

# NORM ENERSON CROP INSURANCE, INC.

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April 3, 2024

Dear Insured:

Thank you for your crop insurance business! Please feel free to call me anytime you have questions about your coverage.

Enclosed please find the following information:

1. **Multi-Peril Acreage Report Worksheets** that are used for reporting acres for multi-peril crop insurance.

Generally I will take less of your time if you have filled out this worksheet before we get together. Please use your maps as guides and report the same acres to me as you will to the FSA office. Include FSA farm numbers.

2. **Planting Dates** for North Dakota and Minnesota, listed by county.
3. **Crop Rotation Restrictions** for 2024, listed by crop.
4. The **Malt Barley Endorsement or Contract Pricing** are options some of you may have selected. If you signed a malting barley contract with a malting company or brewer and you chose to use the Malt Barley Endorsement or Contract Pricing, we require a copy of the contract to submit to the insurance company.
5. Annual **American Crystal Sugar Beet** planted acreage reports AND Annual American Crystal grower agreement need to be turned in with your planted acres.
6. **Added Land** for 2024 – If you have added land to your farm operation in 2024, contact me with the legal description, share, acres and new FSA farm number as soon as you know of the addition.

7. **Prevented Planting** -- Spring wheat, durum, barley, flax, oats, rye, corn, soybeans, sunflowers, canola, dry beans, sugar beets and potatoes all have late planting coverage and prevented planting coverage built into their policies.

There has to be the lesser of 20 acres or 20% of the insurable acres in the unit unable to be planted before you are covered under prevented planting procedures.

The Basic Provisions still have this statement: we will assume that any prevented planting acreage within a field that contains planted acreage would have been planted to the same crop (type, practice) that is planted in the field, unless the prevented planting acreage constitutes at least 20 acres or 20% of the insurable acreage in the field and you can prove that you have previously produced both crops (type, practice) in the same field in the same crop year within the past four years.

However, this additional statement has been added to the Basic Provisions: If the PP acreage constitutes at least 20 acres or 20 percent of the total insurable acreage in the field and the insured can provide proof that they intended to plant another crop, crop type, or follow both practices on the acreage (including, but not limited to inputs purchased, applied or available to apply, or that acreage was part of a crop rotation).

Eligible acres for prevented planting will be limited to the maximum number of acres certified for APH purposes or reported for insurance for the crop in any one of the four most recent crop years. However, these acres can't exceed the number of acres of cropland in your farming operation for the current crop year.

The eligible number of acres for prevented planting may be increased by multiplying the acres by the ratio of the total cropland acres you are farming this year (if greater) to the total cropland acres you farmed in the previous year.

Prevented planting is paid at 60% (55% for corn, 50% for dry beans, 45% for sugar beets and potatoes) of the production guarantee (i.e. 60% PP x 75% level of coverage) on acreage that qualifies for PP.

You can increase your prevented planting guarantee another 5% if you make the request by March 15 and no prevent plant cause of loss is evident at the time you make your request. You pay the additional premium on both the prevent-plant and planted acres.

Crops covered under a "CAT" policy are eligible for late planting and prevented planting benefits. But, they are not eligible for the 5% increased guarantee of the prevented planting option.

Please call me prior to the planting deadline if you think you'll have trouble getting the crop planted by the given date. We are required to file claims to the company for prevented planting. PLEASE REVIEW THESE DATES!

8. **Replant Provisions** – Spring wheat, durum, barley, oats, flax, sugar beets, sunflowers, dry beans, canola, corn and soybeans all have replant provisions. The company will pay you a specified amount if you have to replant the lesser of twenty (20) acres or 20% of the acres within a given unit and the appraised potential of the field does not exceed 90% of the guarantee. NOTIFY me before you dig up a field to replant as a claim must be filed and the field inspected by an adjuster.

The corn policy will pay the lesser of eight (8) bushels or 20% of the guarantee times the price election of \$4.66 towards replanting costs.

In sugar beets, the maximum amount of replant payment will be \$110 (per acre) multiplied by share.

There is no replant protection for potatoes or crops insured under a “CAT” policy.

9. **Winter Wheat Coverage** (or other fall planted crops)

If a producer plants winter wheat (or other crops) in the fall in a spring wheat county (ND and northern MN only have spring wheat counties), he must have a request for coverage to the company by March 15. If the request is not made by March 15, it is considered uninsurable for 2024.

The company will inspect and appraise the field in the spring and determine if it will bind coverage on the crop.

## 10. Miscellaneous

- A. **Corn** can be insured as grain and/or silage depending upon which county you are raising corn.

In North Dakota counties including Grand Forks, Nelson, Pembina, Steele, Traill and Walsh; and in Minnesota, Kittson, Marshall and Polk are counties in which non-irrigated (NI) grain corn is insurable without a written agreement. In some counties, if you want to insure your non-irrigated grain corn, a written agreement needs to be submitted.

- B. Corn planted on acreage following a crop that has been prevented from being planted will not be considered a cover crop and will be considered a crop planted for harvest. Depending on the situation, planting corn on PP acres will reduce or could nullify a PP claim.
- C. Sugar beets planted into an established crop will be insurable provided that the established cover crop is terminated prior to reaching the tillering stage of growth on or before the acreage reporting date.
- D. Potatoes must be planted using **certified seed** in order to be considered insurable under the multi-peril policy.
- E. For potatoes, frost or freeze is not an insurable cause of loss after October 7.

- F. **Durum is insurable by type** in North Dakota under the Yield Protection or Revenue Protection policies. Durum is not insured separately from spring wheat in Minnesota. However, with Enterprise Units, durum and spring wheat in the same section end up being combined at loss time unless the insured chooses and qualifies for Enterprise Units by Type.
- G. **Sunflowers** must be planted with a single implement designed to place the seed (at the proper depth) into the soil. Sunflower acreage planted by broadcasting will be uninsurable.
- H. **Soybean** acreage planted by broadcasting will be uninsurable unless approval is received through a Written Agreement.
- I. **Prevented Planting** will not be an insurable peril on acreage being planted that is on "New Breaking" or land that has just emerged from CRP. RMA essentially wants acreage to have been planted, insured and harvested in one of the past four crop years before considering it for prevented planting coverage. Other criteria also needs to be met before land is considered eligible for prevented planting coverage.
- J. **Before destroying any crop acreage, contact me!** This is very important! An adjuster will have to make an inspection to determine if you are eligible for a payable loss. A notice of loss should be filed with the company within 72 hours of the time damage is discovered.
- K. Maintain **good records** at both planting and harvesting. Let's make sure we get all the fields properly listed on the acreage report! If a field fails to get reported by the acreage reporting deadline of July 15, coverage will be denied in the event of a claim.
- L. **Prevented planting** must be reported to the company **within 72 hours** of when the Insured decides to discontinue planting.

The following are the 2024 price elections:

Barley	\$ 4.34	Potatoes	\$11.95 ND \$11.95 MN
Canola (Spring Oleic)	\$ 0.203	Soybeans	\$11.55
Corn (Grain)	\$ 4.66	Sugar Beets	\$ 0.20 (\$69.20/Ton)
Navy Beans	\$ 0.38	Sunflowers - Oil	\$ 0.238
Pinto Beans	\$ 0.39	Sunflowers - Non Oil	\$ 0.288
Black Turtle Beans	\$ 0.39	Wheat- Spring	\$ 6.84
Pink Beans	\$ 0.38	Durum	\$ 7.89
Flax	\$13.80	Oats	\$ 3.38

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Thanks for the business and call anytime!



Norm Enerson