

# Double Cropping Initiative

## What is the double cropping initiative?

The initiative's goal is to increase food production by increasing the number of counties where soybeans or grain sorghum planted for harvest following another crop (FAC) in the same crop year is an insurable practice.

In sum, the goal is to make it easier for producers to insure two crops on the same acreage in the same crop year. While the FAC practice is already insurable in some areas, the initiative expands insurability by reducing history requirements, offering blanket written agreements, and offering written agreements in new areas.

Double cropping and [first and second crop](#) provisions still apply, but the initiative makes it easier to insure your second crop where it was previously unavailable or more burdensome.

## What counties are included in the double cropping initiative?

Refer to the [Expanded Opportunities for Soybeans and Sorghum Maps](#).

There are four categories (colors) indicated on the maps. These colors indicate the availability of insurance for the FAC practice. Counties designated with the color:

- Gray: Do not have coverage for the FAC practice.
- Blue: Already have FAC coverage available.
- Yellow: Allow FAC coverage via written agreement but require history of double cropping.
- Green: Allow FAC coverage via written agreement but waive the history of double cropping requirement.

## **What is the FAC practice?**

FAC is a cropping practice where a crop is planted following another crop. This definition can vary by region so please consult your crop insurance agent or refer to the applicable Special Provisions.

## **Is FAC different than double cropping?**

Yes, double cropping is defined as producing two or more crops for harvest on the same acreage in the same crop year. Crop year is designated by the calendar year in which the insured crop is normally harvested. For example, wheat planted in the fall of 2022 and soybeans planted in the spring of 2023 would be considered planted for harvest in the same crop year.

The double cropping definition is used mostly in the context of [first and second crop](#) provisions, which have not changed.

## **Do the rules surrounding two indemnities on two crops (first and second crop provisions) in the same year still apply under this initiative?**

Yes. Due to statutory requirements, there are policy provisions that allow for full indemnities on both crops when the producer meets the double cropping requirements. If these requirements are not met, the crops do not qualify and are subject to the [first and second crop](#) provisions which typically result in reduced indemnities.

## **What are the basic requirements to qualify for full indemnities on both crops that are double cropped?**

There are three basic requirements of the double cropping provisions:

1. planting an insured crop for harvest following harvest of the first insured crop must be a practice that is generally recognized by agricultural experts in the area;
2. federal crop insurance must be offered in the county for both crops in the same crop year; and
3. the producer must provide acceptable records to establish double cropping history showing:

For planted crops: the producer has double cropped acreage in the county in at least 2 of the last 4 crop years in which the first insured crop was grown.

For crops prevented from planting: the producer has double cropped acreage in the county at least 2 of the last 4 crop years in which the insured crop that is prevented from being planted in the current crop year was grown.

Note: A producer may use another producer's acceptable double cropping records that are specific to the acreage. History established from those records cannot be applied to any other acreage in the county.

## **What is a written agreement?**

A written agreement can provide crop insurance coverage for crops, types, or practices when coverage or rates are not published in the actuarial documents. A written agreement is an individually underwritten insurance offer you request through your agent and is issued through a RMA Regional Office (RO). Written agreements cannot provide coverage for separate Enterprise Units (EU) by cropping practice, Trend Adjusted APH (TA), Supplemental Coverage Option (SCO), or Enhanced Coverage Option (ECO).

## **What is a blanket written agreement?**

Blanket written agreements are pre-constructed insurance offers available for the county. While the insurance offer is published for the county by the RO, it provides individualized coverage if you elect to use it. The coverage, cost, and T-yields will be available to crop insurance companies before the applicable sales closing date. Blanket written agreements do not provide coverage for separate EUs by cropping

practice, TA, SCO, or ECO.

## **What are the basic requirements to qualify for written agreement coverage under the double cropping initiative?**

In general, you must prove you have three years of experience of double cropping to qualify for a FAC practice written agreement. Under the double cropping initiative, this requirement may be reduced in counties with adequate moisture, growing degree days and double crop experience ([see map](#)).

## **If I have a written agreement to insure the FAC practice, am I exempt from meeting all double cropping policy provisions and procedural requirements?**

No. Having a written agreement does not exempt you from following the policies and procedures for double cropped acreage. “No history” means that you are not required to have previously double cropped acreage to be eligible for a written agreement to insure the FAC practice. Counties identified on the [maps](#) as “no history” are suitable for the growing and harvesting using the FAC practice (previously, most of these areas would have required 3 years of double cropping history to qualify for a FAC practice written agreement). All other policies and procedures regarding double cropped acreage are applicable.

If you do not meet the double cropping provisions, your payment is reduced per the [first and second crop](#) provisions. 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, then you may receive the remaining 65 percent indemnity on the first crop.

If the first and second crop both suffer losses, you may receive 35 percent of the indemnity on the first crop and the full indemnity on the second crop.

## **How will prevented planting (PP) work with the double cropping initiative?**

The expansion does not change any double cropping or PP policy requirements. The [first and second crop](#) provisions apply if you do not have a history of double cropping.

**If my fall-planted wheat harvest is delayed due to an insurable cause of loss (e.g., adverse weather) and results in the FAC soybeans being prevented from being planted, am I eligible for PP on the FAC soybeans?**

Yes, if you have a history of double cropping and meet all other eligibility requirements, you may be eligible for PP on the FAC soybeans.

**If my fall planted wheat is PP and then later in the crop year my FAC written agreement soybeans are PP, am I eligible for full payments on both crops?**

If you have acceptable double cropping history and meet all other PP requirements, then you are eligible for 100% PP payment on both crops. If you do not have acceptable double cropping history, then [first and second crop](#) provisions apply.