

## Davis Regional Office — Davis, CA

Revised March 2015

# Corn

## California

### Crop Insured

Corn may be insurable if:

- Planted for harvest as grain or silage; and
- Rates are not provided by an actuarial table, the crop may be insurable by written agreement if specific criteria are met.

### Counties Available

Corn is insurable in Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties. Contact a crop insurance agent for more details.

### 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;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins when the crop is planted and ends with the earliest occurrence of one of the following:

- Total destruction of the crop on a unit;
- Harvest of the crop;
- Final adjustment of a loss on a unit; or
- December 10 for grains and October 31 for silage.

### Important Dates

Sales Closing/Cancellation.....	February 28, 2015
Acreage Reporting.....	July 15, 2015
Premium Billing.....	August 15, 2015
Termination.....	February 28, 2016

### Definitions

**Harvest Price** - A price determined in accordance with the Commodity Exchange Price Provisions and used to value production to count for revenue protection.

**Projected Price** - A price determined in accordance with the Commodity Exchange Price Provisions.

**Production Guarantee (per acre)** - Number of bushels (tons for corn insured as silage) determined by multiplying the approved yield per acre by the coverage level percentage you elect.

**Revenue Protection** - An insurance plan that provides protection against loss of revenue due to production loss, price decline or increase, or a combination of both.

**Revenue Protection Guarantee (per acre)** - For revenue protection only. Your production guarantee (per acre) multiplied by the greater of the projected price or harvest price.

**Yield Protection** - An insurance plan that only provides protection against a production loss.

**Yield Protection Guarantee (per acre)** - For yield protection only. The result of your production guarantee (per acre) multiplied by your projected price.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved 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					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

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.

### Late and Prevented Planting

Coverage that provides reduced protection on acreage that is planted late, that cannot be planted by the final planting date, or within the late planting period.

### Loss Example

Assume one acre corn for grain, 75-percent coverage, 100 percent share, and an average yield of 150 bushels per acre.

#### Yield Protection Example

150	Bushel per acre production guarantee
<u>x \$5.82</u>	Projected price
\$873.00	Per acre value of production guarantee
100	Bushels per acre actually produced
<u>x \$5.82</u>	Projected price
\$582.00	Per acre value of production-to-count
\$873.00	
<u>-\$582.00</u>	
<b>\$291.00</b>	<b>Indemnity per acre</b>

#### Revenue Protection Example

150	Bushel per acre production guarantee
<u>x \$5.82</u>	Projected price
\$873.00	Per acre value of production guarantee
100	Bushels per acre actually produced
<u>x \$4.75</u>	Harvest price
\$475.00	Per acre value of production to count
\$873.00	
<u>-\$475.00</u>	
<b>\$398.00</b>	<b>Indemnity per acre</b>

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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