

## Davis Regional Office — Davis, CA

Revised March 2015

# Corn

## Utah

### 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 Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Grand, Iron, Juab, Millard, Salt Lake, Sanpete, Sevier, Tooele, Uintah, Utah and Weber counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- 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

Coverage usually 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
- Calendar date for the end of insurance on December 10 for grains and September 30 for silage.

### Important Dates

Sales Closing/Cancellation.....March 15, 2015  
 Acreage Reporting.....July 15, 2015

Premium Billing.....August 15, 2015  
 Termination.....March 15, 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** - The number of bushels (tons for corn insured as silage) determined by multiplying the approved yield (per acre) by the coverage level percentage you choose.

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

**Revenue Protection Guarantee** - 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** - For yield protection only, your production guarantee (per acre) multiplied by your projected price.

### Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you provide to an insurance agent. 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, or 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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