



June 27, 2012

United States
Department of
Agriculture

INFORMATIONAL MEMORANDUM: PM-12-022

Farm and Foreign
Agricultural
Services

TO: All Approved Insurance Providers
All Risk Management Agency Field Offices
All Other Interested Parties

Risk
Management
Agency

FROM: Tim B. Witt /s/ *Tim B. Witt*
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SUBJECT: High-Risk Alternative Coverage Endorsement

BACKGROUND:

The Federal Crop Insurance Corporation Board of Directors (FCIC Board) approved the High-Risk Alternative Coverage Endorsement (HR-ACE) on March 1, 2012. The HR-ACE is a privately developed product that was submitted to the FCIC Board under Section 508(h) of the Federal Crop Insurance Act. The HR-ACE will be available for sale for the 2013 crop year for corn, soybeans, wheat, and grain sorghum in counties that have high-risk map areas within the states and counties found on Attachment A (map) and Attachment B (listing).

The current High-Risk Land Exclusion option only allows an insured to elect to not insure high-risk acres, or to insure them at the Catastrophic level of coverage. The HR-ACE allows policyholders to insure high-risk acres at an additional coverage level that is lower than the coverage level on their non-high-risk acres (as an optional endorsement to a Federal reinsured additional corn, soybean, wheat, or grain sorghum policy.)

ACTION:

The following materials will be available by close of business today and may be accessed on the RMA website from the High-Risk Alternative Coverage Endorsement page at: <http://www.rma.usda.gov/policies/>.

Material

- High-Risk Alternate Coverage Endorsement (2013)
- High-Risk Alternate Coverage Endorsement Standards Handbook (2013)
- High-Risk Alternate Coverage Endorsement Frequently Asked Questions



The Risk Management Agency Administers
And Oversees All Programs Authorized Under
The Federal Crop Insurance Corporation

An Equal Opportunity Employer

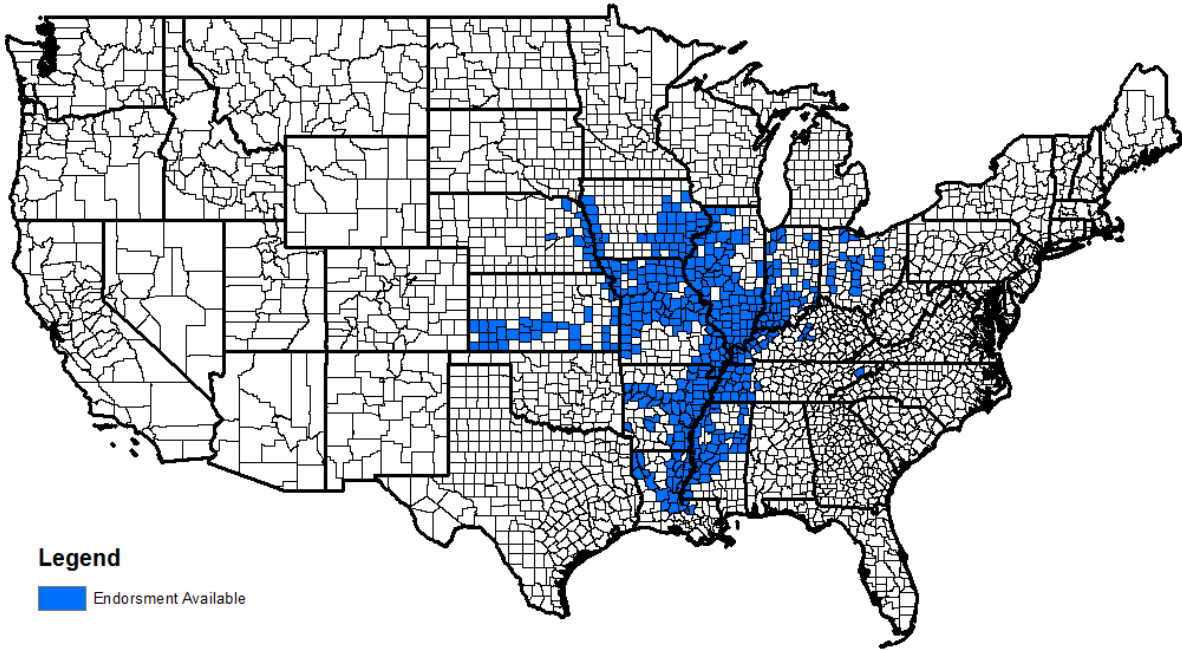
The HR-ACE must be purchased by signing an Application or Policy Change form by the sales closing date of the underlying Federal reinsured policy for the respective crop.

Interested producers should contact a crop insurance agent for further information. A list of agents can be found on the Risk Management Agency (RMA) website at: www.rma.usda.gov/.

DISPOSAL DATE:

December 31, 2012.

High Risk Alternate Coverage Endorsement



Attachment B – High-Risk Alternate Coverage Endorsement County List

State	County	State	County	State	County	State	County
Arkansas	Arkansas	Illinois	Adams	Illinois	Marshall	Indiana	Daviess
Arkansas	Ashley	Illinois	Alexander	Illinois	Mason	Indiana	Dearborn
Arkansas	Bradley	Illinois	Bond	Illinois	Massac	Indiana	Dubois
Arkansas	Chicot	Illinois	Brown	Illinois	McDonough	Indiana	Fountain
Arkansas	Clark	Illinois	Bureau	Illinois	Menard	Indiana	Franklin
Arkansas	Clay	Illinois	Calhoun	Illinois	Mercer	Indiana	Gibson
Arkansas	Conway	Illinois	Carroll	Illinois	Monroe	Indiana	Greene
Arkansas	Craighead	Illinois	Cass	Illinois	Montgomery	Indiana	Hamilton
Arkansas	Crawford	Illinois	Christian	Illinois	Morgan	Indiana	Jackson
Arkansas	Crittenden	Illinois	Clark	Illinois	Peoria	Indiana	Jasper
Arkansas	Cross	Illinois	Clay	Illinois	Perry	Indiana	Jay
Arkansas	Desha	Illinois	Clinton	Illinois	Pike	Indiana	Jennings
Arkansas	Drew	Illinois	Crawford	Illinois	Pope	Indiana	Knox
Arkansas	Faulkner	Illinois	Cumberland	Illinois	Pulaski	Indiana	La Porte
Arkansas	Franklin	Illinois	Edwards	Illinois	Putnam	Indiana	Lawrence
Arkansas	Greene	Illinois	Effingham	Illinois	Randolph	Indiana	Martin
Arkansas	Hot Spring	Illinois	Fayette	Illinois	Richland	Indiana	Monroe
Arkansas	Independence	Illinois	Franklin	Illinois	Rock Island	Indiana	Montgomery
Arkansas	Jackson	Illinois	Fulton	Illinois	Saline	Indiana	Morgan
Arkansas	Jefferson	Illinois	Gallatin	Illinois	Sangamon	Indiana	Newton
Arkansas	Johnson	Illinois	Greene	Illinois	Schuyler	Indiana	Noble
Arkansas	Lawrence	Illinois	Grundy	Illinois	Scott	Indiana	Ohio
Arkansas	Lee	Illinois	Hamilton	Illinois	Shelby	Indiana	Orange
Arkansas	Lincoln	Illinois	Hancock	Illinois	St Clair	Indiana	Owen
Arkansas	Logan	Illinois	Hardin	Illinois	Stephenson	Indiana	Parke
Arkansas	Lonoke	Illinois	Henderson	Illinois	Tazewell	Indiana	Perry
Arkansas	Mississippi	Illinois	Henry	Illinois	Union	Indiana	Pike
Arkansas	Monroe	Illinois	Jackson	Illinois	Vermilion	Indiana	Porter
Arkansas	Perry	Illinois	Jasper	Illinois	Wabash	Indiana	Posey
Arkansas	Phillips	Illinois	Jefferson	Illinois	Washington	Indiana	Rush
Arkansas	Poinsett	Illinois	Jersey	Illinois	Wayne	Indiana	Scott
Arkansas	Pope	Illinois	Jo Daviess	Illinois	White	Indiana	Spencer
Arkansas	Prairie	Illinois	Johnson	Illinois	Whiteside	Indiana	Starke
Arkansas	Pulaski	Illinois	Kendall	Illinois	Williamson	Indiana	Sullivan
Arkansas	Randolph	Illinois	Knox	Illinois	Winnebago	Indiana	Switzerland
Arkansas	Sebastian	Illinois	La Salle	Illinois	Woodford	Indiana	Tippecanoe
Arkansas	Sevier	Illinois	Lawrence	Indiana	Allen	Indiana	Vanderburgh
Arkansas	St Francis	Illinois	Logan	Indiana	Bartholomew	Indiana	Vermillion
Arkansas	White	Illinois	Macon	Indiana	Blackford	Indiana	Vigo
Arkansas	Woodruff	Illinois	Madison	Indiana	Brown	Indiana	Warren
Arkansas	Yell	Illinois	Marion	Indiana	Crawford	Indiana	Warrick

State	County	State	County	State	County	State	County
Iowa	Appanoose	Kansas	Cowley	Kentucky	McLean	Mississippi	Jefferson
Iowa	Benton	Kansas	Doniphan	Kentucky	Nelson	Mississippi	Leake
Iowa	Black Hawk	Kansas	Edwards	Kentucky	Spencer	Mississippi	Lee
Iowa	Bremer	Kansas	Finney	Kentucky	Union	Mississippi	Lowndes
Iowa	Buchanan	Kansas	Ford	Louisiana	Avoyelles	Mississippi	Madison
Iowa	Cedar	Kansas	Grant	Louisiana	Bossier	Mississippi	Monroe
Iowa	Clayton	Kansas	Gray	Louisiana	Caddo	Mississippi	Montgomery
Iowa	Clinton	Kansas	Hamilton	Louisiana	Caldwell	Mississippi	Noxubee
Iowa	Des Moines	Kansas	Harvey	Louisiana	Catahoula	Mississippi	Oktibbeha
Iowa	East Pottawattamie	Kansas	Haskell	Louisiana	Concordia	Mississippi	Prentiss
Iowa	Fremont	Kansas	Kearny	Louisiana	De Soto	Mississippi	Quitman
Iowa	Harrison	Kansas	Kiowa	Louisiana	East Baton Rouge	Mississippi	Rankin
Iowa	Henry	Kansas	Labette	Louisiana	East Carroll	Mississippi	Sharkey
Iowa	Iowa	Kansas	Leavenworth	Louisiana	Evangeline	Mississippi	Tallahatchie
Iowa	Jackson	Kansas	Linn	Louisiana	Franklin	Mississippi	Tate
Iowa	Jefferson	Kansas	Lyon	Louisiana	La Salle	Mississippi	Tunica
Iowa	Johnson	Kansas	Meade	Louisiana	Madison	Mississippi	Warren
Iowa	Jones	Kansas	Miami	Louisiana	Morehouse	Mississippi	Washington
Iowa	Keokuk	Kansas	Morton	Louisiana	Natchitoches	Mississippi	Webster
Iowa	Lee	Kansas	Neosho	Louisiana	Ouachita	Mississippi	Wilkinson
Iowa	Linn	Kansas	Pawnee	Louisiana	Pointe Coupee	Mississippi	Winston
Iowa	Louisa	Kansas	Pratt	Louisiana	Rapides	Mississippi	Yazoo
Iowa	Mahaska	Kansas	Reno	Louisiana	Red River	Missouri	Adair
Iowa	Marion	Kansas	Rice	Louisiana	Richland	Missouri	Andrew
Iowa	Mills	Kansas	Seward	Louisiana	St Landry	Missouri	Atchison
Iowa	Monona	Kansas	Stafford	Louisiana	Tensas	Missouri	Barton
Iowa	Monroe	Kansas	Stevens	Louisiana	West Baton Rouge	Missouri	Bates
Iowa	Muscatine	Kansas	Wyandotte	Louisiana	West Feliciana	Missouri	Benton
Iowa	Plymouth	Kentucky	Ballard	Mississippi	Adams	Missouri	Bollinger
Iowa	Poweshiek	Kentucky	Caldwell	Mississippi	Alcorn	Missouri	Boone
Iowa	Scott	Kentucky	Carlisle	Mississippi	Attala	Missouri	Buchanan
Iowa	Tama	Kentucky	Crittenden	Mississippi	Bolivar	Missouri	Butler
Iowa	Van Buren	Kentucky	Daviess	Mississippi	Carroll	Missouri	Callaway
Iowa	Wapello	Kentucky	Fulton	Mississippi	Claiborne	Missouri	Cape Girardeau
Iowa	Warren	Kentucky	Graves	Mississippi	Clay	Missouri	Carroll
Iowa	Washington	Kentucky	Henderson	Mississippi	Coahoma	Missouri	Cass
Iowa	West Pottawattamie	Kentucky	Hickman	Mississippi	Copiah	Missouri	Cedar
Iowa	Woodbury	Kentucky	Hopkins	Mississippi	De Soto	Missouri	Chariton
Kansas	Allen	Kentucky	Larue	Mississippi	Grenada	Missouri	Clark
Kansas	Atchison	Kentucky	Livingston	Mississippi	Hinds	Missouri	Clay
Kansas	Butler	Kentucky	Marion	Mississippi	Holmes	Missouri	Cole
Kansas	Chautauqua	Kentucky	Marshall	Mississippi	Humphreys	Missouri	Cooper
Kansas	Cherokee	Kentucky	McCracken	Mississippi	Issaquena	Missouri	Crawford

State	County	State	County	State	County	State	County
Missouri	Daviess	Missouri	Monroe	Missouri	Vernon	Ohio	Sandusky
Missouri	Dunklin	Missouri	Montgomery	Missouri	Warren	Ohio	Shelby
Missouri	Franklin	Missouri	Morgan	Missouri	Wayne	Ohio	Union
Missouri	Gasconade	Missouri	New Madrid	Nebraska	Burt	Ohio	Warren
Missouri	Gentry	Missouri	Newton	Nebraska	Cass	Ohio	Wayne
Missouri	Grundy	Missouri	Nodaway	Nebraska	Cedar	Ohio	Wood
Missouri	Harrison	Missouri	Osage	Nebraska	Colfax	Tennessee	Carroll
Missouri	Henry	Missouri	Pemiscot	Nebraska	Douglas	Tennessee	Chester
Missouri	Holt	Missouri	Perry	Nebraska	Nance	Tennessee	Crockett
Missouri	Howard	Missouri	Pettis	Nebraska	Nemaha	Tennessee	Dyer
Missouri	Jackson	Missouri	Phelps	Nebraska	Otoe	Tennessee	Fayette
Missouri	Jasper	Missouri	Pike	Nebraska	Richardson	Tennessee	Gibson
Missouri	Jefferson	Missouri	Platte	Nebraska	Sarpy	Tennessee	Greene
Missouri	Johnson	Missouri	Putnam	Nebraska	Saunders	Tennessee	Hardeman
Missouri	Knox	Missouri	Randolph	Nebraska	Thurston	Tennessee	Hardin
Missouri	Lafayette	Missouri	Ray	Nebraska	Washington	Tennessee	Haywood
Missouri	Lawrence	Missouri	Ripley	Ohio	Coshocton	Tennessee	Henderson
Missouri	Lewis	Missouri	Saline	Ohio	Delaware	Tennessee	Henry
Missouri	Lincoln	Missouri	Schuyler	Ohio	Franklin	Tennessee	Lake
Missouri	Linn	Missouri	Scotland	Ohio	Hardin	Tennessee	Lauderdale
Missouri	Livingston	Missouri	Scott	Ohio	Holmes	Tennessee	Madison
Missouri	Macon	Missouri	Shelby	Ohio	Lucas	Tennessee	McNairy
Missouri	Madison	Missouri	St Charles	Ohio	Marion	Tennessee	Obion
Missouri	Maries	Missouri	St Clair	Ohio	Miami	Tennessee	Perry
Missouri	Marion	Missouri	St Genevieve	Ohio	Montgomery	Tennessee	Shelby
Missouri	Miller	Missouri	St Louis	Ohio	Morrow	Tennessee	Tipton
Missouri	Mississippi	Missouri	Stoddard	Ohio	Pickaway	Tennessee	Weakley
Missouri	Moniteau	Missouri	Sullivan	Ohio	Ross		