



United States Department of Agriculture  
Risk Management Agency

April 2010

## 2010 COMMODITY INSURANCE FACT SHEET

# Dry Beans

## California

### Crop Insured

Edible dry beans (such as blackeye, kidney, pinto, pink, lima, yellow, garbanzo and cranberry) can be insured under the dry bean crop provisions. Please consult your agent for the types insured by county. Other types may be insured by written agreement.

### Counties Available

Dry beans are insurable in: Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, Monterey, Sacramento, San Joaquin, Santa Barbara, Solano, Stanislaus, Sutter, Tehama, Tulare, and Yolo counties. Crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of control measures.

### Important Dates

Sales Closing..... February 28  
Acreage Report Due.....July 15

### Insurance Period

Insurance period attaches when the beans are planted and ends at the earliest of :

- Total destruction of the beans
- Final adjustment
- Harvest of the unit
- November 15th

### Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of beans. Individual amounts of insurance are based on the grower's production history. Each grower's approved average yield is calculated from 4-10 years of production records by an insurance agent. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 55 to 100 percent of the price announced by the USDA, or catastrophic (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

**Price Election:** Price elections are used to calculate your premium and indemnity. For this crop, Price Elections vary by type and variety. Please consult an insurance agent.

### Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates but USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

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## Loss Example

Based on actual production history (APH) yield of 2000 pounds per acre, 75-percent coverage level, blackeye beans with a price election of \$.35 per pound, and 100-percent share.

2000	Pounds per acre average yield (APH)
<u>x .75</u>	Coverage level
1500	Pounds per acre guarantee
<u>- 1200</u>	Pounds per acre actually produced
300	Pounds per acre loss
<u>x \$.35</u>	Price election**
\$105.00	<b>Indemnity per acre</b>

\*2010 Price election used for example only

## Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: <http://www3.rma.usda.gov/tools/agents/>

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## Regional Contact for RMA

USDA/Risk Management Agency  
Davis Regional Office  
430 G Street, # 4168  
Davis, CA 95616  
Telephone: 530-792-5870  
Fax: 530-792-5893  
E-mail: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)