A crop insurance newsletter

FarmPLUS INSURANCE SERVICES

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The deadline for application transfer or change of coverage for all spring planted crops is Feb. 28 in North Carolina and South Carolina and March 15 in Virginia, West Virginia and Pennsylvania.

AMS	Agricultural Marketing Service
BFR	Beginning Farmer and Rancher
CLU	Common Land Unit
CPO	Contract Price Option
DEQ	Department of Environmental Quality
DOL	Department of Labor
EPA	Environmental Protection Agency
EU	Enterprise Unit
FSA	Farm Service Agency
FSN	Farm Serial Number
MPCI	Multi-Peril Crop Insurance
MPD	Multiple Price Discovery
OU	Optional Unit
QA	Quality Adjustment
PRC	Pesticide Residue Clean
PRF	Pasture, Rangeland and Forage insurance
RMA	Risk Management Agency
SCO	Supplemental Coverage Option
STAX	Stacked Income Protection Plan
USDA	U.S. Department of Agriculture
WFRP	Whole Farm Revenue Protection

Dinner meetings

As of the publication of this newsletter, we have already held dinner meetings in Person County, N.C., Pittsylvania County, Va., and Halifax County, Va. The remaining dinner meetings are shown below. While our office generally calls all customers and prospects to extend an invitation to these meetings, we always appreciate you proactively calling us to reserve a seat or seats at these meetings.

This year, our emphasis is on crop insurance products that we normally don't have time to emphasize in our one-on-one meetings that we have with our customers each year. Those topics include Whole Farm Revenue Protection (WFRP), which allows for a guaranteed gross income. Also, we will discuss a Supplemental Coverage Option (SCO) and STAX (Stacked Income Protection Plan), which allows for payment when there are countywide losses for a given crop. Price flex or MPD (Multiple Price Discovery) will be discussed, which allows a grower to select alternative periods of time for when a commodity price is calculated rather than the prescribed period of time outlined by the crop insurance policy. Finally, our meetings will include the few changes that have occurred between the 2016 and 2017 crop years such as acreage reporting, procedural changes and other policy specific changes.

We encourage you to attend whichever meeting is most convenient to you as it is very difficult to cover all these topics when we visit you to update your policy from last year.

Jan. 5: Thursday, 6 p.m., House of Ribeyes at 102 Roxboro Rd., Oxford, NC, order off the menu
Jan. 12: Thursday, 6 p.m., Guilford County Farm Service Agency (FSA) auditorium at 3309 Burlington Rd., Greensboro, NC, catered
Jan. 17: Tuesday, 6 p.m., Blue Bay Restaurant at 1901 E. Main St., Albemarle, NC, order off the menu
Jan. 24: Tuesday, 6 p.m., Hawfields Civitan Club at 2115-B S. NC Hwy. 119, Mebane, NC, catered by Kevin Braddy
Jan 26: Thursday, 6 p.m., Darren Slate's barn at 2638 Riverside Drive, Mt. Airy, NC, catered by Darren Slate
Feb. 7: Tuesday, 6 p.m., Captain Tom's Seafood at 1265 NC 66 S, Kernersville, NC, order off the menu
Feb. 9: Thursday, 6 p.m., Captain Tom's Seafood at 320 Browns Crossroads Rd., Staley, NC, order off the menu
Feb. 16: Thursday, 6 p.m., Sagebrush Restaurant at 170 Nye Circle, Wytheville, VA, order off the menu
Feb. 21: Tuesday, 6 p.m., The Franklin Center at 50 Claiborne Ave., Rocky Mount, VA, catered

Tobacco past, present and future

The 2016 crop of tobacco will, for most growers, not be remembered fondly. The 2015 crop was plagued by drought and heat; whereas, the 2016 crop was damaged by excessive rains soon after planting and then drought and heat on a crop with a poorly developed root system. Speculations are that the 2016 crop was generally from 15 to 25 percent below normal yields. The quality of both the 2015 and 2016 crops was generally poor. In 2015, immature tobacco with burned tails was the norm. In 2016, tobacco ripened too quickly and was, therefore, thin and often burned off the stalk before harvest could be accomplished. In 2016, thin tobacco also allowed for fungal diseases to do much damage. In both 2015 and 2016, the Quality Adjustment (QA) program for tobacco was considerably utilized.

Although the QA program was tightened somewhat from 2015 and 2016, there was perhaps more QA tobacco in 2016 than in 2015. In 2016, many grades of tobacco had to be destroyed through the QA program, and many bales were actually destroyed; however, the amount of destroyed tobacco was much less than expected. From the QA chart to the left, which is unchanged for 2017, one can see the grades for which tobacco must be destroyed which are denoted by double asterisks.

Far more tobacco than expected fell within the 0.6 grades and the 0.4 grades. With those grades, there is a QA benefit, but the tobacco can still be sold on the producer contract or at auction.

For 2016, the loss ratio is expected to be close to or perhaps surpass the 2015 loss ratio for tobacco. As of the publication of this newsletter, the loss ratio stands at 149 percent. Some tobacco claims are yet to be paid, and often, the larger claims are the last claims to be paid. QA exists in almost every crop insurance policy, regardless of crop. QA for tobacco, while needed, has resulted in excessive loss ratios. Our concern is that QA losses have and will result in political pressure to remove QA from the policy or worse in removal of the crop insurance program for tobacco. Political pressure to revise the QA program is welcomed, and even removal of the QA program would be welcomed in lieu of removal of the entire program. Many have expressed their frustrations with the QA program, which is entirely dependent on the Agricultural Marketing Service (AMS) grading. For those who are frustrated, we ask your help in contacting your U.S. House representatives and senators, specifically seeking revision of the QA program and revision of the policy to decrease loss ratios so that the crop insurance program for tobacco will be viable in the future.

Our best proposal for reduction of the loss ratio involves a lower price paid by crop insurance for non-contracted tobacco and an average contract price paid by crop insurance for contracted tobacco. This will discourage the planting of non-contracted tobacco and would discourage overplanting contracted pounds. Further, QA could be improved by using seals attached to graded bales and by comparison of company grades and AMS grades. Although there is little change in the crop insurance policy for tobacco for 2017, change is needed.

In 2017, the 2018 farm bill will be debated. It is our hope that Congress does not throw the baby out with the bathwater by defunding the crop insurance program on tobacco. Grower's associations, agents and insurance companies have all made efforts to seek improvements to the tobacco crop insurance policy.

In the past, growers' input has caused more change than industry input, and perhaps it is grower input that will make the difference in the future.

Discount Factor Chart

On the date of final inspection for the unit, the discount factors are determined using the following chart. No QA will be made on any production which has been assigned a grade that does not appear on the discount factor chart.

Grade*	DF	Grade*	DF	Grade*	DF
B4G	0.400	C4KL	0.200	NIXL	**
B5G	**	C4S	0.200	NIXO	**
B4GK	0.600	H6K	0.200	NO-G	**
B5GK	**	M4GK	0.600	P5F***	0.200
B6K	0.200	M5GK	**	P4G***	**
B5KF	0.400	N2	**	P5G***	**
B6KF	**	N1BO	**	P5L***	0.200
B5KL	0.400	N1GF	**	S-Scrap	**
B4KV	0.400	N1GG	**	X4G	0.400
B5KV	0.600	N1GL***	**	X5G	0.400
B6KV	**	N1GR	**	X4GK	0.600
B5V	0.200	N1K	**	X4KF	0.200
C4G	0.600	N1KV	**	X4KL	0.200
C4GK	0.400	N1L***	**	X4KV	0.400
C4KF	0.200	N1R	**		

*U (unsound), W (doubtful keeping order), or wet are special descriptors that may be added to any grade. We may at our discretion adjust production assigned such as a descriptor according to the underlying grade.

**Any production which due to insurable causes is assigned the corresponding grade will be considered to have zero market value. Such production will not be considered production to count if the production is destroyed in a manner acceptable to us. If you choose not to destroy such production, no adjustment will be made to production to count for quality.

***Includes production with the Sand descriptor.

Flue-Cured Tobacco Loss Data

Year	Losses (mil)	Premiums	Loss Ratio (%)
2005	$ 42.5	$15.9	267
2006	80.0	22.5	355
2007	68.4	28.7	238
2008	80.9	32.9	246
2009	76.0	38.0	200
2010	77.4	34.4	225
2011	167.0	36.8	454
2012	40.9	38.8	105
2013	78.7	47.5	166
2014	71.2	64.1	111
2015	105.5	48.2	219
2016	83.9	56.3	149

Tobacco price elections

The price election for conventional flue-cured tobacco will be $1.75 per pound for 2017 versus $1.80 per pound in 2016. Organic tobacco will have a price election of $3.80 per pound in 2017 versus $3.85 per pound in 2016.

Many growers ask who determines the price election? The Risk Management Agency (RMA) is responsible for publishing all price elections, which for tobacco is based on the market average for the prior-year crop. This will include all tobacco whether contracted or not.

For organic tobacco growers and Pesticide Residue Clean (PRC) tobacco growers, higher price elections are possible if the grower adds the Contract Price Option (CPO) to his or her policy by the sales deadline. The CPO allows for the higher of the normal price election or the contract price. Some companies interpret the "contract price" as the weighted average price for all stalk positions while other companies use the highest price on the grade sheet. For PRC tobacco, a grower using transitional organic practices, a price election of $1.75 per pound is used unless the farmer adds the CPO option, has an organic certificate, and has a PRC contract that allows for pricing higher than $1.75 per pound. For those organic growers who do not wish to have the $3.80 per pound price election for organic tobacco, a percentage of the price election can be purchased at a lower premium. This is also true for conventional tobacco, although most growers want the highest price election possible.

For 2017, it is imperative that the organic certificate and a crop insurance policy for an organic grower have the same name. It is possible for a grower to have his/her organic farming and organic certificate as one entity and all other farming on a conventional basis in another entity name. If this applies to you, make us aware by the sales closing date.

Opinion by Tim Alderson

The recent presidential election results came as a surprise to most people and perhaps the candidates themselves. With President-Elect Donald Trump being elected, primarily by rural America, we hope for kind treatment to the farming community. The Environmental Protection Agency (EPA), the Department of Environmental Quality (DEQ), Department of Labor (DOL), and other government agencies often stand in the way of economic growth within the farming community. Without any greater expenditure on the part of the federal government, more favorable rules and rulemaking will allow for greater stability in the agriculture community.

Mr. Trump's comments regarding monetary policy could also greatly affect agriculture economics. The strong dollar has diminished exports and encouraged imports. Agricultural products represent our largest export. A weaker dollar would translate to higher exports, lower imports and higher demand. Of course, the balancing act is reducing the strength of the dollar while keeping inflation as low as possible.

With regards to crop insurance, there are already published opinions that, given the poor farm economy in the next farm bill, (which includes crop insurance), farm programs should be no worse than budget neutral. While we expect this to hold true, we do expect considerable revision to existing Farm Service Agency (FSA) programs and crop insurance programs to hopefully improve how those programs work. For some growers, the concern will be that money will be shifted from one program or crop to another program or crop.

With the Trump administration and leaders of Congress, all seemingly "farmer friendly," I have hopes of a brighter future.

If you would like to receive an advanced copy of subsequent newsletters, please send us an e-mail to *cropins@farmplusins.com*. Also there are times when information might be beneficial to you that, with your e-mail address, we will be able to get this information out to you as quickly as possible.

Production reporting

By now, every producer has received a production reporting form from our office, harvest is complete, and most claims are complete. For acreage that did not show a loss in 2016, we need your accurate production for those non-loss acres. If your production from non-loss units was comingled but you were able to keep track of production by Farm Serial Number (FSN) through load records, weigh tickets or bin measurements, you can and should report the production for the crop for each FSN. If the production was comingled and was not recorded separately, you should report a prorated yield and indicate on your production report that you have prorated yields. If you report a total figure to our office of production of each crop, we will only be able to prorate yields on your behalf. If yields are prorated, a producer is eligible for only one unit per county, per crop for the upcoming year. Always save your calculations and documentation of your reported yields in the event of an audit. Our office will gladly scan your documents to your customer file if you wish to send those documents with your production report.

If you had a loss on some or all of your crop, a copy of the supporting documents should be retained by you, although we should have access to these documents when attached to your claim. For claims purposes, a settlement sheet from each buyer is required and is recommended even if there is no loss. Be sure to report production as soon as possible so that our quotes for the 2017 crop year will be accurate.

Acreage reporting

Over the past several years, the Risk Management Agency (RMA) has increased the percentage of acres that must be reported or the crop insurance policy down to a field level. For 2017, policy language states that all insured acres must be reported at the field level on the company's acreage reporting form. Through liberal interpretation of the policy language, some companies are allowing the producer to write "see the attached" FSA (Farm Service Agency) 578 for CLU (Common Land Unit) information." With these companies, acres can be totaled by crop and by Farm Serial Number (FSN). Then an FSA 578 can be attached to the acreage report to form a legal document. Other companies have interpreted the policy language literally such that the farm, tract and field information must be shown on the company's actual acreage report. The acreage reports that we send to our companies will have instructions on what is needed from the grower to make the acreage report legal and binding.

We ask that every grower make their best attempt at properly completing their acreage report. In the past, our commitment has always been that if you provide us a completed FSA 578 by the acreage reporting deadline, we could assure that the acres would be insured as shown on the FSA report. That commitment holds true **if** we **receive** a complete FSA 578 by the acreage reporting deadline. With that document, we can verify completion of your crop insurance acreage report and mail you the completed report for your signature. We ask, due to limited manpower, that you complete your acreage report as well as you possibly can without leaving the entire task to our staff.

As always, we will call and confirm all acreage totals before issuing your policy. This confirmation phone call is yours and our last opportunity to fix any errors that might exist. Don't forget to report any practice such as organic certified, organic transitional, irrigated versus non-irrigated, etc. All acres of the insured crop should be reported even if the intended use is uninsurable such as for hay or cover crop. Any unreported acreage will result in production from those unreported acreages applied against the reported acreage. The adjustor's procedure calls for unreported acres, even if unharvested, to be appraised and that production to be applied against the reported/insured acreage. In the near future, the U.S. Department of Agriculture (USDA) intends for farmers to report at one place only, whether the crop insurance agent or FSA. The reported data will then transmit electronically between agencies. Until that time, the farmer is still responsible for reporting to both the crop insurance agent and FSA. If a producer fails to report acreage to us on a crop for which a crop insurance policy has been purchased, we have an obligation to apply acres reported to FSA nonetheless.

Please report as soon as possible after planting is completed. The best chance for an accurate acreage report relies on sufficient time to complete the report.

For 2017, much depends on a timely FSA 578 because FSA has limited manpower as well. Don't wait until the last minute to report to FSA because they often cannot produce the final document immediately upon receiving a report.

Cotton (STAX Update)

STAX (Stacked Income Protection Plan) is an area plan for cotton that provides coverage for a portion of the expected revenue for a county or multiple counties. The federal government pays roughly 80 percent of the premium for STAX. A producer can select up to 90 percent of the expected revenue for a county in a coverage span of 5-percent increments. STAX coverage cannot overlap a Multi-Peril Crop Insurance (MPCI) policy. If a producer has a 70-percent level MPCI policy, then the max coverage range that could be selected would be 20 percent of the county expected revenue. The STAX policy would cover 70 percent—through 90 percent of the expected county revenue. If a producer has a 75-percent level MPCI policy, then the max coverage range that could be selected would be 15 percent of the county expected revenue. The STAX policy would cover 75 percent—to 90 percent of the expected county revenue. STAX may be purchased or cancelled by the sales closing date for any given state. North Carolina's sales closing date is Feb. 28.

One change for 2017 will be that a producer may purchase Whole Farm Revenue Protection (WFRP) in conjunction with a STAX policy. Prior to the 2017 crop year if a producer purchased WFRP, the STAX policy was void.

STAX paid out losses for the 2015 crop year in many counties in North Carolina. As a matter of fact, where a producer chose a 90-percent coverage level, it paid in 51 out of 59 counties. The non-loss counties were Cabarrus, Davidson, Hertford, Iredell, Montgomery, Rowan, Stanly and Northampton. Remember, individual results may vary with STAX because it is an area plan where results are calculated from producers' yields in a whole county or multiple counties. The results did not come in until July 2016 because the data that is used for STAX is taken from crop insurance production figures in most cases. It will be sometime in July 2017 before we are informed of what the actual county revenue is for the 2016 cotton crop.

We greatly appreciate your business!!

Federal Crop Insurance Program Performance, Gross Basis[1]

Crop Year	Policies With Premium	Units With Premium	Liability	Premium	Farm-Paid Premium	Indemnity	Gross Underwriting Gain	Insured Acres	Loss Ratio
	Thousands				*Million Dollars*			*Million*	
2006	1,148	2,942	49,919	4,580	1,898	3,504	1,076	242	0.77
2007	1,138	2,966	67,340	6,562	2,739	3,548	3,015	272	0.54
2008	1,149	3,023	89,897	9,851	4,160	8,680	1,171	272	0.88
2009	1,172	2,729	79,548	8,951	3,524	5,222	3,729	265	0.58
2010	1,140	2,572	78,085	7,595	2,883	4,254	3,341	256	0.56
2011	1,152	3,322	114,209	11,972	4,509	10,869	1,103	266	0.91
2012	1,174	3,444	117,118	11,113	4,136	17,446	-6,333	283	1.57
2013	1,224	3,581	123,731	11,803	4,509	12,081	-278	296	1.02
2014	1,207	3,577	109,866	10,070	3,857	9,125	945	295	0.91
2015	1,205	3,636	102,386	9,748	3,672	6,013	3,735	299	0.62
2016	1,158	2,436	100,251	9,302	3,455	2,476	6,826	355	0.27

[1]Data as of 4/22/2016 Source: RMA Summary of Business/Crop Insurance Today *2016 data is incomplete due to unpaid open claims

Insured Acres by Major Crop[1]

Crop	2013	2014	2015	2016	Change	% Change
Wheat	48,651	47,948	46,750	42,752	3,998	8.5
Corn	84,880	79,007	78,304	83,021	4,717	6.0
Sorghum	5,803	5,303	6,774	5,371	1,403	20.7
Soybeans	67,498	73,847	74,429	73,130	1,229	1.7
Upland Cotton	9,909	10,367	11,020	9,418	1,602	14.5
Pasture, Range and Forage	54,267	52,789	54,643	51,769	2,874	5.3
Total of above crops	271,008	269,260	271,921	265,461	6,460	2.4
Total of all crops	296,072	294,758	298,707	355,750	57,043	19.1

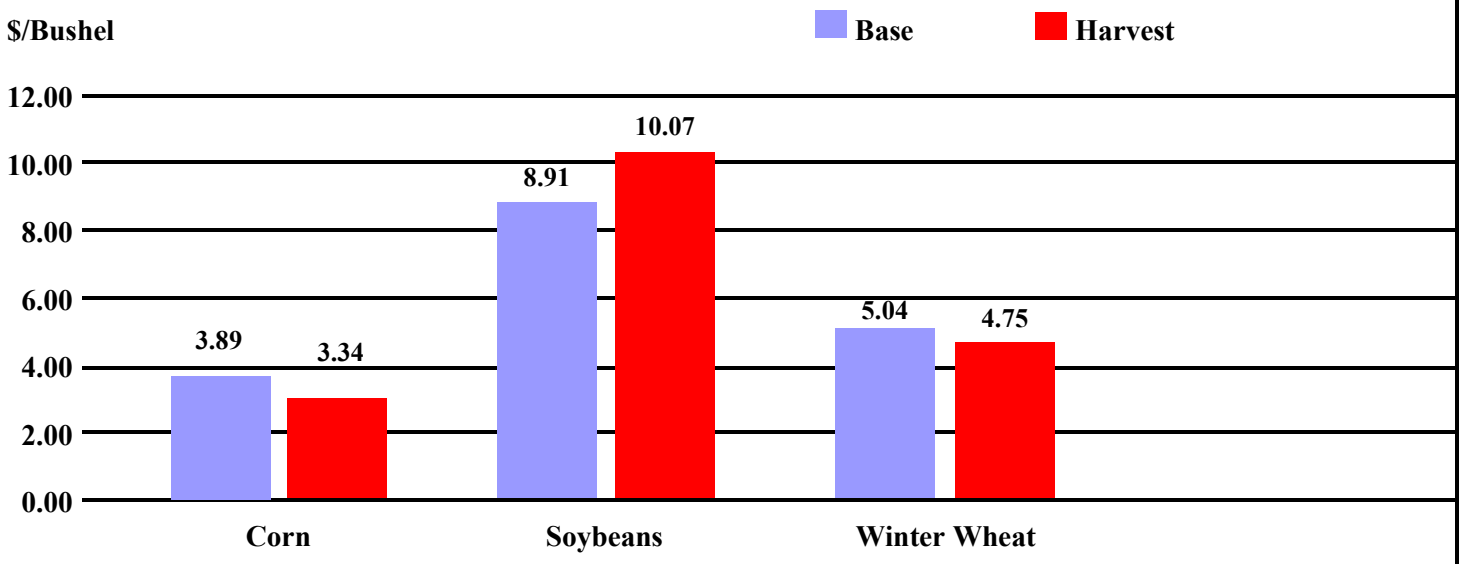
[1]Data as of 4/22/2016 Source: RMA Summary of Business/Crop Insurance Today

Top 10 Premiums & Indemnities by State and Crop, 2015[1]

State	Premiums	State	Indemnities	Crop	Premiums	Crop	Indemnities
	Mil. $		*Mil.$*		*Mil.$*		*Mil.$*
TX	925.0	**CA**	587.9	**Corn**	3,682.0	**Corn**	1,597.5
ND	855.6	**TX**	554.3	**Soybeans**	2,103.6	**Wheat**	1,213.0
LA	722.3	**MO**	518.5	**Wheat**	1,285.3	**Soybeans**	1,136.0
SD	695.0	**IL**	456.1	**Cotton**	654.1	**Cotton**	347.1
IL	692.1	**IN**	399.3	**Grain Sorg.**	255.4	**Rice**	185.2
KS	649.3	**KS**	349.9	**PRF**	215.7	**Pistachios**	180.5
MN	630.1	**ND**	314.3	**Almonds**	102.5	**PRF**	126.5
NE	557.6	**NC**	234.2	**Apples**	100.9	**Flue-cured Tobacco**	104.0
CA	413.6	**SD**	187.6	**Potatoes**	82.6	**Peanuts**	95.9
MO	386.7	**WA**	186.4	**Dry Beans**	75.2	**Cotton ex Long Staple**	90.0
Total	6,527.39	**Total**	3,788.51	**Total**	8,557.26	**Total**	5,075.73

[1]Data as of 4/22/2016 Source: RMA Summary of Business/Crop Insurance Today

Prices for 2015-2016 Revenue Protection (RP) Plans of Insurance



Source: Crop Insurance Today

2015 Multi-Peril Crop Insurance (MPCI) Premium and Loss Ratios (All Plans Combined)

State	Total Loss Ratios
Virginia	0.55
North Carolina	1.41
South Carolina	2.07
Pennsylvania	0.45
West Virginia	0.49

Data as of 4/22/2016 Source: Crop Insurance Today

Conservation compliance

As part of the 2014 farm bill, a linkage requirement was placed on crop insurance which tied soil conservation compliance with eligibility for crop insurance subsidy. To receive subsidy, a farmer must have a conservation plan on all acreage that he/she is tending. A farmer must also certify with the Farm Service Agency (FSA) that a plan exists on all acreage, and that he/she is following said plans. The certification is accomplished on an FSA form AD-1026. To be eligible for crop insurance subsidy for 2017, a farmer must have signed an AD-1026 by June 1, 2016. For new entities and new growers who have not signed an AD-1026 and are participating in crop insurance for the first time in 2017, that entity/grower has until the acreage reporting deadline for the 2017 crop in question to sign an AD-1026 at the FSA.

If a grower is found to be noncompliant with the soil conservation plan that is on file for a given farm number he/she would be allowed 12 months to bring the land into compliance before losing crop insurance subsidy. Without subsidy, premiums increase from 250 percent to 500 percent, depending upon coverage level and unit structure (Enterprise Units [EUs] versus Optional Units [OUs]). If you are unsure of whether an AD-1026 is on file for your operation, please call your FSA office. For any existing customer, your compliance has already been confirmed by the Risk Management Agency (RMA) in 2016.

We greatly appreciate your business!!

Enterprise Unit reminder

For every benefit there is generally a cost. Enterprise Units (EUs) have the benefit of a greatly increased government subsidy of 80 percent at most levels of coverage. The cost of EUs is in the fact that the entire crop in the county is considered as one unit of coverage. With EUs, a grower can have a loss on some farms and above average yields on other farms and not have an overall loss. The farmer's mentality with EUs must be a desire to make a certain quantity of bushels or pounds regardless of which farms contribute to that desired yield. Optional Units (OUs) which are considerably more expensive give coverage on a farm-by-farm basis for a given crop. Any farm that does not achieve the guaranteed bushels or pounds would generate a loss. Often, these isolated losses generate dollars that exceed the savings obtained by EUs. Other times, no losses or isolated losses result in a higher insurance cost than EU premiums when looking at the bottom line. The best way to look at EU versus OU for your operation is in looking at past years' yields and calculating which unit structure would have had the best results. If you would like such an analysis, and we have your historical yield data, please let us know in advance of our update visit with you, and we will have that information prepared for you.

As a reminder, a farmer is eligible for EUs only if there is two Farm Serial Numbers (FSNs) or aggregates of FSNS that contain 20 percent of planted acres as compared to insured acres of the crop in the county. To be eligible for OUs, a farmer must have kept production data separate on a farm-by-farm basis in at least the prior crop year.

Double-cropping change for 2017

Often, wheat claims and some soybean claims on double-cropped acreage are dependent upon the number of double-cropped acres that a farmer has tended in the last four years. In 2017, language has been added that allows for a potential increase in double-cropped eligibility by using the percentage of double-cropped acres, as well as actual double-cropped acres. As an example, for a producer that is growing his operation, if that producer can show that he/she has historically double-cropped all wheat acres he/she would be eligible for full payment on all wheat and soybean acres; whereas, the former language would not include the added cropland. This more liberal rule should help a farmer to grow his/her operation with greater security.

Beginning Farmer and Rancher

As a refresher, the Beginning Farmer and Rancher (BFR) program is available to any grower who has farmed for less than five years. BFR status must be established by the sales deadline. Time spent in the military or college is exclusive of the five-year requirement, as well as years of farming while under 18 years of age. BFRs are eligible for greater subsidy and have access to the yields of another person if the BFR assisted in raising or management of the other person's crop. The person providing yield records for the BFR must give consent. BFRs also are exempt from policy fees other than premium. The last benefit for BFRs involves a higher substitute yield to replace loss yields in the event of a loss during BFR status. Don't forget this important enhancement if it applies to you or someone that you know that is beginning to farm.

Consider a Put Option on stored grain

If you have grain in storage bins and are concerned that current prices may go lower, you may want to consider a Put Option on your grain. You could also consider a minimum price contract with your preferred grain elevator. The crop-insurance policy offers good protection against decline in prices from the time that you purchase the policy until harvest, but the policy doesn't protect you beyond normal harvest dates. There have been many occasions that a farmer has called our office in February or March asking if there is anything that the crop insurance policy can do, and unfortunately, the policy doesn't offer price protection beyond harvest.

Farm, home, auto, life and health insurance

While our primary focus has always been crop-insurance coverage, Sharon Strader and Tosha Cundiff are always eager to help you with your farm, home, auto or any other insurance coverage that you have an interest in. We are an independent agency which means that we have many companies to offer; and therefore, are almost always very competitive. Additionally, Sharon Strader is well equipped to visit your farm if you would like a farmowner's policy proposal.

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Thoughts and prayers to the families of our past customers: James Nestor, Brent Adcock, Bill Dawson, Joey Kirby, Jay Bradsher, Noel Bradsher, and Michael Pruitt. Often, our customers become like family to us, and we mourn their loss as family.

Apples and peaches

Thankfully for 2017, no real changes occurred to the apple or peach policy in Virginia. Sometimes, no news is good news. We would like to take a moment to thank everyone for their business.

Southside Insurance/ Phyllis Cole Insurance phone numbers

Several years ago, FarmPlus Insurance Services acquired the business of Southside Insurance Agency, which was the former Phyllis Cole Crop Insurance. Since that time, the phone numbers for that agency, based in Halifax, Va., have been forwarded to our office in Blairs, Va. Moving forward, those numbers will no longer be working numbers. To contact our office, please dial 434-835-0107 or 800-458-3440. We look forward to hearing from you.

If you are a member of a grower's group or association such as Young Farmers, we will be glad to sponsor or co-sponsor meetings and give an overview of crop insurance to the members. Often small group meetings provide the best venue for questions and answers that our growers want or need to know.

The e-mail for FarmPlus Insurance Services has changed. Our new e-mail is *cropins@farmplusins.com*. The old e-mail address *farmersinsagency@earthlink.net* is no longer active.

We greatly appreciate your business!!