



February 10, 2009

**United States
Department of
Agriculture**

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

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Topeka, KS
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SUBJECT: Actuarial Rates Resulting from Unrepaired Levees in Missouri

BACKGROUND

Telephone:
(785) 228-5512

Due to the 2008 flood events, levees along the Grand River in Chariton County, and levees along the Mississippi River in Clark, Lewis, Lincoln, Pike, and St. Charles Counties Missouri, were breached. These breached levees are currently under repair, which is being coordinated by the local levee districts and the United States Army Corp of Engineers. For the upcoming growing season, acreage that is protected by these levees will be more susceptible to future flooding events while levee repairs are being completed. For the 2009 crop year, the following policy provision can be found in the Chariton, Clark, Lewis, Lincoln, Pike and St. Charles County Special Provisions of Insurance (SPOI) for Corn, Grain Sorghum, and Soybeans:

Fax:
(785) 228-1456

Land flooded due to a breach in a levee resulting from prior year(s) flooding conditions is insurable. The applicable rate will be assigned based on conditions at the sales closing date. This land will be classified as the high risk area classification that results in the highest rate if the levee has not been repaired to prior specifications, or if the soil was damaged and was not restored to at least the same crop yield potential as prior to the flood event. The land will be classified as shown on the Actuarial Map if the levee is repaired to prior specifications and the soil has at least the same crop yield potential as before the flood.



The Risk Management Agency Administers
And Oversees All Programs Authorized Under
The Federal Crop Insurance Corporation

An Equal Opportunity Employer

AFFECTED AREA

The levee districts affected by this statement as of February 10, 2009, are listed below. The Estimated Completion Dates were provided to RMA by the United State Army Corps of Engineers.

Chariton County, Missouri (map provided):

Garden of Eden Drainage District Section 1 (Estimated Completion Date 5/1/09)

Garden of Eden Drainage District Section 3 (Estimated Completion Date 3/1/09)

Clark County, Missouri (map provided):

Gregory Levee District (Estimated Completion Date 3/30/09)

Lewis County, Missouri (map provided):

Gregory Levee District (Estimated Completion Date 3/30/09)

Pike County, Missouri:

Pike Grain #3 Levee District (Estimated Completion Date 2/7/09)

Pike Grain #4 Levee District (Estimated Completion Date 2/7/09)

Elsberry Levee District (Estimated Completion Date 2/21/09)

Lincoln County, Missouri:

Elsberry Levee District (Estimated Completion Date 2/21/09)

King’s Lake Levee District (Estimated Completion Date 2/21/09)

St. Charles County, Missouri:

Elm Point Levee District (Estimated Completion Date 2/28/09)

Kuhs Levee District (Estimated Completion Date 2/14/09)

ACTION

If the breached levees are repaired ¹ :	Then:	RMA Action
By March 16, 2009	The Published FCI-33 Actuarial Map Area Rate applies.	None
After March 16, 2009 & Prior to Planting	Written Agreement Requests to reduce assigned premium rates may be submitted and considered by the Regional Office until the crop has been planted. To be eligible for consideration, the affected field(s) must not have been planted at the time the insured submits a request.	A shapefile illustrating the “Affected Area” on the accompanying maps will be available for download from the RMA website on March 17 th , 2009. In the event a levee district, listed in the above table with an estimated completion date prior to March 16 th , 2009, has not been repaired, updated maps will be generated. DAS will validate acreage reports based on the attached maps and shapefiles.
After March 16, 2009 & After Planting	The Highest Map Area rate in the county will be applied to the land located on the accompanying maps as specified by the SPOI statement.	A shapefile illustrating the “Affected Area” on the accompanying maps will be available for download from the RMA website on March 17 th , 2009. In the event a levee district, listed in the above table with an estimated completion date prior to March 16 th , 2009, has not been repaired, updated maps will be generated. DAS will validate acreage reports based on the attached maps and shapefiles.

1 - RMA will consider the breached levees “repaired to prior specifications” when the levees offer equal to or greater than the level of height protection that existed prior to the flood event.

The accompanying maps have been generated for Counties with breached levees that have an Estimated Completion Date after March 16th, 2009.

Enclosures: Maps of Affected Areas for:
 Chariton County, Missouri
 Clark County, Missouri
 Lewis County, Missouri

For maps of the affected areas, please email: rsoks@rma.usda.gov.