



United States Department of Agriculture
Risk Management Agency

May 2012

2012 COMMODITY INSURANCE FACT SHEET

Small Grains

California

Crop Insured

Barley, Oats and Wheat

- Grown for grain production, not forage.
- Irrigated and non-irrigated production practices are insurable, as are fall and spring planted crops.
- Additional coverage endorsements are available for winter wheat.
- Coverage for all types of small grains may not be available in all counties.
- You must insure all or none of your acreage of each type of small grain in the county but you do not have to insure all types of small grain.
 - For example, you may insure all of your wheat and none of your 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

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

Revenue Protection

The revenue protection guarantee is 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

The revenue protection guarantee is determined by multiplying the production guarantee by the projected price. (Not applicable to Oats)

Counties Available

Small Grains are insurable in Alameda, Amador, Butte, Colusa, Fresno, Glenn, Imperial, Kern, Kings, Lassen, Madera, Merced, Modoc, Sacramento, San Benito, San Joaquin, San Luis Obispo, Shasta,

Siskiyou, Solano, Stanislaus, Sutter, Tehama, Tulare and Yolo counties. Not all counties are listed, contact an agent for more details. Small grains in other counties may be insurable by written agreement if specific criteria are met.

Causes of Loss

- Adverse weather conditions¹
- Failure of irrigation water supply²
- Fire
- Insects³
- Plant disease³
- Volcanic eruption
- Wildlife

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

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

³But not damage due to insufficient or improper application of control measures.

Important Dates¹

Lassen, Modoc, Siskiyou, Shasta

Sales Closing.....	September 30
Acreage Report Due.....	June 30

All others

Sales Closing	October 31
Acreage Report Due	March 15

¹See an agent for actual dates in your area.

Insurance Period

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

Coverage Levels and Premium Subsidies

Your production measured in bushels of grain. You can select a coverage level from 50 to 75 percent. Your approved average yield is based from 4 to 10 years of production records. Catastrophic Risk Protection (CAT) coverage is available under the yield protection plan but not the revenue plans. CAT coverage is based on 50 percent of your approved yield and 55 percent of the price.

Projected Price Coverage

Prices below are used to calculate your premium or indemnity

Barley	\$6.00
Oats	\$2.80
Wheat	\$7.54
Durum	\$9.26

Intermountain Region Counties

Lassen, Modoc, Shasta and Siskiyou.

Barley	To be announced¹
Oats	\$3.25
Wheat	\$8.05

Harvest Price for Revenue Coverage

Barley	To be announced¹
Wheat	To be announced¹

¹See a crop insurance agent for the 2012 projected price.

Cost of Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Wheat Indemnity

Assume a Yield Protection plan, an average yield of 90 bushels per acre, a projected price of \$7.54, and 100-percent share.

90	Bushels per acre average yield
x .65	Coverage level percentage
59	Bushels per acre guarantee
- 14	Bushels per acre actually produced
45	Bushels per acre loss
x \$7.54	Projected Price ¹
\$339	Gross indemnity per acre

¹Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

Regional Contact

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