

John Deere Risk Protection*

Direct Deposit Quick Reference Guide

As of 9/26/07

What is the New Service?

John Deere Risk Protection Direct Deposit is now available for payment of claims to insureds. You will now be able to provide even more added value to your producers by offering this new service for faster payment of claims. By enrolling in direct deposit, claim payments will be deposited directly into producer's bank accounts, minimizing the time for producers to receive payment of their claims.

Direct Deposit Benefits to Producers:

- ✓ Faster turnaround of payments on crop insurance claims.
- ✓ No need to wait for a physical check to be generated and sent through the mail.
- ✓ Eliminates concern for lost or stolen claim checks.
- ✓ Bank account information will be maintained in secure location.
- ✓ This service is OPTIONAL!

Direct Deposit Benefits to Agents:

Improved level of service to your producers:

- ✓ Faster turnaround of payments on crop insurance claims.
- ✓ Can be used as an additional touch point during the year by offering this:
 - During application and/or quoting
 - When capturing 2007 production history
 - When there is a notice of loss
- ✓ No need to capture or maintain producer's banking information to allow for direct deposit of claim payments.

Eligibility**

Producers will **NOT** be eligible for Direct Deposit if:

- ✓ They have assigned any portion of their right to a claim payment to another party.
- ✓ They have transferred all or part of the ownership of their crop during the insurance period.
- ✓ Their financial institution does not allow automatic deposits.

**In the event of ineligibility, producers will receive a check via U.S. mail for payment of their claims.

How to Enroll?

- ✓ Agents may present this enrollment form to their producers at any time during the year.
 - Direct Deposit Enrollment Form
 - ✓ Producer will complete the enrollment form and include a copy of a voided check or deposit slip and either:
 - Fax a copy to JDRP's secure toll free fax number **1-866-404-9058**
- OR
- Mail to: John Deere Risk Protection, Inc.
Attn: JDRP Operations
6400 NW 86th Street PO Box 6680
Johnston, IA 50131-6680
 - ✓ The enrollment forms will also be located on www.idrpagent.com if you need to provide additional forms to your producers.
 - ✓ Allow 3 business days to process the enrollment.
 - ✓ Policy holder can receive confirmation of enrollment by selecting mail or email on the enrollment form.

Frequently Asked Questions

Q. What does my producer need to do if they change banking information?

A. Your producer needs to complete another enrollment form with the new banking information and follow the same process for initial enrollment.

Q. What will happen to a producer's payment if JDRP is NOT notified of the new bank information?

A. The claim payment will come back to JDRP and be held until the insured elects to receive a check via mail or fax a new enrollment form.

Q. How will I know if my producer is set up for Direct Deposit?

A. Run Direct Deposit Reports at JDRPOnline to determine who qualified for Direct Deposit but has yet to enroll and who has enrolled thus far.

Q. Is Direct Deposit enrollment by crop or by policy?

A. By Policy.



*John Deere Risk Protection, Inc. (dba JDRP Crop Insurance Services in California) is the crop insurance Managing General Agent for Westfield Insurance Company and Westfield National Insurance Company. Not offered in all states. John Deere Risk Protection, Westfield Insurance Company, and Westfield National Insurance Company are equal opportunity providers. This option may not be available in all states.

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Frequently Asked Questions (cont.)

Q. Is enrollment limited to one bank account number per policy?

A. Yes.

Q. Will you withdraw claim overpayment balances once an insured enrolls?

A. No. Claim overpayment balances are collected via our normal direct mail premium billing process.

Q. What happens if a deposit error occurs?

A. Authorization by the insured is limited to corrections of deposit entries made in the wrong account at the time the claim is processed. This authorization does not apply to overpaid claims.

Contact:

If you have specific questions, you may contact your designated John Deere Risk Protection Insurance Specialist.



*John Deere Risk Protection, Inc. (dba JDRP Crop Insurance Services in California) is the crop insurance Managing General Agent for Westfield Insurance Company and Westfield National Insurance Company. Not offered in all states. John Deere Risk Protection, Westfield Insurance Company, and Westfield National Insurance Company are equal opportunity providers. This option may not be available in all states.