

Agribusiness Update

Spring 2023



New for 2023 Federal Crop insurance:

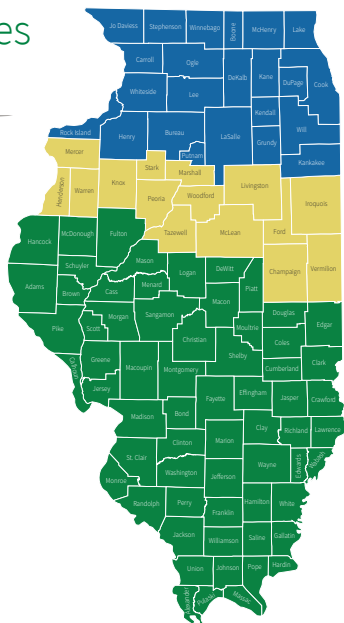
Risk Management Agency (RMA) Changes Earliest Planting Dates for Soybeans in Illinois

Earliest Plant Date is the earliest date the producer may plant an insured agricultural commodity and qualify for a replanting payment.

If planted prior to this date, the crop is still insurable, but it's not eligible for a replanting payment.

Initial Plant Dates for Soybeans

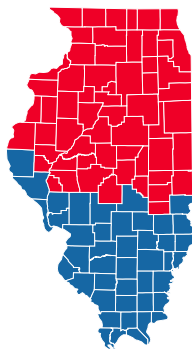
- April 15th
- April 10th
- April 5th



Double Crop Soybean coverage

Double Cropping (FAC - Following Another Crop) is defined as producing two or more crops for harvest on the same acreage in the same crop year. For example, wheat planted in the fall of 2022 and soybeans planted in the spring of 2023 would be considered planted for harvest in the same crop year.

New for 2023, a farmer growing FAC soybeans in the Illinois counties shown in "red" are eligible to apply for a Blanket Written Agreement. This Blanket Written Agreement would provide federal crop insurance coverage for those FAC soybean acres that would not otherwise be insurable. Applications are due by the Sales Closing Deadline of **March 15**.



Ask your COUNTRY Financial Crop Certified Representative or Crop Specialist about double cropping soybean coverage for your farming operation.

Post Application Coverage Endorsement (PACE) expansion

PACE was initially offered in 2022 to provide an option for producers who "split-apply" nitrogen on non-irrigated corn acres. For 2023 the Risk Management Agency has expanded PACE eligibility in more counties in Illinois, Iowa, Minnesota, and Wisconsin. PACE provides supplemental coverage when a producer plans to post-apply nitrogen but cannot because of field conditions created by adverse weather. PACE is an endorsement to the underlying federal crop policy and therefore must be purchased from the same agent by the Sales Closing Deadline of **March 15**.

Transitional and Organic Grower Assistance (TOGA) Program

The Risk Management Agency (RMA) is offering the TOGA program to agricultural producers who have federal crop insurance coverage on crops transitioning to organic or certified organic grain and feed crops. TOGA provides premium assistance to producers who insure their crop during the 2023 crop year.

Eligible producers will receive a discount on their premium billing statement for:

- Crops in transition to certified organic. Producers can receive 10 percentage points of premium subsidy.
- Certified organic grain and feed crops. Producers can receive \$5 premium assistance per insured acre.
- Whole-Farm Revenue Protection (WFRP) policies with crops in transition or certified organic crops. Producers can receive 10 percentage points of premium subsidy. In addition to the WFRP benefit, producers who have additional individual crop insurance policies will also receive the applicable premium benefit on those policies.

Earn a 6% multipolicy discount to your farm owner's policy when you purchase a crop hail policy

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

- Crop Hail (total crop hail premium of \$150.00 or more) – 6%
- Auto (all cars/trucks must be insured with COUNTRY Financial) – 4%
- Workers' Compensation – 3%
- Farm Umbrella – 2%

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eSign Available for Spring Applications

Use eSign to sign your spring corn and soybean application through email or the COUNTRY Crop mobile app.

Coming in March 2023: The Ag Seminar Series

COUNTRY Financial is teaming up with your local county Farm Bureau to host a series of seminars focused on agribusiness trends and growth-oriented practices. Contact your local county Farm Bureau for more information.



Federal Crop Replants

Need to replant?

If you're replacing the seed or plants of the same crop in the same insured acreage, here's what you need to do:

1. Submit a notice of loss and receive consent from your adjuster prior to replanting, destroying, abandoning or putting the crop to another use.
2. Submit your notice through your Crop Certified representative, the COUNTRY® Crop Mobile app, or online at COUNTRYCrop.com.
3. After you submit your claim, a COUNTRY Financial crop adjuster will contact you right away.
4. To qualify for a replant payment, the acreage replanted must be the lesser of 20 acres or 20% of the planted acreage for the unit.
5. Only one replanting payment per year is available on any given acre.
6. Report initial plant date on the acreage report.

When is it practical to replant?

RMA considers it practical to replant through:

- The final planting date if no Late Planting Period* is applicable
- The end of the Late Planting Period if it is less than 10 days
- 10 days after the final planting date if the crop has a Late Planting Period of 10 days or more

*Late Planting Period: The period that begins the day after the final planting date for the insured crop specified in the Crop Provisions or Special Provisions

Here's how replanting payments per acre are calculated and paid:

- Corn: 8 bushels x spring price x insured share
- Soybeans: 3 bushels x spring price x insured share

Client satisfaction survey results

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

Crop Hail replant endorsement reminders

- Turn in your claims along with your Federal Replant claims
- Upon signature, immediate payment can be issued on site
- Pay on acre 1, (20/20 rule not applicable)
- Paid on Face value, not share arrangements

Go paperless: Create an account at [COUNTRYCrop.com](https://www.COUNTRYCrop.com)



Certification of Production for Actual Production History (APH) available

COUNTRY® Crop Claims can certify production of your APH for non-loss units. This service will also help if you have a conflict of interest or another situation that requires a three-year APH review. Certifications should be submitted prior to **March 1**.

Prevent Plant

Prevent Planting is the failure to plant the insured crop by the final planting date or within the late planting period, due to an insured cause of loss. Here are some details about our Prevent Plant coverage you'll want to know:

- RMA requires a Prevent Plant claim be turned in after the final planting date for the county. This date may differ from FSA requirements.
- Claims reporting deadline is **72 hours after** the Late Planting Period.
- Reporting Prevent Planting acres on the Acreage Report does not generate a claim. You'll still need to formally submit a claim through your Certified Crop Representative.
- The lesser of 20 acres or 20% of the unit must be prevented to qualify for an indemnity.
- Claims will be paid at the projected (spring) price.
- You cannot plant prevented crop at any time, for harvest, and retain your Prevent Plant claim payment.
- Conditions must be general to the area.

More than 24 drone pilots ready to fly in to assist

COUNTRY Financial is an industry leader for crop claims aerial adjustment. Our drones and their pilots provide an enhanced claims experience. How?

- It's the most accurate way to identify damage in your field
- You'll have peace-of-mind knowing the drone footage will give you an up-close look at the exact damage

Why choose COUNTRY?

1. We are the #1 Crop Hail and Farm insurance provider in Illinois
2. Your claim(s) will be handled quickly by local, COUNTRY adjusters
3. We have policy options and coverage levels to fit your farm and your budget

Contact a COUNTRY Financial Crop Certified Representative to discuss a customized plan for your operation.

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

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



Don't have the COUNTRY Crop mobile app? What are you waiting for?

Create an online account at [COUNTRYCrop.com](https://www.COUNTRYCrop.com) or download the COUNTRY Crop mobile app to:

- Pay your bill online
- Submit a crop claim
- Track your claim status
- View your policy information
- Contact your rep
- Sign your policy documents



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Important 2023 dates: Illinois*

Date	What you need to know
Feb. 1–28	Base prices are calculated using Chicago Board of Trade (CBOT) futures
Feb. 15	Production reporting deadline for area plans of insurance
March 15	Sales closing deadline
April 29	Production reporting deadline for individual plans of insurance
July 1	Crop Hail carryover coverage ends
July 15	Acreage reporting deadline
Aug. 15	Premium billing date for Federal Crop policies
Sept. 1	Federal Crop premium notices sent to clients

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

Our adjusters are ready to help you by answering any questions you may have during planting and growing season. If you are unsure whether you will have a loss, we recommend you set up a claim regardless of policy type. If you have questions, call 309-821-2261.

Policies issued by COUNTRY Mutual Insurance Company®, Bloomington, IL. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). To file a complaint of discrimination, write: USDA Office of Assistance Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866)632-9992 (Toll free Customer Service,) 877-8339 (Local or Federal relay,) (866)377-8642 (Relay voice users)(Local or Federal relay).