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April 10, 2014

INFORMATIONAL MEMORANDUM

TO: All Approved Insurance Providers Writing in the State of Missouri

FROM: Rebecca Davis /s/ Rebecca Davis  
Director, Topeka RO

SUBJECT: Actuarial Rates Resulting from Breached Levees in St. Charles County,  
Missouri

**I. BACKGROUND**

Due to the 2013 flood event, levees along the Mississippi River and tributaries in St. Charles County, Missouri were breached. The following is a 2014 crop year policy provision in the Special Provisions for spring crops in St. Charles 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 ST CHARLES COUNTY, MISSOURI AS OF MARCH 31, 2014**

**A. Repaired to Prior Specifications:**

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

- *Kuhs Levee*
- *Consolidated North County Levee District*

**B. Not Repaired to Prior Specifications:**

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

- *None – All levees have been repaired to prior specifications.*

### **III. ACTION**

For crop land affected 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 document at

[http://www.rma.usda.gov/fields/ms\\_rso/2011/FAQbreachedlevee.pdf](http://www.rma.usda.gov/fields/ms_rso/2011/FAQbreachedlevee.pdf)

Due to all reported levee breaches being repaired to prior specifications, the St. Charles County high risk land maps posted to the RMA Actuarial Information Browser will be the applicable maps for the 2014 crop year.