

King Crop News



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June 2022



Acreage Reports for Spring Planted Crops

The deadline for reporting acres of spring planted crops, such as corn, sweet corn, soybeans, and processing beans, is **July 15, 2022**. Acres of such crops reported after the deadline risk losing coverage and unreported acres will not be insured.

If your operation reports planted acres to your county FSA office, please request the Form 578 be sent to our offices so we may use it to complete your acreage report. You may also mail, fax, email (to agents@kingcrop.com), or personally deliver your acres

to us – any way you can think of getting us the proper information will work! If you cannot make it to us, we will come to you!

Each acreage report requires a signature from an authorized signer as well, prior to the July 15 deadline. Currently, the Risk Management Agency allows for verification via e-signature, meaning you can sign your acreage report from your phone, tablet, or any device that accesses your e-mail. Let us know if this option interests you and make sure we have the correct e-mail address on file.

Crop Hail Policies Available for Planted Crops

With grain prices climbing and looking like they will stay high for the foreseeable future, liability in the field has gone up since the winter decision-making period. If you are feeling uneasy because your crops are vulnerable, a **Crop Hail** insurance policy may be a timely solution for supplementary coverage against the perils of hail, fire, and, in some cases, wind.

Crop Hail policies cover individual crops and only cover crops that are currently in the ground. This is an annual policy, so if you had one last year, you do not automatically roll into the next year like with a Multi-Peril crop insurance policy – you must reapply. Because of the rise in prices, grain crops have been popular candidates for Crop Hail policies this

year, but you can also cover green peas, processing beans, sweet corn, and other fruits and vegetables.



Insurance is based on a per acre dollar amount. For instance, wheat can be covered in increments of \$100 up to \$500 per acre, corn up to \$800/acre, and soybeans up to \$600/acre. There is no hard deadline for signing up, but if your crop is already damaged, you may not be insurable. If you would like more information about how a Crop Hail policy could work for you, give us a call today.

*At-a-Glance
Crop Insurance
Calendar 2022
Signed Spring Acreage
Reports
Due July 15, 2022*

Crop	Sales Closing	Production Due	Earliest Planting	Final Planting	Acreage Report	End of Insurance	Premium Billing
Potatoes	1/31	3/17		5/5	5/15	10/15	8/15
Green Peas	2/15	3/31		4/30	5/15	9/15	8/15
Corn	3/15	4/29	4/1	5/31	7/15	12/10	8/15
Grain Sorghum	3/15	4/29	4/16	6/15	7/15	12/10	8/15
Lima Beans	3/15	4/29		7/10	7/15	10/15	9/15
Snap Beans	3/15	4/29	4/20	8/10	8/15	10/15	9/15
Soybeans	3/15	4/29	4/15	7/5	7/15	12/10	8/15
Sweet Corn	3/15	4/29		6/30	7/15	9/20	8/15
Barley	9/30	11/14		10/31	12/15	7/31	7/1
Wheat	9/30	11/14		11/15	12/15	7/31	7/1
Blueberries	11/20	1/15			1/15	9/15	8/15
Cranberries	11/20	1/15			1/15	11/20	8/15



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What's Been Going on at King Crop

By Donna King

In late April, **Nancy and I** had the pleasure of attending the RCIS National Agents Conference in Naples, Florida. Not only were we able to enjoy the beautiful weather and check out the alligators on an airboat ride, we also had the chance to share ideas and thoughts with agents from all over the country. One of the many things highlighted at the convention was technology, most importantly how technology can be used to assist the farmer and the agent in reporting of acres and production.

Here at the office, **Justin** has been busy preparing for "Acreage Reporting Season". We prepare for the reporting process while you are preparing the ground and busy planting. Once you have completed planting is when it gets busy for us. The accuracy of acreage reporting is essential to your crop insurance coverage and sometimes errors are not found until you report production months later. So, it is our hope our preparation and your accurate and timely reporting will minimize possible errors. **Justin** has ordered acreage maps for each operation and if you would like a set of maps contact **Justin** and he will get them to you via special door-to-door delivery.



Luke celebrated his first year with King Crop earlier in May and has proven to be a great asset to our team. His background in crop insurance education has been a big help in him grasping the details needed for this business. As we all continue to learn each day, **Luke** continues to learn more about crop insurance but most important, he is learning more about our wonderful customers and their operations.

Diane tried to retire in January, but we would not let her! She has been working a couple of days a week (in between her many cornhole tournaments) and will continue to do so until the end of the year. So, if you have any influence over her and can convince her to stick around for another year (or two) your help will be greatly appreciated. **Diane** has been an asset to King Crop, our customers and crop insurance since the day she started her job, and it will be a loss to all of us when she goes. **Thank you, Diane, for everything you do for us and our farmers!**

Jackie has been busy with her mammoth garden, but also busy staying involved with the Delaware Farm Bureau and Foundation advocating for you. She is in the office working hard whether that be in the Georgetown office or her home office.



Teresa is always busy taking care of our customers prepping them for acreage reports in her area, but she spends much of her time taking care of her very independent mother who will be 102 years old in August!



Although **Nancy** may think she is retired we keep her busy with special projects during our busy times. You may not hear her voice when you call or see her around much, but she is still active and happy to be a part of the team.

In late June when you call the office and hear an unfamiliar voice be sure to welcome our newcomer, **Connor Vincent**. **Connor** will join us over the summer on a part-time basis and will begin full-time in September. You may know **Connor** as the famous 2017 Watermelon Queen and the daughter of Clay Vincent with Vincent Farms in Laurel, Delaware. **Connor** has been teaching little ones in Princess Anne over the last couple of years and realize she needed to be in agriculture, and we nabbed her before Vincent Farms did. **Welcome Connor!**

Now in our 55th year, King Crop Insurance has been dedicated to protecting farmers and their families from peril. Our specialty is crop insurance, it is our only business, but we are not just business. As a family company, we come from deep agricultural roots and we love to talk farming, talk community, or talk about whatever is on your mind. Don't hesitate to call us!



Accurate Acreage Reporting Helps Crop Budgets

Your policy type, coverage level, and production history are major factors that go into determining your crop insurance premium by acre, but your planted acres are key in determining your overall premium. This is why **accurate acreage reporting is vital to your operation's bottom line.**

Many farmers figure their crop budgets on a dollar amount per acre basis. However, if you are reporting more acres planted than you actually have, you will wind up **paying more premium than you need**, affecting your overall crop budget.

If you are using precision agriculture practices, your seeding/planting data can be used for acreage reporting. If your programs and monitors are being used correctly, you can shave off acres over the course of several plantings and in turn **save significant dollars** depending on your total planted acres. Let us know if you want to learn more about how to implement your precision ag data for your acreage reporting and in other aspects of your crop insurance policy as well.

If you are reporting your acres at your county FSA office, there are other ways to **ensure you are reporting your acres accurately.** If you face impediments to planting in a field, such as a low, wet area, damaged terrain, or unfit soil, make note of the size of these unplanted zones so you can subtract them when reporting your acres so they are not lumped in with the rest of the field.

Acres that are planted, but not for harvest should be kept off your acreage report as well. If you have a buffer planted at the edge of a field to discourage wildlife damage, be sure those acres are not included with your insured crops acres. Food plots similarly should not be included with insured acres.

Then there are changes to your fields that may not have been recorded at the FSA office. Was acreage sold, developed, or put into conservation? Make sure these acres are not included in your acreage report this summer. Also note that changes in ownership can sometimes cause changes in farm serial numbers. You will want to make sure the **correctly mapped acres** of a field carry over when reporting in such cases.

With input costs at a staggering high right now, liability has sky rocketed. Therefore, **crop insurance is as essential as ever** to ensure cash flow is guaranteed for farmers. It is just as important, in turn, to make sure you are not paying unnecessary premiums on reported acres that are not planted. Accuracy in acreage reporting means lower overall crop budgets, which increases profitability without sacrificing protection.



Keep Up to Date with King Crop!

Throughout the crop insurance cycle, there are a bevy of important dates and deadlines that come and go every season. Here at King Crop, we try to keep all farmers informed about what they need to do to remain compliant for their crop insurance policies, as well as for USDA programs and local obligations. Phone calls, e-mails, texts, fax, letters – we try every way to keep everyone up to date!

Many clients are aware we have a text-only line, 302-470-7348, and it is a great way to conduct business with us if you are on the go. This should be the primary number to use if you want to communicate via text with King Crop Insurance. We also use a service to distribute general alerts about deadlines and upcoming policy information on a mass scale via text and email. IF you have not been receiving these messages, it could be because they are flagged as spam by your phone. To ensure you are receiving these helpful texts, reach out to us to make sure we have the correct information for you and you are set up to receive.

We are keen on using e-mail to send documents quickly and often use DocuSign for secure e-signatures, so let us know if you have an e-mail address we can use for you.

To reiterate, here all the ways to contact the King Crop Insurance office:

Phone: 302-855-0800

Primary Text: 302-470-7348

Fax: 302-855-0885

Email: agents@kingcrop.com

Office: 101 W. Market St, Georgetown, DE 19947

Don't Hesitate to Contact Us!