



About the Risk Management Agency

Revised August 2016

Overview

The United States Department of Agriculture's (USDA) Risk Management Agency (RMA), created in 1996, serves America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.

RMA manages the Federal Crop Insurance Corporation (FCIC) to provide innovative crop insurance products to America's farmers and ranchers. Approved Insurance Providers (AIP) sell and service Federal crop insurance policies in every state and in Puerto Rico through a public-private partnership with RMA. RMA backs the AIPs who share the risks associated with catastrophic losses due to major weather events.

RMA's Vision Statement

Securing the future of agriculture by providing world class risk management tools to rural America.

Budget

RMA's fiscal year 2016 operating budget was \$74.8 million. RMA managed more than \$102 billion worth of insurance liability in 2015, the most recent completed crop year.

Structure

RMA employs approximately 462 people in offices around the country. The RMA Administrator serves as FCIC's manager. Apart from the Office of the Administrator, the Agency has three program areas:

- **Insurance Services** - Responsible for promoting and supporting sound risk management solutions to preserve and strengthen the economic stability of America's agricultural producers ensuring national policies and practices are adapted to local needs.
- **Product Management** - Responsible for

developing, testing, and reviewing crop insurance products to ensure the products are actuarially sound.

- **Compliance** - Responsible for safeguarding the integrity of the Federal crop insurance program by assessing and investigating program vulnerability, fraud, waste, and abuse; and recommending changes in policies, loss adjustment, and farm-service-related procedures, agreements, and contract services.

Federal Crop Insurance Corporation

FCIC is a wholly owned government corporation that administers the Federal crop insurance program. The FCIC Board approves any new policy, insurance plan, or major modification to an existing plan or other materials under procedures established by the Board.

The FCIC Board includes three members from USDA and six members from the private sector. The members from USDA include the Under Secretary responsible for the Federal Crop Insurance Program, USDA's Chief Economist, and the RMA Administrator (non-voting) who serves as manager. The members from the private sector include four farmers (one of whom grows specialty crops), an insurance professional (often an agent), and an individual who's knowledgeable about reinsurance or regulation.

Crop Insurance

The Farm Safety Net

Agriculture is an inherently risky business. Farmers and ranchers need to regularly manage for adverse weather and financial, marketing, production, human-resource, and legal risks.

Federal crop insurance is the pre-eminent risk management solution for farmers and ranchers, providing effective coverage that helps them recover after severe weather and bad years of production. For some farming and ranching operations, crop insurance

is the difference between staying in business or going out of business after a disaster. For the next generation, crop insurance provides the stability that will allow them to begin farming.

Public-Private Partnerships

The public sector's strengths benefit the crop insurance program in many ways. By forming public-private partnerships, RMA enhances its ability to offer new options and expanded coverage for producers who have traditionally been left out of the farm safety net, thereby making our nation's food production more resilient.

Education and Outreach

RMA's Risk Management Education Partnerships Program develops training and education tools to help farmers and ranchers, especially those traditionally underserved or with limited resources, learn how to effectively manage long-term risks and challenges.

Through training and education partnerships, producers receive assistance in understanding and using crop insurance and other tools so they can make the best risk management decisions for their agricultural operations.

Past partnership agreements have included universities, county cooperative extension offices, and non-profit organizations. Over the past 10 years, RMA has awarded \$124 million for partnership agreements providing risk management education and training programs to farmers and ranchers across the country. In 2015 alone, nearly 90,000 farmers and ranchers participated in our outreach events.

Expanding Insurance Availability

By listening, learning, and testing new or expanded insurance options, RMA continues to ensure that a critical safety net is available for the greatest number of farmers and ranchers. RMA's innovative insurance options help promote sustainable growth for the industry, support crop diversification, and most importantly, keep farmers and ranchers on their land.

The 2014 Farm Bill strengthened crop insurance by directing RMA to provide more risk management options for farmers and ranchers and by making crop insurance more affordable for beginning farmers. It continued the growth of the crop insurance, and

provided avenues to expand farm safety net options for organic producers and specialty crop producers. It provided for increased program integrity, guaranteeing that tax dollars are used effectively and efficiently as we expand the farm safety net.

RMA's innovative Whole-Farm Revenue Protection plan offers revenue insurance for all of a farm's commodities at one time. More tools are available for beginning farmers and ranchers, organic farmers, and specialty crop farmers, such as fresh fruit and nut growers. For more information on expanded insurance options, go to www.rma.usda.gov/news/expanding/.

Where to Buy Crop Insurance

All crop insurance policies are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA
Mail Stop 0801
1400 Independence Ave., SW
Washington, DC 20250
Phone: (202) 720-0723
Fax: (202) 690-2818
Website: www.rma.usda.gov
Email: rma.media.requests@rma.usda.gov

Michigan Crop Insurance

Revised March 2019

Crops	Insured Acres	Total Acres	Percent Insured
Apples	22,239	33,000**	67%
Barley	1,029	20,000	5%
Blueberries	11,955	20,000**	60%
Cabbage	2,585	4,000	65%
Cherries	13,984	33,800**	41%
Corn	1,672,429	2,300,000	73%
Cucumbers	11,021	38,000	29%
Dry Beans	149,861	195,000	77%
Forage Production	25,269	N/A	N/A
Forage Seeding	247	N/A	N/A
Grapes	6,741	12,500**	54%
Green Peas	631	N/A	N/A
Hybrid Corn Seed	21,467	N/A	N/A
Mint	1,942	N/A	N/A
Oats	5,597	75,000	7%
Onions	1,172	N/A	N/A
Peaches	1,051	2,100**	50%
Popcorn	519	N/A	N/A
Potatoes	34,117	50,000	68%
Processing Beans	4,275	N/A	N/A
Soybeans	1,716,474	2,300,000	75%
Sugar Beets	123,420	150,000	82%
Tomatoes	2,117	5,700	37%
Wheat	343,063	510,000	67%

** Most recent NASS Data available is from 2017, as reporting parameters have changed for fruit crops. Perennial acreage sees minimal change.

N/A = Not Available

Crop Pilot Programs

Program	County Availability	Total Liability
Cherry Actual Revenue History (ARH)	Allegan, Antrim, Benzie, Berrien, Charlevoix, Grand Traverse, Kent, Leelanau, Manistee, Mason, Muskegon, Newago, Oceana and Van Buren	21,991,203
Cucumbers	Allegan, Arenac, Bay, Gladwin, Gratiot, Ionia, Isabella, Mecosta, Midland, Montcalm, Muskegon, Newago, Ottawa, Saginaw, Sanilac, St. Joseph and Tuscola	7,570,529
Whole Farm Revenue Protection	All Counties	70,807,687

Dollar Liability Program

	Total Dollar Liability
Area Risk Protection Insurance (ARPI)	20,223,790
Area Risk Protection Insurance-Harvest Price Exclusion (ARPI)	0
Forage Seeding	36,153
Livestock Gross Margin (LGM)	25,101,949
Livestock Risk Protection (LRP)	180,249
Nursery	12,927,816

15 Year Crop Insurance History for State

Year	Policies Earning Premium	Net Acres Insured	Liability	Gross Premium	Losses	Loss Ratio
2004	21,084	3,491,329	898,666,260	68,354,734	78,471,431	1.15
2005	20,755	3,571,114	923,238,152	74,003,006	20,152,381	0.27
2006	20,567	3,602,465	965,117,072	78,775,310	21,675,200	0.28
2007	20,102	3,695,142	1,369,087,036	116,006,160	71,684,040	0.62
2008	20,697	3,701,720	1,689,953,816	165,789,797	167,393,134	1.01
2009	21,812	3,934,681	1,472,281,517	154,920,355	94,067,618	0.61
2010	21,597	3,993,772	1,441,097,317	135,252,540	55,309,843	0.41
2011	22,456	4,107,615	2,078,151,630	211,413,410	45,893,628	0.22
2012	22,801	4,254,507	2,189,180,179	195,112,509	236,626,085	1.21
2013	26,640	4,293,547	2,304,549,030	195,956,265	47,542,445	0.24
2014	23,226	4,340,410	2,006,274,759	179,273,800	117,621,318	0.66
2015	22,624	4,260,104	1,882,581,390	172,280,496	56,839,259	0.33
2016	31,802	4,188,061	1,682,682,708	160,116,973	36,477,747	0.23
2017	20,563	4,200,460	1,790,256,757	175,446,952	75,520,829	0.43
2018	20,400	4,186,354	1,929,313,102	164,141,374	66,925,065	0.41

Data current as of February 15, 2019. For current data go to [RMA's Summary of Business tool](#).

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on [RMA's website](#).

Contact Us

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 Springfield Regional Office
 3500 Wabash Avenue
 Springfield, IL 62711
Phone: (217) 241-6600
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USDA Risk Management Agency
 Midwest Regional Compliance Office
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Natural Disasters and Crop Insurance

September 2017

Overview

Severe weather can destroy crops, prevent farmers from planting or prohibit them from harvesting. Major events like floods and hurricanes can put many farm operations out of business, if they didn't have a safety net. For producers who purchase federal crop insurance, the effects of bad weather can be mitigated and they can have confidence their business will be able to continue to operate.

The USDA's Risk Management Agency oversees the federal crop insurance program that supports the nation's farmers and ranchers in difficult times. The safety net provided by federal crop insurance and other USDA programs helps keep agricultural producers in business.

Whether a producer experiences loss due to a major disaster like a hurricane, or more localized weather like hail, there are steps they should take to ensure they can file a crop insurance claim on time to ensure they receive their indemnity quickly.

Actions to Take Prior to a Disaster

- Frequently review your policy to make sure you know the eligible causes of loss.
- Ensure your records, including contemporaneous records, are in order and secured.
- Review your schedule of insurance for established production guarantee, insured acres, coverage level, elected options or endorsements.
- Make sure you have your agent/company contact information, including email address, cell phone number, and 1-800 numbers.

Actions to Take Post-Disaster

- Contact your crop insurance agent and follow up in writing (keep a copy for your records). Your crop insurance company will arrange for a loss adjuster to inspect your crop. It is your responsibility to contact your crop insurance agent and initiate this process.
- Any time you have crop damage that will

adversely affect your yield or crop value, you may be eligible to file a claim. Contact your agent within 72 hours after discovery of damage. The loss adjuster will determine whether your yield or revenue falls below the guarantee stated in your policy.

- If you are still within the window of opportunity to replant your crop, switch to another crop, or if you want to destroy the crop for any reason (such as planting a cover crop), contact your crop insurance agent and let him or her know your intentions immediately. Your crop insurance company must have an opportunity to inspect the crop and release the acres. Destroying your crop before the company releases the acres could result in your claim being denied.
- If, later in the growing season, your crop is destroyed by a hurricane, for example, or if a severe drought has damaged your crop but you intend to take the crop to harvest, you still need to contact your agent within 72 hours of damage. You must continue to care for the crop until harvest or until your company appraises the crop and releases the acreage.

Remember: Do not destroy your crop or representative samples without clear direction from your insurance company, preferably in writing.

Claim Adjustment Process

When you initiate your claim, your crop insurance company will arrange for a loss adjuster to inspect your crop. It is your responsibility to call your crop insurance agent and initiate this process.

Any time you have crop damage that will adversely affect your yield, or the value of your crop, you may be eligible to file a claim. The loss adjuster will determine whether your yield falls below the production guarantee stated in your crop insurance policy.

While you wait for the adjuster, remember these rules: Do not destroy any of your crop. Do not disk.

Do not plow. Do not replant. Do nothing to destroy your crop until you have permission from a claims adjuster or an insurance company representative.

The adjuster should contact you to schedule an inspection. He or she will expect and welcome your presence and help during the inspection. The adjuster will be interested in what you have to say. You can expect the adjuster to be familiar with your policy and to explain your options. You should have your Farm Service Agency (FSA) documents ready to show the number of acres and locations of your insured crops.

The adjuster should have copies of your crop insurance policy documents and your Actual Production History (APH). Adjusters may take pictures of your fields. They may check with your neighbors on the condition of their crops and they may check with the local elevator operator for average yields in the area. They may even consult local weather data. Calculating crop yield is not guesswork. It is a disciplined process. Your adjuster has extensive classroom and field training and is constantly studying to maintain his or her certification.

Prevented Planting

Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period. You must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods do vary by crop and by area. See your policy or contact your insurance agent for dates and more information about your insurance coverage.

The provisions for each crop specify whether prevented planting is available, unless otherwise shown in the Special Provisions. Crop insurance policies with prevented planting provisions provide you with valuable coverage when a natural event prevents planting. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage.

Because conditions vary significantly between geographic areas, loss determinations are based on each producer's circumstances. You must contact your crop insurance agent to report a prevented planting loss.

For More Information

To find a crop insurance company or agent, visit the RMA website at <http://www.rma.usda.gov/tools/agent.html>.

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United States
Department of
Agriculture

Farm Production
and Conservation

Risk
Management
Agency

1400 Independence
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BULLETIN NO.: MGR-19-019

TO: All Approved Insurance Providers
All Risk Management Agency Field Offices
All Other Interested Parties

FROM: Martin R. Barbre /s/ *Martin R. Barbre*
Administrator

7/10/2019

SUBJECT: Additional Time for Acreage Reporting in Certain Areas Impacted by
Flooding and Excessive Precipitation

BACKGROUND:

Due to the recent severe flooding and excessive precipitation that is occurring at historic levels, the Risk Management Agency (RMA) has received requests to allow additional time for policyholders to submit acreage reports for spring-seeded crops. Concerns have been expressed that many policyholders may not be able to comply with the current acreage reporting dates due to difficulties to properly determine and report the insured amount of acreage planted or prevented from planting due to damage to transportation infrastructure, homes and businesses.

ACTION:

To alleviate the burden on policyholders in areas impacted by these extreme conditions causing the inability to timely comply with the current acreage reporting date, Approved Insurance Providers (AIPs) may permit insured producers to file acreage reports for all 2019 crop year spring-seeded crops by July 22, 2019, for all counties in Arkansas, Illinois, Indiana, Iowa, Kentucky, Michigan, Missouri, Minnesota, North Dakota, Ohio, Tennessee and Wisconsin.

Although AIPs may provide additional time to submit acreage reports, policyholders are encouraged to report acreage at their earliest opportunity as claims cannot be completed until acreage reports have been filed and liability established. Additionally, the additional time to submit acreage reports does not extend other due dates that are tied to the Acreage Reporting Date, such as when Written Agreement and Added Land requests must be made and received.

DISPOSAL DATE:

December 31, 2019.

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United States
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BULLETIN NO.: MGR-19-015

TO: All Approved Insurance Providers
All Risk Management Agency Field Offices
All Other Interested Parties

FROM: Martin R. Barbre /s/ *Martin R. Barbre*
Administrator

6/20/2019

SUBJECT: Prevented Planting Cover Crop Relief

BACKGROUND:

Historical flooding and excessive rainfall throughout much of the country will likely lead to an unprecedented amount of prevented planting claims under Federal crop insurance. Given these extraordinary events and the need for animal feed in many parts of the country, flexibility around the use of a cover crop planted on prevented planted acreage for haying, grazing, and cutting for silage, haylage, and baleage has become necessary.

A cover crop is defined in the policy as a crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

Currently November 1 is used as a reference point throughout procedure for cover crops. For example, a cover crop planted after the Late Planting Period (LPP) for the prevented planted crop may be hayed or grazed after November 1 and receive a full prevented planting payment. If the cover crop is hayed or grazed before November 1, or otherwise harvested at any time, the prevented planting payment will be reduced by 65 percent.

“Otherwise harvested” as used in this context means harvested for other than haying or grazing. This could be for silage, grain, seed, haylage, etc.

ACTION:

For the 2019 crop year only:

Cutting for silage, haylage, and baleage will be treated the same as haying or grazing. In addition, all references to the November 1 date, as it relates to haying and grazing, in any procedure will be replaced with September 1.

DISPOSAL DATE:

December 31, 2019

Risk Management Agency (RMA) 2020 Cover Crops Insurance and NRCS Cover Crop Termination Guidelines

June 28, 2019

Note: This document may be updated for future crop years.

- **Q** What are the NRCS Cover Crop Termination Guidelines?

A

The Guidelines are a nationally applicable agricultural expert resource for cover crop termination in cover cropping management systems. The resource is applicable to all USDA programs and promote consistent, simple, and flexible policy.

- **Q** What happens to my crop insurance if my cover crop management practice does not follow the guidelines?

A

Your crop insurance policy is still in effect and insurance attaches. As a result of the 2018 Farm Bill, cover crops are reviewed under the same good farming practice procedures as other management practices such as seeding rates, fertilizer applications, tillage practices, and other management practices.

- **Q** Where can I find a copy of the guidelines?

A

A copy of the NRCS Cover Crop Guidelines can be found here

– www.nrcs.usda.gov/wps/PA_NRCSConsumption/download?cid=nrcseprd1466429&ext=pdf

- **Q** What are cover crops?

A

Cover Crops are crops including grasses, legumes and forbs for seasonal cover and other conservation purposes. Cover crops are primarily used for erosion control, soil health improvement, weed and other pest control, habitat for beneficial organisms, improved water efficiency, nutrient cycling, and water quality improvement. A cover crop managed and terminated according to these Guidelines is not considered a “crop” for crop insurance purposes. The cover crop may be terminated by natural causes such as frost, or intentionally terminated through management such as chemical application, crimping, rolling, tillage, grazing, or cutting. A cover crop, if managed and terminated according to the Guidelines, is not considered an insurable crop.

- **Q** What are considered cover crops for crop insurance, is any crop a cover crop?

A

Cover crop - A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement.

- **Q** Does RMA have an approved list of cover crops?

A

RMA does not have an approved list of cover crops. Producers should consult agricultural experts for which cover crops are agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. The Guidelines do provide a link to NRCS State Field Office Technical Guide for list of approved cover crop species:
<https://efotg.sc.egov.usda.gov/#/details>.

- **Q** Agricultural expert is mentioned, what is an agricultural expert?

A

As defined in the Common Crop Insurance Provisions, Basic Provisions, an agricultural expert includes persons who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought.

Note (from the General Standards Handbook): Persons who have a personal or financial interest in the insured or the crop will not qualify as an agricultural expert.

Examples (from the Good Farming Practices Handbook):

Approved Agricultural Experts include personnel whose research or occupation is related to the specific crop or practice for which such expertise is sought with demonstrated expertise in the production practice in question, and is:

- (1) employed by Cooperative Extension Service or USDA National Institute of Food and Agriculture (NIFA), formerly Cooperative State Research, Education, and Extension Service (CSREES);
- (2) employed by the agricultural departments of universities;
- (3) certified by the American Society of Agronomy (ASA) as Certified Crop Advisers and Certified Professional Agronomists, <https://www.agronomy.org/>;
- (4) certified by the National Alliance of Independent Crop Consultants (NAICC) as Certified Professional Crop Consultants, <https://naicc.org/>;
- (5) certified by the American Society for Horticultural Sciences as Certified Professional Horticulturists;
- (6) certified by the International Society of Arboriculture as Certified Arborists; or
- (7) an employee certified by the Natural Resources Conservation Service (NRCS) to make determinations regarding good cover cropping practices.

- **Q** What does RMA mean by “Good Farming Practice”?

A

As defined in the Common Crop Insurance Policy Basic Provisions, Good Farming Practices means: The production methods utilized to produce the insured crop and allow it to make normal progress toward maturity and produce at least the yield used to determine the production guarantee or amount of insurance, including any adjustments for late planted acreage, which are those generally recognized by agricultural experts or organic agricultural experts, depending on the practice, for the area. An Approved Insurance Provider or a producer may request FCIC be contacted to determine if your production methods will be considered “good farming practices.”

- **Q** What does “cover crop termination” mean?

A

The 2018 Farm Bill established the definition of cover crop termination which means a practice that historically and under reasonable circumstances results in the termination of the growth of a cover crop.

- **Q** Does RMA have specific requirements in how I terminate my cover crop?

A

A cover crop can be terminated by any means. Please refer to the Guidelines and other agricultural expert material for cover crop management guidance. If you have any questions regarding which method is best for ensuring your cover crop is terminated, please consult your local NRCS office or other agricultural experts for guidance.

- **Q** My insured crop will be irrigated. When do I need to terminate my cover crop?

A

Cover crops in an irrigated cropping system should be terminated based on the crop system, water availability, and the conservation purpose. The guidelines provide a recommendation of termination before crop emergence.

- **Q** What is over-seeding/interseeding?

A

With respect to cover crops, over-seeding and interseeding is a management practice of planting one or more cover crop species into an existing or established crop. According to the Guidelines, common uses that involve over-seeding or interseeding include over-seeding a grass and/or legume cover crop into an existing stand of small grain at an appropriate time for the cover and germination, or seeding a cover crop into an existing crop (e.g., corn or soybeans) at a time that will not impact the yield or harvest of the insured crop.

- **Q** Will over-seeding/interseeding a conservation cover crop into an insured grain crop affect insurability?

A

No, over-seeding/interseeding a cover crop into an already insured grain crop does not affect its insurability. Insurance attached to the main crop at the time of planting. However, any damage to the insured crop caused by planting of the cover crop would not be covered and uninsured cause of loss appraisals would be applied to the insured crop when determining any indemnity payment. You should take care not to harm the insured crop when over-seeding/interseeding a cover crop by doing

so at an appropriate time and in an appropriate manner that will not impact the yield or harvest of the insured crop.

- **Q** What is the difference between interplanting and over-seeding/interseeding?

A

If the main crop and cover crop are planted in a manner that does not allow separate agronomic maintenance and harvest of the insured crop, then it is considered interplanted and not insurable. If it doesn't meet this definition, then it may be over-seeded/interseeded and is insurable.

- **Q** Can I plant a cover crop during the fallow year and still qualify for the summerfallow practice the subsequent crop year?

A

Yes, you can. If a cover crop is planted on summerfallow acreage in a fallow year, the following planted crop will meet the summerfallow practice definition if the cover crop is not hayed, grazed or harvested at any time, and is terminated according to the Guidelines prior to June 1 preceding the insured crop.

For the 2020 and succeeding crop years, if a cover crop was planted during the fallow year and was either hayed, grazed or harvested, or not terminated by June 1, the acreage may be insured under the "continuous cropping practice" (if available in your county), or by written agreement (if continuous cropping is not available in your county).

Please see the actuarial documents in your county, or talk to a crop insurance agent, for more information on the summerfallow practice.

Risk Management Agency (RMA) Prevented Planting Flooding

Updated July 2019

<https://rmamgmt.usda.net/en/News-Room/Frequently-Asked-Questions/Prevented-Planting-Flooding>

- **Q** I have filed a claim with my crop insurance company for prevented planting on my corn acres. During the adjustment process I was told I did not have enough eligible corn acres for all my prevented planting acres; therefore, some of my prevented planting payment is based on "rolled acres" to soybeans. Do my prevented planting crop acres need to match what I reported to the FSA?

A

In this instance, FSA and RMA data will not match, nor are they required to match. For crop insurance, producers still file claims for their "intended" plantings; however, actual payments are based on the number of eligible acres of the crop. For example, you can't claim 1000 acres of corn if you have never planted 1000 acres of corn. The FSA prevented planting eligibility rules are different. For FSA reporting purposes, the actual prevented planting crop and acres are required. So, when "rolled acres" are applied for crop insurance, the RMA and FSA data will not match.

- **Q** Water, which was backed up by a dam, flooded my fields and I am unable to plant my crop. Am I eligible for a prevented planting payment?

A

Flooding of cropland as a result of water contained within the designed limits of a reservoir or dam is not an insurable cause of loss. Dams and reservoirs have areas (often referred to as flowage easement areas) which are designated to be inundated for the purpose of flood storage up to a specified water elevation. Backwater flooding of cropland areas above the designed elevation (i.e. outside the flowage easement area) is an insurable cause of loss.

According to the terms of the Common Crop Insurance Policy Basic Provisions Section 12 c:

"All other causes of loss, including but not limited to the following, are NOT covered: Water that is contained by or within structures that are designed to contain a specific amount of water, such as dams, locks or reservoir projects, etc., on any acreage when such water stays within the designed limits (For example, a dam is designed to contain water to an elevation of 1,200 feet but you plant a crop on acreage at an elevation of 1,100 feet. A storm causes the water behind the dam to rise to an elevation of 1,200 feet. Under such circumstances, the resulting damage would not be caused by an insurable cause of loss. However, if you planted on acreage that was above 1,200 feet elevation,

any damage caused by water that exceeded that elevation would be caused by an insurable cause of loss);”

- **Q** I have a 40-acre field in which I am prevented from planting corn. During the late planting period I am able to plant 20 of those acres to soybeans. Am I still eligible for a prevented planting payment?

A

If you have a history of planting both crops in the field in the same year, you may be eligible for a 100% PP payment on corn, for the 20 unplanted acres. If you don't have a history of planting both crops in the field in the same year, you would no longer be eligible for PP for corn, but may be eligible for PP soybeans, if all other policy provisions are met.

Note: If the soybeans were planted after the late planting period for corn, it becomes a first crop / second crop situation. The 20 planted acres would instead be considered a second crop of soybeans, and the first crop of corn would have its PP payment reduced to 35%. The 20 unplanted acres of PP corn would receive the full PP payment for corn.

- **Q** I purchased an Area Risk Protection Insurance (ARPI) Policy and have been prevented from planting my corn by the final planting date specified in my ARPI policy. Can I still get coverage for my corn if planted after the final planting date?

A

Prevented planting coverage is not provided under the terms of the ARPI policy. Any corn acreage initially planted after the final planting date must be reported as uninsurable. However, if you have another crop insurance policy that offers individual coverage such as revenue protection or yield protection, you may be able to plant a different crop and insure it under the terms of that policy provided you meet all other eligibility requirements.

- **Q** I was unable to get my corn acres planted by the final planting date and have subsequently enrolled the acres into a Conservation Reserve Program (CRP) administered by the Farm Service Agency. I planted the CRP acres before the end of the late planting period for corn. Will this impact my prevented planting payment?

A

If the acres were enrolled in CRP after the final planting date for the crop prevented from being planted, there would be no reduction in the prevented planting payment.

- **Q** I planted an insured crop during the late planting period and later found out about RMA's change to the haying/grazing date for cover crops. My local ag experts have indicated that the same crop that I planted can also be planted as a cover crop. Can I report my planted acres as prevented planting acres and, instead, call the insured crop a cover crop?

A

No. Crops previously planted as an insured crop CANNOT be reported as prevented planting acres. AIPs have been advised that crops planted prior to RMA's June 20th bulletin date should undergo additional scrutiny to determine date planted and intent at time of planting. RMA Compliance will also be conducting sampling of policies where the notice of loss and was received, and PP acres were reported, after June 20th . Producers who intended to plant the insured crop CANNOT change those acres to PP. Doing so would constitute false statements/false claims and may result in a determination that no payment is due. Furthermore, this is an act that is punishable by law. Any agent or adjustor who encourages producers to change planted acres with an initial intent of planting an insured crop to PP acres, followed by a cover crop, will be subject to suspension and debarment proceedings.

- **Below is a series of questions on prevented planting and the use of cover crops. These are general guidelines and insureds should contact their crop insurance agent to discuss how these apply to their policy.**

- **Q** What are cover crops?

A

A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control, or other purposes related to conservation or soil improvement. Cover crops include grasses, legumes and forbs for seasonal cover and other conservation purposes. The cover crop must be managed and terminated according to Good Farming Practices.

Cover crops must achieve conservation purposes while minimizing the risks of reducing yields to the following crop due to soil water use. Conservation purpose includes reducing soil erosion, improving soil's physical and biological properties, supplying of nutrients and suppressing weeds. Information on cover crops can be gleaned from a number of sources including universities research and extension, crop advisors, and USDA Agencies. You may find general information on the [NRCS Cover Crop webpage](#).

- **Q** Am I required to plant a cover crop based on a NRCS or Soil and Water Conservation District seeding recommendation, to meet RMA's cover crop requirements?

A

RMA requires insured producers to follow basic recommendations issued by recognized ag experts as defined in the Common Crop Insurance Policy Basic Provisions (18-BR) or USDA agency recommendations regarding selection of cover crops and seeding rates. Planting the cover crop based on NRCS recommendation is part of the requirements, but not the sole source of information available to producers. Cover Crop Termination Guidelines also contain general guidance for NRCS, FSA, and RMA. For more information regarding the Guidelines and cover crops and crop insurance please see the [RMA Cover Crop webpage](#).

- **Q** Does RMA or other USDA agencies have a list of approved cover crops?

A

RMA, NRCS and FSA do not have a list of approved cover crops. Producers should consult agricultural experts for which cover crops are agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement. As defined in the Common Crop Insurance Policy Basic Provisions, agricultural experts are persons who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought.

However, to remain eligible for prevented plant payments, producers must follow NRCS Cover Crop Termination Guidelines. For more information regarding the Guidelines and cover crops and crop insurance please see the [RMA Cover Crop page](#).

- **Q** Will my insurable crop for the next crop year be impacted by my current cover crop decision?

A

To remain eligible for prevented plant payments, producers must follow NRCS Cover Crop Termination Guidelines. For more information regarding the Guidelines and cover crops and crop insurance please see the [RMA Cover Crop webpage](#).

- **Q** What is an agricultural expert?

A

As defined in the Common Crop Insurance Provisions, Basic Provisions, an agricultural expert includes persons who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought.

Note (from the General Standards Handbook): Persons who have a personal or financial interest in the insured or the crop will not qualify as an agricultural expert.

Examples (from the Good Farming Practices Handbook):

Approved Agricultural Experts include personnel whose research or occupation is related to the specific crop or practice for which such expertise is sought with demonstrated expertise in the production practice in question, and is:

- (1) employed by Cooperative Extension Service or USDA National Institute of Food and Agriculture (NIFA), formerly Cooperative State Research, Education, and Extension Service (CSREES);
- (2) employed by the agricultural departments of universities;
- (3) certified by the American Society of Agronomy (ASA) as Certified Crop Advisers and Certified Professional Agronomists, <https://www.agronomy.org/>;
- (4) certified by the National Alliance of Independent Crop Consultants (NAICC) as Certified Professional Crop Consultants, <http://naicc.org/>;
- (5) certified by the American Society for Horticultural Sciences as Certified Professional Horticulturists; or
- (6) certified by the International Society of Arboriculture as Certified Arborists.

- **Q** I am interested in planting a cover crop on acres where I have received a prevented planting payment. I am not receiving cost-share from NRCS for the planting of the cover crop. Do I need documentation from NRCS before I plant my cover crop?

A

No. A producer may rely on advice and experience from a number of sources, as seen in the previous question, in selecting their cover crop for planting. There is not a requirement for NRCS to review and approve their selection and planting decision.

- **Q** What type of documentation do I need to maintain for the cover crop planted on my prevented planting acreage to meet the requirements in the crop insurance policy?

A

Producers should maintain all documentation regarding recommendations from an agricultural expert (cover crop selection, seeding rate, etc.) and provide such documentation to their crop insurance company upon request.

- **Q** I planted a cover crop during the Late Planting Period of the crop for which I am claiming a prevented planting payment. Can I also enroll these acres in an NRCS program (e.g. EQIP) without impacting my prevented planting payment?

A

Yes, these acres may be enrolled in an NRCS program, such as EQIP after the final planting date. The Common Crop Insurance Policy Basic Provisions (18-BR) allows for a cover crop to be planted within or prior to the end of the LPP (or prior to the FPD if there is no LPP) and maintain prevented planting coverage. Normal cover crop procedures would apply.

- **Q** I have corn and soybeans insured. I was prevented from planting corn on some of my fields. Can I plant soybeans as a cover crop on the corn prevented planting fields before the end of the late planting period for soybeans?

A

Yes, provided the soybeans are recommended as a cover crop by an agricultural expert (as defined by RMA), if they are seeded at the recommended rate for a cover crop, and are not harvested for grain or seed at any time. The soybean cover crop may also be hayed, grazed, or cut for silage after September 1 without impacting your corn prevented planting payment. Producers should maintain all documentation regarding recommendations from an agricultural expert (cover crop selection, seeding rate, etc.) and provide such documentation to their crop insurance company upon request.

- **Q** If I planted a cover crop on my acreage last fall and I am prevented from terminating the cover crop and am prevented from planting my spring crop, may I reseed (or let the cover crop reseed on its own) the current cover crop and terminate for the 2020 crop year?

A

If a cover crop is on the acreage in the spring and the acreage is prevented from being planted, you may reseed the current cover crop on the acreage using good farming practices. However, the cover crop will need to be destroyed within 12 months of the initial establishment date or it will be considered an established crop. Insured crops generally cannot be planted into an established forage crop. Review the crop provisions of the insured crop for more information.

- **Prevented Planting and Cover Crop for Flooded Acreage: 2019 Only**
- **The following FAQs are applicable for the 2019 crop year only.**
- **Note: Cutting a cover crop for silage, haylage, and baleage will be treated the same as haying or grazing.**

- **Q** I am interested in planting a cover crop after the late planting period (for the crop I am receiving a prevented planting payment) to keep the ground covered for conservation purposes. I would also like to chop it for silage sometime in the fall. Will that affect my prevented planting payment?

A

You may hay, graze or cut the cover crop for silage, but timing is important. If the cover crop is hayed, grazed or cut for silage before September 1, your prevented planting payment will be reduced by 65 percent. If it is hayed, grazed or cut for silage on or after September 1, your prevented planting payment will not be affected. Before planting a cover crop, you need to be aware of a few scenarios, which are differentiated by when you plant the cover crop and when you may hay, graze, cut for silage or harvest for grain or seed.

The following table shows how planting a cover crop impacts prevented planting eligibility and the amount of prevented planting payment. The table is a tool and should be used in conjunction with the Common Crop Insurance Policy Basic Provisions, Special Provisions, and all applicable provisions and procedures:

Cover Crop Planted	Disposition	Pay 100%	Pay 35%	Pay 0%
<i>Before Final Planting Date (FPD) of the Prevented Crop**</i>	Hayed/Grazed/Cut for silage during or before the end of the LPP	X		
	Hayed/Grazed/Cut for silage after the LPP, but before Sept 1		X*	
	Hayed/Grazed/Cut for silage on or after Sept 1	X		
	Harvested for grain or seed at any time			X
<i>During Late Planting Period (LPP) of the Prevented Crop</i>	Hayed/Grazed/Cut for Silage before Sept 1			X
	Hayed/Grazed/Cut for silage on or after Sept 1	X		
	Harvested for grain or seed at any time			X
<i>After Late Planting Period of the Prevented Crop</i>	Hayed/Grazed/Cut for silage before Sept 1		X	
	Hayed/Grazed/Cut for silage on or after Sept 1	X		
	Harvested for grain or seed at any time		X*	
<i>*Provided the crop claimed as a cover crop is not the prevented crop and all other policy provisions are met.</i>				
<i>**Example: Fall-Planted Cover Crop; Spring PP Crop</i>				

- Q** If a cover crop planted last fall is hayed after the Final Planting Date but during or after the late planting period, am I still eligible for Prevented Planting on those acres?

A

A cover crop planted before the final planting date of the crop prevented from planting can be hayed or grazed within or prior to the end of the late planting period. The insured may still be eligible for 100% of the prevented planting payment, provided haying and grazing of the cover crop did not contribute to the acreage being prevented from planting.

For example: a cover crop was planted last fall; wet weather in the spring prevents the insured from planting corn by the FPD; the cover crop can be hayed or grazed through the LPP without impacting the corn PP payment.

- Q** If I plant a cover crop and cut it for hay after September 1, can I sell it without affecting my prevented planting payment?

A

Yes. If a cover crop is hayed on or after September 1 the insured may receive a full prevented planting payment provided all other policy provisions have been met.

- **Q** Is there flexibility for grazing cover crops before September 1?

A

For the 2019 crop year only, if you hay, graze or cut the cover crop for silage before September 1, your prevented planting payment will be reduced by 65%.

- **Q** Can I plant a cover crop of the same crop I was prevented from planting? Or in other words, can I use the seed I have on hand (corn, soybeans, wheat) to plant a cover crop as long as it's at a lower seeded rate that qualifies for cover crop?

A

Yes. An acceptable cover crop must be generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement is planted at the recommended seeding rate, etc. The cover crop may be the same crop prevented from planting and may still retain eligibility for a prevented planting payment. The cover crop planted cannot be used for harvest as seed or grain.

Example: A producer plants a cover crop of corn (for silage to be cut after September 1) following a prevented planting crop of corn (for grain). If all other provisions are met, and planting corn for silage at rates consistent with a cover crop is generally recognized by agricultural experts as being agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement, it would not impact the prevented planting payment.

This Frequently Asked Questions document does not change existing policy or procedure, or existing Approved Insurance Provider responsibilities in making prevented planting determinations. Policyholders must meet all eligibility requirements under the prevented planting policy provisions and handbook procedures.

Risk Management Agency (RMA) Prevented Planting and Alfalfa/Forage (2019 Only)

- **Q** Can I plant alfalfa for the 2020 crop year on acreage claimed as prevented from planting without impacting my 2019 prevented planting payment?

A

Yes. Planting a 2020 alfalfa crop will not impact the 2019 prevented planting payment.

- **Q** What are my options for planting alfalfa on prevented planting

A

Producers have options when planting alfalfa on prevented planting acreage without impacting their 2019 prevented planting payments.

Producers can:

1. Plant alfalfa as a cover crop;

- a. Must be planted and managed according to NRCS (or other agricultural expert) guidelines including seeding rates, input rates, and NRCS termination dates; and
- b. Can be hayed, grazed, or cut for silage, haylage or baleage on or after September 1 with NO impact to the 2019 prevented planting payment.

2. Plant alfalfa as a 2020 crop with the following options:

a. Not insure the alfalfa;

- i. There is no impact on 2019 prevented planting payment;
- ii. There are no planting date or harvest restrictions; and
- iii. It is considered a first crop, regardless of insurance coverage, for the 2020 crop year.

b. Insure the alfalfa under a 2020 forage seeding policy;

- i. If producers plant a 2020 alfalfa crop and choose to insure it with a forage seeding policy, they should consult with their crop insurance agent for all details regarding policy provisions and dates for their local area.
- ii. Producers should consider the following:

1. There is no impact on the 2019 prevented planting payment.
2. The policy does not insure a crop that is grazed at any time during the insurance period.
3. Earliest planting dates vary by region to comply with local good farming practices.
4. Final planting dates vary by region.
5. End of insurance dates vary by region and by special provision.
6. In many parts of the county, producers need to apply for a written agreement for a fall seeded forage seeding policy. They should work with their crop insurance agent to establish the request. Due dates vary by region.

c. Insure the alfalfa under a 2021 forage production policy;

- i. If producers choose to insure the alfalfa crop with a 2021 forage production policy, insurance attaches after the stand passes an initial inspection. Sales closing dates vary by region.
- ii. Producers should contact their crop insurance agent for complete details.

d. Insure the alfalfa under both a 2020 forage seeding policy and a 2021 forage production policy.

- **Q** What are the dates I need to remember if insuring fall planted forage seeding on 2019 prevented planting ground?

A

Be sure to contact your crop insurance agent for questions concerning future coverage.

Important Dates:

Minnesota, Iowa, and Wisconsin

Earliest Planting Date (as per Good Farming Practices) – 07/01/2019

2020 Forage Seeding Written Agreement Due – 12/10/2019

2021 Forage Production Sales Closing Date – 09/30/2020

Montana, North Dakota, South Dakota, Wyoming

Earliest Planting Date (as per Good Farming Practices) – 07/01/2019

2020 Forage Seeding Written Agreement Due – 08/31/2019

2021 Forage Production Sales Closing Date – 09/30/2020