

# King Crop News



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CELEBRATING Over 55 YEARS

Holiday 2023

## Merry Christmas and Happy New Year to our King Crop Farm Family!



As the early mornings bring frost tinged pods to the last remaining soybeans and tractors enter shops warmed by space heaters for winter maintenance, we at King Crop Insurance are thankful for another fruitful growing season and the hard work of farmers everywhere.

Bare fields across the landscape are a welcome sight this time of year as they signal a task completed. High yield or low, farmers finish the job.

As one job ends, however, another begins right away. Plans for next year are already in full swing. Bills need to be paid, machinery needs fixing, and livestock always needs tending, but the pace drops with the temperature. Farmers seldom get a chance to breathe easy, though after harvest they at least have the opportunity to notice they are breathing.

There were some serious storms that passed through during this growing season and we once again saw tornadoes traverse the Delmarva peninsula, but we thankfully avoided the several hurricanes that swirled over the Atlantic. Whatever the weather brought, King Crop Insurance was here for farmers to help alleviate losses, like we have been for 56 years and counting.

The most enjoyable aspect of being a crop insurance agency is we are in frequent contact with our clients throughout the crop year. We love talking to farmers and discussing farming and we get to know our farmers and their families on a personal level. Being able to speak to our clients as people rather than as numbers on a page makes our work extremely rewarding.

The connections we make with our farmers goes well beyond business. Some farm families have insured with King Crop since 1967 and that is how we have gotten to know them - as families. As an agency that started as and remains as family business, we cherish helping other families.

Our goal is not just to help farmers and their families during times of crop losses, but also to preserve and celebrate agriculture as a whole. We are in service to agriculture, not just as a business, but as members of the community. This is why we look forward to and participate in as many conventions, agronomy days, livestock auctions, field days, 5Ks, and any other events that dot the calendar as we can.

We are looking forward to the 2024 but we have one piece of business left for 2023 - wishing you and your family a Merry Christmas and a Happy New Year!



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## The 2024 Crop Insurance Calendar



Every crop year is different, but the Crop Insurance Calendar is typically steady. Deadlines follow preset dates determined by the Risk Management Agency and, unless there is a change in federal policy, the dates stay the same from year to year. Below is a brief explanation of what to expect in 2024 based on the crop insurance cycle:

**Sales Closing/Policy Change**—The beginning of the **crop insurance cycle**, this is the time to add a crop policy, change a coverage level, add or remove a spouse or other SBI, or make an entity change. Prior to the sales closing, King Crop Insurance agents can quote different coverage levels or different policies, including the newly expanded **Whole Farm Revenue Protection** or **Micro Farm** policies. **Spring crops have a sales closing of March 15**, so get in touch with us this winter if you want to review your policy.

**Production Reporting**—your yields are due to us on a signed form +/-45 days from your crop’s sales closing deadline, but you can actually submit them to us well before sales closing if you have them ready to go. A good time might be right as you’ve finished harvesting since the information will be on your mind. **Spring crop production is due on April 29**, but we recommend getting the data to us as soon as you can to ensure the best crop protection for your operation. For instance, we can more accurately quote your coverage if we have your 2023 yields in our system, which can help you plan and budget your 2024 crop year. Your yields establish what your crop insurance guarantees will be. Production can be reported using precision ag data, if you are so inclined, ask us how!

**Earliest Planting**—a few crops have a limit to how early you can plant a crop for insurability. A crop that is planted before the earliest planting date would not be insurable against peril, such as frost or freeze.

**Final Planting Date**—this is the last date before which a crop is eligible for full coverage. Crops planted following this date lose a percentage of coverage per day after. Any crop planted more than fifteen days after the final planting date risks being uninsurable. There are some exceptions and crop-specific rules, so be sure to **review your policy with King Crop Insurance if you have any questions**.

**Acreage Reporting**—accurate acreage reporting is essential for proper coverage - you don’t want to pay premium on acres you haven’t planted and you don’t want to have acres out in the field without insurance. Producers can report their acres in a number of ways, including providing King Crop Insurance with your FSA form #578. We have had a lot of success in recent years **using precision ag data** from systems such as MyJohnDeere, Climate Fieldview, and Ag Leader, especially for reporting corn, soybeans, wheat, & barley. Let us know if this is something you would want to try for your operation. It is important to remember **we need a signed acreage report for all insured crops before the acreage reporting deadline to ensure all your acres will be properly covered**.

**Premium Billing**—your reported acres determine your total premium. Bills are sent out and due to the Approved Insurance Provider (AIP), not King Crop Insurance. If the premium is not paid in full by the date specified on the bill, the AIP may assess interest on the outstanding balance. Unpaid premiums can result in canceled coverage.

**End of Insurance**—this is the date at which coverage on your planted crop ends. For multi-peril policies, this is not the end of the policy. Your policy will rollover to the following crop year unless you decided to cancel coverage prior to the policy change date. All notices of loss need to be reported before the **End of Insurance** date for losses to be covered and for indemnities to be paid.

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	6/20	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

## Keep Up to Date with King Crop!

Winter is decision-making time for farmers, but it is also a social time. We'll be out on the road from now through the end of March, not just to talk about your insurance needs, but also to get a chance to catch up with our friends. Barring a blizzard, look for us at these events:

*Delaware Farm Bureau Banquet*, Dover, DE: **December 9, 2023**

*Delaware Ag Week*, Harrington, DE: **January 8-11, 2024**

*Lower Shore Agronomy Day*, Pocomoke City, MD: **January 26, 2024**

*MarDel Watermelon Convention*, Cambridge, MD: **February 2-4, 2024**

*New Jersey Ag Convention*, Atlantic City, NJ: **February 7-9, 2024**

*Cecil County Agronomy Day*, Rising Sun, MD: **February 8, 2024**

*Women in Ag Conference*, Stevensville, MD: **February 15, 2024**

*Harford Country Ag Day*, Street, MD: **February 20, 2024**

*Central Maryland Agronomy Meeting*, Urbana, MD: **February 21, 2024**

*Mid-Shore Agronomy Meeting*, Denton, MD: **February 22, 2024**

*Queen Anne's County Ag Day*, Centreville, MD: **March 1, 2023**

The sales closing/policy change deadline for Potatoes is January 31st, Green Peas is February 15, and all other spring crops are March 15. Is your 2023 plan good enough for 2024? Find us on the road or call us up to talk it over.



## Small Grains Acreage Reports Due in December

Wheat and Barley planted acres are **due to be reported by December 15, 2023**. If you have planted small grains with the intent to harvest and you have a crop insurance policy covering wheat or barley, we will need your acreage totals to ensure you are compliant for 2024.

King Crop Insurance sent acreage reporting forms to insureds for small grains in the fall. **If you did not receive a form or need a replacement form, please contact us right away so we may get one to you.**

Keep in mind, we can use your FSA Form #578 to complete your acreage report, just remember to ask your FSA office to send a copy to us after you have reported there. We can also use maps from precision ag software as official data as long as calibration guidelines are met. Call us and ask us how if you are interested.

We will accept a signed acreage report in a variety of ways:

- e-mail: [agents@kingcrop.com](mailto:agents@kingcrop.com)
- Post: 101 W. Market St. Georgetown, DE 19947
- Fax: 302-855-0885
- Come by our office, we love visitors, especially around the holidays!

If none of the above options works for you, let us know and we'll come to you! We can also send a completed form for you to sign electronically. Contact us before 12/10/22 if you have any questions.

## Shellfish Pilot Program Provides Insurance for Oyster Farmers in Select Counties

Earlier this fall, the Risk Management Agency announced a new pilot program aimed at protecting revenue for oyster farmers and watermen on the east coast. In the Mid-Atlantic region, coverage is available in St. Mary's & Dorchester counties in Maryland and Accomack, Gloucester, Northumberland, & Westmoreland counties in Virginia. The sign-up period for 2024 policies ends on December 15, 2023 so there is limited time left to set up a policy. Robust enrollment for 2024 will likely lead to expansion of the program for future growing seasons. If you are interested, please contact our office as soon as you can to discuss your options!