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USDA is Working to Reduce Insurance Rates for Farmers Impacted by 2019 Breached Levees

News Release |
Washington DC
|
March 12, 2020
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WASHINGTON, D.C., March 12, 2020 — USDA’s Risk Management Agency (RMA) reminds farmers in areas where levees breached in 2019 to review the impact those breaches may have on premium rates when considering crop insurance policy options for 2020. The deadline (Sales Closing Date) to update crop insurance policies or apply for coverage is March 16 for spring crops.

Last spring and summer’s flooding caused more than 200 levee breaches on over 100 levee systems in Illinois, Iowa, Kansas, Missouri and Nebraska. Many of those levees are in the process of being repaired, but cropland behind levees that are not repaired to prior specifications may carry the highest premium rate classification in the county for the 2020 crop year.

“RMA is committed to helping farmers during this tough time,” said RMA Administrator Martin Barbre. “We added flexibility this year by adjusting premium rates if levee repairs are completed and certified before the Sales Closing Date or Earliest Planting Date.”

RMA also will consider premium rate adjustments for farmers in counties where levees have been temporarily or partially repaired before the Sales Closing Date or Earliest Planting Date if the repairs are certified by the U.S. Army Corps of Engineers (USACE) or, if applicable, by a state-licensed and registered engineer. RMA will adjust the premium rate according to the level of protection the levee repair

provides as indicated in the certification. However, if the repair is completed after those dates but before the crop is planted, producers can work with their insurance agents to submit a Written Agreement Request to their regional office, which will make premium rate determinations on a case-by-case basis.

“The Army Corps of Engineers has been working hard to repair many of the levees quickly, despite persistent flooding and high water,” Barbre said. “We’re continuing to work very closely with them on levee status reports and repair certifications to help farmers with 2020 premium rates.”

To date, 179,874 acres of land are now better protected and have reduced crop insurance rates due to USACE certifications and RMA rate adjustments.

Farmers in counties with levee breaches should contact their crop insurance agent for more information and to discuss options. The counties affected include:

- **Illinois** – Alexander, Madison and Randolph;
- **Iowa** – Fremont, Mills and Pottawattamie;
- **Kansas** – Atchison, Doniphan, Leavenworth and Wyandotte;
- **Missouri** – Atchison, Boone, Buchanan, Callaway, Carroll, Chariton, Clark, Cole, Cooper, Franklin, Gasconade, Holt, Howard, Jackson, Lewis, Lincoln, Marion, Moniteau, Osage, Pike, Platte, Ray, Saline, St. Charles, St. Genevieve, St. Louis and Warren;
- **Nebraska** – Nemaha and Otoe.

RMA has updated its crop insurance rate maps to reflect current levee conditions and the applicable premium rates, which can be found on RMA’s [Actuarial Information Browser](#). This information will be updated with the status of levee repairs as the Earliest Planting Date nears for spring crops in the affected counties. For the latest updated maps and underwriting guidelines by state, as repairs are completed, go to [RMA Local](#). Additional information can be found in RMA’s [Breached Levee Statement Frequently Asked Questions](#).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online using the RMA [Agent Locator](#). Producers can use the RMA [Cost Estimator](#) to get a premium amount estimate of their insurance needs online. For more information about crop insurance and the modern farm safety net, visit www.rma.usda.gov.

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