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## Documentation Related to Prevented Planting

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The final planting date for soybeans is June 15. The late planting period for peanuts ends on June 15. If you know growers that plan to file for prevented planting, their crop insurance provider needs to be notified within 72 hours of the final planting date. The following is an overview of important terms and documentation issues related to prevented planting (PP).

**Final Planting Date.** The Final Planting Date (FPD) is the last date a producer may plant and the acreage be eligible for full crop insurance coverage (receive the 100% of Production Guarantee or Revenue Guarantee). The farmer is NOT required to plant after the FPD but may do so at reduced coverage of 1% per day through the late planting period.

### Georgia Final Planting Date

Crop	Date	Counties
Cotton	May 31	All counties
Peanut	May 31	Jefferson, Johnson, Laurens, Montgomery, Richmond, Treutlen, Washington, Wilkinson
Peanut	June 5	All other counties
Grain Sorghum	June 10	All counties
Soybeans	June 15	All counties

**Late Planting Period (LP).** If the producer so elects, planting may continue during the late planting period at reduced coverage of 1% per day. Planting may continue even after the late planting period and coverage will be at the PP guarantee (50% of the full season guarantee for cotton and peanuts and 60% of the full season guarantee for grain sorghum and soybeans).

### Georgia Late Planting Period

Crop	Period	Counties
Cotton	June 1 - June 15 (15 days)	All counties
Peanut	June 1 - June 15 (15 days)	Jefferson, Johnson, Laurens, Montgomery, Richmond, Treutlen, Washington, Wilkinson
	June 6 – June 15 (10 days)	All other counties
Grain Sorghum	June 11 - July 5 (25 days)	All counties
Soybeans	June 16 – July 10 (25 days)	All counties

**Prevented Planting.** If a farmer is unable to plant by the final planting date, the farmer may file for “prevented planting” (PP) and must do so within 72 hours after the FPD. If choosing to plant during the Late Planting Period and still unable to plant, the farmer must file for “prevented planting” within 72 hours of the late planting deadline.

Current drought conditions and forecasts make it very uncertain as to the best strategy a farmer should take. High prices have encouraged most farmers to go ahead and plant in hopes of rain after planting. The likely safe strategy is to initiate the process to file for prevented planting and modify later if a grower changes his/her mind during the late planting period or even after.

**Eligibility.** The *2008 Prevented Planting Loss Adjustment Standards Handbook*, states that PP coverage will be provided for drought for non-irrigated acreage if on the Final Planting Day (or within the Late Planting Period if electing to plant within the Late Period)

*“For non-irrigated acreage, the area that is prevented from being planted has insufficient soil moisture for germination of seed OR progress toward crop maturity due to a prolonged period of dry weather.”*

The *Standards* goes on to say that

*“Prolonged precipitation deficiencies must be verifiable using information collected by sources whose business it is to record and study the weather, including but not limited to, local weather reporting stations of the National Weather Service.” “...farm records, written opinions from CSREES, and the soil moisture indices cannot be considered as being from sources who are in the business of recording and studying weather.”*

**Verification and Documentation.** The *Standards* give FOUR types of verifiable documentation that should be provided to the insurance provider in the case of a non-irrigated crop that is considered to be prevented from planting due to drought.

1. *Documentation that other producers with acreage with similar characteristics are also prevented from planting their crop.* In other words, the drought must be general in the surrounding area and prevents other producers from planting acreage with similar characteristics.
2. *Data showing prolonged precipitation deficiencies for the area.*
3. *Documentation (written opinions) from agricultural experts for the insured PP crop that states the amount of soil moisture needed to germinate seed or for progress toward maturity is not available. Agricultural experts must be disinterested third parties to the insured.*
4. *Information shows insufficient moisture conditions existed on the final planting date or within the late planting period, regardless of whether rain subsequently falls or is expected to fall. To eliminate any questions about soil moisture content of the acreage in question, the insured may submit a written soil moisture profile/report of the acreages in question from a disinterested third party that is knowledgeable in determining soil moisture.*

The documentation is necessary for a grower to qualify for prevented planting as defined by the Basic Provisions. Three conditions must be met to qualify the area that is prevented from being planted due to drought: 1) insufficient soil moisture for germination of seed and progress toward crop maturity; 2) prolonged period of dry weather that is general to the area; 3) in an area where

other producers with acreage with similar characteristics are also prevented from planting their crop. Each of these conditions must be proven separately.

**Documentation - What It All Means.** Extension may be called upon to assist in providing the documentation to verify that producers were prevented from planting. Documentation as of the final planting date is needed. Unless the producer wishes to continue to try to plant during the Late Period, what happens after the final planting date does not factor into the claim.

The producer must report a PP claim within 72 hours after final planting date, this can be a phone call or visit to the office. The crop loss adjuster will ask for documentation and documentation must be provided before the claim will be worked and the acreage possibly released. If the producer has the needed documentation at the time the claim is filed or shortly thereafter, this will save time and the process go much smoother.

1. Other Producers Also Prevented . Some producers have chosen to plant *hoping* for rain while others have held off *waiting* for rain first. Documentation that seed planted has yet to emerge might be helpful. Documentation that the producers are on different soils or use different production practices (strip-till vs. conventional, for example) might also be useful. While some producers may have chosen to plant, documentation that a significant number of others have not (documentation that this is not an isolated case) might also be helpful. Soybeans are behind normal in planting progress. This is shown in the weekly Crop Progress and Conditions report by NASS.
2. Precipitation Data. “Prolonged” precipitation data must be from a source whose business it is to record and study the weather. It must be specific to the producer’s area. Universities are recognized as sources who collect and study weather data. Farmer records, written opinion or data collected by CSREES, and soil moisture index may not be considered sufficient. Precipitation data is available on-line at the Georgia Automated Environmental Monitoring Network (AEMN) at [www.georgiaweather.net](http://www.georgiaweather.net). Once this type of data is collected, the same data and numbers could be available and used for all producers. (see attached sheet)
3. Germination and Progress. In addition to precipitation data itself, further/separate documentation must also be provided that the lack of such precipitation has caused farmers not be able to plant. Specifically, expert opinion is needed stating that soil moisture on the FPD is not sufficient to germinate the seed. This documentation could be a letter on Extension letterhead from the county agent or other expert. In the past, a newsletter or other information provided through Extension has served as documentation.
4. In addition to “prolonged” weather data (#2), documentation is needed to support the claim in (#3). Documentation is needed showing that insufficient moisture was available on the Final Planting Date. Again, this could take the form of a letter or report from a disinterested third party expert such as Extension based on an examination of the farm’s actual conditions.

**Implications For Yield Histories.** If the farmer files for and is approved for prevented planting and does not plant a second crop, this will have no impact on his APH (Actual Production

History) for crop insurance purposes. It will be as if he/she never planted. If the farmer plants a second crop, yield for the prevented planted crop will be 60% of the APH.

If the farmer plants and the crop later fails (does not come up at all or is approved for abandonment), the crop insurance adjusters appraised yield is used for future APH calculation. If the yield is zero or less than 60% of the "T-yield", the farmer may elect to substitute 60% of the T-yield for the adjuster's appraised yield. If choosing to take the substitution, this will reduce the impact on the APH but the farmer will pay a slightly higher premium on his crop insurance in the future.