

Agribusiness Update

Fall 2022



Federal Crop – Double Cropping Soybean Coverage

Thinking about planting wheat this fall? If so, would you consider planting soybeans after harvesting that wheat next summer?

To reduce the risk of raising two crops on the same land in one year — a practice known as double cropping — USDA's Risk Management Agency (RMA) is expanding double crop insurance opportunities.

RMA's double crop expansion does two things:

1. Removes barriers such as requiring production records
2. Helps streamline the process to get personalized coverage through a Written Agreement

Ask your Crop Certified representative or Crop Specialist about double cropping soybean coverage for your farming operation.

Earn a 6% multipolicy discount on your farm owner's policy with the purchase of a Crop Hail policy

Get a discount on farm policies, including AgriPlus and policies that qualify for a package discount, when you have at least two of the following coverages:

- Auto (all vehicles must be insured with us)
- Crop Hail (total crop hail premium of \$150.00 or more)
- Workers' Compensation
- Farm Umbrella

The chart below describes the applicable discount percentage for each line of business.

Line of business	Discount
Auto	4%
Crop Hail	6%
Workers' Compensation	3%
Farm Umbrella	2%

Added Value Enhancement for Winter Wheat

Added Value Enhancement (AVE) — Winter Wheat is a supplemental insurance policy designed to work in conjunction with your underlying federal crop policy. AVE has two simple steps — you select the Supplemental Coverage Band and the Supplemental Price Election. This allows you to:

- Purchase extra bands of protection
- Increase the grain price used to calculate your guarantee

Sales Closing Deadline – Sept. 30

Revenue Protection + AVE Winter Wheat: Coverage and Guarantee Example

Approved APH	60
RP Coverage Level %	85%
RP Projected Price ¹ (Aug. 15 – Sept. 14)	\$8.35/bushel
RP Guarantee/acre (60 x .85 x \$8.35)	\$425.85/acre
STEP 1 AVE Supplemental Coverage Band %	20%
AVE Supplemental Coverage (60 x .20)	12 bushels/acre
AVE Supplemental Coverage Band	51 – 39
STEP 2 AVE Supplemental Price Election %	20%
AVE Supplemental Price Election \$/bu	\$1.67/bushel

AVE Supplemental Coverage/acre (12 x \$1.67) \$20.04/acre

¹ Price not yet determined, \$8.35 used to show coverage example

eSign Available for Fall Applications

Use eSign to sign your fall wheat application through email or our crop mobile app.



COUNTRY Crop Mobile App



Create an account at COUNTRYCrop.com or download the COUNTRY Crop Mobile app.

Client Satisfaction Survey Results

Over 99% of our clients are satisfied with our local adjusters and the speed, accuracy and quality of the interactions during the claim process.

Fall Harvest Checklist

Federal Crop Claims Information

Before you turn in a loss:

- Review your Summary of Coverage for accuracy.
- Verify the following information matches what is certified at the Farm Service Agency (FSA), the information submitted on your insurance acreage report, and how the crop is sold. Be sure to check:
 - Ownership of the crop (names)
 - Acreage (the nearest hundredth)
 - Location (optional units)
 - Share (percentage of the crop you own)

Turning in a loss:

- Report your claim within 72 hours of discovering damage.
 - The Risk Management Agency (RMA) requires you to report a loss. You can do this through your Crop Certified representative, online or the COUNTRY Crop Mobile app.
 - Once your claim is reported, a crop adjuster will contact you.

After you turn in a loss:

- Set aside time to discuss your harvest plans and any concerns you may have with an adjuster.
- If you submit your notice before harvest, make sure you understand your:
 - Unit structure
 - Commercial storage or sales
 - Livestock feed production
 - Farm stored production
- Any insured acreage that will not be harvested must be appraised for:
 - Silage
 - Grazing
- Be aware of grain quality issues

It's your responsibility to keep production separate by these unit structures:

- Basic units
- Optional units
- Enterprise units
 - Loss payments are calculated using all acreage of the crop in the county, but the production must be submitted by its original unit structure (Basic or Optional).

NOTE: Commingling production without acceptable records can have a negative effect on your claim payment and coverage for next year.

The end of the insurance period is whichever option below comes first:

- The date the crop is destroyed.
- The date the crop is harvested.
- The calendar date for the end of the insurance period—Dec. 10, 2022.

The last day to report a production (Yield) loss by unit depends on the status of the crop:

- If your crop is harvested, you need to report your claim within 15 days of the harvest date of the unit.
- If your crop is not yet harvested, you should turn in your claim by Dec. 10, 2022.
- Do not destroy your crop until we review your claim.

If the loss is due to a revenue loss:

- You have 45 days after the Fall Harvest Price is announced to provide a notice of loss.
- Generally, RMA will announce the Fall Harvest Price on Nov. 1, 2022 (but no later than Nov. 5, 2022).
- If the price is announced on Nov. 1, 2022, notice of loss should be filed no later than Dec. 17, 2022.

Per RMA's requirements, the claim could be denied if it is not submitted within the guidelines above.

For more information about RMA requirements, visit: rma.usda.gov.

Note: This information is intended only to highlight certain policy provisions. Additional conditions, exclusions and provisions may apply. Consult your policy documents or speak to your COUNTRY Financial representative for additional questions about your policy or claim.

We're here to help with all your crop insurance needs!

We're an approved insurance provider for Federal Crop and Crop Hail coverage in these states:

- Illinois
- Indiana
- Iowa
- Minnesota
- Missouri
- Wisconsin

Acceptable harvested production records include:

- Commercial storage or sales
 - Submit the settlement sheet (if sold) or load summary sheet (if stored)
 - Make sure sheets show all required information (names, share, gross production, moisture, foreign material, etc.)
 - Identify production by unit or location
 - Submit the records for 100% of the production (all shares)
 - Discuss all of the above with your adjuster
 - Include individual scale tickets
- Farm stored production must be measured by:
 - COUNTRY Financial adjuster
 - FSA
 - Another company's adjuster

Notify us so one of our crop claims adjusters can make required measurements before you add production from a second or third unit to the already stored production in the same structure. Alternative methods for separating production in a storage structure are available but require pre-approval from an adjuster.

Contact your adjuster for more information about these procedures:

- Weighed
 - Farm stored
 - Bin marking
 - Load records
 - Combine monitor
- Fed production
 - Maintain a verifiable set of daily feeding records
 - Keep records of production fed directly from the field
 - Measure grain bin prior to feeding (if possible)
 - Contact your adjuster immediately if you notice a quality issue

Be aware of any potential quality problems:

- If mycotoxins are present, samples must be taken by someone approved by the company. Vomitoxin samples may be taken from the grain in storage, however samples of all other mycotoxins must be taken prior to grain being placed in storage. Things to consider:
 - In the field, samples prior to harvest may be required
 - According to Federal Guidelines, we can only accept test results from an approved facility
 - Tests performed by a buyer are generally unacceptable
 - Contact the adjuster immediately should this problem develop
- Revenue policies may trigger a loss.
 - How to calculate: actual yield x harvest price = final revenue
 - If final revenue is below guaranteed revenue, there is a potential loss

Farm stored production must be measured before adding production from current year. If not measured, it will be considered as production to count for this crop year.



Precision Farming (PF)

GPS/Precision Farming System

Using PF for Production Records on a claim:

- If you reported your acreage to your representative using data from your planter monitor, you may be eligible to use PF harvest data to support your claim.
- Please talk to your adjuster prior to harvest.
- If you did not report your acreage using PF data prior to the acreage reporting deadline, you are not eligible to use PF harvest data.

Protect your potential loss payments.

Always work with your adjuster throughout the harvest season.

Call 309-821-2261 for information.



Visit our website at COUNTRYCrop.com

Important Dates: Illinois*

Date	What You Need To Know
Sept. 30, 2022	Spring Seeded and AYP Forage Federal Crop Policies Premium Due**
Sept. 30, 2022	Sales Closing Deadline for Wheat
Sept. 30, 2022	Sales Closing Deadline for Forage Production in Jo Daviess and Stephenson Counties
Nov. 14, 2022	Wheat Production Reporting Deadline for Individual Plans of Insurance
Nov. 20, 2022	Sales Closing Deadline for: Apples (Calhoun, Jackson, Jersey, St. Clair, Union Counties only) Peaches (Calhoun, Jackson, St. Clair, Union Counties only)
Dec. 1, 2022	Sales Closing and Acreage Reporting Deadline for Rainfall Index Coverage — Pasture, Rangeland, Forage (PRF) and Apiculture
Dec. 15, 2022	Wheat and Forage Acreage Reporting Deadline
Jan. 15, 2023	Pre-Acceptance Worksheet, Production Reporting and Acreage Reporting Deadline for Apples and Peaches

*For dates in the states of Indiana, Iowa, Missouri, Minnesota and Wisconsin, please contact your COUNTRY Financial representative or Crop Specialist.

**Avoid interest charges: If any portion of the premium is not paid by this date, interest will accrue at 1.25 percent simple interest per calendar month on the unpaid balance.
Open Claims do not stop interest from accruing.

Please review full details at COUNTRYCrop.com. For more information about RMA requirements, visit: rma.usda.gov.

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