

# Cultivated Insights

Insure your growth with **risk expertise**



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## Spring 2025

### SCO, ECO and STAX

Now that planting season is underway for most of our customers, everyone needs to keep in mind that acres will need to be reported to FSA very soon. SCO, ECO and STAX coverage are still very popular with our customer base.

For the last several years, we have been trying to find an easy way to receive the data we need from FSA on ARC and PLC elections without much luck. The final word from the FSA is they are not going to release that data directly to crop insurance agents without consent from the grower and, in some cases, only release the data directly to the grower. For our customers that purchase SCO, ECO or STAX from us, we ask for your help in obtaining your ARC and PLC elections for the farms you tend. The form we need from the FSA is called a 156 EZ. We would like to receive these forms for our growers as soon as possible. Some FSA offices are very short-staffed, and it would be better to go ahead and request it now instead of waiting until everyone is reporting their spring-planted acres. You can ask your local FSA office to include a copy of the 156 EZ for each farm that has a planted crop that has SCO, ECO or STAX coverage.

By June 16, we will have the final area yields for tobacco, corn and soybeans. These final area yields are used to calculate SCO, ECO and STAX claims. In the past years, we have not received yields before this date. We will be sure to contact all our customers after the numbers are released.

### Corn and soybeans

There is a good chance that we could see some SCO payments on corn and a possibility on soybeans from the 2024 crop year. 2024 was one of the worst corn crops we have ever seen throughout most areas we serve. Soybean yields were off some in a lot of areas. The harvest price dropped below the expected price for both soybeans and corn. We should know which counties will pay by June 16.

Tobacco

Unfortunately, 2024 was probably the worst tobacco crop we have ever seen. It was plagued with severe wind damage from tropical storms and thunderstorms. Some excess moisture from the tropical storms also hurt the crop. We will be in touch with everyone that had SCO and ECO as soon as we know, hopefully no later than June 16.

Cotton

Many of our cotton producers have been purchasing STAX coverage on their cotton acres the past few years due to an increase in price election on MPCl policies. It paid off in 2022 when the price of cotton fell over 20% throughout the growing season. In 2023, we didn't see much change in the price of cotton throughout the year, but in most areas the yields were below average. In May, excess moisture caused the cotton crop to get off to a slow start, and some of the cotton failed in 2024. We feel that yields were lower than average and the harvest price came in below the expected price. Most of our counties have an expected yield of 1162 lbs/ac to 1245 lbs/ac, and STAX will trigger at 90% of those expected yields. Final area yields will be released on the 1st of August.

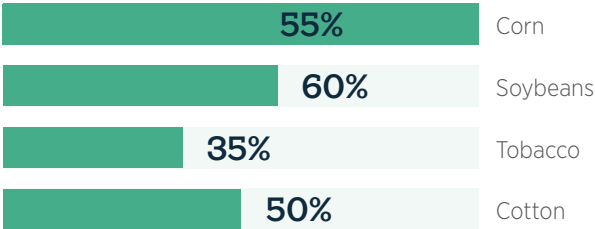


Apples and peaches

Most of our producers now have SCO and ECO on apples and peaches. ECO was new for 2025, and most took that policy out as well. For 2024, SCO has paid on apples and peaches in Patrick, Carroll and Bedford counties. The actual yields came in at the end of April and were lower than expected. We have seen payments that ranged from 10% to 30% of the liability on the policy on apples for 2024. Peach payments ranged from 37% to 43% of the liability on the policy. These payments were based on a 60-level MPCl underlying policy. Claims checks should have gone out no later than the first week in May.

Prevented Planting

Prevented planting is coverage in crop insurance that helps growers who are unable to plant due to uncontrollable weather events such as excess moisture, flooding and drought. Looking at last year, during the drought some growers had to provide additional evidence to prove that the crop was incapable of germinating and progressing towards maturity. Each crop that you claim PP on has a different payout percentage of the normal guarantee. They are:



First-crop and second-crop rules also apply if you are double cropping. If there is a second crop planted, the prevented planting payment may be reduced to 35% of the original payout percentage. If there is no second crop planted after the prevented planted crop, then the payout percentage is listed above. If you have any questions about how to calculate a potential payout or for a better understanding of the rules, please contact your agent. Listed below are other requirements that need to be met to potentially get payment from prevented planting. Over recent years, it has been proven that if it is at all possible to plant, then plant.

Prevented planting is never guaranteed to be paid since claims managers have to analyze the data to determine if the payment fits the rules within the policy. Some of those rules are:

- Notices of loss must be turned in within 72 hours of the Final Plant Date or the end of the Late Planting Period.
- A cause of loss must occur within the PP insurance period that is general in the surrounding area and prevents other producers from planting acreage with similar characteristics.
- PP acres need to be reported no more than 15 days after the Final Plant Date to FSA as well as to us. If you do not know your FPD, talk with your agent to find out.

## Replants

Replanting is a normal occurrence that happens every year on corn and soybeans. The cause of loss for a replant could be excess precipitation, drought, wildlife damage, etc. Replant payments are designed to help offset the cost of new seed, labor and inputs.

If producers are in a situation where they may require a replant, reach out to your agent so they can file a replant claim. Whether there is a payable replant or not, the claim still needs to be filed, and an adjuster will determine if it is practical to replant. If a crop is replanted without consent, the first crop could be deemed destroyed without consent, and the guarantee is put against the replanted acres (no possible loss for replant or final harvest). If a crop is replanted before the adjuster gives authorization to replant, no replant payment can be made.

After the replant claim is filed and the adjuster gives authorization to replant, there is another requirement that must be met to receive a replant payment. To qualify for a replant payment, you must meet the 20/20 rule. The 20/20 rule is replanting the lesser of 20 acres or 20% of the unit. Remember, an Enterprise Unit is all the acres of a crop in the county, and an Optional Unit is all the acres of a crop on an FSN (Farm Serial Number). Replant payments are calculated by the following: 8 bushels per acre x the price election of corn and 3 bushels per acre x the price election of soybeans. It does not sound like a lot of money, but it adds up quickly and is part of the policy. Every year we have farmers that miss out on replant payments. Replant payments are generally more than the cost of the insurance on a per-acre basis. It is a part of the policy, so please make sure to utilize it if needed.



## Tobacco Plants

Each year, it's our hope to help tobacco farmers sell any excess tobacco plants that are grown and buy any plants that are needed. We maintain a list of those plants that are available and that are needed here at our office. If you have plants for sale or need plants, please e-mail us at [gb.blairs.cropinsurance@aig.com](mailto:gb.blairs.cropinsurance@aig.com), text us at (434) 728-0090 or call us at (434) 835-0107, and we'll do our best to match you up with one or more farmers that will meet your needs. We also share this information with extension agents so that they can help us in this effort.

## Acreage Reporting

With planting season well underway, one topic keeps coming up in our discussions with farmers — the growing concerns within FSA offices. It is no secret that many local FSA offices are understaffed and will struggle with the 2025 acreage reporting season.

At Farmplus, we want to get out in front of this issue and provide alternatives. We do want to make it clear to all farmers that acres have to be reported to Farmplus by July 15. Reporting to FSA offices by July 15 is not the same as reporting to us. To help combat these issues, Farmplus will be sending out map-based acreage reports. Farm, tract and field labels will show on these reports for any farms previously tended. Simply fill in the crop planted and plant dates for each farm. Corn, tobacco and early-planted beans should be fairly easy to have map-based acreage reports filled out timely. We do realize that many of our farmers plant double-crop beans behind wheat. In these cases, we ask that you fill out your intended planted acres of double-crop beans and also send in the acreage report (AR). Once we receive the AR, we will be in touch to get final planting information and plant dates. We do realize that plans change, but this gives us the best opportunity to get your AR completed timely. Filling out the map-based AR sent by Farmplus will also allow for easier reporting to FSA. We highly recommend all farmers participate in the map-based AR. You should receive the AR in late May, and please send them back to us by June 30. If we receive them by June 30, it allows us plenty of time to “work” the AR, make revisions if necessary, and confirm those acres back to you. With all the concerns around FSA offices, we want to take every measure we can to ensure our farmers are taken care of and that we take no chances of acres not being reported timely. We welcome calls on this matter and will help provide any assistance needed to get a filled-out map-based AR.



# Tobacco Quality Adjustment

As the 2025 tobacco crop is being planted, there is a lot of uncertainty looming on just what effect tariffs will have on marketing tobacco this year. At the time of writing this article, China has stopped shipment of tobacco from the US for any tobacco that isn't already on the water. Also, some companies are allowing growers to opt out of their contracts without any penalties. We can only speculate for now what kind of appetite to buy tobacco these companies will have this fall if they are already trying to get people to opt out of their contracts. A lot will depend on how the tariff renegotiations go over the next few weeks. So, it is never too early to be thinking of a backup plan if you have a hard time moving tobacco or if the tobacco companies are not offering a fair price.

For many growers, it has been a few years since they have had tobacco graded through the Tobacco Administrative Grading Service (TAGS). The program is still available and could be a very good option for growers that have a hard time selling tobacco for a fair price this year. Remember that the price election on tobacco will be \$2.30 this year. Any tobacco that would bring less than \$2.30 could be eligible for a discount factor that would reduce the total weight of the bale when comparing it to your guarantee. There is some planning that needs to be done before actually having the tobacco graded. We would highly recommend that you reach out to your agent before calling the TAGS number so they can help you develop a plan before moving forward. Below are the requirements a producer must meet to receive a quality adjustment on their tobacco losses.

First, a claim must be filed for a potential loss on the tobacco crop, and an adjuster must see the crop in the field or in the bale prior to the tobacco being sold or destroyed. The adjuster will need to inspect the crop and document that the cause of poor-quality tobacco is the result of an insured peril listed on your policy. It will help producers to turn in a claim as soon as he/she notices any potential of a poor-quality crop or a loss of yield to ensure that the adjuster is able to see the crop on a timely basis. The claim should be turned in prior to scheduling grading through TAGS.

Once the adjuster inspects and documents the quality of the crop, an appointment will need to be made with TAGS by contacting them at (855) 776-8570. Warehouse schedules and more information on TAGS can be found on their website at [www.tobaccograding.com](http://www.tobaccograding.com). Please remember to contact TAGS to schedule grading appointments at least three days prior to the tobacco being delivered to the warehouse. You will need to provide the type of your tobacco (flue-cured or burley), your preferred grading location, your address and telephone number, the county your tobacco was grown in, your farm serial number and your policy information. Your policy information would include your policy number and approved insurance provider's name as well as your agent's name, agency, telephone number and, if available, email address.



Like in recent years, Quality Adjustment will be determined using the Grade Discount Factor (GDF) from the chart in the Special Provisions (discount factors of 0.200, 0.400, 0.600, and \*\*) **OR** the Calculated Discount Factor (CDF). The CDF is determined by dividing the price received for a bale by the price election (\$2.30); then that number would be subtracted from 1.0 to get the discount factor. The lesser discount of the two will be used. **Please understand that if you sell a bale for a price greater than or equal to the price election (\$2.30), you will not receive any quality adjustment.**

#### Example 1

A 500-pound bale is graded B4GK and sells for \$1.20/lb.

**GDF:** Grade Discount Factor Chart - B4GK = 0.600 or (60% discount)

**CDF:**  $\$1.20/\$2.30 = 0.522$ , then  $1.000 - 0.522 = 0.478$  or (47.8% discount)

In this example the CDF would be the lesser discount and be used in determining the production to count. The production to count would be 261 pounds.

#### Example 2

A 500-pound bale is graded X4KF and sells for \$0.90/lb.

**GDF:** Grade Discount Factor Chart - X4KF = 0.200 or (20% discount)

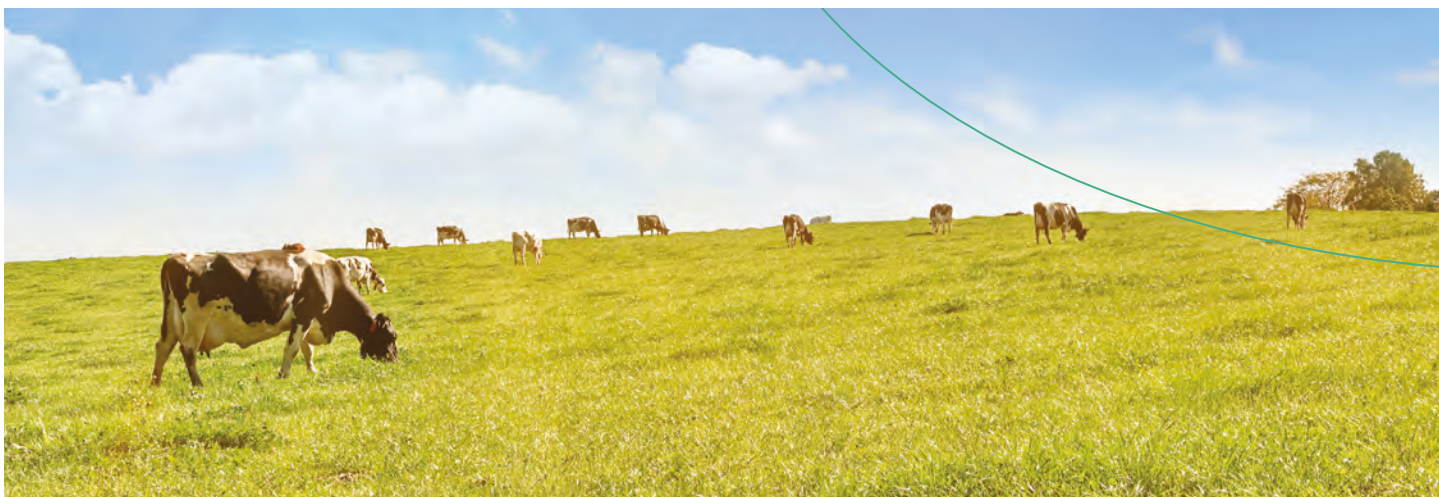
**CDF:**  $\$0.90/\$2.30 = 0.391$ , then  $1.000 - 0.391 = 0.609$  or (60.9% discount)

In this example the GDF would be the lesser discount of 20%, and 20% would be used instead of 60.9% in determining the production to count. The production to count would be 400 pounds.

It is important to note that each bale graded by an AMS grader will be stamped. The assigned grade will not be valid if the AMS stamp has been removed or if the tobacco is not offered for sale or sold in the same packaging as presented to the AMS grader. Also, the tobacco must be delivered and sold at a recognized receiving station or through a warehouse that holds auctions for entities to bid on tobacco. For tobacco that is destroyed, the adjuster will address you on the allowable ways to destroy the bales and must be present for the destruction.

Grade	DF	Grade	DF	Grade	DF
B4G	0.400	C4KL	0.200	N1XL	**
B5G	**	C4S	0.200	N1XO	**
B4GK	0.600	H6K	0.200	NO-G	**
B5GK	**	M4GK	0.600	P5F	0.200
B6K	0.200	M5GK	**	P4G	**
B5KF	0.400	N2	**	P5G	**
B6KF	**	NIBO	**	P5L	0.200
B5KL	0.400	N1GF	**	S-Scrap	**
B4KV	0.400	N1GG	**	X4G	0.400
B5KV	0.600	N1GL	**	X5G	0.400
B6KV	**	N1GR	**	X4GK	0.600
B5V	0.200	N1K	**	X4KF	0.200
C4G	0.600	N1KV	**	X4KL	0.200
C4GK	0.400	N1L	**	X4KV	0.400
C4KF	0.200	N1R	**		

\*\*Any production that, due to insurable causes, is assigned the corresponding grade and will be considered to have zero market value. Such production will not be considered production to count if the production is destroyed in a manner acceptable to us. If you choose not to destroy such production, no adjustment will be made to production to account for quality.



## Livestock Revenue Protection (LRP)

Livestock Revenue Protection (LRP) is a valuable risk management tool for livestock producers across the US. This insurance program offers coverage against unexpected declines in livestock prices, which can significantly impact farm profitability. However, it does not cover loss of animals due to mortality.

Cattle prices have been well above average for over a year now. Many producers have purchased LRP to minimize the risk of a revenue loss if prices turn downward in the foreseeable future. Premiums can range from \$0.06 to \$0.10 a pound depending on the deductible and what length endorsement is desired. Premiums are due 30 days after the end date of the endorsement.

LRP can be purchased daily. The prices come out most days after the market closes, and we usually can quote it around 4:30 p.m. We have until 9:30 a.m. the following morning to enter the endorsements in the system. Before the endorsement can be entered, an application and endorsement must be filled out and signed by both the insured and the agent. Due to the time constraints, electronic signatures are very helpful.

Once we get to the end date of the contract, RMA will publish ending prices. If an expected loss has occurred, we will receive notification from the Approved Insurance Provider (AIP) within a few days. If a loss exists, we have roughly 60 days to get claims documents (claim forms signed, proof of ownership and sales bills if cattle were sold) back to the AIP. After the AIP receives the claims documents, the claim will be paid within 30 days.

## Precision Farming — Acreage and Production Reporting Made Easy

Many farmers today are using GPS devices on planters and combines. If you are one of these farmers and want to utilize it to the fullest, our team can help you to integrate that technology into your crop insurance. Often, your planted acreage is more accurate than the acreage that FSA derives from aerial maps. We can use that acreage from your precision application from your planter. Also, we can use the data from your yield monitoring system on your combine.

Using GPS data, it can improve the accuracy of both acreage and production. We are looking for those producers who will partner with us to implement this technology. On the acreage reporting side, we would receive your planted acreage quicker and more accurately and could assist you in eliminating the need to report to FSA prior to reporting to us. In fact, the process can be reversed such that we generate a report that you can take to FSA to file your report there. This is a very good option considering how short-staffed some FSA offices are today.

On the yield side of precision farming, your combine yield reports would be used to report non-loss yields and would be used to pay losses. The printed data would then be used in the event of a claim audit in the future. Here would be the need for calibration of the yield monitor on a crop-by-crop basis, but many farmers are willing to perform this task to have very accurate data.

If you own precision ag equipment or if you're moving in that direction, feel free to let us know, and we'll be glad to help you integrate your equipment with your crop insurance.





## Organic

Growing organic crops comes with a few more responsibilities to ensure that your crop insurance policy is correct. When growing organic crops, we must obtain a copy of your organic certificate and organic plan. All organic crops need to be on the plan, and all organic farms need to be listed on the plan. If they are not, they will not be insured as organic crops. Organic growers will be contacted starting in May requesting this information. It is important that you send these to your agent as soon as you can. For organic tobacco growers, please have your prior year's sales tickets together, as they are needed to calculate your organic price. If you have any questions or concerns on this topic, please call your agent.

## Reporting Claims

As we move closer to wheat harvest and spring crops being planted, it is easy to overlook getting a claim turned in to your agent. Reporting claims is the farmers' responsibility, and it is important to know that if your crop experienced any type of inclement weather, you should reach out to your agent to get a claim turned in. There are no penalties for opening a claim. Actual production history (APH) is not affected just by opening a claim. If a producer has an open claim and there is no yield loss, then the claim will be withdrawn without penalty. Damage should be reported within 72 hours of your initial discovery of damage or loss of production (but no later than 15 days after the end of the insurance period, even if you have not harvested the crop). Claims cannot be made 60 days past harvest or the end of the insurance period. December 10 is the end of the insurance period for corn and soybeans. If you think you are going to have crops still in the field after the end of the insurance period (EOIP), it is important to get a claim turned in. In 2024 we witnessed many producers putting their crops to other uses, and this must be approved by an adjuster beforehand. An appraisal and consent to put the crop to another use are required from an adjuster so that the production/yield can be established. If there is any chance that you might have a yield loss or revenue loss due to an insurable cause, it needs to be reported so that you do not miss out on any payment that is owed to you.

# Wheat Quality Adjustment

For 2025, the wheat crop appears to be on par or slightly below average compared to past crops at this point in many areas we serve. Some areas were extremely dry in the fall and winter. A lot of areas are experiencing dry weather coming through April. Please remember to notify us as soon as you notice damage to your crop so that we can turn in a claim. Also, if you choose to bale, chop, graze or destroy any insured crop, you'll need a release by an adjuster prior to doing so. If you plan to put a crop to another use, please let us know ASAP so that we can turn in a Notice of Inspection so that the adjuster can appraise and document the crop. Failing to do so will lead to the full production guarantee being applied to the crop (no loss).

Wheat quality is something that we really need to pay close attention to. When you're harvesting wheat and you notice low test weight (below 54 pounds), vomitoxin (greater than 2.0 PPM), low falling number (below 300), kernel damage, sprout damage or other quality issues, you need to turn in a claim. Typically, if the wheat is not sold directly out of the field and is stored on the farm, the adjustment process is much more beneficial. Samples may need to be pulled and sent off by an adjuster. Quality adjustment on wheat can make a huge difference on claims, so if you discover you have any quality issues, please contact your agent immediately. Remember that many quality problems can't be seen, such as low falling numbers. Therefore, it's good practice to turn in a claim each year and have the wheat tested. That is, if you are storing the wheat. If you are delivering from the field and the wheat is selling as milling wheat, there isn't a need to turn in a claim unless the wheat doesn't make milling quality grades.







## Tobacco Contracts

Once again, we will need to get a copy of all organic and conventional tobacco contracts this year to ensure that you receive the best price election possible. If you plant within your contract, the max price election on conventional tobacco will be \$2.30. If you overplant by more than 10% of your contract, your price election will decrease. We recommend you reach out to your agent as soon as possible if you think you may be close to overplanting by a few acres. We can run the numbers and see if you need to find another small contract to cover the extra acres.

For our organic growers, your price election will be calculated the same way as the past few years. We will take into consideration the last three years of your organic sales tickets by grades and stalk positions and compare the number of contract pounds to the number of acres you plant. For most growers, we will only need the 2024 sales tickets if we don't already have access to them from last year's claim.

Over the next month or so, we will be contacting each tobacco grower and making sure we get a copy of all the documents we need to make sure you get the best coverage possible. For companies such as JTI, you can just forward us an email with the final version of your contract once you and the company have signed it. Please make sure it is the final version because we will not be able to use it if both parties have not signed the contract. We will also be making our rounds through each community, scanning copies of tobacco contracts and sale tickets. We will try to reach out ahead of time and allow you time to gather the documents and leave them somewhere we can get to them if you don't have time to meet with us. We understand this is a very busy time of the year, and we want to make this process as easy as possible on you.

# 2025 Spring Crop Final Plant Dates and Late Planting Dates (NC)

2025	Corn		Soybeans		Grain Sorghum		Flue Tobacco		Fire Tobacco		Burley Tobacco		Peanuts		Cotton	
NORTH CAROLINA	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD
Alamance	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Alexander	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Alleghany	5/31	6/25	-----	-----	-----	-----	-----	-----	-----	-----	6/15	6/30	-----	-----	-----	-----
Anson	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Burke	5/31	6/25	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Cabarrus	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Caldwell	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Caswell	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Catawba	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Chatham	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Cleveland	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Cumberland	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/25	6/19	5/25	5/30
Davidson	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	5/25	5/30
Davie	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Durham	5/20	6/14	6/30	7/25	-----	-----	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Edgecombe	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Forsyth	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Franklin	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Granville	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	6/20	7/5	-----	-----	5/25	5/30
Guilford	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Halifax	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Harnett	5/20	6/14	6/30	7/25	6/25	7/10	5/25	5/30	-----	-----	-----	-----	5/25	6/19	5/25	5/30
Iredell	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	5/25	5/30
Johnston	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Jones	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Lee	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Lincoln	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Montgomery	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Moore	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Nash	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/09	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Orange	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	----	-----
Person	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Randolph	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Richmond	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Robeson	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/25	6/19	5/25	5/30
Rockingham	5/20	6/14	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Rowan	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Sampson	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/25	6/19	5/25	5/30
Stanley	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Stokes	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Surry	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----
Tyrell	5/15	6/9	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Union	5/20	6/14	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	5/25	5/30
Vance	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	-----	-----
Wake	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	-----	-----	-----	-----	-----	-----	5/25	5/30
Washington	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	5/31	6/25	-----	-----
Wilkes	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Wilson	5/15	6/9	6/30	7/25	6/25	7/10	5/15	5/30	-----	-----	-----	-----	5/31	6/25	5/25	5/30
Yadkin	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	6/20	7/5	-----	-----	-----	-----

# 2025 Spring Crop Final Plant Dates and Late Planting Dates (VA, PA, SC)

2025	Corn		Soybeans		Grain Sorghum		Flue Tobacco		Fire Tobacco		Burley Tobacco		Peanuts		Cotton	
VIRGINIA	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD	FPD	LPD
Albemarle	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Augusta	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Bedford	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Bland	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Campbell	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Carroll	10-Jun	5-Jul	-----	-----	-----	-----	5-Jun	20-Jun	-----	-----	-----	-----	-----	-----	-----	-----
Charlotte	20-May	14-Jun	30-Jun	25-Jul	25-Jun	10-Jul	31-May	15-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Craig	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Floyd	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Franklin	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	-----	-----	-----	-----	-----	-----
Grayson	10-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	15-Jun	30-Jun	-----	-----	-----	-----
Halifax	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Henry	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	-----	-----	-----	-----	-----	-----	-----	-----
Lee	10-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Louisa	31-May	25-Jun	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Lunenburg	20-May	14-Jun	30-Jun	25-Jul	25-Jun	10-Jul	31-May	15-Jun	15-Jun	30-Jun	-----	-----	-----	-----	-----	-----
Mecklenburg	20-May	14-Jun	30-Jun	25-Jul	25-Jun	10-Jul	31-May	15-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	25-May	30-May
Montgomery	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Patrick	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	-----	-----	-----	-----	-----	-----	-----	-----
Pittsylvania	31-May	25-Jun	30-Jun	25-Jul	25-Jun	10-Jul	5-Jun	20-Jun	15-Jun	30-Jun	20-Jun	5-Jul	-----	-----	-----	-----
Pulaski	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Rockingham	10-Jun	5-Jul	20-Jun	15-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Smyth	10-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Southampton	15-May	9-Jun	30-Jun	25-Jul	25-Jun	10-Jul	25-May	9-Jun	-----	-----	-----	-----	10-Jun	5-Jul	25-May	30-May
Surry	15-May	9-Jun	30-Jun	25-Jul	25-Jun	10-Jul	-----	-----	-----	-----	-----	-----	10-Jun	5-Jul	25-May	30-May
Sussex	15-May	9-Jun	30-Jun	25-Jul	25-Jun	10-Jul	25-May	9-Jun	-----	-----	-----	-----	10-Jun	5-Jul	25-May	30-May
Tazewell	10-Jun	5-Jul	-----	-----	25-Jun	10-Jul	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
Wythe	10-Jun	5-Jul	20-Jun	15-Jul	-----	-----	-----	-----	-----	-----	20-Jun	5-Jul	-----	-----	-----	-----
PENNSYLVANIA																
Juniata	10-Jun	5-Jul	20-Jun	15-Jul	20-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
SOUTH CAROLINA																
Berkeley	30-Apr	25-May	30-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Chesterfield	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May					25-May	9-Jun	31-May	10-Jun
Clarendon	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Dillion	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Dorchester	30-Apr	25-May	30-Jun	10-Jul	-----	-----	-----	-----	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Horry	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Kershaw	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	-----	-----	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Lancaster	15-May	9-Jun	30-Jun	10-Jul	20-Jun	5-Jul	-----	-----	-----	-----	-----	-----	-----	-----	25-May	4-Jun
Lee	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Marlboro	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun
Sumter	30-Apr	25-May	30-Jun	10-Jul	20-Jun	5-Jul	15-May	30-May	-----	-----	-----	-----	25-May	9-Jun	31-May	10-Jun

\*\*\*Most crops have a late-planting period with reduced coverage after the final plant date. The late-planting period for grains extends 25 days beyond the final plant, with a 1% reduction in coverage per day during the late-planting period. For tobacco, a 15-day late-planting period applies with a 1% reduction per day for the first ten days and a 2% reduction per day for the final five days. \*FL, GA and SC — Sbeans have a 15-day late-planting period — Cotton has a ten-day late-planting period both with a 1% reduction in coverage per day. Cotton in NC and VA has a five-day late planting period with a 1% reduction in coverage per day.

\*\*\*Plant dates for WA's: Maryland Tobacco — Final 06/25 — Late 07/10. Cigar Filler Tobacco — Final 05/31 — No Late Plant Date. Low Nicotine Tob is the same as FLCTB.



# FarmPlus Insurance Services and Gallagher

As most of our customers already know, FarmPLUS Insurance Services merged with Arthur J. Gallagher & Company in January of 2024. Since that merger took place, we've strived to make sure that the customers' experience remains the same or is, in fact, enhanced. Gallagher, while a very large corporation, understands that our business is a relationship business and has given us free rein to maintain those relationships as we've done in the past. It is our hope that you have seen this to be the case.

With this merger, we have been able to acquire new software that is designed for crop insurance agents and customers by the name of AgencyRoot. This software gives you, our customers, the ability to access your crop insurance records directly from your computer or mobile phone. If this is something that you are interested in, contact your agent, and he will walk you through the steps that you need to do to utilize the software. Some companies, such as NAU and RCIS, offer a similar ability, but AgencyRoot functions with any company that writes crop insurance. This software is especially nice when you want to look at coverage, claims or billing information.

Our name will change soon, and you'll start seeing Gallagher on all our paperwork going forward. It is our hope that this will not come as a surprise to anyone. Gallagher is a company on the NYSE, and its ticker is AJG. You can check out the corporation and see that it is a very strong company. Gallagher has a strong presence in agriculture and is pursuing further growth within agriculture, specifically within crop insurance. Of course, there is strength in numbers, and our hope is to leverage that strength in obtaining the best possible experience for our customers and our staff.

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