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Federal Crop
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Corporation



Product
Administration and
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PREVENTED PLANTING LOSS ADJUSTMENT STANDARDS HANDBOOK

2008 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25370 (10-2006) 25380-1(01-2008)	
PREVENTED PLANTING (PP) LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS		OPI: Product Administration and Standards Division	
		APPROVED: <i>IS/ Tim B. Witt</i> Deputy Administrator, Product Management	DATE: <i>1/29/08</i>

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR PREVENTED PLANTING (PP) FOR THE 2008 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: See changes or additions in text which have been highlighted. Three stars (***) identify information that has been removed.

Changes for January 2008 Issuance (FCIC-25370-1):

- A. Section 4 F (3), page 19 - Removed footnote 3. The footnote conflicts with page 22. The footnote should have been updated or removed in the November 2006 issuance but was inadvertently overlooked.
- B. Section 11 G, page 55 – Added this subparagraph to provide instructions for calculating peanut Replant and PP payments when there are multiple price elections within the same unit, along with examples. Also, included an illustration of how the applicable parts of the TPC Production Worksheet would be completed for the PP payment.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Prevented Planting Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-4	3-4	19-20 55-56		10-2006 10-2006	FCIC-25370 FCIC-25370
Insert	1-2	3-4	19-20 55-56		01-2008 01-2008	FCIC-25370-1 FCIC-25370-1
Current Index	1-2	1-2 3-4	1-18 19-20 21-54 55-56 57-70	71-103	01-2008 10-2006 01-2008 10-2006 01-2008 10-2006 01-2008 10-2006	FCIC-25370-1 FCIC-25370 FCIC-25370-1 FCIC-25370 FCIC-25370-1 FCIC-25370 FCIC-25370-1 FCIC-25370

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RESERVED)

(3) Maximum eligible acreage for each crop.

TYPE OF CROP:	Eligible acres if, in any of the 4 most recent crop years^{2/}, the insured has planted ANY crop in the county for which PP insurance was available or has received a PP insurance guarantee:	Eligible acres if, in any of the 4 most recent crop years^{2/}, the insured HAS NOT planted ANY crop in the county for which PP insurance was available or has not received a PP insurance guarantee:
<p>For crops not required to be contracted with a processor to be insured.</p> <p>Applicable crops not requiring processor contracts are as follows:</p> <p>Barley, canola/rapeseed, corn, cotton, ELS cotton, dry beans^{1/}, dry peas^{1/}, flax, grain sorghum, millet, oats, onions, peanuts, central and southern potatoes, northern potatoes, rice, rye, silage sorghum, soybeans, safflowers, sunflower seed, and wheat</p> <p>^{1/}This does not include contract seed beans or contract seed peas. See contract seed beans or contract seed peas below.</p>	<p>The maximum number of acres certified for APH purposes, or insured acres reported for insurance for the crop in any one of the 4 most recent crop years^{2/} (not including reported PP acreage that was planted to a second crop unless the insured meets the double-cropping requirements stated in Section 5 C).</p> <p>The number of acres determined above for a crop may be increased by multiplying it by the ratio of the total cropland acres that the insured is farming in the current crop year^{2/} (if greater) to the total cropland acres that the insured farmed in the previous year, provided that the insured submits proof to the AIP that for the current crop year^{2/} the insured has purchased or leased additional land or that acreage will be released from any USDA program which prohibits harvest of a crop. Such acreage must have been purchased, leased, or released from the USDA program in time to plant it for the current crop year^{2/} using good farming practices. No cause of loss that would prevent planting may be evident at the time the insured leases the acreage (except acreage the insured leased the previous year and continues to lease in the current crop year^{2/}); the insured buys the acreage; or the acreage is released from a USDA program which prohibits harvest of a crop; the insured requests a written agreement to insure the acreage; or the insured otherwise acquires the acreage (such as inherited or gifted acreage).</p>	<p>The number of acres specified on an intended acreage report submitted to the AIP by the SCD for ALL crops insured for the crop year^{2/} and that is accepted by the AIP. The total number of acres listed (for all crops) cannot exceed the number of acres of cropland in the insured's farming operation at the time the intended acreage report is submitted. The number of acres determined above for a crop can only be increased by multiplying it by the ratio of the total cropland acres that the insured is farming in the current crop year^{2/} (if greater) to the number of acres listed in the intended acreage report, if the insured submits proof to the AIP that for the current crop year^{2/} the insured has purchased or leased additional land or that acreage will be released from any USDA program which prohibits harvest of a crop. Such acreage must have been purchased, leased, or released from the USDA program in time to plant it for the current crop year^{2/} using good farming practices. No cause of loss that would prevent planting may be evident at the time the insured leases the acreage (except acreage the insured leased the previous year and continues to lease in the current crop year^{2/}); the insured buys the acreage; or the acreage is released from a USDA program which prohibits harvest of a crop; the insured requests a written agreement to insure the acreage; or the insured otherwise acquires the acreage (such as inherited or gifted acreage).</p>
	<p>^{2/} crop year as defined in the applicable crop provisions.</p> <p>***</p>	

TYPE OF CROP:	Eligible acres if, in any of the 4 most recent crop years^{1/}, the insured has planted ANY crop in the county for which PP insurance was available or has received a PP insurance guarantee:	Eligible acres if, in any of the 4 most recent crop years^{1/}, the insured HAS NOT planted ANY crop in the county for which PP insurance was available or has not received a PP insurance guarantee:
<p>For crops that require a processor contract in order for the crop to be insured.</p> <p>Applicable crops requiring processor contracts are as follows:</p> <p>hybrid seed (corn), hybrid sorghum seed, contract seed beans under the dry bean crop provisions, mustard, contract seed peas under the dry pea crop provisions, green peas, popcorn, processing sweet corn, processing beans, and sugar beets.</p>	<p>The number of acres specified in the processor contract, if the contract specifies a number of acres contracted for the crop year^{1/}; or</p> <p>The result of dividing the quantity of production stated in the processor contract by the insured's approved yield, if the processor contract specifies a quantity of production that will be accepted. (For the purposes of establishing the number of PP acres, any reductions applied to the transitional yield for failure to certify acreage and production for four prior years will not be used.)</p> <p>If a minimum number of acres or amount of production is specified in the processor contract, this amount will be used to determine the eligible acres. If a processor cancels or does not provide contracts, or reduces the contracted acreage or production from what would have otherwise been allowed, solely because the acreage was prevented from being planted due to an insured cause of loss, the AIP will determine the number of acres eligible based on the number of acres or amount of production the insured had contracted in the county in the previous crop year.^{1/} (If the processor contract states both a minimum and maximum number of acres or production, the eligible PP acres will be based on the minimum number stated in the contract.) If the insured did not have a processor contract in place for the previous crop year^{1/}, the insured will not have any eligible PP acres for the applicable processor crop. The total eligible PP acres in all counties cannot exceed the total number of acres or amount of production contracted in all counties in the previous crop year^{1/}. If the applicable crop provisions require that the price election be based on a contract price, and a contract is not in force for the current crop year^{1/}, the price election will be based on the contract price in place for the previous crop year^{1/}.</p>	<p>The number of acres specified for the crop in the processor contract, if the contract specifies a number of acres contracted for the crop year^{1/}; or</p> <p>The result of dividing the quantity of production stated in the processor contract by the insured's approved yield, if the processor contract specifies a quantity of production that will be accepted. (For the purposes of establishing the number of PP acres, any reductions applied to the transitional yield for failure to certify acreage and production for four prior years will not be used.)</p> <p>If a minimum number of acres or amount of production is specified in the processor contract, this amount will be used to determine the eligible acres. (If the processor contract states both a minimum and maximum number of acres or production, the eligible PP acres will be based on the minimum number stated in the contract.)</p>
<p>^{1/} crop year as defined in the applicable crop provisions.</p>		

- Misreported Information Factor (MIF) **WHEN APPLICABLE**. See 7 J above for more information on MIF factor.

STEP 2 =REDUCE PP PAYMENT TO 35% of STEP 1

Used only when PP acres are the first insured crop and will or has a second crop planted on the same acreage or other actions have been taken on the same acreage that would require reduction of the PP payment as stated in Section 5:

The ending results of Step (1) X 35%.

- (2) The PP payment is:
 - (a) The results of steps (1) above; or
 - (b) The SUM of steps 1 and 2 when both apply within the same unit (i.e., part of the PP acres (first insured crop) in the unit are eligible for 100% PP payment, and part of the PP acres in the unit are limited to 35% of the PP payment).

G. CALCULATING PEANUT REPLANT AND PP PAYMENTS WHEN THERE ARE MULTIPLE PRICE ELECTIONS IN THE SAME UNIT

When there is only ONE price election for peanuts, use the PP calculation instructions in subparagraph F above.

INSTRUCTIONS:

- (1) It is the insured's responsibility to allocate the amount (in pounds) of contracted peanuts and the applicable price election to each applicable unit. Contracted pounds are not calculated or determined by the acres reported on the acreage (T11) record; they are allocated by the insured to each applicable unit.
- (2) Contracted pounds cannot be reallocated to units after acreage is reported on the acreage report.
- (3) For Replant and PP payments, when there are multiple price elections for peanuts, a weighted average price (WAP) will be utilized in accordance with the following procedural instructions. Additionally, a WAP is determined for each peanut type when there is more than one peanut type within a unit.
- (4) Document the Replant appraisal and PP payment calculations in the Narrative of the T-P-C Production Worksheet or on a Special Report attached to the T-P-C Production Worksheet.
- (5) Utilizing the WAP in the determination of PP payments will provide the same result as prorating PP acreage to each price election as stated in the crop provisions. Since a percentage of the guaranteed pounds from each price is allocated to the PP acreage for payment purposes, the remaining guaranteed pounds associated with each price election are attributed to the planted acreage and must be determined separately when there are both planted and PP acreage in the same unit. A WAP cannot be used for determining production losses on planted acreage because production to count must be valued using the highest price election first and continuing in

decreasing order to the lowest price election based on the remaining amount of peanuts insured at each price election. The following items will also demonstrate how the guaranteed pounds are prorated when there are multiple price elections and timely planted and PP and/or Late Planted acreage in the same unit.

(6) REPLANT PAYMENT

(a) The maximum Replant Payment amount is the lesser of:

1 20.0 percent of the production guarantee, multiplied by the insured's price election, multiplied by insured share; or

2 \$80.00 multiplied by insured share.

(b) For PP or Replant Payment calculations, the WAP is determined by dividing the unit production guarantee (in dollars) by the unit guaranteed pounds (guaranteed pounds utilized in the premium calculation which is prior to any Late Planting or PP reduction). Based on the insured policy information below, the WAP is determined as follows:

\$30,558 divided by 142,400 = \$.2146 WAP

Timely Planted Acres:	80.0 ac. of non-irrigated (003) and Runner type (084)
Replanted Acres (RA)	20.0 ac.
Pounds allocated by contract:	50,000 lbs. under Contract A @ \$.23/lb. 80,070 lbs. under Contract B @ \$.21/lb.
Non-contracted pounds in excess of contracted pounds:	12,330 lbs.
Guarantee Per Acre (GPA)	1,780 lbs.
Total Unit Production Guarantee in pounds (TUPGp)	142,400 lbs.
Pounds allocated by Price Election:	50,000 lbs. @ \$.228/lb. 80,070 lbs. @ \$.21/lb. 12,330 lbs. @ \$.19/lb.
Total Unit Production Guarantee in dollars (TUPGd)	50,000 lbs. x \$.228/lb. = \$11,400 80,070 lbs. x \$.21/lb. = \$16,815 12,330 lbs. x \$.19/lb. = \$ 2,343 \$30,558
Weighted Average Price (WAP)	$\frac{\$30,558}{142,400 \text{ (TUPGd)}} = \frac{142,400 \text{ (TUPGp)}}{142,400} = \$.2146$
Maximum Replant Payment per Acre: 20% of GPA or \$80.00	20% x 1,780 lbs. (GPA) = 356 lbs. x \$.2146 (WAP) = \$76.40 \$76.40 is less than \$80.00. \$76.40 is multiplied by the number of replanted acres.

- (c) Enter \$76.40 in Section I, “Adjusted Potential” and “Potential Counted” columns of the T-P-C Production Worksheet for 20.0 replanted acres. Also complete the “Total Potential to Count” column and item 17 of the T-P-C Production Worksheet.
- (d) Document the calculations used to obtain the WAP on a Special Report or in the Narrative of the T-P-C Production Worksheet.
- (e) Refer to the Peanut LASH for additional information regarding Replant Payment Instructions; e.g., recording the Replant Payment entries on the Production Worksheet.

INFORMATION TO BE USED IN ITEMS (7) AND (8) BELOW

	Guarantee Amount lbs	Price	Unit Production Guarantee in dollars
Contract A	50,000	\$.228	50,000 lbs. x \$.228/lb. = \$ 11,400.00
Contract B	94,070	\$.210	94,070 lbs. x \$.210 /lb. = \$ 19,755.00
Non-Contract	31,770	\$.190	31,770 lbs. x \$.190 /lb. = \$ 6,036.00
TOTALS	175,840		\$37,191.00

[175,840 lbs. are guarantee lbs. prior to any reduction for late or prevented planting.]

Acreage Report Information			
	Acres	GPA	Net Pounds Guarantee
Prevented Planted	20.0	1,099	21,980
Timely Planted	50.0	2,198	109,900
Late Planted 5 Days	10.0	2,088	20,880
Net Unit Guarantee Pounds: 21,980 Prevented Planting + 130,780 Timely and Late Planted = 152,760 lbs			
Totals Used in Premium Calculation			
80.0 acres	2,198 GPA	175,840 lbs	\$37,191.00

(7) PP PAYMENT

- (a) For PP or Replant Payment calculations, the WAP is determined by dividing the unit production guarantee (in dollars) by the unit guaranteed pounds (guaranteed pounds utilized in the premium calculation which is prior to any Late Planting or PP reduction). Based on the above insured policy information, the WAP is determined as follows:

\$37,191.00 divided by 175,840lb = .2115 WAP

- (b) If the AIP’s computer system can compute the above calculations, the adjuster will complete the T-P-C Production Worksheet for PP payments as instructed in the PP Handbook. If the above calculations CANNOT be made through the AIP’s computer system, the adjuster will perform the above calculations and make the following entries on the T-P-C Production Worksheet for the PP Payment.

- (c) The following illustration shows only those columns that require entries for a PP Payment (e.g., when the PP Payment is paid separately from any production loss on the planted (timely or late) acres). There are additional columns on the T-P-C Production Worksheet that may be used by some AIPs. Document the hand-calculated PP Payment per acre in the Narrative or on a Special Report and attach to the T-P-C Production Worksheet. Separate lines will be used, as follows:

ACTUARIAL								STAGE GUARANTEE	
A	C	D	E	F	G	H	I	Q	R
Field ID	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended Or Final Use	Per Acre Weighted Average Price	Total PP Guarantee Per Acre
1A	60.0	1.000		003	084	PA	Planted Acres		
1B	20.0	1.000		003	084	P2	P2	.2115	1,099
Total	80.0								

- (d) In instances when there are not enough eligible PP peanut acres and multiple peanut price elections are involved, use the WAP to determine the per-acre PP peanut Payment. Then, determine the crop that results in a per-acre PP Payment most similar to the per-acre PP Payment that will be used to make the PP Payment on the remaining acres. Document the hand-calculated PP Payment guarantee per acre in the Narrative or on a Special Report to the T-P-C Production Worksheet.

(8) ALLOCATION OF GUARANTEED POUNDS FOR TIMELY, LATE, AND PP ACRES WHEN MULTIPLE PRICES ARE IN THE SAME UNIT

The following example utilizes the same information as above. The 60.0 planted acres are composed of 50.0 timely planted acres and 10.0 acres planted five days late with a timely planted (TP) guarantee reduction of one percent per day for the late planted (LP) guarantee. Prorating factors (PFs) are determined by dividing the guaranteed pounds for each price election by the total guaranteed pounds for the unit (guaranteed pounds utilized in the premium calculation which is prior to any Late Planting or PP reduction).

Determine Prorating Factors (PF):

50,000 lbs. (of .228 price election) divided by 175,840 lbs. (total unit lbs.) = .2843 PF
 94,070 lbs. (of .210 price election) divided by 175,840 lbs. (total unit lbs.) = .5350 PF
 31,770 lbs. (of .190 price election) divided by 175,840 lbs. (total unit lbs.) = .1807 PF

Calculation for the Prevented Planted Portion:

20 ac. X .2843 = 5.7 ac. X 1099 lb. PP guar. = 6,264.3 lb. X .228 price = \$1,428.26 liab.
 20 ac. X .5350 = 10.7 ac. X 1099 lb. PP guar. = 11,759.3 lb. X .210 price = \$2,469.45 liab.
 20 ac. X .1807 = 3.6 ac. X 1099 lb. PP guar. = 3,956.4 lb. X .190 price = \$751.72 liab.

Totals: 20.0 ac. 21,980 lbs. guar. \$4,649.00 liab. on PP acres

[\$4,649.00 divided by 21,980 lbs. = .2115 WAP]

Calculation for the Timely and Late Planted Portion:

50 ac. X .2843 = 14.2 ac. X 2198 lb. TP guar. = **31,211.6 lb** X .228 price = \$7,116.25 liability
50 ac. X .5350 = 26.8 ac. X 2198 lb. TP guar. = **58,906.4 lb** X .210 price = \$12,370.34 liability
50 ac. X .1807 = 9.0 ac. X 2198 lb. TP guar. = **19,782.0 lb** X .190 price = \$3,758.58 liability

For the late planted acres, the same process would be duplicated within the planted acres based on the proportion of each set of late planted (LP) guarantee reduction.

10 ac. X .2843 = 2.8 ac. X 2088 lb. LP guar. = **5,846.4 lb** X .228 price = \$1,332.98 liability
10 ac. X .5350 = 5.4 ac. X 2088 lb. LP guar. = **11,275.2 lb** X .210 price = \$2,367.79 liability
10 ac. X .1807 = 1.8 ac. X 2088 lb. LP guar. = **3,758.4 lb** X .190 price = \$714.10 liability

Totals: 60.0 ac. 130,780 lb guar. \$27,660.00 liability on planted acres

Resultant Pounds Attributed to Planted Acreage at the Respective Price Election

If there is a production loss on the 60.0 planted acres, quality adjustment will be based and/or subsequent production to count will be valued utilizing the following pounds at their respective price:

31,211.6 lb. TP guar. + 5,846.4 lb. LP guar. = ***37,058.0 lb** guar. @ .228 price election
58,906.4 lb. TP guar. + 11,275.2 lb. LP guar. = ***70,182.0 lb** guar. @ .210 price election
19,782.0 lb. TP guar. + 3,758.4 lb. LP = guar. ***23,540.0 lb** guar. @ .190 price election

*Resultant pounds rounded to whole pounds.

H. UNIT GUARANTEE FOR THE CLAIM

- (1) For planted acreage, the claim will reflect the total of the guarantees, by line, of the timely planted and LP acreage, and
- (2) For PP acres, the claim will reflect the PP guarantee.

I. MULTIPLE PP PAYMENTS

Only ONE PP payment can be received by the insured or any other person (excluding share arrangement) for each acre for the crop year, unless the insured meets the requirement for double cropping as stated in Section 5 above. Double cropping must be an insurable practice in the county for the crop.

J. FINALIZING CLAIMS

- (1) PP payment claims are **not** to be **finalized** UNTIL the adjuster and AIP are satisfied with all verifications/determinations, including, but not limited to:
 - (a) All acres claimed as PP for the insured crop met all eligibility requirements for PP payments, including that the acres were available for planting; refer to subsection 4

F (1) (b) for more information. If the adjuster questions the eligibility of any of the reported PP acreage, the adjuster is to contact the next level of supervision.

- (b) The crop claimed as a cover crop met the criteria for a cover crop and whether the cover crop was hayed or grazed and if it was, the exact date it was hayed or grazed to determine whether the PP acreage is ineligible for a PP payment or whether the PP payment is reduced by 65% or not reduced due to double crop history. Refer to Section 5 for this information;
 - (c) If a volunteer crop was hayed or grazed and if it was, the exact date it was hayed or grazed to determine whether the PP acreage is ineligible for a PP payment or whether the PP payment is reduced or not reduced. Refer to Section 5 for this information;
 - (d) Whether a volunteer or cover crop on the first insured crop (PP) acreage was harvested for other than haying or grazing and if so, the exact date it was harvested to determine whether the PP acreage is ineligible for a PP payment or whether the PP payment is reduced by 65% or not reduced due to double crop history. (Refer to Section 5 for more detailed information.) Also, it must be determined if the cover crop was planted on or prior to the FPD of the crop claimed as PP. If the cover crop that was harvested for other than haying or grazing was planted prior to this date, no PP payment can be made as stated in section 5 A (1) (c) 6 of this handbook and as stated in FAD-036-R (Exhibit 7) of this handbook;
 - (e) There was an insured peril that prevented the insured from planting the insured crop; and
 - (f) Any other factors that would affect eligibility for a PP payment.
- (2) Refer to Section 5 for information about reduction of PP payment or 100% PP payment.

12. VERIFYING ELIGIBLE PP ACREAGE

A. DOCUMENTATION

Factors used in the determination of eligible acreage must be maintained in the insured's file for review.

B. MAXIMUM ELIGIBLE PP ACRES

Determine the maximum number of eligible PP acres by totaling the number of eligible PP acres for ALL crops in the county in which the insured has a share. Refer to subsection 4 F.