

Cultivated Insights

Insure your growth with **risk expertise**



Inside this Edition

Acreage Reporting.....	1
Flue-Cured Tobacco.....	2
Hail Insurance.....	2
Live Stock Revenue Protection.....	2
Replants.....	3
Hurricane and Tropical Storm.....	3
Tabacco QA.....	4
Apples and Peaches	6
SCO, ECO and STAX.....	6
New Agent.....	7
Gallagher Ag Advisory Services.....	7
Wheat QA	8
2024 Spring Crop Final Plant Dates	9
2024 Spring Crop Final Plant Dates	10
Who is Gallagher?.....	11
Tobacco Clearing House.....	11
Entities	11
Reporting Claims	11
Precision Farming — Acreage and Production Reporting Made Easy	12

Spring 2024

Acreage Reporting

Spring is finally here. The planting of corn, beans and tobacco is in full swing. Also, mowing hay and thrashing wheat are just around the corner. This is an extremely busy time of year for our farmers. We understand that there is not much free time available this time of the year, but please remember to get to your local FSA office and get your acreage reported as soon as you can. It is best to get to FSA within a day or so after planting. Please do not wait until July 15 the deadline for the reporting.

Once we receive your FSA 578 Producer Print, we will use it to fill out your acreage reporting form for you. We will call you to verify the acreage and plant dates to make sure they are accurate. Please take time and listen closely to what our office is asking to make sure we get the verification process correct. We want to make sure that you do not end up in a situation where a payable loss exists, and the acres are incorrect, and your full claim cannot be paid because of a reporting error. We will mail, email or text it to you to review one last time and sign. Please be on the lookout for these and sign them promptly.

Once we get within two weeks of the acreage reporting deadline of 7/15, we will have no choice but to mail the acreage reporting form out to everyone that has not submitted a 578 to us. It will need to be filled out, signed and returned to our office before 7/15. Please be mindful that FSA and our office will be working long hours during acreage reporting time to try to get this process complete. Plan ahead and get it done timely. The sooner that you report, the easier this process is.

Flue-Cured Tobacco

With the beginning of another tobacco crop, there are a few things that you need to keep in mind over the next few weeks. A major piece of information that we will need on each of our tobacco customers is a copy of all your contracts before the acreage reporting deadline of July 15. These contracts are needed to ensure that you receive the best price election possible on your acres this year. Remember that the price election will be \$2.25 for the 2024 crop year if you plant within your contracted pounds. With the help of RMA, we were able to get the price election raised from \$2.15 to \$2.25 for this crop year. You are still eligible to overplant by 10% to help ensure you can fill your contracts without being penalized on your price election.

The calculation we will be using will be approved yield for a farm number X number of acres on that farm = expected pounds produced. We will do this on each of the farms you plant on and then compare the total number of expected pounds to the number of contracted pounds. If you are concerned about the number of acres you plan on planting in relation to the number of contracted pounds, please reach out to your agent with your planting intentions as soon as possible if you would like an idea of what your price election will be.

For our organic tobacco customers, we will need a copy of your contract and last year's organic sales bills. Beginning in 2022, we used a grower's last three years of sales bills to determine how many number one's, two's and three grades a grower sold for each stalk position but since we received three years of sales bills in the past, we will only need 2023 sales bills to update your records. We plan on coming around and picking up as many contracts and 2023 sales bills as we can over the coming weeks. It will be very helpful for us to receive your contracts and your 578 from FSA as soon as possible after planting to help us have time to calculate your price election accurately. If you happen to have any of your contracts in an email, feel free to forward those emails to us to save us from picking up a paper copy. Remember all contracts must be signed to be valid.

Hail Insurance

Hail insurance plays a crucial role in protecting crops against one of nature's most unpredictable threats. In regions like Virginia and North Carolina, where agriculture thrives but is vulnerable to severe weather events, hail insurance provides farmers with a vital safety net. Hailstorms can wreak havoc on crops, causing significant damage to yield and quality. Farmers invest substantial time, effort and resources into their crops, making the potential losses from

hailstorms particularly devastating. Hail insurance offers financial compensation for crop damage caused by hail, helping farmers recover and mitigate the impact on their livelihoods. By providing this essential protection, hail insurance contributes to the stability and resilience of agricultural communities, allowing farmers to continue their vital work with confidence, even in the face of nature's uncertainties. We find that hail insurance is particularly effective on crops such as tobacco and small grains such as wheat, oats and barley. Give us a call if you would like to see the rates that apply to your crops.

Livestock Revenue Protection

Livestock Revenue Protection (LRP) is a valuable risk management tool for livestock producers across the United States. This insurance program offers coverage against unexpected declines in livestock prices, which can significantly impact farm profitability. With LRP, producers can protect their bottom line by locking in a minimum price for their animals, ensuring a predictable revenue stream regardless of market fluctuations. Whether raising cattle, hogs or sheep, farmers can customize their coverage to match their specific needs and market conditions. By providing a safety net against price volatility, LRP empowers livestock producers to make informed decisions, invest in their operations and sustainably manage risk in an ever-changing agricultural landscape. In Virginia and North Carolina, where livestock farming is a cornerstone of the rural economy, LRP plays a crucial role in supporting the resilience and prosperity of farming communities. LRP can be purchased at any time during the year and can protect nearly 100% of the current futures price for premiums that range from \$1.00 to \$8.00 per Hundredweight. For accurate pricing, call us any time.



Replants

Crop insurance policies often include provisions for replant payments, which can help offset the costs associated with replanting, such as purchasing new seeds, labor and other inputs. These payments are typically based on the type of crop, the area affected, and the specific terms outlined in the insurance policy.

Replanting occurs every year on just about every spring crop. If producers find themselves in a situation that may require a replant, the first thing that should be done is to call in a replant claim. Whether there is a replant payment available or not, a claim needs to be filed, and an adjuster will help make the decision whether it is practical to replant. The adjuster will not hold up the grower; these are expedited claims. 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.

Earliest plant dates exist for all crops where a replant payment is available. If a crop is planted before the earliest plant date and needs to be replanted, a replant payment will not be available, and the crop must be replanted for coverage to attach. Please contact your agent if you have any questions. 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 x the price election of corn per acre and 3 bushels x the price election of soybeans per acre. It does not sound like a lot, but it adds up quickly and is part of the policy. Every year we have farmers that miss out on replant payments. It is a part of the policy, so please make sure to utilize it if needed.

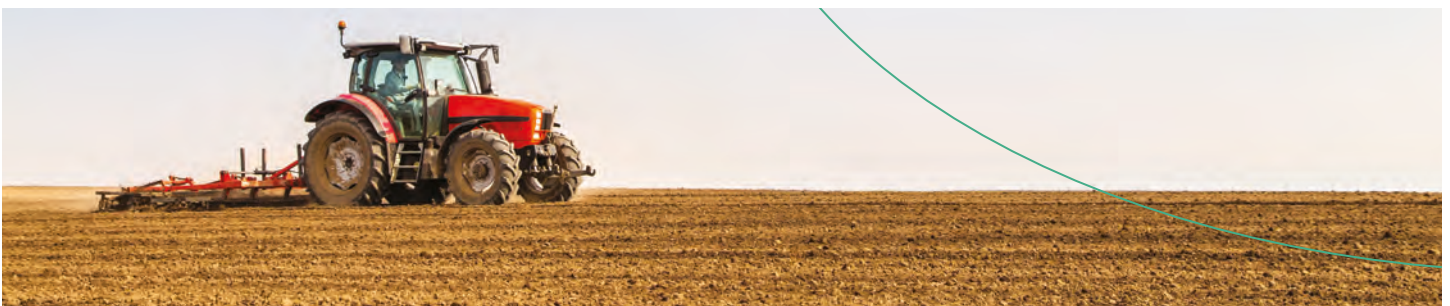
Replant payments are designed to provide financial assistance to farmers and help mitigate the risks associated with crop production. By offering this coverage, crop insurance aims to provide farmers with greater financial stability and confidence in their farming operations, even in the face of unforeseen challenges.

Hurricane and Tropical Storm

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, you 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 mph 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 MPH sustained winds, and produce six inches of precipitation received over four 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 of the arrival of the storm. There is a chance we will have some preliminary data on the storm before then.



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 for 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

(60% discount)

CDF: $\$1.20/\$2.25 = 0.533$, then $1.000 - 0.533 = 0.467$

(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

(20% discount)

CDF: $\$0.90/\$2.25 = 0.40$, then $1.000 - 0.40 = 0.60$

(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 address, you on the allowable ways to destroy the bales and must be present for the destruction.

QA Chart

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

** 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.



Apples and Peaches

For our apple and peach producers, we got some awesome news on May 1. SCO (Supplemental Coverage Option) the area-based plan, paid out in a big way on apples for the 23-crop season. The crop year 2023 was a down year for the area, and anyone who purchased SCO is now getting a nice payday from it. Apples and peaches for 2024 look decent. No major freeze or frost damage has occurred, which is the first big hurdle of the season. Apple and peach growers need to keep good records, those being pick records, spray records, and then sales records. As a reminder, apples need to produce 150 bushels to the acre one out of every four years to maintain the fresh fruit option. Also required to maintain fresh market coverage is the ability to prove your operation sells 50% of your apples as fresh one out of every four years. Both requirements are reasons it is necessary to keep good records. If any damage occurs during the growing or picking season, make sure to report it to your agent so that a claim or additional notices can be added.

SCO, ECO and STAX

Now that the 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 is 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 FSA is they are not going to release that data directly to crop insurance agents without consent from the grower and in some cases will 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 FSA is called a 156 EZ. We would like to receive these forms for our growers as soon as possible, but at the very least we ask that you get a copy of this form when you report your acres to FSA by July 15. You can ask your local FSA office to include a copy of the 156 EZ for each farm that you planted a crop that has SCO, ECO or STAX coverage.

By the time you receive this newsletter, we will be getting close to the release date for the final area yields for 2023 spring-planted crops. By June 16 we will have the final area yields for tobacco, corn and soybeans. In past years, we have not received the yields before this date. We will be sure to contact all our customers as soon as possible after the numbers are released.

Corn and Soybeans

There is a chance that we could see some SCO payments on corn and soybeans from the 2023 crop year. The price of corn fell more than a dollar through the growing season, which could help trigger an SCO payment on the revenue side. Even though the price of soybeans didn't fall percentage-wise as much as corn, there is still a possibility of an SCO payment due to the yields being well below average in some counties.

Tobacco

Everyone is aware that SCO and ECO payments have been very frequent on tobacco in the last five or six years, and there is a chance that we will see some payments in a few counties for 2023. More than likely there will not be any counties that pay 100% of the coverage amount like we have seen in the past, but some percentage of payment could be expected depending on the county you are in.

Cotton

Many of our cotton customers have been purchasing STAX coverage on their cotton acres for 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. Most of May and early June last year we saw below-average temperatures and plenty of moisture that caused the cotton crop to get off to a slow start. Most of our counties have an expected yield of 1,162 lbs/ac to 1,234 lbs/ac, and STAX will trigger at 90% of those expected yields. Final area yields will be released on August 1.



New Agent: Grayson Reed



Hey, I am Grayson Reed from Pittsylvania County, Virginia. I graduated from Virginia Tech with a bachelor's degree in agribusiness. Before I was at Virginia Tech, I played baseball at Ferrum College. I started working in the crop insurance industry in 2021. During my first three years at FarmPLUS, I worked in the office learning the policies and procedures that happen on the back half of crop insurance. I was offered the position of being an agent in hopes that I could take what I learned in the office and apply it to sales. I am a licensed agent in Virginia and North Carolina. I am excited to join the sales team and help you and FarmPlus grow.

Gallagher Ag Advisory Services

Welcome to a new article series that aims to shed light on farm advisory issues that may not always be top of mind for farmers. I am Matthew Farrell, and as an agricultural advisor, I have worked 17-plus years with family farms to help grow and protect revenue. For the past ten years, I have spent specializing in providing producers and landowners across the United States with the advantages they need to make informed farm program decisions and maintain eligibility within farming operations. While working with farmers I often hear the same thing, "I didn't realize it was a big deal until it was too late." This series will address topics such as finances, farm programs, crop insurance, and more, in the hopes of bringing attention to these issues to benefit and protect your operation.



I am passionate about helping farmers solve problems and ultimately succeed in achieving their goals. As the Director of Ag Advisory Services with Gallagher, I will bring Gallagher clients strategic advisory on USDA FSA farm programs, legislative guidance, farm bill governance and farm financial solutions. My goal with this series is to share experiences and ideas from my years working with commodity, permanent, specialty, dairy and livestock producers that can help navigate the aspects of the farm business that are not always part of the day-to-day operations.

Farmers have to juggle many responsibilities and rely on others for sound advice, but ultimately, it is the farmers' responsibility to decide which actions to take to ensure the profitability of their farms. Through my work with farmers on Farm Service Agency (FSA), Crop Insurance and Natural Resources Conservation Service (NRCS) issues, I have noticed a common theme: farmers who solely rely on their FSA office and believe that the office handles everything for them often encounter issues due to missed or inaccurate information. They trust everything the program tech or director tells them, and understandably so, as the office employees are supposed to be the experts.

What concerns me the most about these farmers is that when an issue arises, the office employees tend to distance themselves and avoid taking responsibility for any misguidance. The farmer signs the paperwork and in doing so certifies that they understand and approve of what is being submitted. On the other hand, farmers who have a less trustworthy relationship with their local FSA office or receive no guidance at all are often better off because they are forced to understand what they are signing and how it applies to them.

As a farmer, it is crucial to have a good understanding of the rules and regulations that govern the programs you are signing up for. Whether it's rules like Actively Engaged, Cash-Rent Tenant, Separate and Distinct or others, it is not only important to know how to properly fill out forms but also how to operate on the farm in compliance with these rules. The aim is to merge the best of both situations, to be a farmer that trusts and works well with the FSA office but also understands the rules and programs they are participating in and what is required of them.

If you have questions about the rules and regulations of the FSA, you can reach out to your local office or contact the Gallagher Ag Advisory Group. While the FSA is not allowed to offer casual advice, the Ag Advisory Group understands the rules and regulations of the FSA and how they apply to farms and is willing to work with you to ensure compliance.

Remember, it is crucial for farmers to be proactive in understanding and complying with the rules and regulations of the FSA. By seeking guidance and staying informed, farmers can avoid potential issues and ensure the success of their farms. I am here to help with your FSA-related eligibility or operation restructuring questions; give me a call at (662) 769-2171.

Wheat QA

The 2024 wheat-growing season has been fair compared to previous years. During the winter we had above-average rainfall across NC and VA, and the temperatures were favorable throughout the winter and then turned to warmer weather earlier than usual. Now that warm weather has started to set in, we are seeing wheat headed out much earlier than normal. 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.

Wheat quality is something that we really need to pay attention to. When you're harvesting wheat and you notice low test weight (below 54 pounds), kernel damage, sprout damage or other quality issues, we'll need to turn in a claim so the adjuster can document the damage. Quality Adjustment (QA) on wheat can make a huge difference on claims. While we have seen some recent reductions in the amount of QA applied to wheat for US #5 and Sample Grade, these adjustments are still significant. Wheat with a test weight of 53.99 lbs. is considered a US #5 grade and would have a discount factor of 0.235, which would reduce the production count by 23.5%.

Wheat with a test weight of 50.99 lbs or less would be considered Sample Grade and would have a 0.336 discount factor (33.6% reduction). These large discounts could take yields above your production guarantee into a loss situation. Please keep in mind that adjusters may ask for samples to be collected prior to you selling or feeding the crop for the issues mentioned above and for Vomitoxin.

Looking back at the 2023 wheat crop, we saw several producers be able to take advantage of their falling number being off the chart on RMA's standards. When a producer has a discount factor that is off the chart, whether it's for test weight, falling number, vomitoxin, defects, sprouts, etc. they will receive a 50% discount factor on harvested production if stored for 60 days after the end of the insurance period. This allowed producers in 2023 that made above-average yields on their wheat to still have a payable loss. The end of the insurance period in Virginia is August 31, and in North and South Carolina it is July 31. This means you would have to hold the wheat in Virginia until November 1 and in the Carolinas until October 1 before the wheat could be sold. Remember that you can commercially store the wheat during this time, but you cannot sell the wheat until after these dates.

Below is a chart that shows the values you will need to see on a sample to be considered off the chart and eligible for the 50% discount factor.

Type of Discount	Value
Test Weight	Below 44 pounds
Defects	Above 35%
Sprouts	Above 15%
Falling Number	Below 200
Vomitoxin	300.1 ppb and above

With there being so many variables when it comes to losses on wheat crops, it's important to talk to your agent about your plans and to let them know of any issues that you see in the field. Our FarmPLUS agents can guide you through these claim processes to ensure that your claims flow smoothly.



2024 Spring Crop Final Plant Dates and Late Planting Dates (VA, PA and SC)

2024	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
Abermarle	5/31	6/25	6/20	7/15	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Augusta	6/10	7/5	6/20	7/15	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Bedford	5/31	6/25	6/20	7/15	6/25	7/10	6/5	6/20	6/15	6/30	6/20	7/5	-----	-----	-----	-----
Bland	6/10	7/5	6/20	7/15	-----	-----	-----	-----	-----	-----	6/20	7/5	-----	-----	-----	-----
Botetourt	6/10	7/5	-----	-----	6/25	7/10										
Campbell	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	6/15	6/30	6/20	7/5	-----	-----	-----	-----
Carroll	6/10	7/5	-----	-----	-----	-----	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Charlotte	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	6/15	6/30	6/20	7/5	-----	-----	-----	-----
Craig	6/10	7/5	6/20	7/15	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Floyd	6/10	7/5	6/20	7/15	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Franklin	5/31	6/25	6/20	7/15	6/25	7/10	6/5	6/20	6/15	6/30	-----	-----	-----	-----	-----	-----
Giles	6/10	7/5	6/20	7/15												
Grayson	6/10	7/5	-----	-----	-----	-----	-----	-----	-----	-----	6/15	6/30	-----	-----	-----	-----
Halifax	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	6/15	6/30	6/20	7/5	-----	-----	-----	-----
Henry	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Lee	6/10	7/5	-----	-----	-----	-----	-----	-----	-----	-----	6/20	7/5	-----	-----	-----	-----
Louisa	5/31	6/25	6/20	7/15	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Lunenburg	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	6/15	6/30	-----	-----	-----	-----	-----	-----
Mecklenburg	5/20	6/14	6/30	7/25	6/25	7/10	5/31	6/15	6/15	6/30	6/20	7/5	-----	-----	5/25	5/30
Montgomery	6/10	7/5	6/20	7/15	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Patrick	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	-----	-----	-----	-----	-----	-----	-----	-----
Pittsylvania	5/31	6/25	6/30	7/25	6/25	7/10	6/5	6/20	6/15	6/30	6/20	7/5	-----	-----	-----	-----
Pulaski	6/10	7/5	6/20	7/15	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Rockingham	6/10	7/5	6/20	7/15	6/25	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Smyth	6/10	7/5	-----	-----	-----	-----	-----	-----	-----	-----	6/20	7/5	-----	-----	-----	-----
Southampton	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	6/10	7/5	5/25	5/30
Surry	5/15	6/9	6/30	7/25	6/25	7/10	-----	-----	-----	-----	-----	-----	6/10	7/5	5/25	5/30
Sussex	5/15	6/9	6/30	7/25	6/25	7/10	5/25	6/9	-----	-----	-----	-----	6/10	7/5	5/25	5/30
Tazwell	6/10	7/5	-----	-----	6/25	7/10	-----	-----	-----	-----	6/20	7/5	-----	-----	-----	-----
Washington	6/10	7/15	-----	-----	-----	-----	-----	-----	-----	-----	6/20	7/5	-----	-----	-----	-----
Wythe	6/10	7/5	6/20	7/15	-----	-----	-----	-----	-----	-----	6/20	7/5	-----	-----	-----	-----
PENNSYLVANIA																
Juniata	6/10	7/5	6/20	7/15	6/20	7/10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
SOUTH CAROLINA																
Chesterfield	4/30	5/25	6/30	7/10	6/20	7/5	5/15	5/30					5/25	6/9	5/31	6/10

***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 final plant, with a one-percent in coverage per day during the late-planting period. For tobacco, a 15-day late-planting period applies with a one-percent reduction per day for the first ten days and a two-percent 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 one-percent reduction in coverage per day. Cotton in NC and VA has a five day late planting period with a one-percent 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 same as FLCTB.

2024 Spring Crop Final Plant Dates and Late Planting Dates (NC)

2024	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	-----	-----	-----	-----	-----	-----	5/25	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
Stanly	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	-----	-----	-----	-----

Who is Gallagher?

If you haven't heard the name Gallagher from your crop insurance agent, you will at some point soon. Arthur J. Gallagher & Co. founded Gallagher in 1927 as an insurance brokerage that has grown to be a publicly traded company of over 56,000 employees worldwide. Gallagher purchased FarmPLUS Insurance Services on January 31, 2024. While Gallagher is a very large company, great emphasis has been placed on our agency to continue to provide the same services, with the same personnel, that we've provided since FarmPLUS was founded in the 1980's and then incorporated in 2000. Gallagher, although public, is still managed by the Gallagher family and in fact, Pat Gallagher, Arthur's grandson, sits at the helm.

You will see the name Gallagher show up on documentation that we send to you going forward and at some point, in the future, the name of the agency will change too. While we are proud, at FarmPLUS, of what we have built together with our customers; we have joined a company that has an equal amount of pride in what they have built. Gallagher has plenty to offer to our staff and therefore, morale is high. For our customers, we are searching for and finding every opportunity to improve our service as well. We ask our customers to weigh out any differences that you may find, if any, and see for yourselves if we maintain the level of service that you've come to expect.

Change is inevitable. However, our goal is to always change for the better. We look forward to working with you in the future.

Tobacco Plant Clearing House

It appears tobacco plants will be in tight supply again this year. For many years we have kept a spreadsheet of growers looking for plants and growers that have plants for sale. We ask that you reach out to us if you need plants as soon as possible. In the past we have been able to help find the number of acres people need and the varieties they want. We will do our best to help growers connect with one another. This is just another way, we are working hard to keep you growing.

Entities

Overall, changing entities can have various effects on crop insurance, depending on the specific circumstances and the extent of the changes. It's crucial for the new entity to communicate effectively with your crop insurance agency to ensure that the crop insurance policy accurately reflects the risks and coverage needs of the agricultural operation under the new ownership or management.

There are many ways entities can change. If an individual gets married or divorced after sales closing the entity has changed from an individual to a spousal policy and from spousal to an individual policy respectfully. If someone forms a partnership, LLC or Corp, this is another entity change. Even adding an SBI (someone with over 10% interest) or removing an SBI needs to be brought to your crop insurance agent's attention. Please call your agent if any of these apply so it can be addressed ASAP. This can cause problems if it is not handled at the proper time with the claims process and could potentially cause the denial or reduction of a payable claim.

Reporting Claims

As the harvest season begins it's easy to overlook getting a claim turned into your agent. Reporting claims 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. 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. 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. Any time you want to put your crop to an alternate use other than harvesting it, 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.

Precision Farming — Acreage and Production Reporting Made Easy

Do you have Global Positioning Systems (GPS) devices on your equipment. If so, our team can help you to integrate that technology into your crop insurance portfolio. Often, your planted acreage is more accurate than the acreage that FSA derives from arial photography. 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.

You can improve accuracy of both acreage and production using this precision technology. 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.

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. There 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.

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