The purpose of the following material is to promote awareness of risk management concepts and to highlight USDA’s risk management products, features, benefits and availability. This material does not change the content or the meaning of current policy provisions, filed actuarial documents or approved procedures.
Overview

- Spokane Regional Office
- Insurance Participation
- Farm Bill Topics
- APH
- Units
Spokane Regional Office

- The regional offices (ROs) are RMA's eyes in the field.
  - We keep in close contact with local producers, grower groups, universities, and government agencies. ROs provide information on local pilot programs, growing conditions, and participating insurance companies and agents.
  - Cover the states of Alaska, Idaho, Oregon, and Washington
Insurance Participation: Washington Wheat Acres Insured

% of Total Wheat Acres Insured
## Insurance Participation: Washington Wheat Acres Insured

<table>
<thead>
<tr>
<th>Year</th>
<th>NASS Planted Acres</th>
<th>Insured Acres</th>
<th>% Planted Acres Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>2,180,000</td>
<td>1,960,943</td>
<td>90</td>
</tr>
<tr>
<td>2013</td>
<td>2,160,000</td>
<td>1,961,815</td>
<td>91</td>
</tr>
<tr>
<td>2014</td>
<td>2,320,000</td>
<td>1,989,383</td>
<td>86</td>
</tr>
<tr>
<td>2015</td>
<td>2,280,000</td>
<td>2,062,345</td>
<td>90</td>
</tr>
</tbody>
</table>
Insurance Participation: Washington Wheat Acres Insured

<table>
<thead>
<tr>
<th>Year</th>
<th>% of Insured Acres under Revenue Protection*</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>90</td>
</tr>
<tr>
<td>2013</td>
<td>90</td>
</tr>
<tr>
<td>2014</td>
<td>89</td>
</tr>
<tr>
<td>2015</td>
<td>90</td>
</tr>
</tbody>
</table>

* Acres under both Revenue Protection and Revenue Protection with the Harvest Price Exclusion
RMA Website

- Farm Bill Information
Supplemental Coverage Option (SCO)

- Endorsement provides add-on coverage to the underlying policy
  - Area based coverage on a portion of the insurance deductible

- Liability on the underlying policy determined the amount of SCO coverage

- Underlying policy pays on individual loss (yield or revenue)

- SCO pays on a county or area wide loss (yield or revenue)
  - Similar to Area Risk Protection Insurance
  - Payment is determined later than underlying policy
    - when data is available
Supplemental Coverage Option (SCO)

- Coverage level for SCO is set at 86%
  - The difference between underlying policy coverage level and 86% forms the SCO supplemental protection

- Separate insurance offers by irrigation practice (where actuarially sound)
  - Follows underlying policy

- 65 percent premium subsidy for SCO
  - Regardless of coverage level of the underlying policy
Supplemental Coverage Option (SCO)

- Can’t receive benefits from the Agriculture Risk Coverage (ARC) program in conjunction with SCO.
Supplemental Coverage Option

Example:

Grower purchases an individual revenue policy, 70% coverage

Given:
- 70% Coverage on underlying policy
- $376/acre revenue guarantee (60 bu/a)
- SCO Coverage of 16%
- Approximately $7.80/acre Premium

<table>
<thead>
<tr>
<th>Percent of Expected Grower Revenue</th>
<th>Individual Loss</th>
<th>Area-Based Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>95%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>90%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>86%</td>
<td></td>
<td>SC Revenue (86% to 70%)</td>
</tr>
<tr>
<td>80%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>75%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>70%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>55%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
When Final County Yield falls below 86% of Expected County Yield (or around 39 bu/acre), the SCO payment begins.

Yield of 15 bu/ac at harvest, resulting in a payment of $91 from the underlying revenue policy.

Yield of 15 bu/ac at $7.02 per bushel produces a return (or income) of $105.
Beginning Farmer Provisions

These benefits include:

- Exemption from paying the administrative fee for catastrophic and additional coverage policies;

- Additional 10 percentage points of premium subsidy for additional coverage policies that have premium subsidy;

- Use of the production history of farming operations that you were previously involved in the decision making or physical activities; and

- An increase in the substitute Yield Adjustment, which allows you to replace a low yield due to an insured cause of loss, from 60 to 80 percent of the applicable transitional yield (T-Yield).
Beginning Farmer Provisions

To qualify for beginning farmer or rancher status:

- You must be an individual. Business entities may qualify if all of the SBI qualify.

- You must not have actively operated and managed a farm or ranch anywhere, with an insurable interest in any crop or livestock for more than 5 crop years. This includes an insurable interest as an individual or as a substantial beneficial interest holder (10 percent or more) in another person who has an insurable interest in any crop or livestock.

- You may exclude a crop year’s insurable interest if you were
  - under the age of 18,
  - enrolled in post-secondary studies (not to exceed 5 crop years) or
  - on active duty in the U.S. military.
Separate Coverage Levels for Irrigated / Non-Irrigated Practice

Coverage Level by Practice Benefits:

- 2016 for wheat and winter barley counties; 2015 for spring barley counties.
- Producer may choose a coverage level that best fits the risk management needs like irrigated (65%) and non-irrigated acreage (80%).
- Still only one administrative fee.

Qualification for Coverage Level by Practice:

- The insured must have an additional coverage policy and the actuarial documents must provide for separate coverage by irrigated and non-irrigated practice for the crop.
- Coverage level election for each practice done by the sales closing date.
Separate Enterprise Units for Irrigated and Non-irrigated

Benefits:

- 2016 for wheat and winter barley counties; 2015 for spring barley counties.
- Separates the risk associated with irrigated and non-irrigated acreage.
- Separate loss determination, preventing the offsetting effects in the event one practice experiences a loss event when the other did not.
- Election for separate enterprise units done by the sales closing date.
Yield Exclusion

Concept:

- APH Yield Exclusion will be available for select crops starting Spring 2015.

- Specific program procedure and information will be provided in December 2014.

- The APH Yield Exclusion allows farmers to exclude yields in exceptionally bad years (such as a year in which a natural disaster or other extreme weather occurs) from their production history when calculating yields used to establish their crop insurance coverage.

- Only allowed for those years when the county yield is at least 50 percent below the average of the previous 10 consecutive crop years.
Conservation Compliance

Concept:
- The Farm Bill re-linked crop insurance with conservation compliance provisions.
- No changes to eligibility for crop insurance
- Non-compliance may affect your eligibility for premium subsidy for the next year.
- To comply with the highly erodible land conservation (HELC) and wetland conservation (WC) provisions, producers must fill out and sign form AD-1026 with FSA.
- An AD-1026 must be on file by June 1, 2015 to be eligible for 2016 crop insurance premium subsidies.
- The AD-1026 form only has to be completed one time, unless changes are made to the operation.
Insurance Basics

- Things to consider for crop insurance and review with your crop insurance agent.
Insurance Basics

Insurance Cycle

Treat your insurance as part of your business

What do I need to know as an insured?
Important things to consider during the insurance year

Make a folder for all your current year’s crop insurance

- For wheat: Sales Closing and Cancellation dates are September 30 each fall – start a new folder each year

- You should receive a copy of the Basic Policy, Crop Provisions and Special Provisions of Insurance each year.
  - Be sure to have this in your INSURANCE FOLDER
  - Review and know what you have coverage for… this is your business. Treat it as such.

- Your coverage is determined by the insurance plan, level of coverage, and price.
  - chosen at the time of Application
  - The level of coverage and plan of insurance may be changed if requested in writing on or before the applicable SCD for the insured crop.
Plans of Insurance

Plans of insurance must be selected by SCD and for Wheat include:

- **Revenue Protection Plan** provides protection for loss of revenue and/or production for certain crops with revenue protection selected.
- **Revenue Protection with Harvest Price Exclusion** provides protection for loss of revenue due to price decline only and/or production for certain crops.
- **Yield Protection Plan** provides protection from loss of production for crops with revenue protection available but not selected.
Levels of Coverage

- A crop may be insured at a percentage of the approved APH yield or amount of insurance. All acreage of the insured crop within a county must be insured at the same level.
- Levels of coverage include CAT (50% coverage at 55% price) or additional (50% Coverage up to 85%).
Application Acceptance

Prior to acceptance, the Company will determine the following:

- Identifies the correct person and person type (e.g., individual, partnership, co-owner, joint venture, corporation, etc.);
- If the application has been signed by a person(s) having authority/capacity to enter into a binding contract; and
- If the application contains all the required information to insure the crop, including, but not limited to:
  - All applicable SSNs, EINs and/or RANs;
  - All person(s) who have a SBI and their respective identification numbers and person types;
  - Plan of insurance;
  - Coverage level;
  - Percentage of price election or projected price, as applicable; and
  - Crop and type, as applicable.

Make sure this information is correct and
Policy Change by SCD

- Change your plan of insurance, percentage of projected price/price election or coverage level.
- On or before the cancellation date, the insured may cancel all crop policies in a county or a specific crop(s) in a county following the initial crop year insured.
- You should receive a POLICY CONFIRMATION each year. This form is issued to the insured after the company accepts the completed application or policy change form.
- PUT A COPY IN YOUR INSURANCE FOLDER AFTER YOU HAVE REVIEWED IT
Replanting Winter Wheat or Winter Barley Acreage

Any acreage of the crop that was damaged, to the extent that a majority of growers in the area would not normally further care for the crop, must be replanted (unless the company agrees that replanting is not practical) for coverage to continue.

- Damage must occur after the fall final planting date
- When it is practical to replant and the crop is not replanted, insurance does not attach.
- Winter wheat or winter barley for which a replant payment was made for planting to spring wheat or spring barley shall retain the winter wheat or winter barley approved APH yield and premium rate, provided it was not practical to replant a winter type of the insured crop.
- The acres and production are used for the winter wheat or winter barley APH.
- Any winter wheat or winter barley acreage that is replanted to a spring type of the same crop when it was practical to replant the winter type will be insured as the spring type and the production guarantee, premium and price election applicable to the spring type will be used.
PRODUCTION REPORT

- Due by November 15th which is 45 days after the SCD
- An annual production report is required to collect the prior crop year(s)’ production - the information contained within the production report is used to establish the approved APH yield.
- Remember to Include:
  - All acreage and production (insured and uninsurable/uninsured) by type and practice
  - Conform at least to the unit structure (EU, BU, and/or OU)
    - Exception: This does not prohibit the insured from reporting production at a level lower than the elected unit structure if such production can be summed to the elected unit structure by the company
  - Remember – your production report must be supported by acceptable production evidence
    - Example – settlement sheets

- Keep this information in your INSURANCE FILE
ACREAGE REPORT

- Acreage reports must be filed for wheat by July 15th unless the winter coverage option is selected then it is due by December 15th.
- Qualification for the EU will be determined at acreage reporting time when the insured reports all insurable acreage of the insured crop in the county for all BUs and/or OUs comprising the EU.
- The acreage report is required annually and determines the amount of insurance provided, premium, and establishes the insurable share at the time insurance attaches.
- Review and sign your acreage report – make sure it matches what you report at FSA. Place a copy in your INSURANCE FILE.
- It is imperative that the information required is accurate.
  - Coverage cannot be increased except in specific situations
- Inaccurate information reported on the acreage report can result in over- and under-reported coverage or unreported units that may adversely affect the coverage and/or any potential loss.
Schedule of Insurance

- This form is issued to the insured after the crop(s) is planted, reports his/her acreage, and the company has calculated the associated premium and liability.
- The company will transmit a Schedule of Insurance once acreage has been reported for the crop year.
- **This is one of the most important pieces of information you get.**
  - Check it for accuracy
  - Contact the company if anything is in error immediately
  - File in your INSURANCE FOLDER
Premium Billing

- **Annual Premium and Administrative Fees** - annual premium is earned and payable at the time coverage begins. You will be billed for the premium and administrative fee not earlier than August 15th for Wheat.

- Check your billing statement – does it match your schedule of insurance?

- Contact your company immediately if there are problems / errors.

- **DO NOT FORGET TO PAY**

- Termination Date is November 30 for wheat. Check other crops on your policy to make sure you adhere to them all if you insure multiple crops.
Notice of Damage

- Refer to your policy... best advice we can give you is to notify your company or agent immediately when there has been damage.
- The Policy states all notices required to be received by the company within 72 hours may be made by the insured by telephone or in person, but the insured must confirm the notice in writing within 15 days.
- Follow-up in WRITING your notice of loss – protects you!
- Place a Copy of your NOTICE in your INSURANCE FILE.
Inspections and Loss Adjustment

- Participate actively in your claims adjustment.
- Take your INSURANCE FILE with you
- Make sure you are comfortable with the adjustment
- Ask questions and get clear answers
APH
&
Units
MPCI Definitions

• **Actual Production History (APH):** The amount of production from a farm unit (by P/T/) used to determine the insurance production guarantee
  - 4 years build to 10 years to compute the actual average yield on each unit by practice and type.
  - Yield adjustments may apply

• **Transitional yields (T-Yields):** Historic 10 year county average yield, used when you have little or no yield history on a unit database.
## Basic Example of APH with no reliance on T-Yields:

<table>
<thead>
<tr>
<th>Year</th>
<th>Production (Bu.)</th>
<th>Acres</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>25,080</td>
<td>264</td>
<td>95</td>
</tr>
<tr>
<td>2007</td>
<td>39,204</td>
<td>396</td>
<td>99</td>
</tr>
<tr>
<td>2008</td>
<td>15,840</td>
<td>396</td>
<td>40</td>
</tr>
<tr>
<td>2009</td>
<td>12,540</td>
<td>132</td>
<td>95</td>
</tr>
<tr>
<td>2010</td>
<td>27,984</td>
<td>264</td>
<td>106</td>
</tr>
<tr>
<td></td>
<td><strong>Total = 435</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Preliminary Yield:

\[
\frac{435}{5 \text{ years}} = 87
\]

Approved Yield: 87

Crop: Wheat  
Type: Winter  
Practice: Non-Irrigated  
Section: 7  
Township: 2N  
Range: 2W  
Unit 0001-0001 OU

One for each unit by P/T
### Basic Example of T-Yield Use: Complete Database

<table>
<thead>
<tr>
<th>Year</th>
<th>Production (Bu.)</th>
<th>Acres</th>
<th>Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2007</td>
<td>0</td>
<td>0</td>
<td>72 T</td>
</tr>
<tr>
<td>2008</td>
<td>0</td>
<td>0</td>
<td>72 T</td>
</tr>
<tr>
<td>2009</td>
<td>12,540</td>
<td>132</td>
<td>95 A</td>
</tr>
<tr>
<td>2010</td>
<td>19,008</td>
<td>264</td>
<td>72 A</td>
</tr>
</tbody>
</table>

Total = 311

Approved Yield 78

---

Crop: Wheat  
Type: Winter  
Practice: Non-Irrigated  
Transitional Yield: 80

Section: 7  
Township: 2N  
Range: 2W

Unit 0001-0001 OU

---

One year of actual/assigned yield, 80 percent of the applicable T-Yield.

Two years of actual/assigned yields, 90 percent of the applicable T-Yield.

Three years of actual/assigned yields, the applicable T-Yield (100 percent).
Units

Important to Look at Unit Options

This is where an experienced crop insurance agent can help if you are relying on T-Yields on some units

• Look at your unit structure
• Are you planting on that unit every year?
• If not, could you combine one or more to improve your actual yields and force less reliance on T-Yields
• Can split out in future years
BASIC UNITS

- CROP
- COUNTY
- SHARE
- CAT – only basic units
CRP
Basic Units -- 2 Units

Owner / Operator
Share Rent (2/3 Smith / 1/3 Green)
BASIC UNITS can be broken down into OPTIONAL UNITS

Practice (I-NI, organic)

Legally identifiable section

Crop type or variety if applicable (winter/spring for wheat)

Require separate records
Optional Units -- 8 Units
Basic and/or optional units can be combined at the Enterprise Unit Level.

The EU must contain all of the insurable acreage of the same insured crop in:

1. Two or more sections
2. Each section used to qualify for the EU must have planted acreage that constitutes at least the lesser of 20 acres or 20 percent of the insured crop acreage in the EU. If there is planted acreage in more than two sections, these can be aggregated to form at least two parcels to meet this requirement.

Enterprise units may be elected only:
   For crops for which revenue protection is available, or, if allowed by the SPOI.
Enterprise Units -- 2 Units

If barley was planted in the NE sections

Wheat

Barley

Owner / Operator

Share Rent (2/3 Smith / 1/3 Green)
## Subsidy Factors

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>0.50</th>
<th>0.55</th>
<th>0.60</th>
<th>0.65</th>
<th>0.70</th>
<th>0.75</th>
<th>0.80</th>
<th>0.85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Factor</td>
<td>Basic / Optional Unit</td>
<td>0.670</td>
<td>0.640</td>
<td>0.640</td>
<td>0.590</td>
<td>0.590</td>
<td>0.550</td>
<td>0.480</td>
</tr>
<tr>
<td></td>
<td>Enterprise Unit</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.800</td>
<td>0.770</td>
<td>0.680</td>
</tr>
</tbody>
</table>

So at 75% Coverage
If total premium was $1,000
Producer paid premium = $450 w/o Enterprise Units
Producer paid premium = $230 w Enterprise Units

Just understand what you are getting… in an enterprise unit all acres and production of the insured crop are considered as one unit when determining whether or not a loss is paid
Yield and Revenue Protection Options

Now that APH databases are set up by UNIT/P/T the next step is to decide on the Insurance Plan to use to cover the insured barley or wheat acreage.

- **Yield Protection**
  - Guarantee based on the projected price (approved APH yield x coverage level x projected price)

- **Revenue Protection**
  - Guarantee based on the higher of the projected or harvest price. Upside and downside price protection.

- **Revenue Protection with Harvest Price Exclusion**
  - Guarantee based on the projected price only. Only downside price protection.
Unit Structure and Plan Choice Impacts on Premiums

Example:
- Winter Wheat Non Irrigated
- 70 bushel / acre average yield
- 80 / 85 percent coverage level
- 1,000 acres
- 2014 Projected Price = $6.72; volatility factor = 0.22

<table>
<thead>
<tr>
<th>Winter Wheat (80% coverage level)</th>
<th>Yield Protection $/ac</th>
<th>Revenue Protection $/ac</th>
<th>Revenue Protection with Harvest Price Exclusion $/ac</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Unit</td>
<td>$3.68</td>
<td>$9.81</td>
<td>$7.83</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>$4.19</td>
<td>$10.41</td>
<td>$8.25</td>
</tr>
<tr>
<td>Enterprise Unit</td>
<td>$2.12</td>
<td>$5.89</td>
<td>$4.68</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Winter Wheat (85% coverage level)</th>
<th>Yield Protection $/ac</th>
<th>Revenue Protection $/ac</th>
<th>Revenue Protection with Harvest Price Exclusion $/ac</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Unit</td>
<td>$5.42</td>
<td>$15.37</td>
<td>$11.80</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>$6.11</td>
<td>$16.11</td>
<td>$12.33</td>
</tr>
<tr>
<td>Enterprise Unit</td>
<td>$3.76</td>
<td>$11.31</td>
<td>$8.60</td>
</tr>
</tbody>
</table>

* displayed on a per acre cost basis
Thank You

USDA Risk Management Agency

Ben Thiel, Director
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Spokane, WA  99206
509-228-6320

www.rma.usda.gov
### NRCS Cover Crop Termination Guidelines for Management Zones

<table>
<thead>
<tr>
<th>Zone 1 - See Map</th>
<th>Zone 2 - See Map</th>
<th>Zone 3 - See Map</th>
<th>Zone 4 - See Map</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NRCS Cover Crop Termination Period Guidance - Non-Irrigated Cropland:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For Late Spring to Fall Seeded Crops</strong> - For Late Spring to Fall Seeded Crops - Terminate cover crops 35 days or earlier prior to planting the crop. <strong>Early Spring Seeded Crops</strong> - Terminate cover crops as soon as practical prior to planting the crop. (Additional Cover Crop Termination Considerations 4 and 8)</td>
<td><strong>For Late Spring to Fall Seeded Crops</strong> - Terminate cover crops 15 days or earlier prior to planting the crop. <strong>For Early Spring Seeded Crops</strong> - Terminate cover crops as soon as practical prior to planting the crop. (Additional Cover Crop Termination Considerations 4 and 8)</td>
<td><strong>Terminate cover crop at or before planting the crop.</strong></td>
<td><strong>Terminate cover crop, at, or within 5 days after planting, but before crop emergence.</strong></td>
</tr>
<tr>
<td><strong>RMA Designated Summerfallow Practice (See “Consideration #13” for additional guidance)</strong></td>
<td><strong>RMA Designated Summer Fallow Practice (See Consideration #13” for additional guidance)</strong></td>
<td><strong>RMA Designated Summer Fallow Practice (See Consideration #13” for additional guidance)</strong></td>
<td><strong>RMA Designated Summer Fallow Practice (See Consideration #13” for additional guidance)</strong></td>
</tr>
</tbody>
</table>

Note: These guidelines can be used as a stand alone document, if needed.
Cover Crops & Crop Insurance

Zone 1 - Terminate cover crop 35 days or earlier before planting, except for the RMA summer fallow practice*
Zone 2 - Terminate cover crop 15 days or earlier before planting, except for the RMA summer fallow practice*
Zone 3 - Terminate cover crop at or before planting, except for the RMA summer fallow practice*
Zone 4 - Terminate cover crop at or within 5 days after planting, but before crop emergence

*Note: RMA stands for Risk Management Agency.
**RMA Summerfallow Practice** – If a crop, or a cover crop, is planted on summerfallow acreage in a fallow year, the following planted crop will not meet the RMA Summerfallow Practice definition until the acres lie fallow for a full crop year. For the 2015 crop year, if a cover crop was planted during the fallow year, the acreage may be insured under the “continuous cropping practice” (if available in your county), or by written agreement (if continuous cropping is not available in your county).

For the 2016 and succeeding crop years, if a cover crop is planted during the fallow year, the acreage may be insured under the “continuous cropping practice” (if available in your county), or by written agreement (if continuous cropping is not available in your county) provided the cover crop is terminated at least 90 days prior to planting for summer and fall seeded crops. For early spring seeded crops, terminate the cover crop in the fall or as early as possible in the spring. Please contact your crop insurance agent for more information.