

United States Department of Agriculture	April 26, 2012	
	INFORMATIONAL MEMORANDUM	
Risk Management Agency	TO:	All Approved Insurance Providers Writing in the State of Missouri
Topeka Regional Office	FROM:	Rebecca Davis /s/ Rebecca Davis Director, Topeka RO
2641 SW Wanamaker Rd, Suite 201 Topeka, KS 66614- 4971	SUBJECT:	Actuarial Rates Resulting from Breached Levees in Platte County, Missouri – This memo supplements the March 19, 2012 Platte County Missouri memo
Telephone:		

I. <u>BACKGROUND</u>

Due to the 2011 flood event, levees along the Missouri River and tributaries in Platte County and Buchanan County, Missouri were breached. Some of the breaches in Buchanan County also affected land in Platte County. The following is a 2012 crop year policy provision in the Special Provisions for spring crops in Platte County:

"Land flooded due to a breach in a levee resulting from prior year(s) flooding is insurable. The applicable rate will be assigned based on conditions of the levee and soils on the latter of the sales closing date or earliest planting date. If, by that date, the levee has not been repaired to prior specifications, or if damaged soil (if any) has not been restored to at least the same crop yield potential as prior to the flood event, the land will be classified as high risk and will have the highest rate classification in the county. However, if the levee has been repaired to prior specifications and the soil has at least the same crop yield potential as before the flood, the land will be classified as shown on the current crop year Actuarial Map."

## II. STATUS OF BREACHED LEVEES AFFECTING PLATTE COUNTY MISSOURI AS OF APRIL 26, 2012

A. Repaired to Prior Specifications:

The following breached levee (s) have been repaired to prior specifications:

- Weston Bottoms Levee & Drainage Association Levee (repaired as of February 14, 2012)
- Rushville-Sugar Lake Levee District (repaired as of March 15, 2012)
- Platte County Drainage District No. 1, Section 1 (repaired as of March 19, 2012)



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Actuarial Rates Resulting from Unrepaired Levees in Platte County, Missouri April 26, 2012

2.

- Bean Lake Levee Association (repaired as of April 26, 2012)
- Platte County Drainage District No. 1, Section 2 (repaired as of April 26, 2012)

## B. <u>Not Repaired to Prior Specifications</u>:

The following breached levee(s) have not been repaired to prior specifications:

• *None. All levees have been repaired to prior specifications.* 

## III. <u>ACTION</u>

For crop land flooded by a breached levee, the Approved Insurance Provider (AIP) is responsible for ensuring the stipulations in the breached levee statement are followed accordingly.

For more information on the breached levee statement, including "prior specifications", "damaged soil", and requesting written agreements, please visit our Frequently Asked Questions (FAQ) document at <u>http://www.rma.usda.gov/fields/ms\_rso/2011/FAQbreachedlevee.pdf</u>

Although all breaches have now been repaired to prior specifications, the earliest planting date for all 2012 spring planted crops in Platte County has passed. Therefore, the applicable high risk map for land flooded by a breached levee in 2011 is the map dated March 16, 2012 (issued via our March 19, 2012 memo). That high risk map, and other information, can be

found: <a href="http://ftp.rma.usda.gov/pub/Miscellaneous\_Files/Breached\_Levees/">http://ftp.rma.usda.gov/pub/Miscellaneous\_Files/Breached\_Levees/</a>.

A couple of key points, as discussed in the breached levee FAQ, concerning premium rates for land flooded due to a breached levee in 2011:

- If a crop (s) was planted before April 26, 2012, the applicable rate will be that rate identified using the map dated March 16, 2012.
- If a crop (s) had NOT been planted before April 26, 2012, producers may submit a Request for Actuarial Change (Written Agreement Request) through their crop insurance agent to RMA to re-examine the rates in accordance with Section 3 (k) and Section 18 of the Common Crop Insurance Policy Basic Provisions. If the requested crop (s) was planted before the producer signs the Written Agreement Request, the producer must specify the date the requested crop (s) was planted. Failure to provide this information may result in a denial of the request.