



United States Department of Agriculture
Risk Management Agency

January 2011

2011 COMMODITY INSURANCE FACT SHEET

Small Grains

Utah

Crop Insured

Barley, Oats and Wheat

- Grown for the production of grain, not forage.
- Irrigated, non-irrigated and other production practices are insurable, as are fall and spring planted crops.
- Coverage for all types of small grains, irrigation practices, and planting periods may not be available in all counties.
- Additional coverage endorsements are available for winter wheat.
- Producers must insure all or none of their acreage of each type of small grain in the county but do not have to insure all types of small grain.
 - For example, a producer may insure all of his planted wheat and none of his barley.
- The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

Programs Available

Yield Protection (01)

The yield protection guarantee will be determined by multiplying the production guarantee by the projected price.

Revenue Protection (02)

The revenue protection guarantee will be determined by multiplying the production guarantee by the greater of the projected price or the harvest price (not applicable to Oats).

Revenue Protection with Harvest Price Exclusion (03)

The revenue protection guarantee will be determined by multiplying the production guarantee by the projected price (not applicable to Oats).

Counties Available

Small grains are insurable in multiple counties by type. Please see an insurance agent in your area. Wheat, barley and oats in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects⁴
 Plant disease⁴
 Wildlife⁵

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Insurance Period

Insurance coverage begins when the crop is planted and ends no later than the following October 31.

Important Dates**

Barley:

Sales ClosingOctober 31
 Acreage Report DueJune 30

Oats:

Sales ClosingMarch 15
 Acreage Report.....June 30

Wheat:

Sales ClosingOctober 31
 Acreage Report Due June 30*

* Winter Coverage Endorsement— Nov 15

**Contact a crop insurance agent for actual dates in your area.

Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in bushels of grain. Individual amounts of insurance are based on the grower's production history. An insurance agent calculates each grower's approved average yield from 4 to 10 years of production records. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 50 to 100 percent of a price announced by USDA, or Catastrophic Risk Protection (CAT) coverage based on 50-percent of their approved yield and 55-percent of the price.

Price Election Coverage

The price below is used to calculate your premium or indemnity:

Barley:	\$4.30*
Oats:	\$2.60
Wheat:	\$7.12

Harvest Price for Plan 02

Barley	To be announced*
Wheat	To be announced*

*Prices above are for examples only. Contact your crop insurance agent for current information.

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 per county with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; 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 FSA office for an agent listing.

Loss Example

A claim can be filed whenever production falls short of the guarantee selected by the insured. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Wheat Indemnity

Based on the Yield Protection plan guarantee, an insured assumes a basic unit with 65-percent coverage level, 100-percent price election, and an average yield of 90 bushels per acre, 100-percent share;

90	Bushels per acre average yield (APH)
<u>x .65</u>	Coverage level percentage
59	Bushels per acre guarantee
<u>-14</u>	Bushels per acre actually produced
45	Bushels per acre loss
<u>x \$7.12</u>	Price election*
\$320.00	Gross indemnity per acre

*Price used above is for example only. Contact your crop insurance agent for current information.

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/>

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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