



United States  
Department of  
Agriculture

Risk  
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March 1, 2012

## INFORMATIONAL MEMORANDUM

TO: All Approved Insurance Providers Writing in the State of Iowa

FROM: Duane Voy /s/ Duane Voy  
Acting Director, St. Paul RO

SUBJECT: Actuarial Rates Resulting from Breached Levees in Iowa

### **I. BACKGROUND**

Due to the 2011 flood event, levees along the Missouri River and tributaries in Iowa were breached. The following is a 2012 crop year policy provision in the Special Provisions for spring crops in seven Iowa counties:

*“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 has been repaired to prior 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.”*

As of this date, those levee breaches that exposed cropland to greater flood risk have been repaired to prior specifications.

### **II. STATUS OF BREACHED LEVEES AS OF MARCH 1, 2012**

#### **A. Repaired to Prior Specifications:**

The following breached levee(s) have been repaired to prior specifications:

- *Levee L-575 (repaired as of March 1, 2012)*

#### **B. Not Repaired to Prior Specifications:**

The following breached levee(s) have not been repaired to prior specifications:

- *None. All levees have been repaired to prior specifications*



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### **III. ACTION**

For crop land affected by a breached levee, the Approved Insurance Provider (AIP) is responsible for ensuring the stipulations in the breached levee statement are followed accordingly.

For more information on the breached levee statement, including “prior specifications”, “damaged soil”, and requesting written agreements, please visit our Frequently Asked Questions document at:

[http://www.rma.usda.gov/fields/ms\\_rso/2011/faqbreachedlevee.pdf](http://www.rma.usda.gov/fields/ms_rso/2011/faqbreachedlevee.pdf)

Due to all reported levee breaches being repaired to prior specifications, the high risk land maps posted to the RMA Actuarial Information Browser will be the applicable maps for the 2012 crop year.