

Acreage Reporting Deadline

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As the acreage reporting deadline approaches, filing this report timely and accurately is a crucial part of the crop insurance cycle. After planting is completed, the acreage report is used for crop insurance and indicates the crop(s) you have planted and should also include the acres that were prevented from planting. As you work with your crop insurance agent, be sure to verify the following information: CLU, legal description, FSA Farm Numbers, total planted acres, share percentages/shareholders, original planting dates, and all prevent plant acres.

Regarding Prevent Plant Acres: A notice of loss needs to be filed with your crop insurance agent no later than 72 hours after that crop(s) final plant date or when the insured determines there would be no planting during the late planting period. Be advised, prevent plant acres that were not reported cannot be added to the acreage report after the deadline. To qualify for prevent plant loss payment, the acreage must have been at least 20 acres or 20% of the insurable crop. This is known as the 20/20 rule. If Enterprise Units were elected on the policy at Sales Closing, prevent plant acres do NOT count towards qualifying for EU. Only the total planted acres will apply to qualify for this unit structure.

Zero Planted Acres: In the event no acres were planted, zero acres must still be reported to the crop insurance agent. Units that are reported as zero will not be charged a premium or an administration fee. By completing a zero-acreage report, this certifies that the insured had no share in the crop or liability that would accrue a loss indemnity from the Approved Insurance Provider (AIP) for that crop year. These reports must also be filed promptly with the crop insurance agent just as if there were planted acres.

Acreage Reporting Revisions: Revisions may be done at any point before the acreage reporting deadline without any ramifications from the AIP. After the final date, the acreage report cannot necessarily be revised

without approval from the AIP. For example, if the information on the acreage report was correct and mistakenly transposed during processing (keypunch error), the AIP may allow these revisions based on clear evidence of the keypunch error.

Given this growing season and the potential for crop losses at harvest time, the acreage report must be done timely and correctly. Misreported information on the acreage report can lead to potential problems in the event of a claim and overall insurance premium. Once you receive a copy of your Schedule of Insurance (SOI), it is good practice to review this document for accuracy. I tell every one of my clients to “go through each of these documents with a fine-tooth comb.” If any errors or discrepancies are found, be sure to contact your crop insurance agent immediately. The overall goal is for 100% accuracy, however, mistakes can happen throughout the process on a multitude of different levels. Be diligent with the information provided to your crop insurance agent throughout the crop insurance cycle.

If you have any questions regarding this topic or anything else related to crop insurance, please do not hesitate to contact me directly.

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