIOD:

A period outside of open enrollment in which you can get coverage due to a qualifying life event. You may qualify if you or anyone in your household have had a change in household size, had a baby, got married or divorced in the past 60 days. A change in residence may qualify, losing qualifying health coverage or eligibility for Medicaid, Medicare or CHIP (Children's Health Insurance Program.)

AIR AMBULANCE: When you hear the sound of a helicopter coming in or leaving your town it always brings a sense of unease and hope for the life on board. If the situation ever arises where your health care provider would like to transport you to another facility via air ambulance questions need to be asked if possible. Air ambulance has

become a more frequently used mode of transport for people needing medical care. Insurance does not cover the full cost of an air ambulance when the ambulance provider does not have a contract with the patient's health plan, even if the patient has health insurance. You may want to check with the air ambulance company to see if they have a contractual agreement with your health insurance provider. There are other options outside of air ambulance in a non-emergency situation. You may want to discuss these options with your provider or insurance company by calling:
Blue Cross Blue Shield (800) 366-6888
Sanford Health Plan (800) 752-5863
Medica (800) 952-3455.
ND Insurance Dept. 701-328-2440 or insurance@nd.gov

(The ND Insurance Dept. has a participation guide available upon request.)

MANAGER'S COMMENTS:

I and the board of PIA of ND met with our insurance commissioner on the 10th of August in regards to the repeal and replace of healthcare in our state and the country as a whole. Our insurance commissioner as well as several other commissioners throughout the country met with congressmen and senators in D.C. regarding the repeal and replacement of Obama Care. After that meeting our commissioner has expressed concerns over repeal and replace not getting accomplished. If there is no progress regarding repeal and replace by September we will see double digit increases in premium possibly in the high teens. So a greater problem remains: who can afford the rising cost of health insurance premiums and who will be forced to drop their health insurance because the premium is much more than a person or family can afford.

"My grandfather used to say that once in your life you need a doctor, a lawyer, a policeman and a preacher but every day, three times a day, you need a farmer." Author unknown

KEVIN, PATTY, EVETTE, LINDA AND MORGAN

First State Insurance Agency is an equal opportunity employer.