

2020 Flood Outlook Meeting Crop Insurance and Breached Levees

Risk Management Agency

Topeka Regional Office

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This presentation is designed to support and help clarify existing policy provisions and procedures.

This presentation does not replace or supersede any procedures or modify any provisions contained in the complete insurance policies.

2019 Floods & Breached Levees

March 2019

- Flooding on Niobrara (NE) Elkhorn (NE), Platte (NE), Missouri and Mississippi rivers (& their tribs)
- Breached levees in several counties
- Upriver of KC & STL hard hit

Missouri River –
Atchison CO, MO



May/June 2019

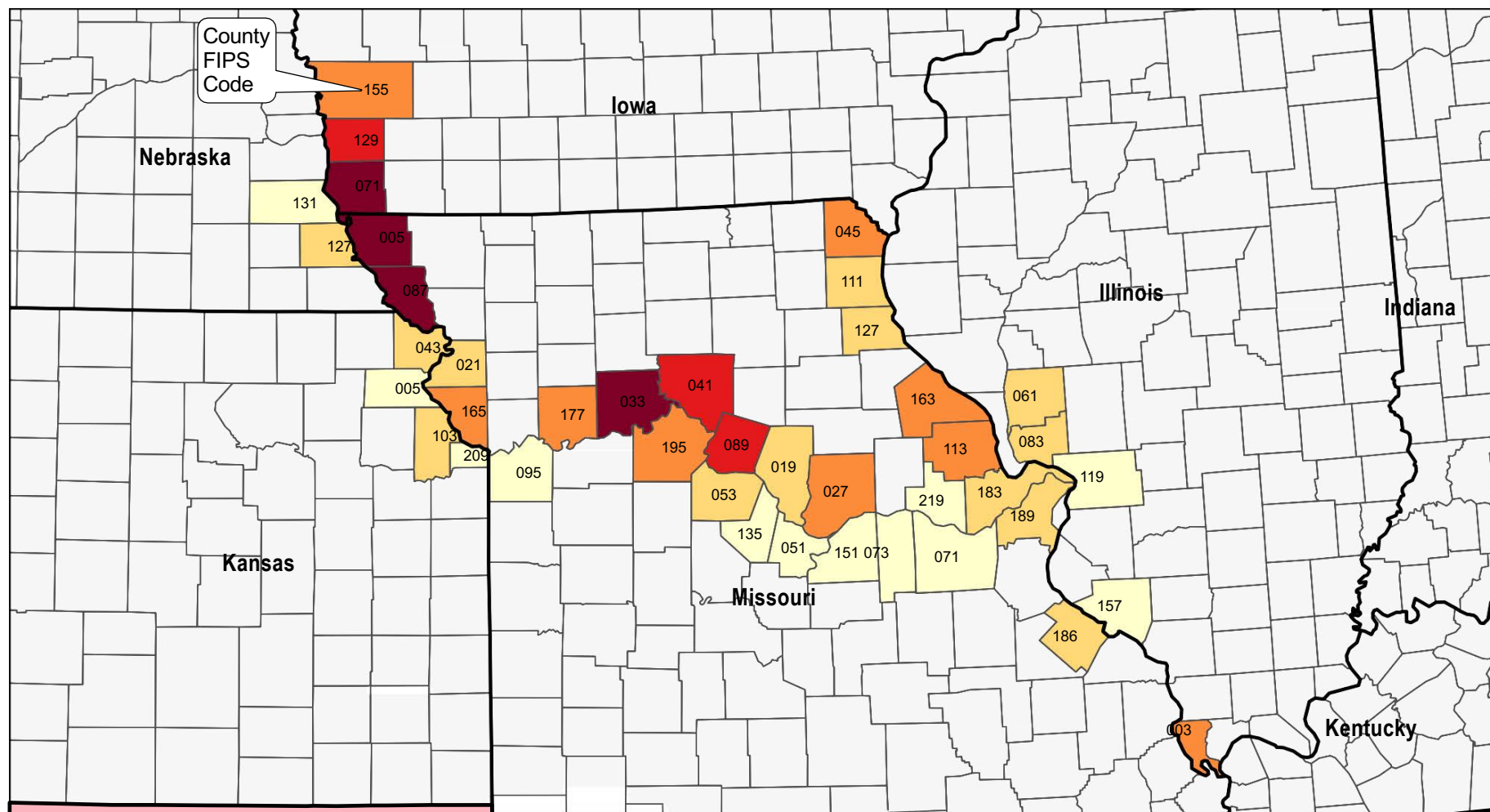
- Recurrent severe flooding on Missouri and Mississippi rivers
- Breached several more levees in several more counties
- Downriver of Kansas City and upriver of St Louis hard hit

Missouri River –
Jackson Co, MO



Acres Exposed by Breached Levees

Cropland Acres Subject to Additional Flood Risk



Exposed Acres

≤2,000
≤10,000
≤20,000
≤30,000
≤82,000

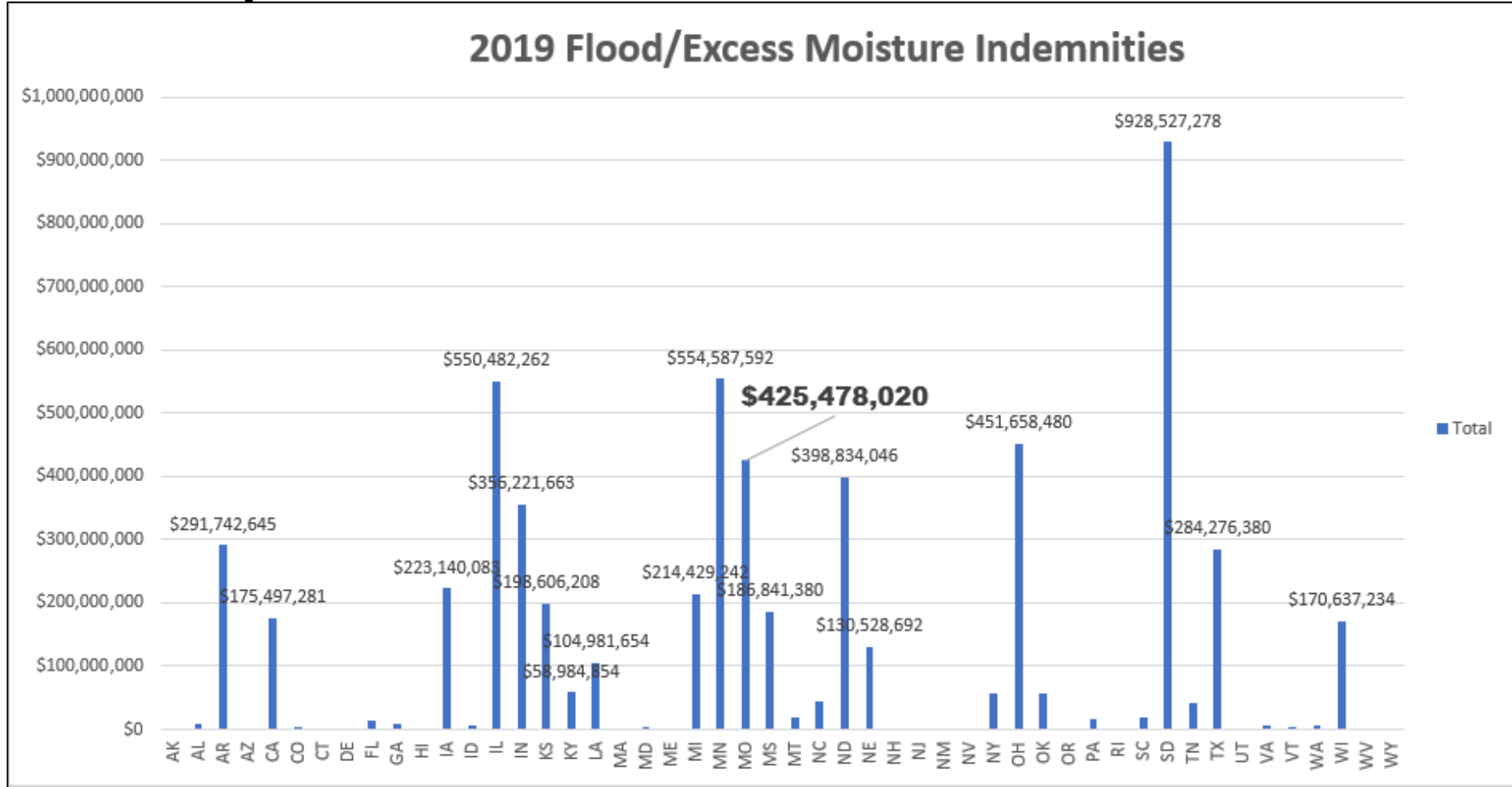


This map depicts the total acres of land exposed to a higher risk of flood due to breached, unrepaired levees that are subject to the 2020 Breached Levee Special Provision of Insurance statement. It illustrates the total number of cropland acres within the county exposed by these levee breaches.

Map Creation Date: November 27, 2019
 Layer Credits: USDA & NOAA
 Source: USDA Risk Management Agency
 Data Current Date: November 26, 2019
 Map Projection: USA Contiguous Albers Equal Area Conic
RMA Risk Management Services Division

The information displayed in this map is intended to serve as an aid in displaying data provided or stored by the Risk Management Agency. It does not modify, replace or supersede any USDA published policy provisions or procedures. Maps created by USDA Risk Management Agency are for spatial and visual context for depicting the basic information for "where". Maps are not considered a survey. General Reference Only

Crop Insurance Numbers



Additional Disaster Assistance Prevented Planting Top-up Payments:

Missouri = \$38,873,039 (5th largest)

2019 Floods & Breached Levees

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- Rates Reflect Risk
 - Risk changed for land behind a levee with new holes in it
 - For the 2020 Crop Year, we need to account for that new risk and the possibility that the new risk will go away (holes will be fixed)

Missouri River – Holt Co, MO

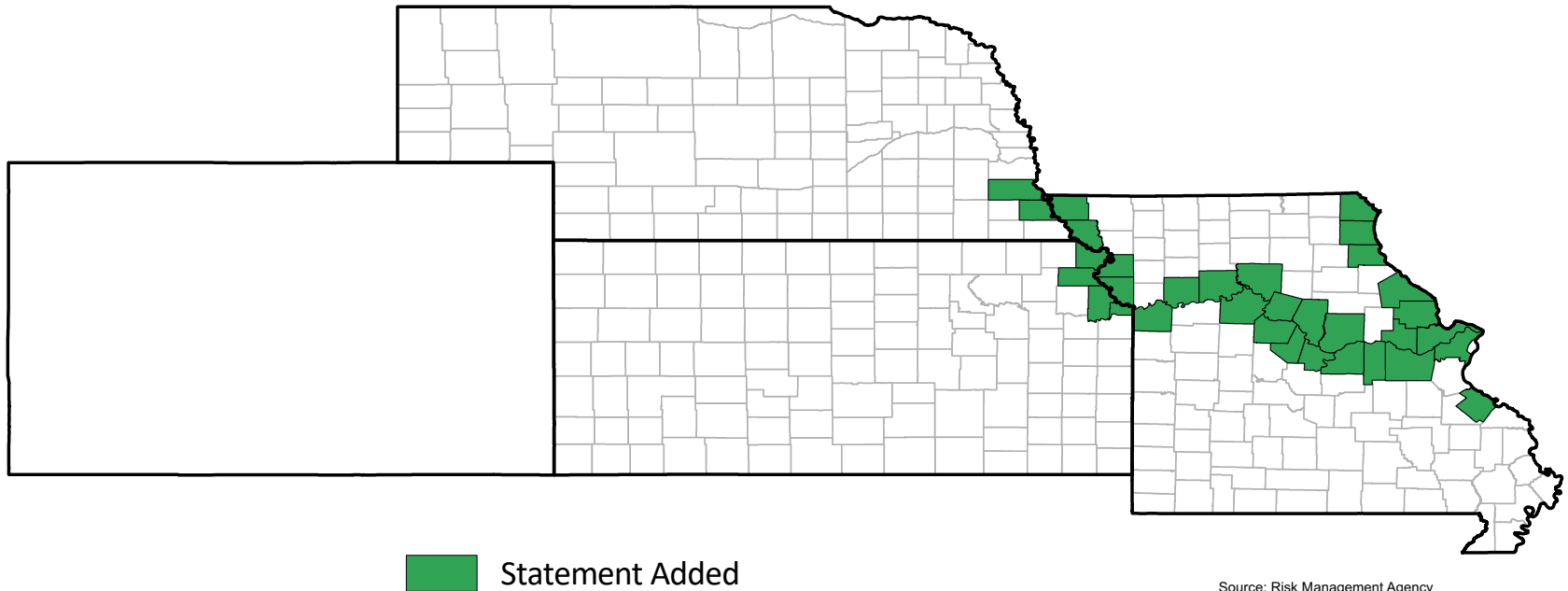
2019 Floods & Breached Levees

Breached Levee Statement for 11/30 filed crops

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 is repaired to prior design 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. If the levee has been temporarily or permanently repaired, but not to prior design specifications, by the latter of the sales closing date or earliest planting date, and the soil has at least the same crop yield potential as before the flood, then RMA may adjust the rate to an amount consistent with the level of flood risk by written agreement, if applicable. For RMA to consider any levee repair, RMA must be provided a certification from the U.S. Army Corps of Engineers or signed and sealed certification from a professional engineer who is currently licensed and registered in the state where the levee is located. For soils to be considered restored to the same crop yield potential as before the flood, you must sign a statement that damaged soil (if any) has been restored to at least the same crop yield potential as prior to the flood event.

2019 Floods & Breached Levees

Breached Levee Statement for 11/30 filed crops



0 75 150 225 300 Miles

Source: Risk Management Agency

Map Created by: RMA, Topeka Regional Office, Topeka, KS
Map Creation Date: 12/2/2019
Map Projection: GCS WGS 1984

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2019 Flood & Breached Levees

Applying the Statement

- For any repair to a breached levee system, TRO must receive certification from the USACE or signed and sealed certification from a professional engineer who is currently licensed and registered in the state where the levee is located;
 - For levee systems under the USACE jurisdiction, TRO will be able to directly obtain a certification of the breached levee system repairs.
 - For private levee systems, the insured or the AIP will need to provide a signed and sealed certification from a professional engineer who is currently licensed and registered in the state where the levee is located.
- As SCD approaches, TRO will notify AIP's of breached levee status (and affected acreage) via Informational Memorandums
- For damaged soil (if any), the AIP will make the determination if damaged soils have been restored, which is done when processing a claim (if any)

2019 Flood & Breached Levees

Applying the Statement - Temp Repairs

- The 11/30 statement allows for temporary/partial/interim repairs. Requirements:
 - RMA receives certification from USACE or
 - For private levees, a signed and sealed certification from a professional engineer who is currently licensed and registered in the state where the levee is located.
- RMA is currently working on a streamlined procedure **“Blanket Offer Written Agreement”** which will reduce paperwork burden for producers and AIPs:
 - Temporary/Partial/Interim repairs are completed by the Deadline.
 - RMA receives the new level of protection certifications.
 - No Written Agreement Requests required.
 - RMA will calculate a new rate and it will be issued through the Regional Office Exceptions (ROE) system.
 - These actions will likely occur by RMA in April.

2019 Flood & Breached Levees

Applying the Statement

Information needed from Private Engineer:

1. The levee system name and location (*county & the part of the county it is in*)
2. The levee system has been repaired to prior specifications (*Yes or No*)
3. The levee system has been repaired to a temporary/permanent level of protection, but not to prior specifications (*Yes or No*)
4. The date the last breach repair was completed on the levee system.
5. If temporary/permanent level of protection, but not to prior specifications, please provide the minimum overtopping height (*In Feet based on River Gage Station*) of the repaired levee system.

This information must be Signed & Sealed by a professional engineer that is licensed in the State impacted. For example:

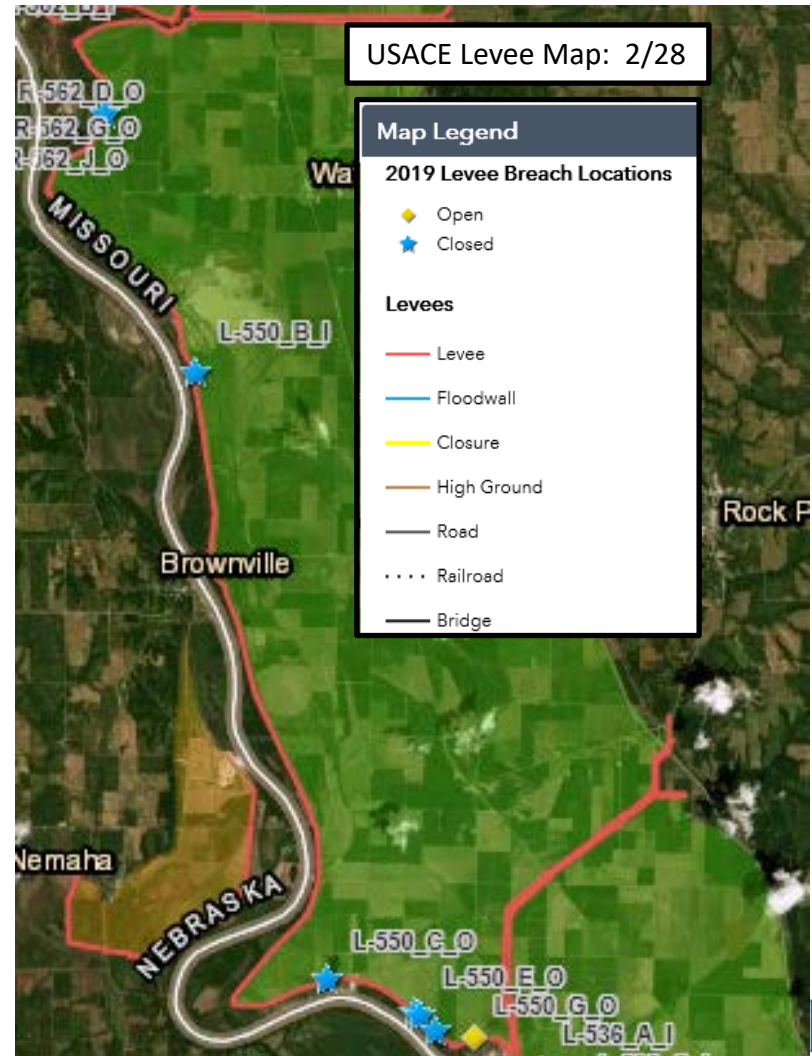


2019 Floods & Breached Levees

Example of a Breached Levee

Levee L-550 (Atchison Co. MO)

- Breached in March 2019
 - 30,000+ acres affected
- 7 breaches –
 - USACE recently stated breaches have been closed.
 - But repairs are on-going
 - Expect certification on repairs and level of protection
- 6/30 Breached levee statement (fall planted crops)
- 11/30 Breached levee statement (spring planted crops)
- Rate behind levee will reflect the breach with the lowest level of protection, provided applicable Statement criteria has been met



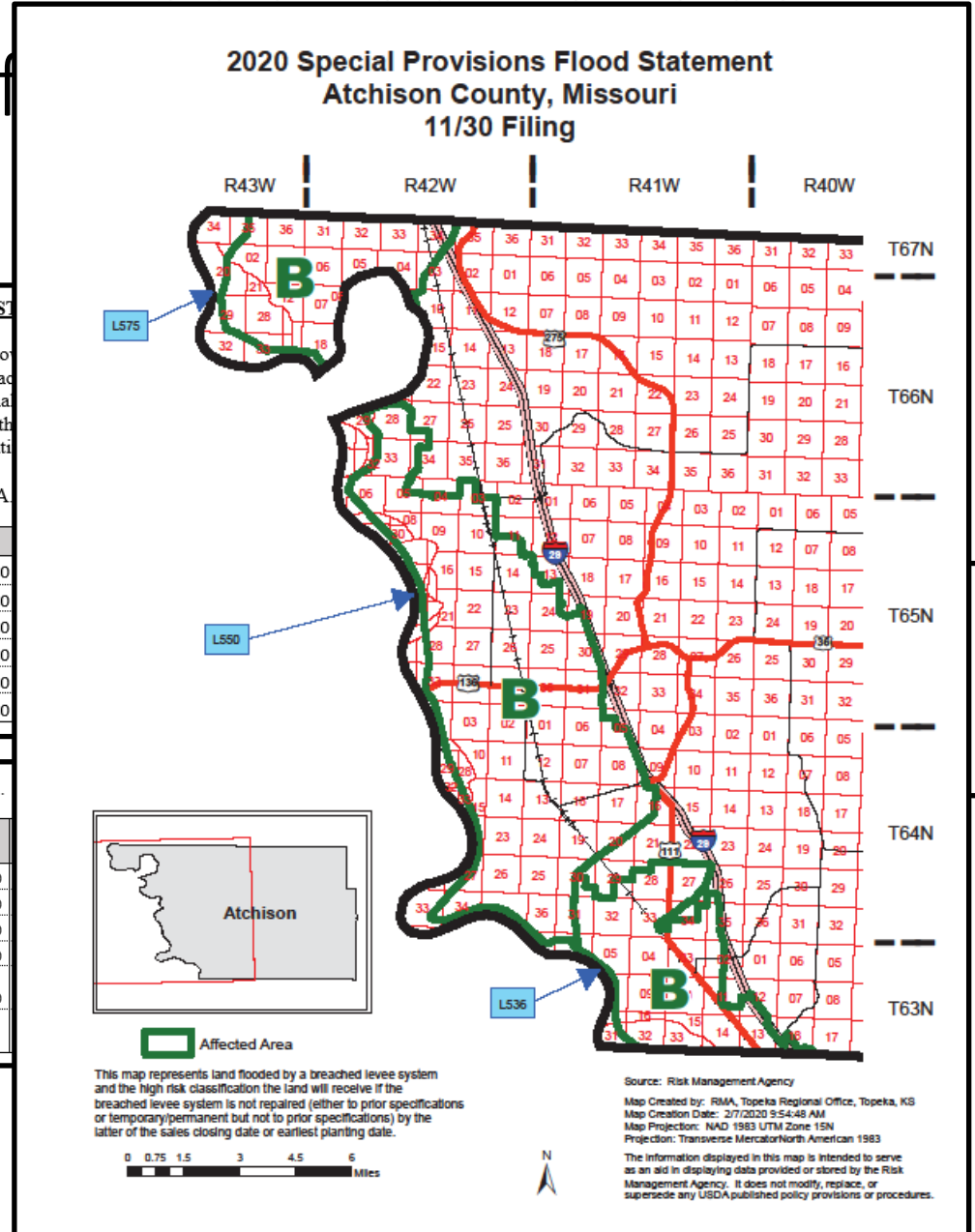
2019 Flood & Breached Levees

Notif

As in the past, TRO notifies AIP's of status of breached levee systems, including acreage affected:

- Issued *Informational Memos* on Feb 14, updated it Feb 26, and will continue to update through EPD;
- Identifies breached levees and status of repairs;
- Issue maps to identify affected acreage;
- Memos posted on RMA webpage

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2019 Flood & Breached Levees

Levee Status

(As of 2/26/2020)

- **Levees certified to have been repaired to Prior Specifications:**

- | | |
|--------------------------------|--------------------|
| • R-613 | Sarpy County, NE |
| • Pike Grain #3 | Pike County, MO |
| • Kissinger Levee | Pike County, MO |
| • Foley, Cap Au Gris, Winfield | Lincoln County, MO |
| • Winfield Pin Oak | Lincoln County, MO |
| • Big Bend Levee | Carroll County, MO |
| • Hartsburg Levee Section 3 | Boone County, MO |

2019 Flood & Breached Levees

Levee Status

(As of 2/26/2020)

- **Levees certified to have Partial / Permanent Repairs, but not to prior Specifications:**

• Mississippi Fox Upper	Clark County, MO
• Mississippi Fox Lower	Clark County, MO
• Gregory Levee Drainage District	Clark & Lewis County, MO
• Union Township Levee	Lewis County, MO
• Marion County Drainage District	Marion County, MO
• Elm Point Levee*	St Charles County, MO

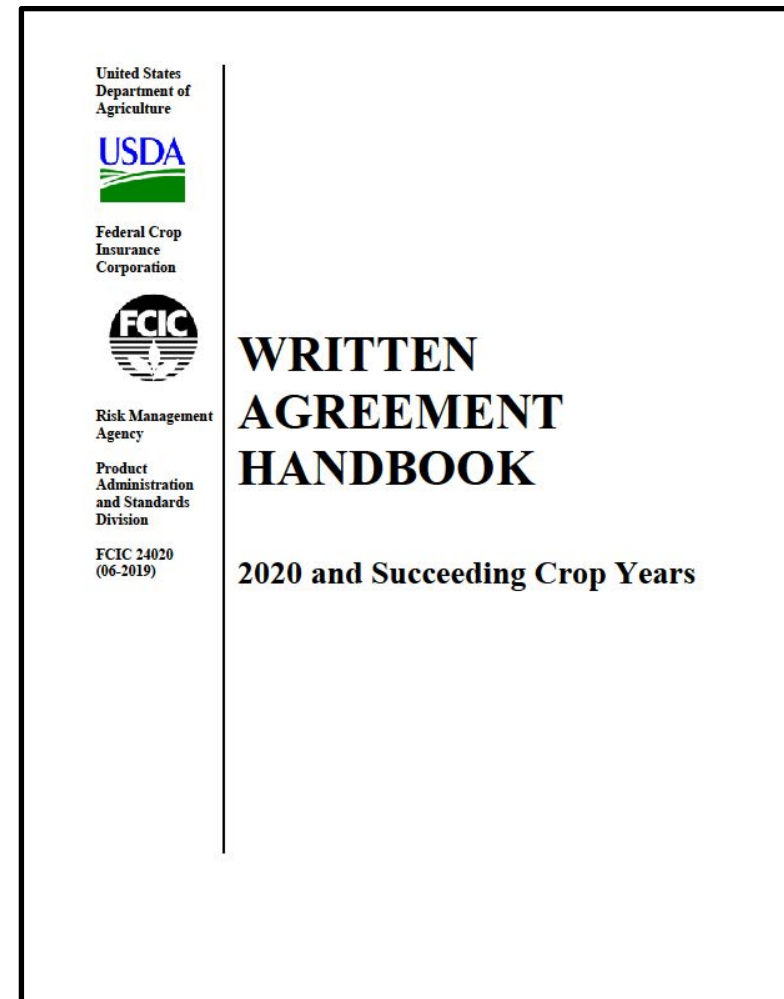
* Based on the certification from the USACE, the Elm Point Levee was temporarily repaired to the Level of Protection (LOP) it was prior to the levee breach. Therefore, for the 2020 crop year, the acreage behind the levee will carry the same map classification and subcounty rate it had prior to the levee breach. Please see the 2020 Actuarial Information Browser for the applicable map classification and subcounty rate

2019 Flood & Breached Levees

Written Agreements

The Breached Levee statement does not prohibit an insured from submitting a written agreement (WA) request to our office. In general, there could be scenarios when an insured submits WA request, for instance:

- The insured disagrees with the determination his/her cropland acreage was flooded by a breached levee
- The insured disagrees with the high risk rate we assign based on a temporary/partial/interim repaired levee.
- If the levee has been repaired (fully, or temporary/partial/interim) **after** the stated deadlines, but **before** the insured plants the crop.



2019 Flood & Breached Levees

More Information

For more information on the Breached Levee Statement, please see www.rma.usda.gov

- Frequently Asked Question (FAQ) on the Breached Levee statement
- Informational Memorandum (re: Actuarial Rates Resulting from Breached Levees) when issued by TRO
- Call or email the Topeka Regional Office
 - 785-228-5512
 - rsoks@usda.gov

