

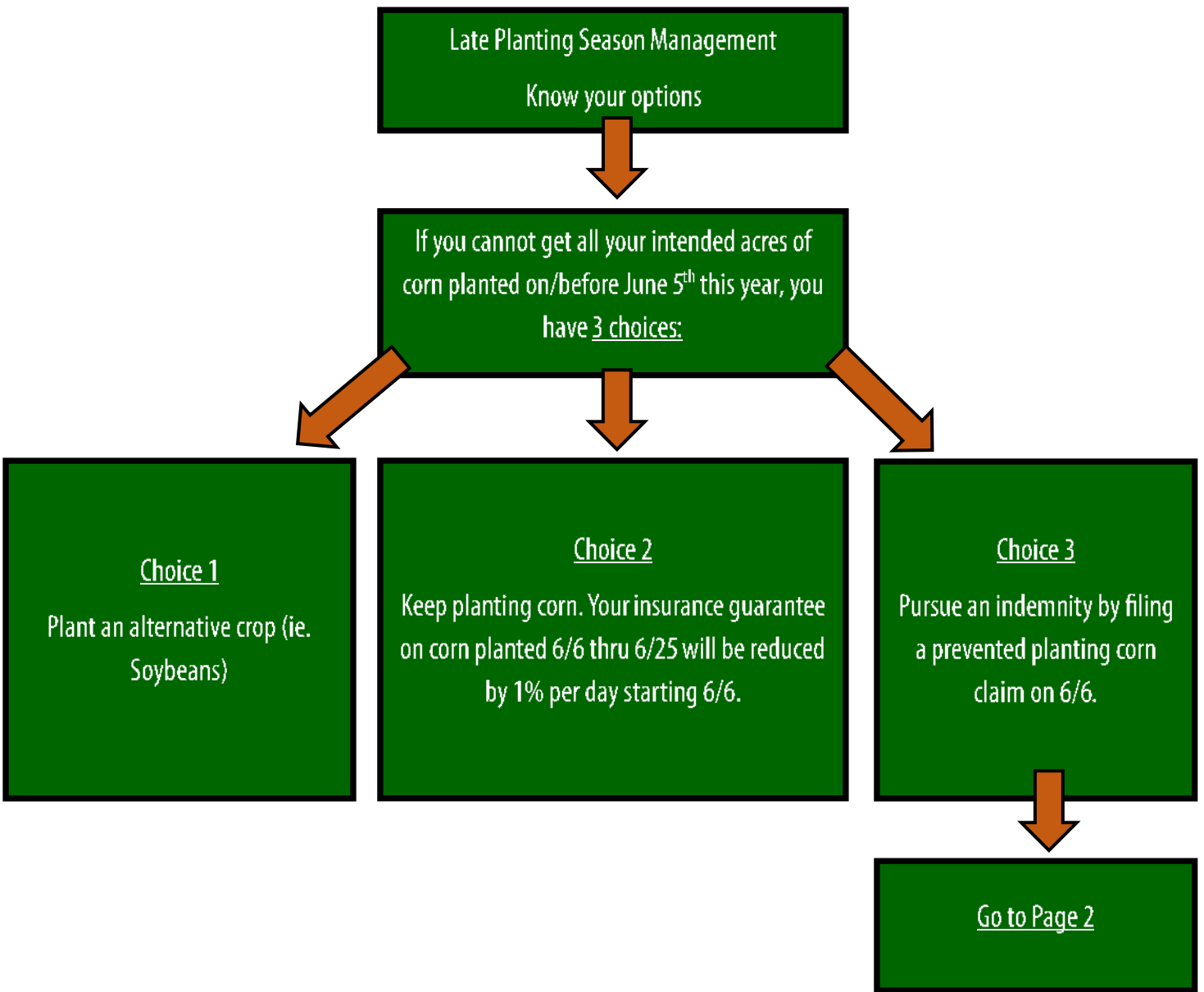


**Current Reminders**

- Make certain you call to get prior authorization before replanting any crops.
- If you have prevented planting questions, call for details on your specific situation and policy.
- The projected prices for 2019 corn and beans are \$4.00 and \$9.54 respectively. Call if you have further questions on how potential lower harvest prices affect your insurance policy.

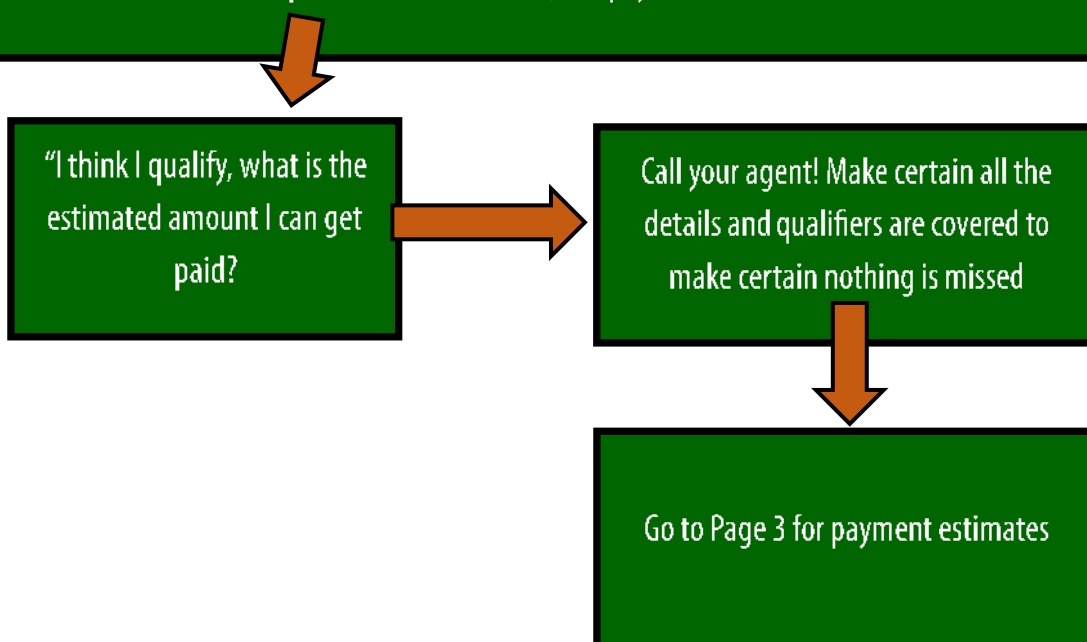
**Approaching Deadlines**

Final Plant Date Corn (Last day to plant corn and get 100% of insurance guarantee)	6/5/19
Final Plant Date Soybeans (Last day to plant beans and get 100% of insurance guarantee)	6/20/19
Corn, Soybean Acreage Reporting Deadline	7/15/19



## Prevented Planting Qualifiers

- Must have an insured caused of loss-in most cases in Ohio this is due to excessive rainfall during the normal planting window
- The cause of loss must be general to the area and prevents other producers from planting acreage with similar characteristics (the area in this case is usually defined as a county)
- Must have an insurable interest on the un-planted ground
- The ground must be available for planting
- The unplanted ground must be at least the lesser of 20 acres or 20% of the unit (in other words, 20% of the unit criteria only applies when a unit is less than 100 acres total)
- Prevented planting acres must be reported on the acreage report
- A prevented planting claim must be filed for corn on / before 6/28/19
- Total acres of planted and prevented planting acres cannot exceed cropland acres for the policy
- If you have a partially planted field of another crop such as soybeans and want to pursue prevented planting corn on the balance of the field, you must have what is known as split field history. Call your agent if that applies to you
- Must have eligible acres to declare as prevented planting
  - Step 1: Determine what is the highest number of insured acres of the crop in a county out of the most recent 4 years.
  - Step 2: Subtract from the total on Step 1 the number of planted acres of the crop in 2019.
  - Step 3: The difference arrived at from Step 2 is your maximum number of prevented planting acres for that crop in 2019.
  - (Acreage eligibility can also be adjusted with added land in 2019, and also borrowing eligible acres from another crop. If acres are borrowed, the payment amount will be different.)



## Prevented Planting Payment Estimates

The chart below offers estimates as to how much a policyholder can receive on prevented planting corn ground per acre. These are estimates. The amount of the payment is very much dependent on the approved yield for the ground, the coverage level, and whether the client is signed up for PF option or not. The standard RP policy always has prevented planting coverage included. The PF option is an add-on election which comes at a small surcharge, but increases the prevented planting payment by 5% if prevented planting occurs.



### Approved Yield on Policy in Bushels

Coverage Level	<u>140</u>		<u>150</u>		<u>160</u>		<u>170</u>		<u>180</u>	
	Standard PP Payment	+5% PP "PF" Option	Standard PP Payment	+5% PP "PF" Option	Standard PP Payment	+5% PP "PF" Option	Standard PP Payment	+5% PP "PF" Option	Standard PP Payment	+5% PP "PF" Option
75%	\$231	\$252	\$248	\$270	\$264	\$288	\$281	\$306	\$297	\$324
80%	\$246	\$269	\$264	\$288	\$282	\$307	\$299	\$326	\$317	\$346
85%	\$262	\$286	\$281	\$306	\$299	\$326	\$318	\$347	\$337	\$367

## Veteran Farmer or Rancher (VFR) Benefits Available for the 2019 Crop Year

The newest farm bill authorized increased benefits for VFRs when they participate in the crop insurance program. To qualify for these benefits a person must have served in the active military, naval, or air service in the Armed Forces and be discharged or released under conditions other than dishonorable and fit one of the three criteria below:

- 1.) Have not operated a farm or ranch
- 2.) Have not operated a farm or ranch for more than 5 years
- 3.) Are a veteran who have first obtained status as a veteran during the most recent five-year period, even if the veteran has previously operated a farm or ranch for more than five year.

Please call your agent right away if you fit these criteria. The deadline to sign-up for these benefits through crop insurance on corn and beans is July 15, 2019.