



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Safflower

## California

### Crop Insured

All types of safflower planted for harvest as safflower seed can be insured. Both irrigated and non-irrigated production practices are insurable. Safflower planted on land on which safflower, sunflowers, beans, mustard, lentils, or rapeseed were grown the crop year before is not insurable.

### Counties Available

Safflower is insurable in Butte, Colusa, Fresno, Kings, Sacramento, San Benito, San Joaquin, Santa Clara, Solano, Sutter, Tehama, Tulare, Yolo and Yuba counties. Safflower in other counties may be insurable by written agreement if specific criteria are met. Contact an insurance 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>
- Volcanic eruption
- 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 .....	December 31
<b>Fresno, Kings, &amp; Tulare</b>	
Final Planting Date .....	March 1
<b>Butte, Colusa, Sacramento, San Benito, San Joaquin, Santa Clara, Solano, Sutter, Tehama, Yolo &amp; Yuba</b>	
Final Planting Date .....	April 30
Acreage Report Due .....	July 15

### Insurance Period

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

### Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of safflower. Individual insurance amounts are based on your production history. An insurance agent calculates your approved average yield from 4 to 10 years of production records. You can select a coverage level from 50 to 75 percent of your approved average yield and 55 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage is available and is based on 50 percent of your approved yield and 55 percent of the price.

### Price Election

The price used to calculate your premium and indemnity.

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Safflower.....**\$0.24 per pound**

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### 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

Assume 75-percent coverage, 100-percent price election of \$0.240 per pound, an average yield of 800 pounds per acre, and 100-percent share.

800	Pounds per acre average yield
<u>x .75</u>	Coverage level percentage
600	Pounds per acre guarantee
<u>- 200</u>	Pounds per acre actually produced
400	Pounds per acre loss
<u>x \$.240</u>	Price election
<b>\$ 96</b>	<b>Gross 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 at all USDA service centers and on the RMA web site at:

<http://www3.rma.usda.gov/apps/agents/>

### Regional Contact

#### USDA/Risk Management Agency

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