

## **2017 Illinois Prevented Planting Provision**

### **If I can't get my initial crop planted by the final planting date, can I file for prevented planting?**

Prevented planting coverage provides producers valuable protection in the event they are unable to plant an insured crop by the final planting date or during the late planting period due to an insured cause of loss. For a farmer to take a prevented planting payment, prevented planting must be general to the surrounding area and subject to an insurable cause of loss that also prevents other producers from planting acreage with similar characteristics.

### **How is a prevented planting payment calculated?**

The amount of prevented planting coverage is calculated as a percent of the insurance guarantee the insured would have for a timely planted crop. For example, suppose a producer's insurance guarantee for corn is \$500 an acre. The prevented planting coverage factor is 55 percent, the prevented planting payment would be \$275 (or 55 percent of the guarantee).

Talk with your crop insurance agent when making decisions about replanting or prevented planting.

### **How are Final Planting Dates determined?**

RMA Regional Offices use internally-developed guidelines to establish the final planting dates for all crops. In 2016, tools allowing for the analysis of RMA data were developed which enabled RMA Regional Offices to compare when a crop is typically

planted, the yield associated with the planting date, loss ratios by planting date, and causes of loss by planting date. RMA Regional Offices also consulted with agricultural experts to verify that established dates are reasonable for the crop and area. Final planting dates for corn range from May 31 in the southern tip of Illinois to June 5 for the rest of the state. Final planting dates for soybeans range from June 20 in southern Illinois to June 15 for northern Illinois.

Beginning with the 2017 crop year, the RMA Regional Offices will begin reviewing the agronomic appropriateness of the final planting dates for all crops on a three-year rotational basis. In addition to using the internally-developed guidelines for review, the RMA Regional Offices also use the recommendations of Land Grant Universities, Grower Associations, agricultural producers, and approved insurance providers.

### **Are the Final Planting dates adjustable, or can they be waived due to disaster designations?**

Since final planting dates and late planting periods are contained in the policy, in accordance with the preamble to the Common Crop Insurance Policy Basic Provisions (7 C.F.R. § 457.8), they may not be waived or modified after the contract change date, which for corn was November 30, 2016. RMA will review the final planting dates.

### **What happens if I'm not in a replant situation, but want to plant my initial crop after the final planting date?**

Most crop insurance policies include a late planting period which begins the day after the final planting date. Acreage planted during the late planting period will have its guarantee reduced by 1 percent per day for each day after the final planting date. Late planting periods for crops may vary by state and county, but can't exceed 25 days. The late planting period for corn and soybeans in Illinois is 25 days after the final planting date. Insured acres planted after the late planting period due to an insurable cause of loss can still be insured at the prevented planting coverage level. Your crop insurance agent can provide details on how these provisions apply to your policy.

## **How do you calculate the reduction for planting during the late planting period?**

For example, a farmer with a Revenue Protection policy and a minimum guarantee of \$500 per acre, who planted two days after the final planting date will have a 2 percent reduction in the guarantee. The guarantee would be \$490 ( $\$500 \times (1-.02)$ ). Crops planted after the late planting period will have a coverage level equal to the prevented planting guarantee.