

King Crop News



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Summer 2025

ACREAGE REPORTS DUE JULY 15!



Summer Seasonal Outlook

The season is in full swing, which brings green fields, acreage reporting, and all manner of peril. Farmers know summers in our area are hot and, once again, many predictors are indicating record temperatures for the growing season. Insureds should be mindful of high temperatures, not just for their own safety, but also for loss determinations. Excessive heat is an insurable cause of loss and works in tandem with dry conditions. **If you have a claim in 2025** and suspect excessive heat as a contributing factor, be sure to discuss it with your loss adjuster.

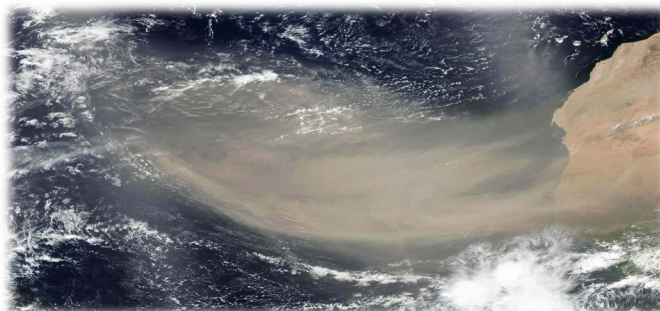
The Old Farmers Almanac is anticipating a drier start to the season, but a return to average precipitation as Independence Day passes. Average does not equate reliable, however. Producers are likely scarred from the drought conditions that persisted through the latter half of last year into this winter; hopefully we do not see a summer's worth of precipitation over a weekend bookended by periods of extreme dryness.

Normalcy might be too much to expect since the planting season has already seen impact from Canadian wild fires. Now we have another, bizarre natural effect to contend with: a 2000-mile wide Saharan dust cloud floating over the Atlantic ocean!

The naturally-occurring dust plume is actually a common event, but rarely is it stretched to its current size. The areas on our side of the ocean that will experience the most impact from the Saharan Air Layer are the Caribbean Islands and the southern parts of Florida, though it is difficult to predict the full scope of the phenomenon. The plume can influence warm-

er temperatures and drier conditions, though widespread negative effects are unlikely (unless you hate colorful sunsets).

One interesting possible result of the Saharan Air Layer is suppression of tropical storms in the Atlantic. According to NOAA the warm, dry air of the dust plume push storm clouds down in the atmosphere, keeping them from developing into severe conditions.



Hurricane season has begun in the Atlantic and NOAA has estimated between 14 and 19 named-storms for 2025. That is a wide range of possible tropical events, but 14 actually is the average amount of named-storms over the past ten years. The fewest in that time was 2015, with 11 storms, and the most was 2020, with 30 named-storms. 2024 saw 18 tropical events develop and 11 eventually reached hurricane status. It only takes one, however, to upend everything.

The major concerns for our area with tropical storms are storm surge causing flooding and the impact of high, sustained winds. Extra protection against wind damage on corn can be obtained with a **Crop Hail policy with a Wind Endorsement**. If you feel you have plantings vulnerable to high winds, call **King Crop Insurance** to discuss your options.

As always, let **King Crop Insurance** know if you suspect a loss to any of your crops. The sooner a notice of loss is submitted, the better your chances of having it settled in a timely manner, which means you will receive an indemnity payment sooner.

We wish you a safe and successful growing season!

SIGNED Acreage Reports Due July 15, 2025!

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Fresh, Sweet, & Insurable: Specialty Crops Can Reward with Less Risk

In the summers throughout our region, highways and byways are littered with small farm stands, roadside markets, and U-pick berry patches and fruit orchards. Many of these operations are the side projects of larger farms, but some are the sole agricultural enterprise for their proprietors. Either way, many producers are not aware the revenue from these endeavors is insurable and in some instances the crops themselves can be protected.

The state of New Jersey has a long history of growing fresh fruits and vegetables and some currently have individual insurance policies available for them, including apples, blueberries, cranberries, grapes, potatoes, & peaches. Fresh Market Sweet Corn is also insurable under the **Dollar Plan of insurance**.

Similarly, in Maryland, apples, fresh market sweet corn & tomatoes, grapes, & peaches can be insured with individual policies. Insurability by crop will depend on the county; not all counties have the same policies available to them, so you will need to check with **King Crop Insurance** to see what your options are.

Perennial crops such as grapes or peaches have a **sales closing date for new policies of November 20th**. It is too late to sign up for coverage for the 2025 crop year, but sign ups can begin again for the 2026 crop year this fall.

Despite its long history of producing peaches among other fresh fruits and vegetables, Delaware does not have any individual policies available to insure fresh market crops or perennial crops. That does not make them uninsurable, however.

For one, nearly all crops grown in the Delaware, or any other state for that matter, can be insured through **Whole Farm Revenue Protection**, a policy that guarantees revenue for farming operations of all kinds. **WFRP** acts as an umbrella policy and works especially well for farms with grain or processing vegeta-

ble operations that have a fresh market component, such as sweet corn, U-pick strawberries, or pumpkins and gourds. **WFRP** can work in tandem with a **Multi-Peril Crop Insurance** policy to better protect diversified farms across the Mid-Atlantic. **Microfarm** policies work similarly and are tailored to smaller scale operations.

The signup deadline for **WFRP**, **Microfarm**, or fresh market vegetable policies is March 15th in most counties.



Even in counties without individual policies for fresh market or perennial crops, coverage can still sometimes be obtained through a written agreement with the **Risk Management Agency**. Often a growing history is required, sometimes four years or more, but multi-year agreements can be granted and these types of agreements can sometimes lead to individual policies being established in that county in the future.

If you are a grower of fresh market or perennial crops, contact **King Crop Insurance** to find out what options are available to you.

Best Wishes to our friend **Connor Vincent**, who is leaving **King Crop Insurance** for another exciting opportunity in agricultural risk management. We will miss her around the office and we're sure our customers will too. But don't worry, Connor plans to stay active in **Delaware Farm Bureau** and **Young Farmers and Ranchers**, so hopefully everyone will have plenty of opportunities to see her throughout the year. If you are not a member of **Delaware Farm Bureau**, find out how to join at:

defb.org/membership/



Important Acreage Reporting Notes:

- Final Plant Dates for full insurability: Corn (5/31), Soybeans (7/5), Sweet Corn (6/30), Grain Sorghum (6/20), Lima Beans (7/10), Snap Beans (8/10).
- Cecil, Allegany, Anne Arundel, Prince George's, and Harford counties in Maryland have final plant dates of 6/10 for Corn. Allegany and Harford have final plant dates of 6/20 for soybeans.
- A few varieties of baby lima beans have final plant dates of 7/20: M15, Meadows, Cypress, C-Elite, & Emperor
- **Accurate acreage reporting can make all the difference in your crop protection. Please read page 3** of this newsletter carefully to ensure you are properly reporting your planted acres.

Accuracy in Acreage Reporting is Key

At King Crop Insurance, we cannot stress enough the importance of accuracy in acreage reporting and there are multiple reasons why:

1. **Accurate reporting can save you money.** Total premium for a policy is determined by the number of planted acres and share of a crop. Reporting your acres accurately means you will not be charged a premium for acres you have not planted. In other words, if you have a 50-acre field that on which you plant 45 acres of corn and leave the other five acres for another purpose (food plot, forage, sunflowers, etc.), do not report the entire 50 acres in corn for your acreage report or FSA form #578. You will be charged premium for acres you did not plant.
2. Conversely, **underreporting or mislabeling acres will cost your farm protection.** This could be especially important with policies where irrigated and nonirrigated land are insured separately. Misreported acres may trigger future RMA reviews. These reviews are never convenient and may have a farmer digging up records from years prior to prove production and acres. Failure to comply with a review can result in penalty yields being assigned or pooled production records, which can wreck guarantees for an insured.
3. **An accurate acreage report will make claims easier.** If acres are missing from your AR or if a crop is mislabeled, an insured will likely have to go through a revision process, which will add time to loss adjusting, which will add time to any possible indemnities being received. Not all revisions are approved as well, so it is best to get it right the first time.

What can the farmer do to ensure accuracy?

1. **Use precision ag planting data** to report your acres if you trust its accuracy. Occasionally GPS signals fail and some pieces of equipment do not always talk to each other, causing gaps in information, but precision ag data can often be an on-target way to report acres. Even if you do not want to use your precision ag planting data for your AR, planting maps could still be helpful in picking out discrepancies on your FSA form 578, such as mislabeled crops or misidentified fields. Reach out to King Crop Insurance to learn more about this method.
2. **Closely review your FSA form 578.** Do not take for granted your acres are the same as in past years. Make sure you report to your county office any changes in

No one knows your operation better than you! You are responsible for the accuracy of your acreage report - but King Crop will do everything we can to ensure you have the protection you need!

shares, farm ownership, or practice. Remember to have patience with your local FSA office; acreage reporting is an extremely busy time and they are trying to accommodate every farmer in the county!

3. Likewise, **find time to talk with King Crop** to discuss any added or subtracted land, changes in shares, or if you have a prevented planting issue. We also need any and all contract information for processing vegetables.
4. **Report your acres as early as possible.** For one thing, this will allow more time before the reporting deadline to find any errors. It will also have your policy in good standing if you incur an early loss to a crop, making loss adjustment easier.
5. **Review your schedule of insurance when it is sent to you after acreage reporting.** This document will tell you for what you are insured; report any errors you find to King Crop Insurance. A schedule of insurance will be sent within a few weeks of your acreage report being processed and often it will include a production worksheet that can be used to report yields after harvest. The schedule of insurance will have your acres separated by unit. For extra ease, especially in times of a loss, use either the schedule of insurance or the production worksheet as a guide for harvest record keeping.
6. **Make sure your report is complete.** Every acreage report needs a signature from the insured verifying the planted acres before the acreage reporting deadline of July 15. If we do not have a signed acreage report from you, expect to hear from us often until we get one!

At King Crop Insurance, we strive for timely, accurate acreage reporting. It is when the rubber meets the road for crop insurance policies and we want all our insureds to have a smooth ride for the rest of the crop year. Our service goal is to provide peace of mind for the farmer, to know they are covered in case of peril and we do not take the responsibility lightly. Getting it right at acreage reporting is the key.