

May 29th Prevent Plant Webinar Q&A

100 percent corn, none planted, can I insure beans if I plant beans.

In this situation, soybeans must be insured if the producer insures beans in the county.

Adam, is there any talk in congress to extend late plant dates. Like past June 5

Congress is not equipped to deal quickly with this issue. We asked RMA in mid-May to extend the dates, and they said they would not do it feeling that might damage the actuarial integrity of the federal crop insurance program.

Additional acres picked up in 2019, based on the rule, these acres will not be eligible for MFP because new acres will exceed acres from 2018. Correct?

At this time, USDA has not published the rules to allow an answer to this question.

Are corn and bean acreages looked at separately to determine enterprise units? I have 100% prevent planted corn, but have soybeans planted on more that one farm.

Unit determinations and are made separately by crop, county, and entity. Premium is unaffected by acres being prevented.

Are soybeans eligible to be planted as a cover crop?

In the past RMA has allowed soybeans as a cover crop if planted at cover crop seeding rate. Contact RMA for specific details for 2019.

Can a farmer collect Prevent Plant and then plant oats/alfalfa for the MFP?

At this time, USDA has not published the rules to allow an answer to this question.

Can a producer separate interest of a landlord %? For instance, if there is an 80 acre farm, could one separate the interest into 2- 40 acre farms of 100% separated interest instead of 80 acres @ 50%.

The acreage report must include the amount of acreage of the crop in the county in which you have a share.

Can clients only graze after Nov 1st?

No. If cover crop is planted within the late planting period and it is grazed or hayed before Nov 1st no payment will be made. If cover crop is planted outside the late planting period and it is grazed or hayed before Nov 1st payment is reduced to 35%. After Nov 1st no reduction in payment occurs.

Can i get 100% prevent plant payment on corn wait until after late plant period and plant beans and wait and harvest the beans on November 1ST

No. Insurability has no bearing in prevent claims. The fact that the beans were planted on prevented acres reduces the prevented payment to 35%.

Can I plant an “approved” planted crop as a cover crop and collect both MFP and my full 55% pp?

At this time, USDA has not published the rules to allow an answer to this question.

Can insurance companies force you to plant after 5 June?

The RMA rules and regulations allow for the farmer to elect if they want to plant the corn within the late planting period. COUNTRY Financial WILL NOT require a farmer to plant corn within the late planting period.

Can the intended acres from the crop hail policy be used to illustrate the planting intentions for 2019.

No.

Can you broadcast corn as a non harvestable cover crop ?

Generally, corn is not considered a cover crop because it does not contribute to soil health, regardless of seeding method.

Can you defer the PP payment to 2020?

No. RMA regulations prohibit excessive delays in claim payments

Can you explain again about the 20/20 rule

To qualify for an indemnity, the lesser of 20 acres or 20 percent of the unit must be prevented.

can you plant a cover crop behind to prevent erosion

Yes.

Can you submit a prevented plant claim on eligible acres and then go ahead and plant and harvest the crop on those acres if it dried out enough to plant? If so will you receive the claim payment?

The planting of the prevented crop will negate the prevented planting claim.

Can you touch on the PF buy-up +5%?

PF is an elective 5% increase to your base prevent plant guarantee that can be added by the sales closing deadline.

Concerning the 4 year average crop acreage: Which years do we use for the average? 2019 projected, 2018, 2017, 2016. OR 2018-2015? I increased expected corn acres in 2019 due to reduced Seed Corn acres available, the low Soybean prices, & expected higher price of corn. Will my past Seed Corn acres be included in my corn average?

2018,2017,2016, and 2015 will be used for the crop history. Seed corn history and field corn history are separate.

County wide ARP crop ins. policy for tenant and 85%RP for landlord. How does this work out?

Each policy stands on its own

Dates to submit claim for Prevented Planting? For my area is the date June 5th or June 25th (the LATE plant date)?

The window to submit a timely notice for prevent plant claim begins after the final planting date and ends 72 hours after the late planting period for the crop in the county. Please check with you local certified COUNTRY financial rep for dates for your county.

Does a CAT policy give any coverage if I get 0 production

The CAT policy is a 50% Coverage Level yield protection policy, with a price of 55% of the CBOT February average for Dec. corn and Nov. soybeans.

Does pp use spring or fall insurance price

Prevented Planting indemnities are paid at the projected (spring) price.

Does seed corn production have any other different provisions

Hybrid Seed Corn has PP guarantee of 45% of the timely guarantee

Does the 2019 MFP have payment limitations

USDA has stated that 2019 MFP will have payment limitations, but the limitation "could be different than what we're used to." No official rules on payment limitations have been released.

First statement was same payment on all crops, but this current sample or relative numbers has a difference between corn and bean payments.....

Thus far, USDA has stated that a county's historic planting ratios of crops will determine the county payment rate. An individual farmer's 2019 payment will use the county payment rate on each acre planted to an eligible crop.

For late planted acreage, is the coverage reduction one percent per day or just one percent for the total late planting date? What does the reduction apply to?

Coverage is reduced 1% per day during the late planting period. This reduction is applied to the timely production guarantee.

How come the government is forcing us to plant. To keep the decision the up to the farmer why not bump pp to 75% coverage and the planted acres from 85 to 95%. This program seems a lot like a bail out to the insurance companies

USDA initially stated MFP payments would not be issued on ground left idle. However, USDA has not published the final rules so this is subject to possible change. In addition, it is possible Disaster Assistance may also address PP acres left idle.

How do you get \$67 per acre with corn on corn, if the payment is only \$.04 per bushel

(Adam, IFB) My incorrect calculations for the webinar were based on limited information and intended to convey in a shorthand fashion that there will likely be significant differences between counties, another issue we've asked USDA to address. I have recalculated payment estimates for Carroll, Champaign, and Clinton counties based on RMA's expected county yields for each crop. Wheat yield estimates for Carroll and Champaign are not available, so I went with last year's yields. I also have a new wheat payment rate based on what my friends in Kansas have learned. I'm now confident the math is correct. But the yields and the acres might not hold up. Again, the calculation was not designed to taken to the bank, but to demonstrate county-by-county differences.

How does it work out for a tenant that has county ARP insurance and landlord has revenue policy?

Each policy stands on its own. Each policy only covers the applicable share for the Named Insured. If there were 80 acres of PP corn and share was 50/50 then the total acres are reported with a share of 50%. The ARP policy does not provide prevent plant coverage. The revenue policy does provide prevent plant coverage.

How does Prevent Plant effect our EU premium subsidy; does it default to BU? Also, I still owe full premium on prevent plant acres correct?

If the crop/county qualifies for Enterprise Units, then both planted and prevented acres received the EU premium subsidy. If PP acres receive full indemnity, then full premium is charged. If PP acres receive reduced (35%) indemnity, then 35% premium is charged.

How many total acres are typically planted to all the covered crops from MFP 2.0? (\$14.5 Billion split among say 250 million acres??)

We do not have this data at this time.

How will double crop beans after wheat calculate in the MFP payments?

At this time, USDA has not published the rules to allow an answer to this question.

How will organic crops be treated

The prevented planting procedure is the same for both organic and conventional farming practices.

I have some high risk ground that only carries CAT insurance. Is there any kind of payment if I don't get it planted?

Yes prevented planting coverage is available in CAT coverage.

I have the PF provision added to a lot of my policies which adds 5% to the prevent plant , the 55% on corn and 60% on the soybeans does not include the PF correct?

Correct. The base coverage is 55% for corn and 60% for soybeans.

I have to replant corn , what am I paid and does my guarantee change if replanted after final plant date June 5th in my area

Corn replant payment is 8 bushel/acre at the spring price. Replant date will not affect guarantee of timely initial planted crop.

I planted all but 4 acres (in a separate field) and have enterprise units. Since I do not have 20 acres for pp, I assume no payment for PP

Prevent eligibility is based on the lesser of 20 acres or 20% of the unit.

If a county's planted acres are reduced does this mean individual farmer acre payment rates will go up if I planted crops?

Thus far USDA has stated that a county's historic planting ratios of crops will determine the county payment rate. An individual farmer's 2019 payment will use the county payment rate on each acre planted to an eligible crop.

If a farmer adds acres to his operation, will he not be eligible for MFP on those acres?

At this time, USDA has not published the rules to allow an answer to this question.

If a landlord does not buy crop insurance can he get a prevent payment?

No.

If a producer is able to plant soybeans after prevented planted corn, will those bean acres be eligible for MFP?

Based on what was released thus far by USDA, those acres should be eligible. Thus far USDA has stated that acres that have been planted to an eligible crop, such as soybeans, will be eligible for MFP 2019.

If additional acres over last year are non eligible for MFP payment, if I rented an additional farm this year, are those acres also non eligible?

At this time, USDA has not published the rules to allow an answer to this question.

If after planting date and 1 field is planted in 20 days at 1% loss will EU only apply to that field or all fields?

Planting dates do not affect unit structure.

If commodity prices stay strong will 2019 MFP be taken away

USDA has not published the county payment rates at this time. They have not indicated the possibility of eliminating 2019 MFP payments based on commodity price rallies.

If I cannot plant any 2019 acres. I will not get any MFP payments?

USDA initially stated MFP payments would not be issued on ground left idle. However, USDA has not published the final rules so this is subject to possible change. In addition, it is possible Disaster Assistance may also address PP acres left idle.

If I have 100% prevent plant which is left fallow and I have enterprise units does my premium change

If you are 100% prevent plant, meaning no acres planted, then you would not qualify for enterprise units, and the policy would revert to basic units and charge basic unit premium.

If I have 1000 acres in one enterprise unit and I plant 100 acres early that yields 220 and 100 acres June 10th that yields 110 and I take prevent plant on the other 800 acres how does that affect my aph going forward for all of my 1000 acres involved? Thanks

If the prevented 800 acres receive the full PP indemnity, they would NOT be included in APH, only the 200 planted acres and yield from them becomes part of your APH.

If I have 1350 acers of corn in enterprise units and planted 1100 and 250 is pp is that covered?

Yes, if 1350 is the crop history for the prevented crop in the county.

If I have a light stand of corn due to drowned out spots, is there an economic threshold that will allow me to claim "Failed Crop" and tear up to plant soybeans instead

Acreage must be replanted for 10 days after the final plant date per policy requirements. After this is when a failed crop situation occurs.

if I have a share of 20% and my father had 80% last year and we was going to go to a 50/50 share this would increase my acres from last year would i not get the MFP on the increase acres i am taking over this year?

At this time, USDA has not published the rules to allow an answer to this question.

If I have an 80-acre field, can I submit a prevent claim on 20 acres and plant 60 acres. Does the 60 go into my APH?

In this scenario 20 acres would qualify under the 20/20 rule. If the 60 acres are planted, the production will go to the APH.

If I rented additional acres in 2019, are those acres eligible for MFP?

At this time, USDA has not published the rules to allow an answer to this question.

If I take PP payment and leave black, how is my APH affected moving forward?

APH will not be impacted in this situation.

If I was already paid for "failed wheat" can we claim these acres for Prevent plant?

Only in the case of double cropping soybeans.

If one would have all PP corn... then they would pay basic unit premium?

Correct. If all of your corn was prevented, you would only qualify for basic units.

If part of enterprise unit is planted and part is prevented, how does that work?

If they qualify for Enterprise Units and have enough PP eligibility, then the planted acres would receive a production guarantee and the prevented acres would receive the PP guarantee. These 2 guarantees do not affect each other.

If PP acres are not turned in at the FSA office can we still include the PP acres on the acreage report

Yes. FSA participation is not required for a federal crop policy.

If PP is taken on corn acreage, then soybeans cannot be planted on that ground until after June 25th in order to still receive 35% PP payment? If soybeans are planted between June 6 and June 25th, does the farmer forfeit any and all PP payments?

Yes and Yes.

If the farmer has an MP policy do the same prevent plant dates apply?

If MP means Margin Protection plan of insurance policy, then prevent plant is not covered.

If the final plant date is June 5? When does the clock start for the 20 day late plant period?

In the described scenario, the late planting period would begin June 6th.

If there has been a farm sale and purchase, does the previous history carry forward to the new owner?

For crop history, the new owner must have been part of the farming operations for history to transfer to the new owner. Eligibility can vary based on circumstance.

If we say those MFP numbers are relatively close, would we divide those by 3 for the 3 possible payments?

At this time, USDA has not published the rules to allow an answer to this question.

If you choose prevent plant and plant cover crop, are your acres eligible for 2019 MFP payment

At this time, USDA has not published the rules to allow an answer to this question.

If you decide to take prevent plant on corn and plant soybeans and the 35%. Is the 35% determined on original APH or on the 55% level APH

The 35% is applied to the prevented guarantee. (Example APH x Coverage level x prevent level (.55 corn) x .35)

If you have new farms this year with more acres than planted in 2018 are those new acres eligible for the MFP payment

At this time, USDA has not published the rules to allow an answer to this question.

If you take prevented planting can you plant Milo on it sometime in the summer and chop it after November 1

Yes, as long as it is outside the late planting period for the prevented crop.

In terms of MFP, what is the last planting date for one of the approved crops?

At this time, USDA has not published the rules to allow an answer to this question.

Is hay a crop to be paid by DCP or MFP or both?

The list of eligible crops for MFP 2019 include Alfalfa hay, barley, canola, corn, crambe, dry peas, extra-long staple cotton, flaxseed, lentils, long grain and medium grain rice, mustard seed, dried beans, oats, peanuts, rapeseed, safflower, sesame seed, small and large chickpeas, sorghum, soybeans, sunflower seed, temperate japonica rice, upland cotton, and wheat.

Is it true that MFP will not be paid on PP acres? Why? Tariff price impacts resulted in lower spring price. Spring price is major component of PP formula. PP farmers hurt too.

USDA initially stated MFP payments would not be issued on ground left idle. However, USDA has not published the final rules so this is subject to possible change. In addition, it is possible Disaster Assistance may also address PP acres left idle.

Is Prevent plant a planted acre on the USDA planted/ conditions report? Because technically if pp is going to be taken and the farmer puts 0 acres to plant does that makes the usda report show more acres done. Had a few guys ask me about this.

No, PP acres are not included in weekly Crop Progress and Condition Reports. You cannot file a PP claim until after your Final Plant Date. Weekly Crop Progress and Condition Reports are published much earlier than those FPD dates.

Is the 1% per day redux a reduction in coverage level (e.g. 85% to 84% to 83%, etc), or a redux in overall revenue guarantee (99% of rev guarantee to 98% to 97%, etc)?

The reduction in coverage applies to the overall revenue guarantee.

Is the MFP payment only on planted acres? Example - I can only plant 2 acres out of 400 intended, will I get a MFP on 400 or just the 2 ACTUALLY planted

USDA initially stated MFP payments would not be issued on ground left idle. However, USDA has not published the final rules so this is subject to possible change. In addition, it is possible Disaster Assistance may also address PP acres left idle.

Is there a good possibility that the .55 will be raised on the prevent plant for corn?

For crop insurance, it is unlikely RMA would change crop provisions during the crop year, however, there is a possibility recently passed Disaster Assistance legislation may provide assistance over and above the standard PP guarantee of 55% for corn and 60% for soybeans crop insurance provides.

Is there a possibility that that the 55% for corn and 60% for soybeans could be raised?

For crop insurance, it is unlikely RMA would change crop provisions during the crop year, however, there is a possibility recently passed Disaster Assistance legislation may provide assistance over and above the standard PP guarantee of 55% for corn and 60% for soybeans crop insurance provides.

Is YE a "possibility" for 2019 production?

RMA identifies YE, in the actuarial documents, eligible crop years in which producers may elect to exclude actual yields from their APH via YE option. Crop years are eligible when the average per planted acreage yield for the county was at least 50% below the simple average for the previous 10 consecutive crop years.

July 15 reporting date is at the end of the 7/15 late planting period for beans. what is reported on acreage report if beans not planted on 7/15 but planted after

The policy provisions state, "If planting of the insured crop continues after the final planting date or you are prevented from planting during the late planting period, the acreage reporting date will be the later of: The acreage reporting date contained in the Special Provisions, or Five days after the end of the late planting period for the insured crop."

MFP vs Direct payments...are they different payments or is DP a subset of MFP?

MFP 2019 contains 3 main areas of assistance; 1) \$14.5 billion in direct payments to producers, 2) \$1.4 billion for the Food Purchase and Distribution Program, and 3) \$100 million for the Agricultural Trade Promotion Program.

MFP: How do we deal with a producer's "added land" in 2019, is it ineligible for MFP payment

At this time, USDA has not published the rules to allow an answer to this question.

Most of my corn has been planted. Some has been replanted and other may need to be replanted when it dries up enough. How does this affect my crop insurance?

Replanting (reseeding the same crop) will not reduce your insurance guarantee.

On new added acreage, do we report that at claim time or wait till acreage reporting? Calculations on APH?

Added Land would need to be reported on the acreage report. Added Land APH is the higher of T-Yield or simple average of your farming operation (crop/county/practice/type) specific.

Once a prevent plant is filed can it be cancelled and if so is there a deadline to cancel the clam?

Yes. If acreage is planted the claim will be released.

If I get some corn planted and some prevented, both acreages are used for my APH?

If the prevented acres receive a reduced (35%) PP indemnity, they would be included in APH with planted acres. If the prevented acres receive a full PP indemnity, they would NOT be included in APH with planted acres.

The single county rate means that there will be a flat dollar rate / acre for all crops?

Correct. One payment rate per county, regardless of which eligible crop was planted.

To Doug; In regards to the MFP payment, you stated the acres cannot exceed the 2018 acres. What about acres that were added to your operation for 2019?

At this time, USDA has not published the rules to allow an answer to this question.

We recently purchased land that we did not farm in 2018. Will we get MF payments on those acres

At this time, USDA has not published the rules to allow an answer to this question.

We rotate corn and beans annually. Last year our field had corn and this year it will have beans. Will those beans acres be eligible for Trump soybeans subsidy 2.0 this year?

Based on what was released thus far by USDA, those acres should be eligible. Thus far, USDA has stated that acres that have been planted to an eligible crop, such as soybeans, will be eligible for MFP 2019.

What about beginning farmer who has no history of corn and will not get corn planted, would they be eligible for pp

If they are a first-time farmer in the county, and they have no APH history, their PP eligibility would be determined by the Intended Acres on the application they signed by Sales Closing Deadline.

What about prevented planted acres? The farmers which could not plant corn or beans get nothing? (MFP)

USDA initially stated MFP payments would not be issued on ground left idle. However, USDA has not published the final rules so this is subject to possible change. In addition, it is possible Disaster Assistance may also address PP acres left idle.

What about program coverage on specialty crops, especially green beans, which I did not see included in the list of MFP crops?

The list of eligible crops for MFP 2019 include Alfalfa hay, barley, canola, corn, crambe, dry peas, extra-long staple cotton, flaxseed, lentils, long grain and medium grain rice, mustard seed, dried beans, oats, peanuts, rapeseed, safflower, sesame seed, small and large chickpeas, sorghum, soybeans, sunflower seed, temperate japonica rice, upland cotton, and wheat.

What are acceptable cover crops on Prevent Plant acres? If seed gets tight will bin run soybeans or corn be allowed?

Cover crops are for soil health. Contact NRCS for approved cover crops.

What are the rules for planting cover crops on prevent plant acres?

You are allowed to plant cover crops. If second crop is a cover crop and planted during LPP for prevented crop and not hayed or grazed before November 1st, retain 100% PP payment. If harvested or grazed before November 1st, PP payment is void. If second crop is a cover crop and planted after LPP for prevented crop and not hayed or grazed before November 1st, retain 100% PP payment. If harvested or grazed before November 1st, PP payment is reduced to 35%

What happens if a producer took Margin Protection insurance and doesn't get corn planted by June 25th? Is policy void? Is premium still due?

Area plans of insurance such as Margin Protection do not have prevented planting coverage. Therefore, if corn is not planted by the Final Plant Date, the acreage is uninsurable and no premium is due.

What if there is no APH on new added acreage; what is calculated?

Added Land APH is the higher of T-Yield or simple average of your farming operation (crop/county/practice/type) specific.

What if we added rented/purchased acres between 2018 and 2019, are those acres eligible for MFP?

At this time, USDA has not published the rules to allow an answer to this question.

What is guaranteed price for beans

\$9.54

What is the absolute final hour to let my agent know I have prevent plant corn acres in Brown county?

June 28th

What is the final date to plant before we are late and go into preventive planting?

The final plant date, which producers will receive 100% of guarantee, varies by county. Consult your financial representative for specifics.

What will prevent a producer from reporting PP corn on ground that was actually intended to be planted to SB?

The producer's crop history will limit the indemnity for that crop.

When is that payment made?

Claims cannot be started until your report of acreage, to your crop certified representative or crop specialist, has been submitted and processed. The timeliness of payment will vary with each specific farming operation.

Why are green beans (i.e. contracted with DelMonte) not included? They were not on your list of eligible crops. There is nothing paid to us if we can't plant, per contract.

At this time, USDA has not included green beans on the list of 2019 MFP eligible crops.

Will a farm purchased in 2018 be included in the Market Facilitation Program?

At this time, USDA has not published the rules to allow an answer to this question.

Will IFB push USDA to get county pay rates out here as soon as possible?

Yes, we have, but we also recognize that Secretary Perdue, who is motivated not to release any information that could influence planting decisions, has stated repeatedly USDA's decision to release the payment information after the final acreage reporting deadline – July 15.

Will insurance cover corn planted after the 20 day late planting period.

Yes. Acreage planted after the late planting period will receive the prevented planting guarantee.

Will PP acres be listed on the FSA 578

Yes. PP acres will be listed if you certify your acres at FSA.

Will RMA move the planting dates back???

No, RMA would have to change the provisions.

Will the MFP payment be crop specific or a payment for corn and payment per acre for beans

Thus far, USDA has stated that a county's historic planting ratios of crops will determine the county payment rate. An individual farmer's 2019 payment will use the county payment rate on each acre planted to an eligible crop.

Will the statements today apply to all insurance companies?

Yes, we are stating the rules/regulations from the Risk Management Agency who administers the federal crop policies.

Will there be a means test for MFP?

At this time, USDA has not published the rules to allow an answer to this question.

Will we be using county average of corn bean to set payments or each farm % of corn bean?

Thus far, USDA has stated that a county's historic planting ratios of crops will determine the county payment rate. An individual farmer's 2019 payment will use the county payment rate on each acre planted to an eligible crop.

Winterkill on hay, in the Midwest is substantial this year. Does the anticipate reduction in yield have any bearing on any payments etc.?

At this time, USDA has not published the rules to allow an answer to this question.

Winterkill on hay, in the Midwest is substantial this year. Does the anticipate reduction in yield or if it gets plowed-up for rotation have any bearing on any payments etc.?

At this time, USDA has not published the rules to allow an answer to this question.

Would it be possible to get prevent plant and MFP if one of the approved crops is planted after June 25th?

At this time, USDA has not published the rules to allow an answer to this question.

Your Estimated MFP payments show a 50/50 county to be \$124I think that is for 2 acres. 1 acre of beans and 1 acre of corn. Payment in my opinion would be around \$62 per acre?????

New sample calculations for Carrol, Champaign, and Clinton county by Adam Nielson, Illinois Farm Bureau.

Carroll County, IL

Crop	2018 Harvested Acres	Expected County Yield	MFP payment rate	Total MFP Payments
Corn	131,200	202.2	\$0.04	\$1,061,145
Soybeans	43,600	61.9	\$2.00	\$5,397,680
Wheat	1,250	71.5 (last yr)	\$0.63	\$56,306,25

Total payments -- \$6,515,131.85

Total 2018 acres – 176,050

Weighted Average Payment Rate/Acre -- **\$37.01**

Champaign County, IL

Crop	2018 Harvested Acres	Expected County Yield	MFP Payment rate	Total MFP Payments
Corn	273,000	193.6	\$0.04	\$2,114,112
Soybeans	256,500	59.7	\$2.00	\$30,626,100
Wheat	2,630	79.1 (last yr)	\$0.63	\$131,060.79

Total payments -- \$32,871,272.79

Total 2018 acres – 532,130

Weighted Average Payment Rate/Acre – **\$61.77**

Clinton County, IL

Crop	2018 Harvested Acres	Expected County Yield	MFP Payment rate	Total MFP Payments
Corn	84,200	152.6	\$0.04	\$513,956.80
Soybeans	108,900	46.4	\$2.00	\$10,105,920
Wheat	30,500	64.8	\$0.63	\$1,245,132

Total payments - \$11,865,008.80

Total 2018 acres – 223,600

Weighted Average Payment Rate/Acre -- **\$53.06**

The information contained herein is a general summary of Federal Crop Insurance coverage and options. This information is not intended to provide specific advice specific to your particular situation and it is not intended to and does not replace the terms of your policy. In all instances the terms of your policy control. For questions to your particular situation please contact you COUNTRY Financial Crop Specialist to discuss your particular coverage needs.

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