

## **Following Another Crop (FAC) and Not Following Another Crop (NFAC) Cropping Practices**

Following Another Crop (FAC) and Not Following Another Crop (NFAC) are cropping practices listed in the actuarial documents used to determine the insurability of a crop following another crop that meets certain conditions specified in the Special Provisions.

Beginning with the 2020 Crop Year, you may have the choice of enterprise or optional units by FAC and NFAC cropping practice in select grain sorghum and soybean counties.

### **What is the definition of double crop?**

Producing two or more crops for harvest on the same acreage in the same crop year.

### **What is the definition of FAC and NFAC?**

FAC is generally defined as a crop that is planted following another crop, and NFAC is generally defined as a crop that is planted **not** following another crop. The exact definitions can be found in the Coarse Grains Crop Provisions, with some region-specific clarifications in the Special Provisions.

### **Are the terms Double Crop and FAC interchangeable?**

The terms “double crop” and “FAC” have different meanings and therefore are not interchangeable. “FAC” and “NFAC” are cropping practices listed in the actuarial documents used to determine the insurability of a crop following another crop. A

crop may be designated as FAC if it meets the definition requirements for the region but is not considered double cropping.

For example, soybeans following wheat can be either FAC or NFAC depending upon the stage of growth the wheat reached. Suppose that wheat is planted and insured in the fall of 2012 for harvest during the 2013 crop year. During the year, the wheat was damaged by freeze prior to heading and an appraisal was made to the damaged wheat with the acreage released to go to another crop. Soybeans were planted as the second insured crop on the acreage; however, soybeans would qualify as NFAC (as specified in the Special Provisions) because the wheat had not reached the heading stage. Conversely, in a subsequent crop year, the appraised acreage of wheat where production was lost due to insured causes of loss used for the claim settlement would be an acceptable record for determining double cropped acreage (even though the acreage was designated as NFAC). Therefore, FAC and NFAC designations alone cannot be used to determine double cropped acreage.

FAC and NFAC acreage can qualify for double cropping provided the producer has a history in accordance with section 15(h) of the Common Crop Insurance Policy Basic Provisions (Basic Provisions). Further clarifications can be found in [FAD-209](#) issued by RMA on June 3, 2014.

**If I plant both FAC and NFAC soybeans in an approved county, do I have the option to NOT insure the FAC practice and insure the NFAC practice?**

Generally, no. All acreage of the crop in the county must be insured. If there are soybeans that meet the definition of the FAC practice as stated in the Special Provisions and all other policy requirements are met, the FAC soybeans must be insured under the soybean policy for the county. The only time you have a choice to not insure a crop or practice that meets the insurability requirements of the policy is when a first insured crop suffers an insurable loss and you elect to receive 100 percent of the indemnity on the first insured crop then choose not to insure a second insurable crop on the same acreage in accordance with 15(e) of the Basic Provisions.

**In a county where the FAC practice is insurable for the current year, are my FAC soybeans in the current crop year insurable if I planted FAC soybeans in previous years but have no production records?**

A history of planting FAC is not required to make the crop insurable. If your crop meets the definition of FAC as stated in the Special Provisions, you may insure the soybeans under the FAC practice.

**In a FAC-approved county, if I take a wheat crop to harvest and no loss occurs on the crop and then I plant soybeans, are the soybeans insurable?**

In a FAC-approved county, it is irrelevant if there is a loss on the first crop. If the soybeans meet the requirements of the Special Provisions and you choose to insure soybeans, then they are insurable.

**If I plant and insure a second crop, do not have double-cropping history, and a loss occurred on my first insured crop, can I receive 100% indemnity on my first insured crop?**

You may receive 35 percent of the indemnity on the first insured crop, if you plant and insure a second crop on the acreage. If the second crop does not suffer a loss, you may receive the remaining 65 percent indemnity on the first crop. Please note that insurability under the FAC practice is irrelevant in this situation.

**The following matrix assumes soybean insurance available in a county where both FAC and NFAC practices are in effect and a continuous soybean policy is in effect for the insured.**

<b>Scenario</b>	<b>Insurable Practice</b>	<b>Soybean Insurance Available</b>	<b>Soybean Insurance Mandatory - If a policy is in effect</b>
Soybeans planted following cover crop .	NFAC	Yes	Yes
Soybeans planted following small grain crop harvested for hay before heading.	NFAC	Yes	Yes
Soybeans planted following small grain crop harvested for hay after heading.	FAC	Yes	Yes
Soybeans planted following insured wheat crop planted for grain and harvested. No double crop history. No loss.	FAC	Yes	Yes
Soybeans planted following insured wheat crop planted for grain and failed before heading stage. No double crop history. Insured elects to protect 100 percent indemnity on first crop.	NFAC	Yes	No
Soybeans planted following insured wheat crop planted for grain. Loss occurred after heading stage. No double crop history. Insured elects to protect 100 percent indemnity on first crop.	FAC	Yes	No
Soybeans planted following insured wheat crop planted for grain. Wheat failed and terminated before heading stage. Qualifying double crop history. One hundred percent coverage available for both wheat and soybeans.	NFAC	Yes	Yes

Soybeans planted following insured wheat crop planted for grain. Loss occurred after heading stage. Qualifying double crop history. One hundred percent coverage available for both wheat and soybeans.

FAC

Yes

Yes

**If the irrigated practice has now been divided into irrigated FAC and NFAC, am I required to establish separate APH database for FAC and NFAC?**

A. Yes. The Crop Insurance Handbook (CIH) Para. 1523 provides instructions on establishing or dividing Actual Production History (APH) databases when actuarial documents specify new practices/types (P/T), or otherwise modify existing P/Ts. For each P/T listed on the actuarial documents when the P/T has been produced in previous crop years or you plan to plant for the current crop year. Informational memorandum [PM-19-070](#) contains procedure specific for establishing APH databases when dividing irrigated or non-irrigated practices into FAC and NFAC for 2020 crop year only.

**In my county, the option is available to have enterprise units by irrigated and non-irrigated practice. Can I elect separate enterprise units for FAC and NFAC as well?**

You may not have enterprise units by **both** irrigated and non-irrigated practices **and** by FAC and NFAC. You may elect enterprise units by irrigated and non-irrigated practice. You also have the option to elect enterprise or optional units for FAC and NFAC cropping practices for grain sorghum and soybeans when the actuarial documents specify FAC and NFAC cropping practices for each irrigation practice you use.

For example, if the non-irrigated practice for your county allows both FAC and NFAC cropping practices in the actuarial documents, but the irrigated practice does not specify either FAC or NFAC, enterprise units are available as follows:

1. If you use the irrigated practice, separate enterprise units for FAC and NFAC cropping practices are not available because they are not specified as separate cropping practices in the actuarial documents for the irrigated practice;
2. If you use only the non-irrigated practice, with FAC and NFAC cropping practices, separate enterprise units for non-irrigated FAC and NFAC cropping practices are available, because they are specified as separate cropping practices in the actuarial documents for the non-irrigated practice.

## **What are the qualifications for enterprise units for FAC and NFAC cropping practices?**

Both the FAC and NFAC units must each separately qualify for enterprise units. For further information, contact your crop insurance agent.

## **Can I elect a combination of enterprise or optional units by irrigation practice and FAC and NFAC cropping practice?**

You may elect one enterprise unit or optional unit for all FAC cropping practices, all NFAC cropping practices, or separate enterprise units for both. If you elect an enterprise unit or optional unit for these cropping practices, enterprise or optional units by irrigation practices are not allowed.

## **When do I elect my unit structure?**

Enterprise unit elections are required to be made on or before the earliest sales closing date on an Application or a Policy Change Form. Optional unit by irrigated practice or FAC and NFAC cropping practices are determined at acreage reporting time, if the production report contains the prior year's crop production on the basis of the optional units for the current crop year.

## **Are enterprise units by FAC and NFAC available for High-Risk Alternate Coverage Endorsement (HR-ACE)?**

The unit structures available for HR-ACE are basic, optional, or enterprise units. Enterprise units by irrigation and FAC and NFAC cropping practices are allowed

under HR-ACE when allowed by applicable policy and provided in actuarial documents. The unit structure elected under HR-ACE does not have to be the same as the unit structure elected for the base policy. For FAQs regarding HR-ACE, [click here](#).