

## Davis Regional Office — Davis, CA

Revised February 2014

# Rice

## California

### Crop Insured

All types of rice (except wild rice) grown for the production of grain using flood irrigation or one of the recognized planting practices are insurable. You must insure all your rice acreage in the county at the same coverage level. The crop must be replanted if damaged before the final planting date. Reduced payments for replanting and prevented planting are available. Organic practice is insurable.

### Counties Available

Rice is insurable in Butte, Colusa, Fresno, Glenn, Merced, Placer, Sacramento, San Joaquin, Stanislaus, Sutter, Tehama, Yolo, and Yuba counties. Rice in other counties may be insurable by written agreement if specific criteria are met.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

### Insurance Period

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

### Important Dates

Sales Closing/Cancellation.....February 28, 2014  
Acreage/Production Reporting.....July 15, 2014  
Premium Billing.....August 15, 2014  
Termination.....February 28, 2015

### Definitions

**Yield Protection-** Insurance coverage providing protection only against a production loss.

**Revenue Protection-** Insurance coverage providing protection against loss of revenue due to a production loss, price decline/increase, or a combination of both.

**Revenue Protection with Harvest Price Exclusion-** Insurance coverage providing protection only against loss of revenue due to a production loss, price decline, or a combination of both.

### Coverage Levels and Premium Subsidies

The unit of measure for production is pounds of rough, whole-kernel, and milled weight. 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 choose a coverage level from 50 to 85 percent of your approved average yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

## Loss Example

Yield protection loss occurs when rice production for the unit falls below the production guarantee from damage loss.

Revenue production loss occurs when the value of production-to-count is less than the revenue protection guarantee due to a production loss and/or a revenue loss. For Revenue Protection, the insurance guarantee is equal to the production guarantee multiplied by the greater of the projected price or the harvest price. In this example, Revenue Protection harvest guarantee increased to \$1,080 (6,000 pounds per acre guarantee x \$0.18 harvest price, rounded). Additionally, the production-to-count value is equal to the production-to-count multiplied by the harvest price.

Assume 75-percent coverage level, an average yield of 8,000 pounds per acre, a projected price of \$0.16 per pound, a harvest price of \$0.18 per pound, 4,000 pounds per acre of production-to-count, and 100-percent share. Yield and revenue protection plans are compared in this example.

### Yield Protection

8,000	Pounds/acre yield
x 0.75	Coverage level
6,000	Pounds/Acre Guarantee
x \$0.16	Projected price
\$960	Insurance guarantee
4,000	Pounds Produced
x \$0.16	Harvest price
\$640	Production-to-count value
\$960	Insurance guarantee
- \$640	Production-to-count value
\$320	Indemnity/acre

### Revenue Protection

8,000	Pounds/acre yield
x 0.75	Coverage level
6,000	Pounds/Acre Guarantee
x \$0.16	Projected price
\$960	Insurance guarantee
4,000	Pounds Produced
x \$0.18	Harvest price
\$720	Production-to-count value

\$1080	Insurance guarantee
- \$720	Production-to-count value
\$360	Indemnity/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 website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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