

Cultivated Insights

Insure your growth with risk expertise



Inside this Edition

| | |
|--|----|
| Production Reporting | 1 |
| Potential Aflatoxin in Corn | 2 |
| 2024 Accounting Billing Information | 2 |
| Reporting Claims | 3 |
| Tobacco QA..... | 3 |
| Hurricane Debby 2024..... | 5 |
| High Dollar Claims | 5 |
| Apples & Peaches..... | 6 |
| Acceptable Production Records and Acceptable Load Records..... | 6 |
| Enterprise Units Organic vs Conventional | 7 |
| Revenue Protection..... | 7 |
| Pasture, Rangeland and Forage..... | 8 |
| 2025 Fall Crop Final Plant Dates and Late Planting Dates (NC)..... | 9 |
| 2025 Fall Crop Final Plant Dates and Late Planting Dates (VA, PA, SC)..... | 10 |
| New Business | 11 |
| Connect With Us | 12 |

Fall 2024

Production Reporting

Production reporting is one of the most important responsibilities a farmer has. Accurate yields help increase coverage on all crops. Verifiable records must be kept so that production figures entered on a production report can be proven if need be. If it is discovered that the production report is not accurate, then assigned yields may apply. If a producer is on optional units (farm by farm), then the assigned penalty combines all farms and makes one unit out of all the farms in the county for the current insurance year. This can take a producer that has good crops on some farms and bad crops on others and completely knock them out of a payable loss. Also, if losses were paid in the previous year and the previous year's production is in question on non-loss farms, the producer may owe some, if not all, of the indemnity back because all the farms in the county of the crop will be combined. Another penalty that will apply is that the yield in question will be replaced by 75% of the previous year's approved yield. We urge everyone to keep good verifiable records so yields on the production form can be proved. Please see previous articles on how to maintain acceptable production and load records.

Last year RMA made changes to the production reporting procedures that started with our 2024 wheat production reporting. If a producer decides to switch insurance agencies, he/she will need to report production to the current agent as well as the new agent for the crop or crops that this may apply to. The 2024 crop season allowed for a pass on this new rule, but no exceptions will be made for the 2025 season. This is very important to anyone considering making a change in agencies. In the past, a producer only had to report production to the new agency. If a producer does not report production to the previous agent, assigned yields will apply and it will be the following crop year before this can be corrected. We will have to obtain verifiable records from the grower to fix the assigned yields the following year. We will guide you through these changes to try to make sure it is not overly burdensome to you.

Potential Aflatoxin in Corn

Aflatoxin in corn is more prevalent when the corn crop has been stressed by drought and heat. We have had plenty of record-setting excess heat and dry weather in June and July in most of the areas we serve. This is probably the worst corn crop we have ever seen in most of Virginia, North Carolina and South Carolina.

We are very concerned that levels of aflatoxin may be above acceptable levels in a lot of the corn this year. Most AIPs are asking us to relay this concern to our customers. We feel that it will be a good idea to take some samples to a local mill to have it tested as the harvest begins. We are asking our customers to let us know if the corn has aflatoxin as soon as possible. The corn cannot be sampled out of the bin. Aflatoxin levels can grow higher due to humidity and heat. The sample must be pulled by an adjuster before the corn goes into the bin. The adjuster must send the samples to an approved testing facility. We have been told that the North Carolina Department of Agriculture is going to analyze samples free of charge this year.

There are different scenarios that can play out depending on the level of aflatoxin and whether the corn is sold directly out of the field or farm-stored. Below is a discount factor chart for aflatoxin.

DFs for aflatoxin

| Aflatoxin range | DF |
|---------------------|--------------|
| 0.1–20.0 ppb | .000 |
| 20.1–50.0 ppb | .100 |
| 50.1–100.0 ppb | .200 |
| 100.1–200.0 ppb | .300 |
| 200.1–300.0 ppb | .400 |
| 300.1 ppb and above | See C3 below |

2024 Accounting Billing Information

For the last several years, RMA has allowed interest on premium to be deferred for an additional 60 days beyond the original due date. In recent weeks, we received a statement from RMA stating that they would **NOT** be deferring any interest for the 2024 crop year. This means if you want to avoid being charged interest on crop insurance premiums this year, you must have your premium paid in full by September 30 on all spring-planted crops and your PRF policies. Any fall-planted crops such as wheat, oats, and barley had to be paid for by the end of July to avoid interest. Please remember to be sure to pay your fall crop premium in full by September 30 to avoid your fall crop policy being cancelled for the 2025 crop year. All PRF policies need to be paid in full by the end of November to avoid cancellation. All of your spring-planted crops, such as corn, soybeans, tobacco or grain sorghum need to be paid in full by February 28, 2025, for North and South Carolina and March 15, 2025, for Virginia to avoid cancellation for the 2025 crop year. Even though you have time to avoid cancellation, interest will be added on all spring crop premiums starting October 1 if the premium is not paid in full. Most of our customers will have a payable loss on at least one crop this year. If you have a claim turned in and the claim is not settled by the end of September, you will be charged interest. It does not matter if you have a claim turned in or not.



Reporting Claims

With the year that we are having, it has been easy to remember to turn in claims. We have had more corn and tobacco claims in 2024 than we have in many years. With that, we still want to remind everyone that reporting a claim is the farmers' responsibility, and it is very important that if your crop receives any type of damage that you call your agent so that a claim can be opened. Opening a claim assures the farmer that if there is a yield loss, a claim will be worked. This year there is a good possibility that revenue claims will trigger. With low commodity prices and low yields, please be sure to get a claim opened. There are no disadvantages to opening a claim; APH (actual production history) is not affected just by opening a claim. Farmers with open claims that end up with no yield loss end up being withdrawn.

Reporting damage of crops helps paint a picture of the damage that has occurred during the growing season, making it easier for the claims to be paid. This year's drought, excess rain, and hurricane Debby painting that picture will not be difficult but still have to be reported. 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) [Basic Provisions]. Claims cannot be made 60 days past harvest or the EOIP (end of insurance period). December 10 is the end of the insurance period for corn and beans. If you think you will have crops in the field past the EOIP, it is important that you get a claim opened.

As a reminder, any time you want to put your crop to an alternate use other than harvesting it (silage, rolling for hay, etc.), you need to call your agent prior to doing so. An appraisal and consent to put the crop to another use are required from an adjuster so that production can be established. If there is any chance that you think you may have a yield loss due to an insurable cause of loss, it needs to be reported and a claim opened so that you do not miss out on any payment that is owed to you. As a general rule, turn in a claim unless the crop is near perfect.



Tobacco QA

Quality adjustment on tobacco claims has proven to be very beneficial to farmers in recent years. The grading process will work just like last year, with an Agricultural Marketing Service (AMS) grader handling the grading of the crops and scheduling made with the Tobacco Administrative Grading Service (TAGS). We would like to remind producers of the requirements to receive quality adjustment on their tobacco losses.

First and foremost, a claim needs to 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 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 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 (\$2.25), 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 (\$2.25), 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: $\$1.20/\$2.25 = 0.533$, then $1.000 - 0.533 = 0.467$ or (46.7% 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 266 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: $\$0.90/\$2.25 = 0.40$, then $1.000 - 0.40 = 0.60$ or (60% discount)

In this example the GDF would be the lesser discount of 20%, and 20% would be used instead of 60% 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 advise 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 | ** | N1BO | ** | 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 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.*



Hurricane Debby 2024

HIP-WI is a wind-based index policy that can trigger a payment if your county or adjoining county receives sustained hurricane-force winds from a named storm. This coverage is not dependent on a yield loss taking place. This coverage applies to 70 crops all along the east coast. HIP-WI can apply to all MPCl policies with 50-85 percent coverage levels. Coverage will automatically jump from your underlying level to 95 percent. For example, if you have a 70 percent coverage level, HIP-WI would cover a 25 percent range from 70 to 95 percent. The insurance period begins on the later of the sales closing date or the earliest planting date on the crop and ends on the earliest of the end of insurance date or termination date. To be eligible for HIP-WI, you must have a policy under the basic provisions with the same insurer, must elect HIP-WI before or on the sales closing date, and elect a coverage percentage. To be eligible for tropical storm (TS) coverage, you must meet all eligibility requirements for HIP-WI, elect TS on or before the HIP-WI sales closing date, and the TS option must be available in the county actuarial documents.

To trigger a payment for HIP-WI, it must be a named hurricane with 74 miles per hour sustained winds. If a payment is triggered in a county, you will receive a one-time payment for 100 percent of the coverage amount. To trigger a payment on the TS option, it must be a named tropical storm, have 39 miles per hour sustained winds, and produce 6 inches of precipitation received over 4 consecutive days (one day preceding the arrival of the tropical storm, the day of the tropical storm, and two days following the arrival of the tropical storm). If a payment is triggered on the TS option, you will receive 50 percent of the coverage amount for the first tropical storm and receive the remaining 50 percent of the coverage amount if a second storm meets the requirements.

We will keep our customers informed this summer and fall if any storms trigger payments for our area. We should know the final call on whether a storm will trigger a payment within 60 days after the arrival of the storm. There is a chance we will have some preliminary data on the storm before then.

High Dollar Claims

The 2024 crop has been a difficult one, to say the least. Corps suffered extreme drought in June, followed by excess rain in the mid-to late July. Then in August Hurricane Debby came through and flattened the tobacco crop. We say this to prepare everyone for high-dollar claims and high-dollar reviews. When a claim exceeds \$200,000, it is considered high dollar. A high dollar claim is accompanied by a high dollar review. This is nothing to be worried about, but we do want to prepare everyone so that you can have the necessary documentation ready. When a claim goes over \$200,000, RMA (Risk Management Agency) is allowed to participate in the claim process. During a high-dollar review, an adjuster will look over the previous years production history. If everything matches up, the review is complete. If the yields do not match, then an additional two years will be required. Anyone who thinks their claim will be going over the high dollar amount, we ask that you prepare and get the documentation ready.

What's needed:

- Sales tickets
- Settlement sheets
- Bin measurements
- Load records
- Combine records
- Weigh slips

Whatever documentation that was used to determine production from the previous year. Again, only one year is required if everything matches up. If they do not match, an additional two years are required. Please go ahead and locate all this documentation to help speed up the claim review process. A claim will not be paid until this is completed. If you have any questions, please contact your agent.

Apples and Peaches

As this year's harvest season is well underway, please remember fresh reviews are needed for most of our producers for the 2024 crop year on apples. We have tried to reach out to everyone as a reminder of this. A 2024 claim cannot be paid until the review process is complete and approved. A 2024 claim cannot be paid until the review process is complete and approved.

To stay on the fresh fruit option, a producer must sell at least 50 percent of the total production in one of the 4 most recent crop years as a fresh apple, number one or better. Remember, deer apples do not count as fresh apple sales.

We need a copy of sales tickets or a sales ledger to prove the apples were sold as fresh. The sales tickets should have the variety, quantity sold, price per quantity, as well as the seller's name and address on them. The VA Apple Excise Tax form or a Schedule F form from income taxes will back up the sales tickets or sales ledger.

If a producer passes the fresh verification process using 2023 documents, then this will not have to be completed again until 2028. All documents must be in the same entity as the crop insurance policy is in.



Acceptable Production Records and Acceptable Load Records

Production and load records are valuable information for all farming operations to keep. There are guidelines for both that need to be maintained so that they are verifiable for a claim or potential audit. It is recommended to keep production by Farm Serial Number (FSN) and a must if you are on optional units (FSN's insured separately) or interested in switching to optional units.

Production records can come in many forms, such as:

- Sold/commercial storage records
- Field harvest records
- Farm stored records
- Feeding records
- Pick records
- Sales records
- Automated yield monitoring system records
- Signed appraisals

Records must have specific information on the documentation to help make it acceptable. Each production record type has a little different information required, but here is a good general description.

- Name
- Crop
- FSN
- Quantity/weight
- Date of harvest

Load records (Number of combine bin dumps or number of truck loads)

- Name
- Crop
- Number of loads
- FSN
- Date
- Number of bushels one load is equal to

Enterprise Units Organic vs Conventional

There will be a change for the 2025 crop year for those producers that grow organic and conventional acres of the same crop. In the past, if you elected enterprise units, your organic and conventional acres were insured together under the same enterprise unit. Starting with fall crops for the 2025 crop year, you will be able to elect coverage that allows you to have an enterprise unit for organic acres and a separate enterprise unit for conventional acres on the same crop in the same county. This will be very helpful to many of our customers that are raising organic and conventional crops. As we see our customers over the next month on wheat, oats, and barley coverage, we will be sure to go over this change and make sure the coverage is added to all those who could benefit from it. This change will generate lower insurance premiums for producers that have been purchasing optional units on their crops to have the organic acres insured separately from their conventional acres.

Revenue Protection

Keep in mind declining prices may contribute to losses this year if commodity prices stay where they are now or go down further. Most of our commodity prices were higher than they were when the projected prices were set earlier this year.

For example, Virginia corn's projected price was \$4.66. The harvest price will be set every trading day in October, looking at a December corn future. Currently December corn is trading a little less than \$4 a bushel.

Let's say a producer has an 80-bushel-per-acre guarantee multiplied by \$4.66, which is a guaranteed revenue of \$372 per acre. We will pretend the harvest price in October comes in at \$4 and the yield per acre comes in at 85 bushels. That is a revenue of \$340 per acre. The guaranteed revenue was \$372.80 and the actual revenue of \$340 would result in a loss of \$32.80 per acre provided a timely notice of loss is filed.

This will apply to all commodities that revenue protection is available for. Keep this in mind if you do not have a bumper crop this year. If you do not have a crop that is not average, it may be a good idea to go ahead and turn in a claim.





Pasture, Rangeland and Forage

As fall approaches in the coming months, we will begin updating all our customers on their Pasture, Rangeland and Forage (PRF) policies. In the last two to three years, we have seen about a 5% review rate each year. These reviews are easy to get through if a producer has lease agreements on all of the acres of grass they insure on their PRF policy. We fully understand that there are a lot of acres of hay and pasture that are rented on a gentleman's agreement of some sort, and nothing is in writing proving the lease. Some of the insurance companies have a lease agreement form that can be filled out and signed by both the landowner and the insured. We all know that landowners are sometimes reluctant to sign documents when it comes to their land, no matter how well you explain the situation. It may be best to have some kind of simple lease agreement signed on your rented land just in case you are pulled for a review. You need to have both parties' names listed on the agreement, the crop years the lease is good for, the number of acres, and farm numbers if possible. There is a chance you will never be pulled for a review on your PRF policy, but we just want

you to be aware of what we will need if you are selected for review. We will do all we can to make the process as easy as possible on you, but the lease agreements are where we would need the most help from you.

So far, the PRF payments have been few and far between. Most of our customers would have received a little credit to their account for the February/March interval and a few received a credit for the May/June interval. Some customers went through a dry spell and grass really suffered but missed out on a payment due to much-needed rain right at the end of an interval. We feel like most areas have had average to above-average grass conditions other than our northern territory this year. As we come around in the next few months to update everyone for the 2024 crop year, we will be able to show you how you stand for this year and the entire time you have been buying the policy. We will be in touch with all of our PRF customers by December to make desired changes to your policy.

2025 Fall Crop Final Plant Dates and Late Planting Dates (NC)

| 2025 | WHEAT | | OATS | | BARLEY | |
|----------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|
| NORTH CAROLINA | Final planting date | Final late planting date | Final planting date | Final late planting date | Final planting date | Final late planting date |
| Alamance | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Alexander | 31-Oct | 15-Nov | 15-Oct | 30-Oct | 15-Oct | 30-Oct |
| Anson | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Burke | 31-Oct | 15-Nov | 15-Oct | 30-Oct | 15-Oct | 30-Oct |
| Cabarrus | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Caldwell | 31-Oct | 15-Nov | 15-Oct | 30-Oct | 15-Oct | 30-Oct |
| Caswell | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Catawba | 31-Oct | 15-Nov | 31-Oct | 15-Nov | 15-Oct | 30-Oct |
| Chatham | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Cleveland | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Cumberland | 30-Nov | 12-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Davidson | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Davie | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Durham | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Edgecombe | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Forsyth | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Franklin | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Granville | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Guilford | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Halifax | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Harnett | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Iredell | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Johnston | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Jones | 30-Nov | 15-Dec | 10-Nov | 25-Nov | * | * |
| Lee | 20-Nov | 5-Dec | 31-Oct | 15-Nov | * | * |
| Lincoln | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Montgomery | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Moore | 20-Nov | 5-Dec | 31-Oct | 15-Nov | * | * |
| Nash | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Orange | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Person | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Randolph | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Richmond | 20-Nov | 5-Dec | 31-Oct | 15-Nov | * | * |
| Robeson | 30-Nov | 15-Dec | 10-Nov | 25-Nov | * | * |
| Rockingham | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 15-Oct | 30-Oct |
| Rowan | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Sampson | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Stanly | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Stokes | 10-Nov | 25-Nov | 31-Oct | 15-Nov | 15-Oct | 30-Oct |
| Surry | 31-Oct | 15-Nov | 15-Oct | 30-Oct | 15-Oct | 30-Oct |
| Tyrell | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Union | 20-Nov | 5-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Vance | 20-Nov | 5-Dec | 31-Oct | 15-Nov | * | * |
| Wake | 30-Nov | 15-Dec | 31-Oct | 15-Nov | 31-Oct | 15-Nov |
| Washington | 30-Nov | 15-Dec | 10-Nov | 25-Nov | * | * |
| Wilkes | 31-Oct | 15-Nov | 15-Oct | 30-Oct | 15-Oct | 30-Oct |
| Wilson | 30-Nov | 15-Dec | 10-Nov | 25-Nov | 10-Nov | 25-Nov |
| Yadkin | 31-Oct | 15-Nov | 15-Oct | 30-Oct | 15-Oct | 30-Oct |

*** Late planting period for Fall Crops extends 15 days beyond the final plant date, with a 1% reduction in coverage per day during the late planting period. For canola, a 5-day late planting period applies with a 3% reduction per day. (We have provided these dates for you above). ***The AR reporting date for all Fall Crops is January 15, 2024 — this is the date we must have your signed AR with acres reported to our office. (Remember, you must report to our office as well as FSA.) *Means crop is not covered except through *written agreement.

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

| 2025 | WHEAT | | OATS | | BARLEY | |
|----------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|
| VIRGINIA | Final planting date | Final late planting date | Final planting date | Final late planting date | Final planting date | Final late planting date |
| Albermarle | 10-Nov | 25-Nov | * | * | 15-Oct | 30-Oct |
| Alleghany | 31-Oct | 15-Nov | * | * | * | * |
| Augusta | 31-Oct | 15-Nov | * | * | 15-Oct | 30-Oct |
| Bedford | 10-Nov | 25-Nov | * | * | 25-Oct | 9-Nov |
| Bland | * | * | * | * | * | * |
| Botetourt | 31-Oct | 15-Nov | * | * | 15-Oct | 30-Oct |
| Campbell | 10-Nov | 25-Nov | 25-Oct | 19-Nov | 25-Oct | 9-Nov |
| Carroll | * | * | * | * | * | * |
| Charlotte | 10-Nov | 25-Nov | 25-Oct | 19-Nov | 25-Oct | 9-Nov |
| Craig | 31-Oct | 15-Nov | * | * | * | * |
| Floyd | * | * | * | * | * | * |
| Franklin | 10-Nov | 25-Nov | *SEE HALIFAX | *SEE HALIFAX | 15-Oct | 30-Oct |
| Grayson | * | * | * | * | * | * |
| Halifax | 10-Nov | 25-Nov | 25-Oct | 19-Nov | 25-Oct | 9-Nov |
| Henry | 10-Nov | 25-Nov | * | * | * | * |
| Lee | * | * | * | * | * | * |
| Louisa | 10-Nov | 25-Nov | * | * | 25-Oct | 9-Nov |
| Lunenburg | 20-Nov | 5-Dec | * | * | 25-Oct | 9-Nov |
| Mecklenburg | 20-Nov | 5-Dec | 25-Oct | 19-Nov | 25-Oct | 9-Nov |
| Montgomery | 31-Oct | 15-Nov | * | * | * | * |
| Patrick | 10-Nov | 25-Nov | * | * | * | * |
| Pittsylvania | 10-Nov | 25-Nov | * | * | 25-Oct | 9-Nov |
| Pulaski | *SEE WYTHE | *SEE WYTHE | * | * | * | * |
| Roanoke | 31-Oct | 15-Nov | * | * | * | * |
| Rockingham | 31-Oct | 15-Nov | * | * | 15-Oct | 30-Oct |
| Smythe | * | * | * | * | * | * |
| Southampton | 25-Nov | 10-Dec | * | * | * | * |
| Surry | 25-Nov | 10-Dec | * | * | 5-Nov | 20-Nov |
| Sussex | 25-Nov | 10-Dec | * | * | 5-Nov | 20-Nov |
| Tazwell | * | * | * | * | * | * |
| Washington | 31-Oct | 15-Nov | * | * | * | * |
| Wythe | 31-Oct | 15-Nov | * | * | * | * |
| PENNSYLVANIA | Final planting date | Final late planting date | Final planting date | Final late planting date | Final planting date | Final late planting date |
| Juniata | 20-Oct | 4-Nov | * | * | 10-Oct | 25-Oct |
| SOUTH CAROLINA | Final planting date | Final late planting date | Final planting date | Final late planting date | Final planting date | Final late planting date |
| Berkeley | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Chesterfield | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Clarendon | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Dillon | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Dorchester | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Horry | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Lee | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Marlboro | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |
| Sumter | 30-Nov | 5-Dec | 30-Nov | 5-Dec | * | * |

*** Late planting period for Fall Crops extends 15 days beyond the final plant date, with a 1% reduction in coverage per day during the late planting period. For canola, a 5-day late planting period applies with a 3% reduction per day. (We have provided these dates for you above). ***The AR reporting date for all Fall Crops is January 15, 2024 — this is the date we must have your signed AR with acres reported to our office. (Remember, you must report to our office as well as FSA.) *Means crop is not covered except through *written agreement.



New Business

Farmplus Insurance is always looking for new opportunities, and we want to continue to expand our reach throughout Virginia and the Carolinas. Growing and adding business in new areas has been and continues to be the foundation for Farmplus. Here at Farmplus we take pride in the customer service that we provide to our customers and prospects. Our goal is to make farm visits to everyone of our customers each sales season. Giving in-person updates allows us to learn our farmers and there operation better so that we can help

provide the best coverage that fits your needs. We spend a few months in the spring and fall on the road prospecting, looking for new business. During this time is when we can outwork our competition and learn of potential clients. If there is anyone that is interested in talking or possibly switching, please give us a call. We want your business and want to be who helps during these tough crop years.

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