

Getting Acreage Reporting Right

Getting acreage reporting right saves you money.

You have a lot at stake

You have a lot at stake in making sure your crop insurance acreage reporting is accurate and on time.

If you fail to report on time, you may not be protected. If you report too much acreage, you may pay too much premium. If you report too little acreage, you may recover less when you file a claim.

Crop insurance agents often say that mistakes in acreage reporting are the easiest way for producers to have an unsatisfactory experience with crop insurance.

Don't depend on your agent to do this important job for you. Your signature on the bottom of the acreage reporting form makes it, legally, your responsibility. Double-check it for yourself. Also make sure that your crop insurance and USDA Farm Service Agency reports are identical (provide written explanation of any differences). The law requires that they be compared.

Make sure that you receive and retain a signed copy of the reports that you file, as this is critical to correct any errors that may show up later.

What is an acreage report?

The acreage report is the basis for determining the amount of insurance provided and the premium charged.

An annual acreage report for each insured crop in the county in which you have an ownership share must be submitted to your insurance company (through your agent) on or before the acreage reporting date for that crop.

The acreage report shows the crops you have planted, acreage prevented from planting, what share you have in those crops, where the crops are located, how many acres you planted, the dates you planted them, what insurance unit they are located on, and the cultural practice followed (i.e., irrigated, double cropped, etc.).

You may not revise this report after the acreage reporting date. Dates vary from crop to crop.

Intended acreage reports

Although not often used, insurance providers may request planting intentions from you at the time of application, or when servicing the policy for subsequent crop years. This may occur when you are updating your Actual Production History (APH).

The intended acreage report is not your official acreage report, which is done after planting. Your agent may use the intended acreage report, with your verification, to help you arrive at a final acreage report.

If you submit nothing further by the final acreage reporting date, coverage will be based on the intended acreage report and understood to be complete and accurate. So make sure what you actually planted is what counts for your acreage reporting.

Remember, you may make revisions to your acreage report right up to the final acreage reporting date.

Acreage reporting dates

Acreage reporting dates vary by crop and State. They are also subject to change, so don't forget to check with your crop insurance agent to make sure you do not miss this important deadline.

It is a good idea to have a checklist with each of the crop insurance deadline dates filled in.

You can also find your acreage reporting deadline online at Farm-Risk-Plans.USDA.gov. Click on the link to "Regional Office Crop Fact Sheets." Click on your State and scroll down to your crop fact sheet.

Summary of Protection or Schedule of Insurance

About 8 to 10 weeks after you submit your acreage report, you will receive a Summary of Protection or Schedule of Insurance. This document summarizes your previous acreage report as it appears in the official records. Review it carefully to make sure that all entries are correct and match the copy of your signed acreage report that you initially provided to your insurance agent. Differences between the summary and your signed acreage report can usually be corrected if you contact your agent and give notice of the error immediately upon receipt of the summary.

Remember

Acreage reporting is your responsibility.

Doing it right will save you money.

Always get a copy of your report immediately after signing and filing it with your agent, and keep it with your records.

Remember, it is your responsibility to report crop damage to your agent within 72 hours of discovery.

Never put damaged acreage to another use without prior written consent of the insurance adjuster. You don't want to destroy any evidence of a possible claim.

For more information:

Contact a crop insurance agent. To find an agent visit our online locator at: www.rma.usda.gov/Information-Tools/Agent-Locator-Page.