Federal Crop Insurance: Skip-row Cotton Provisions

PLAINS COTTON GROWERS

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Defining planting patterns

FSA Definitions from 2-CP Handbook:

Solid Plant Pattern
A solid plant pattern is a cultural practice of uniform rows where the distance between row widths does not exceed 40 inches.

Skip-Row Pattern
A skip-row pattern is a cultural practice of alternating strips of row crops with idle land.

RMA Skip-row definition from the AUP and ELS Cotton Common Provisions:

"Skip-row" means a planting pattern that:

(1) Consists of alternating rows of cotton and fallow land or land planted to another crop the previous fall; and

(2) Qualifies as a skip-row planting pattern as defined by the FSA or successor agency.

Refer to the Crop Insurance Handbook (CIH) for additional guidance regarding skip-row planted AUP cotton and ELS cotton.

Federal Crop Insurance
Rules for Skip-Row Planting Patterns from the 2024 AUP and ELS LAM

Exhibit 13

A. General Information

From the Definitions section of the Cotton (AUP) and ELS Cotton CP, “Skip-row” means a planting pattern that:

(1) Consists of alternating rows of cotton and fallow land or land planted to another crop the previous fall; and

(2) Qualifies as a skip-row planting pattern as defined by the FSA or successor agency.

Refer to the CIH for additional guidance regarding skip-row planted AUP cotton and ELS cotton**.**

B. FSA Rules

The FSA Acreage Compliance Determinations Handbook (2CP) provides the methods of determining acreage of solid plant and skip-row cotton.

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Rules for Skip-Row Planting Patterns from the 2024 AUP and ELS LAM

C. Verifying Row-Widths and Planting Patterns

Adjusters are to verify the insured producers reported and determined row widths and planting patterns with the FSA rules before determining percent of acres planted and that yield conversion factors have been applied correctly to approved yields when completing the claim for indemnity. See Exhibit 14B for percent of acres planted to cotton. Use the following information when applying FSA rules.

(1) Non-irrigated and Irrigated Cotton. If the insured acreage is:

(a) Non-irrigated cotton and the skips in any skip-row planting pattern do not meet the qualifications according to FSA rules as a skip-row pattern and the entire area is considered devoted to the crop, use a yield conversion factor of 1.00 and the percent planted factor of 1.000.

(b) Irrigated cotton and the skips in any skip-row planting pattern do not meet the qualifications according to FSA rules as a skip-row pattern and the entire area is considered devoted to the crop, use the percent planted factor of 1.000.

For any acreage that was not defined and reported correctly on the AR according to FSA rules and this procedure, adjusters are to follow current procedure for revising ARs before and after the final ARD in Exhibit 13C(2).

Federal Crop Insurance
Rules for Skip-Row Planting Patterns from the 2024 AUP and ELS LAM

C. Verifying Row-Widths and Planting Patterns (Continued)

(2) Establishing Planting Patterns Before and After the FPD

Occasions do occur when an insured initially plants cotton in a skip-row pattern or a solid planted pattern, the crop is damaged or destroyed and the insured replants to a new (or different) planting pattern. For AR and claim for indemnity purposes, the planting pattern established on the FPD is used for determining acreage and yield.

Use the examples and instruction for recording planting patterns or changes in planting patterns occurring before or after the FPD.

For any acreage replanted that was not defined and reported correctly, according to FSA rules and the before or after the FPD examples above, adjusters are to revise the AR to correct the acreage and yield.

(3) Reporting Acreage and Production for APH

Acreage and production reported for APH purposes must also be reported according to the applicable FSA rules for skip-row planting patterns for the crop year.

Determining Crop Acreage – FSA Rules

From FSA 2-CP Handbook:

The maximum area for a row considered planted to a crop shall not exceed 40 inches wide.
Consider land between rows exceeding 40 inches as idle land.

Determining Crops With Row Width More Than 40 Inches

Example: For a 46-inch row, consider 40 inches to be the crop and the remaining 6 inches is considered a skip. See Exhibit 25, subparagraph 2 C.

Note: Cotton planted in an alternating 30/50-inch row planting pattern may be considered a solid planting pattern for both irrigated and non-irrigated rows, where the irrigated acreage has 80-inch irrigation centers with a drip-tape or drop-hose system. This provision assumes the 30/50-inch row planting pattern has a comparable number of rows, plant population, and yield potential in a normal year as a 40-inch row solid planting pattern.

Crop Percentage and Acreage

From FSA 2-CP Handbook:

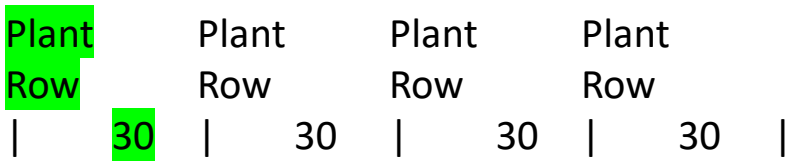
Use the following table to determine the percentage of the area devoted to the crop. The resulting percentages shall be used according to subparagraphs C, D, and E to determine the acreage of the crops. The net acreage shall be reported on FSA-578.

Step	Action
1	Determine the crop row width by measuring the width of each row from plant stem to plant stem. Multiply the number of crop rows in the pattern by the crop row width. This is the area considered planted to the crop. Record in inches. **Note:** For crop row widths exceeding 40 inches, the inches exceeding the 40 inches are a skip.
2	Determine the skip or sled width by measuring the distance from plant stem to plant stem in the skip or sled row. Subtract 1⁄2 row width for each side the skip or sled rows touch a crop row from the width of the sled row. The 1⁄2 row width is the area considered planted to the crop and not part of the skip. Total the skips in the pattern.
3	Determine the planting pattern by adding step 1 and step 2.
4	Determine the percentage of land devoted to the crop by dividing the total crop inches from step 1 by the total inches in the planted pattern from step 3.
5	Determine the net crop acreage by multiplying the land devoted to planted acres times the acreage crop percentage from step 4.

Single Uniform Rows 30 to 40 Inches

The following diagram shows a planting pattern of 30-inch single wide rows on 50.0 acres.

30” to 40” Planting Pattern



Crop row width calculation: 30" row width (30" area considered planted)

Skip credit calculation: 30" row width - 0" (two, 1⁄2 row widths considered planted [15" each]) = 0" (skip credit)

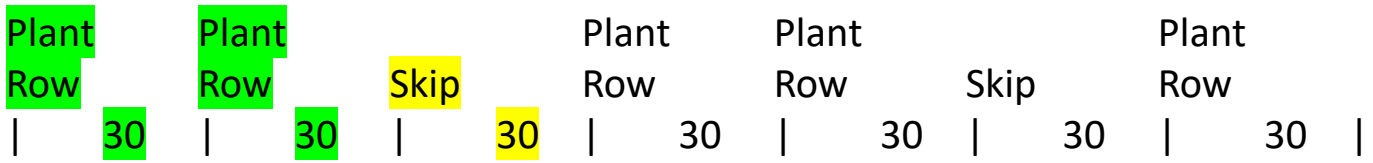
Planting pattern calculation: 30" crop + 0" (skip) = 30" planting pattern
Crop percentage calculation: 30 ÷ 30 = 1.000

Net acreage calculation:	50.0	acres of land devoted to planted acres
	x 1.000	crop percentage
	50.0	acres considered planted to the crop

Two Uniform Rows 30 to 40 Inches with single uniform skip

The following diagram shows a planting pattern of 30-inch single wide rows on 50.0 acres.

30” to 40” Planting Pattern



Crop row width calculation: 30" row width
30” (planted area) x 3 rows = 90" crop pattern (60" area considered planted; 30” area skipped)

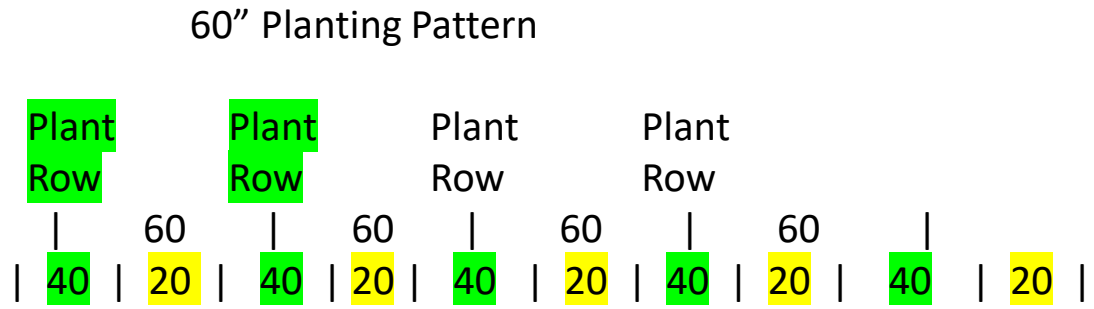
Skip credit calculation: 60" planted row width - 30" (two, 1⁄2 row widths considered skipped) = 30" (skip credit)

Planting pattern calculation: **6**0" crop + 30" (skip) = 90" planting pattern
Crop percentage calculation: 60 ÷ 90 = .6667

Net acreage calculation:	50.0	acres of land devoted to planted acres
	x .6667	crop percentage
	33.3350	acres considered planted to the crop

Single Uniform Rows of More Than 40 Inches

The following diagram shows a planting pattern of 60-inch single wide rows on 50.0 acres.



Crop row width calculation: 40" row width (40" maximum area considered planted)

Skip credit calculation: 60" row width - 40" (two, 1⁄2 row widths [20" each]) = 20" (skip credit)

Planting pattern calculation: 40" crop + 20" (skip) = 60" planting pattern
Crop percentage calculation: 40 ÷ 60 = .6667

Net acreage calculation:

	50.0	acres of land devoted to planted acres
	x .6667	crop percentage
	33.3350	acres considered planted to the crop

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Skip-Row Planted Cotton and ELS Cotton info from the 2024 CIH

Percent Planted Factors

The following table provides the FSA percent planted factors for skip-row planting patterns and row widths. See **Exh. 11** for tables that include additional skip-row planting patterns that are unique to cotton.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor
Solid planted or non- qualifying skip-row patterns, as determined by FSA or RMA		FSA Rules
1 row planted 1 row skipped	40 inch	0.5000
1 row planted 1 row skipped	36 inch	0.5556
1 row planted 1 row skipped	32 inch	0.6250
1 row planted 1 row skipped	30 inch	0.6667
2 rows planted 1 row skipped	30 to 40 inch	0.6667
2 rows planted 2 rows skipped	30 to 40 inch	0.5000
3 rows planted 1 row skipped	30 to 40 inch	0.7500
3 rows planted 2 rows skipped	30 to 40 inch	0.6000

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Skip-Row Planted Cotton and ELS Cotton info from the 2024 CIH

Percent Planted Factors

The following table provides the FSA percent planted factors for skip-row planting patterns and row widths. See **Exh. 11** for tables that include additional skip-row planting patterns that are unique to cotton.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor
5 rows planted 1 row skipped	30 to 40 inch	0.8333
5 rows planted 2 rows skipped	30 to 40 inch	0.7143
6 rows planted 1 row skipped	30 to 40 inch	0.8571
6 rows planted 2 rows skipped	30 to 40 inch	0.7500
7 rows planted 1 row skipped	30 to 40 inch	0.8750
7 rows planted 2 rows skipped	30 to 40 inch	0.7777
8 rows planted 1 row skipped	30 to 40 inch	0.8889
8 rows planted 2 rows skipped	30 to 40 inch	0.7143
Other patterns		FSA Rules

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Skip-Row Planted Cotton and ELS Cotton info from the 2024 CIH

A. Insurability

IRR and NI skip-row planted cotton and IRR ELS skip-row cotton are insurable according to the applicable CP and SP.

B. Determining Planted Acreage

AIPs shall use the applicable FSA percent planted factor to determine the number of planted acres of cotton and ELS cotton planted on a skip-row basis. To determine the number of planted acres, multiply the number of physical land acres planted to the crop times the applicable FSA percent planted factor. See **Exh. 11** for FSA percent planted factors for cotton.

The number of planted acres determined using the applicable FSA percent planted factor is the number of acres to be recorded on the insured's acreage report and APH database.

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Skip-Row Planted Cotton and ELS Cotton info from the 2024 CIH

C. Recording and Reporting Skip-Row Planting Patterns and Row Widths on Acreage Report

Beginning with the 2007 crop year, the skip-row planting pattern and row width for skip-row planted cotton and ELS cotton must be recorded on the insured's acreage report.

A separate line entry is required on the acreage report for solid planted acreage and each separate skip-row planting pattern and row width. The skip-row planting pattern and row width established on the FPD is the planting pattern used for determining and reporting the number of acres planted.

The recorded skip-row planting pattern and row width must be reported to RMA on the applicable Acreage Record.

The tables in **Exh. 11** provide the skip-row codes for skip-row planted cotton and ELS cotton, by state and county.

D. No Separate APH Database

When an insured has both skip-row planted and solid planted cotton, AIPs shall not establish or maintain separate skip-row and solid planted APH databases regardless of whether the actuarial documents contain additional separate practices for skip-row.

AIPs shall establish and maintain APH databases based on other applicable practices, such as irrigated, transitional and certified organic.

Federal Crop Insurance
Skip-Row Planted Cotton and ELS Cotton info from the 2024 CIH

F. Recording and Reporting Skip-Row Planting Patterns and Row Widths on APH Database

Beginning with the 2007 crop year, the skip-row planting pattern and row width for skip-row planted cotton and ELS cotton must be recorded on the insured's APH database.

Record the planting pattern and row width using the applicable skip-row code and row width.

G. Skip-Row Yield Conversion Factors

Skip-row yield conversion factors are used to convert:

(1) harvested production from skip-row acreage to an equivalent solid-planted acreage production amount; and

(2) solid-plant approved yields to skip-row approved yields when qualifying skip-row planting patterns are carried out for the current crop year.

See **Exh. 11** for more information about yield conversion factors for skip-row planted cotton and ELS cotton.

Skip-row yield conversion factors are applicable to, and used only for, NI cotton and NI ELS cotton. Skip-row yield conversion factors are not applicable to, and are not used for, IRR cotton or IRR ELS cotton.

Federal Crop Insurance
Rules for Skip-Row Planting Patterns from the 2024 CIH

H. Minimum Skip Width

To qualify for a skip-row yield conversion factor greater than 1.00, the minimum width of the skipped area must be at least:

(1) 24 inches in counties covered by Table 1 in **Exh. 11**; and

(2) 30 inches in counties covered by Tables 2 and 3 in **Exh. 11**.

A skip-row yield conversion factor of 1.00 shall be applied to skip-row planting patterns with skipped widths of less than the applicable minimum. However, the number of planted acreage for such acreage shall continue to be determined using the applicable FSA percent planted factor.

I. Calculating Factored Production

Calculate the factored production by dividing the gross production by the applicable skip-row yield conversion factor based on the location of the acreage and the skip-row planting pattern and row width used. See **Exh. 11** for an example of calculating factored production.

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Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

From the 2024 AUP and ELS Cotton LAM and 2024 CIH

A. General Information

Acreage determinations and qualifying skip-row planting patterns must agree with the FSA Rules and Verifying Row-widths and Planting Patterns in Exhibit 13.

B. Yield Conversion Factor and Percent Planted Factor Tables

To compute the AR yield for non-irrigated skip-row planting pattern(s) carried out, multiply the approved solid-planted yield from the APH form times the yield conversion factor for the qualifying skip-row planting pattern. Irrigated acreage does not qualify for skip-row yield conversion factors.

If the entire area is considered devoted to cotton (solid planted) by FSA, a yield conversion factor of 1.00 must be used. To qualify for a yield conversion factor of greater than 1.00 the minimum skip widths specified in the CIH must be met. Use the following tables to convert qualifying non-irrigated skip-row cotton yields to a solid-planted basis:

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Rules for Skip-Row Planting Patterns from the 2024 AUP and ELS LAM

B. Yield Conversion Factor and Percent Planted Factor Tables (Continued)

Table1 – These factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Table 3 – These factors apply to Kansas, Oklahoma, and all Texas counties for which **Table 2** does not apply.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor
Solid planted or non-qualifying skip-row patterns, as determined by FSA or RMA		FSA Rules

[1] Table assumes all rows in the planting pattern are of equal width. If the planting pattern contains rows of varying widths, refer to RMA Rules for Calculating Yield Conversion Factor for Tables 2 and 3.
[2] **Skip-row yield conversion factors are not applicable to, and are not used for, IRR AUP cotton or IRR ELS cotton.**
[3] To qualify for a yield conversion factor of greater than 1.00 the minimum skip widths specified in the CIH must be met.

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Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor	Yield Conversion Factor[2]	PASS Skip-Row Code
Solid planted or non-qualifying skip-row patterns, as determined by FSA or RMA		FSA Rules	1.0[3]	No PASS skip-row code
1 row planted 1 row skipped	40 inch	0.5000	1.32	201
1 row planted 1 row skipped	36 inch	0.5556	1.19	201
1 row planted 1 row skipped	32 inch	0.6250	1.06	201
1 row planted 1 row skipped	30 inch	0.6667	1.0	No PASS skip-row code

Footnotes:

[1] Table assumes all rows in the planting pattern are of equal width. If the planting pattern contains rows of varying widths, refer to RMA Rules for Calculating Yield Conversion Factor for Tables 2 and 3.

[2] Skip-row yield conversion factors are not applicable to, and are not used for, IRR AUP cotton or IRR ELS cotton.

[3] To qualify for a yield conversion factor of greater than 1.00 the minimum skip widths specified in the CIH must be met.

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Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor	Yield Conversion Factor[2]	PASS Skip-Row Code
2 rows planted 1 row skipped	30 to 40 inch	0.6667	1.29	202
2 rows planted 2 rows skipped	30 to 40 inch	0.5000	1.29	203
3 rows planted 1 row skipped	30 to 40 inch	0.7500	1.19	204
3 rows planted 2 rows skipped	30 to 40 inch	0.6000	1.19	205
4 rows planted 1 row skipped	30 to 40 inch	0.8000	1.14	206
4 rows planted 2 rows skipped	30 to 40 inch	0.6667	1.14	207
4 rows planted 4 rows skipped	30 to 40 inch	0.5000	1.02	208

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Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor	Yield Conversion Factor[2]	PASS Skip- Row Code
5 rows planted 1 row skipped	30 to 40 inch	0.8333	1.12	209
5 rows planted 2 rows skipped	30 to 40 inch	0.7143	1.12	210
6 rows planted 1 row skipped	30 to 40 inch	0.8571	1.10	211
6 rows planted 2 rows skipped	30 to 40 inch	0.7500	1.10	212
7 rows planted 1 row skipped	30 to 40 inch	0.8750	1.08	213
7 rows planted 2 rows skipped	30 to 40 inch	0.7777	1.08	214

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Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Skip-Row Planting Pattern	Row Width[1]	Percent Planted Factor	Yield Conversion Factor[2]	PASS Skip- Row Code
8 rows planted 1 row skipped	30 to 40 inch	0.8889	1.07	215
8 rows planted 2 rows skipped	30 to 40 inch	0.7143	1.07	216
Other pattern not listed above (skip does not exceed 40 inches[4])	30 to 40 inch	0.8571	RMA Rules[3,5]	217
Other pattern not listed above (skip exceeds 40 inches[4])	30 to 40 inch[4]	FSA Rules	Uninsurable[4]	No PASS skip-row code

FOOTNOTES:

4 For crop row widths exceeding 40 inches, the inches exceeding the 40 inches are considered a skip. Any skip over 40 inches is uninsurable.

What is a non-insurable planting pattern?

Footnote from Exhibit 14, Table 2 from the AUP and ELS Cotton Loss Adjustment Manual:

[4] For crop row widths exceeding 40 inches, the inches exceeding the 40 inches are considered a skip. Any skip over 40 inches is uninsurable.

RMA Explanation of a non-insurable planting pattern:
The most common interpretation provided by USDA RMA is that any pattern, solid or skip-row, that is not specifically included in Tables 1, 2 and 3 and that also includes a continuous, skipped area greater than 40 inches is not insurable.

Given the explanation above the following patterns are insurable as a 1-in X 1-out equivalent pattern:
Solid 60” – FSA calculated skip equals 20” (Percent planted factor = 0.6667)
Solid 64” – FSA calculated skip equals 24” (Percent planted factor = 0.6250)
Solid 72” – FSA calculated skip equals 32” (Percent planted factor = 0.5556)
Solid 80” – FSA calculated skip equals 40” (Percent planted factor = 0.5000)

Applicability of a Yield conversion factor would depend on the practice and the skip meeting the minimum skip requirement.

The CIH and LAM also include rules for calculating a yield conversion factor for planting patterns not included in Tables 1, 2, or 3.

Federal Crop Insurance
Skip-Row Planting APH Impacts

Utilizing a skip-row planting pattern has real impacts on a producers Actual Production History (APH) Yield. The time-frame that the impact takes depends on several factors.

The most important of those factors is the production practice, either irrigated or non-irrigated, due to the different ways these two practices are treated for Upland cotton by the crop insurance program.

Federal Crop Insurance
Skip-Row Planting APH Impacts

Non-Irrigated – Insurable skip-row planting patterns recognized by RMA will be insured based upon the calculated acreage considered devoted to the crop and, depending upon the planting pattern implemented, adjustments will be made to the producer's APH yield used to calculate coverage using a **Yield Conversion Factor** and also to convert the yield produced using the skip-row pattern back to a solid plant equivalent yield.

irrigated – Insurable skip-row planting patterns recognized by RMA will be insured based upon the calculated acreage considered devoted to the crop but will not have any adjustment made to the producer's APH yield used to calculate coverage. Therefore, any production from the insured acreage will simply be divided by the insured acreage regardless of the skip-row pattern implemented and are treated the same as the yield produced in solid planted cotton.

Federal Crop Insurance

Skip-Row Planting APH Impacts – Non-irrigated

SOLID 40"		2x1 40"		1x1 40" (80" solid)
100	Farm Acres	100	Farm Acres	100
n/a	% Planted Factor	66.67%	% Planted Factor	50%
100	Insured Acres	66.67	Insured Acres	50
350	Adjusted APH	350	Adjusted APH	350
n/a	Yield Conversion Factor	1.29	Yield Conversion Factor	1.32
350	Approved APH	451.5	Approved APH	462
70%	Coverage Level	70%	Coverage Level	70%
24500	Guarantee (pounds)	21071	Guarantee (pounds)	16170
35000	Production	31500	Production	24500
100%	% of Solid	90%	% of Solid	70%
350	Yield per Insured Acre	472	Yield per Insured Acre	490
n/a	Yield Conversion Factor	1.29	Yield Conversion Factor	1.32
350	**Recorded Yield**	**366**	**Recorded Yield**	**371**

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Skip-Row Planting APH Impacts – Irrigated

SOLID 40"		2x1 40"		1x1 40" (80" solid)
100	Farm Acres	100	Farm Acres	100
n/a	% Planted Factor	66.67%	% Planted Factor	50%
100	Insured Acres	66.67	Insured Acres	50
800	Adjusted APH	800	Adjusted APH	800
n/a	Yield Conversion Factor	n/a	Yield Conversion Factor	n/a
800	Approved APH	800	Approved APH	800
70%	Coverage Level	70%	Coverage Level	70%
56000	Guarantee (pounds)	37335	Guarantee (pounds)	28000
80000	Production	72000	Production	56000
100%	% of Solid	90%	% of Solid	70%
800	Yield per Insured Acre	1080	Yield per Insured Acre	1120
n/a	Yield Conversion Factor	n/a	Yield Conversion Factor	n/a
800	**Recorded Yield**	**1080**	**Recorded Yield**	**1120**