



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Cultivated Wild Rice

## California

### Crop Insured

Wild rice planted for harvest as grain is insurable. To be insured, a crop of cultivated wild rice must be grown in a flood-irrigated, man-made field, known as a paddy, and planted for harvest as grain.

### Counties Available

Cultivated wild rice is insurable in Lassen, Modoc, Shasta, Sutter, and Yolo counties. The 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>4</sup>

<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.

<sup>4</sup>Unless wildlife control measures have not been taken.

### Important Dates

Sales Closing ..... February 28 (Sutter, Yolo)  
..... September 30 (All Others)  
Final Planting Date ..... June 1 (Sutter)  
..... June 30 (All others)  
Acreage Report Due ..... July 15

### Insurance Period

You must apply for coverage with a crop insurance agent before the sales closing date to insure your wild rice from the day of planting until the completion of harvest or October 15 of the calendar year in which harvest normally occurs, whichever occurs first.

### Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on past production and the guarantee is measured in pounds of wild rice (finished weight). You will be asked to provide 4 to 10 years of production history to your insurance agent so your average yield can be calculated. You can choose coverage levels from 50 to 75 percent of your approved average yield and 55 to 100 percent of the price announced by USDA. Or you can choose Catastrophic Risk Protection (CAT) coverage equal to 50 percent of your approved average yield and 55 percent of the price.

### Price Election

The price used to calculate your premium and indemnity.

### Cost of Crop 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

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

Assume an actual production history (APH) yield of 600 pounds per acre, 50 percent coverage level on 100 acres of wild rice, and a selected price of \$1.10 per pound.

$$\begin{array}{r} 600 \text{ Pounds per acre average yield (APH)} \\ \times .50 \text{ Coverage level} \\ \hline 300 \text{ Pounds per acre guarantee} \end{array}$$

-	<u>100</u>	Pounds per acre actually produced
	200	Pounds per acre loss
x	<u>\$1.10</u>	Price election (2012 price)
	<b>\$220</b>	<b>Indemnity per acre</b>

### 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

#### USDA/Risk Management Agency

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