



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Dry Beans

## Utah

### Crop Insured

Edible dry beans (Irrigated and non-irrigated pinto and non-irrigated Anasazi) can be insured under the dry bean crop provisions. Other types may be insured by written agreement.

### Counties Available

Dry beans are insurable in San Juan county. Dry beans 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>
- Earthquake
- 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 .....	March 15
Earliest Planting .....	May 16
Final Planting .....	June 15
Acreage Report Due .....	July 15

### Insurance Period

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

- 1) Total destruction of the beans;
- 2) Final adjustment;
- 3) Harvest of the unit; or
- 4) October 31.

### Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of beans. Individual amounts of insurance are based on your production history. Your approved, average yield is calculated from 4 to 10 years of production records by an insurance agent. You can choose a level of coverage ranging from 50 to 75 percent of your approved average yield and 55 to 100 percent of the price announced by the USDA. Or you can choose Catastrophic Risk Protection (CAT) coverage 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.

Pinto.....	<b>\$.30 per pound</b>
Anasazi.....	<b>\$.40 per pound</b>

### 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 an actual production history (APH) yield of 600 pounds per acre, 75-percent coverage level, pinto beans with a price election of \$.30 per pound, and 100-percent share.

600	Pounds per acre average yield (APH)
x .75	Coverage level
450	Pounds per acre guarantee
- 200	Pounds per acre actually produced
250	Pounds per acre loss

x \$.30 Price election\*  
\$75.00 **Indemnity per acre**

\*Price 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 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

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)

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