

# Mississippi Crop Insurance Dates and Information

When faced with adverse weather, producers must quickly make important crop insurance choices about replanting damaged crops or claiming prevented planting. As such, it is essential for producers to know what their crop insurance options are, and the dates that will impact these options. Table 1 contains the important crop insurance dates for corn, cotton, rice, and soybeans.

The following explains what each of these dates mean:

**Sales closing date** is the last date to apply for crop insurance coverage. This date varies by crop and state.

**Cancellation date** is the last date that the producer can request cancellation of the policy for the next year.

**Production reporting date** is the date that producers must report production for Actual Production History (APH), Actual Revenue History (ARH), Revenue Protection (RP), and Revenue Protection with Harvest Price Exclusion (RP-HPE).

**Earliest planting date** is the earliest a crop can be planted and still be eligible for replanting payments. This varies by crop and state. Cotton does not have an earliest planting date because it is not covered by replant payments.

**Final planting date** is the last date to receive the full yield or revenue guarantee. The late planting period typically starts after this date. Crops planted during the late planting period receive a reduced guarantee. Typically, the guarantee is reduced 1 percent per day for each day from the final planting date to the end of late planting period date. The length of the late planting period is different for each crop. This varies across crops and states.

**End of late planting period date** is the last day of the late planting period. Coverage for crops planted after this date is reduced to the prevented planting coverage level.

**Table 1. Mississippi crop insurance dates for corn, cotton, rice, and soybeans.**

Base County Dates	Corn	Cotton	Rice	Soybeans
Sales Closing Date	February 28	February 28	February 28	February 28
Cancellation Date	February 28	February 28	February 28	February 28
Production Reporting Date	April 14	April 14	April 14	April 14
Earliest Planting Date	March 11	–	April 1	April 16
Final Planting Date	April 25	May 25	May 25	June 15
End of Late Planting Period Date	May 10	June 09	June 09	July 10
Acreage Reporting Date	July 15	July 15	July 15	July 15
Premium Billing Date	August 15	August 15	August 15	August 15
End of Insurance Date	December 10	December 31	October 31	December 10
Contract Change Date	November 30	November 30	November 30	November 30
Termination Date	February 28	February 28	February 28	February 28

Source: U.S. Department of Agriculture Risk Management Agency.

**Acreage reporting date** is the date that producers must report the number of acres of each insured crop that they have planted.

**Premium billing date** is the date that the producer will be billed for the premium and any administrative fees. Producers may pay premiums before this date. If payment is not made by the date specified, the insurance provider may assess interest on the premium balance.

**End of insurance date** is the last date that the producer has a guarantee on the crop. Insurance coverage ends on the date the crop is harvested, abandoned, or destroyed; the date of the final adjustment on losses; or the set end date of insurance, as shown in Table 1.

**Contract change date** is the date by which changes to the insurance policy made by the Risk Management Agency (RMA) will be posted. The producer will be able to review these changes and adjust their policy if they wish. Any change to their policy must be made by the cancellation date the following spring.

**Termination date** is the last date that the previous year's premiums can be paid. If the premium is not paid, insurance coverage for the following year will be cancelled.

## Replant versus Prevented Planting

For those producers who are impacted by adverse weather, their options are dependent on whether they had a crop planted or if they were prevented from planting at all. Producers who had a crop planted that was damaged may be eligible for a replanting payment. Producers who were unable to plant a crop at all may be eligible for a prevented planting payment.

### Replanting Payment

A replanting payment is a payment to help with the expenses related to replanting a crop damaged by an insurable cause of loss. To be eligible for a replanting payment, the acres must meet the following conditions:

- Insured crop must be damaged by an insurable cause
- Insurance provider determines that it is practical to replant
- Acres being replanted were planted on or after the Earliest Planting Date
- Per-acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) is less than 90 percent of the per-acre production guarantee for acreage intended to be replanted
- Replanted acreage is either at least 20 acres, or at least 20 percent of the insured planted acreage (only includes acreage planted before the end of the late planting period)
- Insurance provider has agreed to replant
- No prior replanting payment was made on the acreage during the current crop year
- The replanted crop must be the same crop as was initially damaged

The insurance provider determines if it is practical to replant a crop. Practical means that it is in the best interest of the producer and insurance provider to

replant the crop. It is typically considered practical to replant until the end of the late planting period date. However, given the conditions, the insurance provider could determine it is practical to replant after this date. Producers should discuss their options with their crop insurance agent.

If the insurance provider determines that it is not practical to replant, but the producer wants to plant a second crop, the producer has two options:

1. Producer receives 100 percent indemnity on the first insured crop. The second crop is planted but not insured.
2. Producer receives 35 percent of the indemnity on the first insured crop. The second crop is planted and insured. If the second crop does not have a loss, the producer can receive the remaining 65 percent indemnity on the first crop.

Ultimately, it is up to the producer to plant another crop. However, whether that second crop is covered by insurance is up to the insurance provider. Another important factor is the crop under consideration for replanting. To be eligible for a replanting payment, the replanted crop must be the same as the initially damaged crop. However, a producer can still plant a different crop and have it eligible for a full insurance guarantee, if that crop is planted before the end of the late planting period date. If they plant a different crop, they will not be eligible for the replanting payment.

Unless stated otherwise, the replanting payment rate is calculated as the lesser of:

The projected price times 20 percent of the production guarantee times the producer's share

**or**

Maximum bushels or pounds allowed in the policy times the projected price times the producer's share

- Corn maximum bushels allowed = 8 bu
- Rice maximum pounds allowed = 400 lbs
- Soybean maximum bushels allowed = 3 bu

These projected prices are set each spring and are outlined in Table 2. All payment calculations should be shown on the production worksheet or on a special report.

**Table 2. Projected price and prevented planting coverage level for corn, cotton, rice, and soybeans.**

Crop	Projected Price	Prevented Planting Coverage Level
Corn	\$4.48/bu	0.55
Cotton	\$0.80/lb	0.5
Rice	\$0.166/lb	0.55
Soybeans	\$11.60/bu	0.6

Source: USDA Risk Management Agency.

## Prevented Planting

A prevented planting payment occurs when an insured crop was unable to be planted by the final planting date. The cause must be due to an insured cause of loss that has impacted the surrounding area and prevented other producers from planting. If a producer was unable to plant a crop at all, there are several options:

- Producers can plant the crop during the late planting period. Crops planted during the late time period have a reduced guarantee for each day planting is delayed after the final planting date. After the end of the late planting period date the guarantee is reduced to that of the prevented planting coverage level.
- The producer can decide not to plant a crop and receive the full prevented planting payment.
- If delayed from planting until after the end of the late planting period, the producer can plant another crop and receive a reduced prevented planting payment of 35 percent of the prevented planting guarantee.
- Lastly, the producer could plant a cover crop, with the restriction that it is not hayed, grazed, or harvested in any way before November 1. In this case, the producer would get the entire prevented planting payment.

When a prevented planting situation occurs, the producer must notify their insurance agent within 72 hours after the final planting date of their planting status. They can decide then whether it is practical or possible to plant during the late planting period. Eligibility is decided on a case-by-case basis. However, at least 20 acres or 20 percent of the crop acreage must be affected.

Prevented planting payments are designed to cover the pre-planting costs. The prevented planting payment is calculated as a percentage of the producer's insurance guarantee on the impacted acres. This percentage varies from crop to crop because pre-planting costs are different between crops. For the four major commodities in Mississippi, this percentage of the guarantee is 55 percent for corn and rice, 50 percent for cotton, and 60 percent for soybeans. A producer can have additional coverage by paying an additional premium to increase the prevented planting percentage. This must be done by the sales closing date. For crops that have revenue or yield protection, prevented planting payments are based on the projected price, as shown in Table 2. Prevented planting coverage is not available for area-based insurance.

## Additional Information

More information on all crop insurance policies for all crops, including those not discussed in this publication, can be found on the USDA Risk Management Agency's website about [Crop Report Criteria](#) and [Crop Policies](#). This is only a brief overview of crop insurance policies. Producers should reach out to their local insurance agent to discuss their options.

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