PROPOSED PROCEDURES FOR LIMITED IRRIGATION FOR CROP INSURANCE

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LIMITED IRRIGATION AND CROP INSURANCE

Currently RMA only recognizes two basic practices for most crops: irrigated and non-irrigated. If a producer intends to implement limited irrigation on a unit that had APH built on full irrigation, that unit could not be insured as irrigated; it would have to be insured as non-irrigated. Current procedure provides:

- Insured producers that become aware of decreased irrigation water before coverage begins may reduce the number of irrigated acres planted to the crop.
- Producers may plant and report as irrigated only those acres for which
 they can show they have adequate water and facilities to produce the yield
 on which the guarantee is based. The remainder of the acres can be
 planted and reported as non-irrigated.

RMA currently has a cooperative agreement with the University of Nebraska – Lincoln to assist producers facing reduced irrigation water supplies.

- As part of this agreement, yield adjustment tables have been developed for most counties in Nebraska, the Western 2/3 of Kansas, and Eastern Colorado.
- The tables provide an estimated yield reduction associated with decreased irrigation water.

The Topeka RO has been working closely with researchers at UNL, KSU, and CSU regarding the review of methodology used for generating these tables and the potential for incorporating them into the crop insurance program.

As early as the 2013 crop year, we believe we can incorporate the research and provide coverage for producers who carry out a less than fully irrigated practice. To implement such a change:

- A Special Provision statement would be added that would allow insurance to attach to a less than fully irrigated crop if a yield reduction is made to the irrigated APH yield. Yield adjustment tables developed by UNL would be published on the Special Provisions for making such adjustments. Yield adjustments would continue to be made until the APH yield was representative of the limited irrigation yield.
- The reduced yield would become the yield upon which the insurance guarantee is based. Amendments would be made to RMA procedures and Handbooks.
- A documentation tool/certification form for recording historical and current year water application would be needed.

Carrying out a limited irrigation practice would be strictly voluntary for the producers, they could still cut back on acres insured as irrigated when water supplies are reduced, or claim prevented planting, if eligible.