

## Davis Regional Office — Davis, CA

Revised September 2017

# Small Grains

## California

### Crop Insured

Small grains are insurable as barley, oats, and wheat if they are grown for grain production, not forage. Only irrigated production practices are insurable in the counties.

Additional coverage endorsements are available for winter wheat. Coverage for all types of small grains may not be available in all counties.

You must insure all or none of your acreage of each type of small grain in the county but you do not have to insure all types of small grain. For example, you may insure all of your wheat and none of your barley. The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

### Counties Available

Small grains are insurable in multiple counties, by type. See actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/) for insurable counties. Small grains in other counties may be insurable by written agreement if specific criteria are met. 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

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

### Important Dates

#### Sales Closing/Cancellation

Lassen, Modoc, Shasta, and Siskiyou counties

Winter.....September 30, 2017

Spring.....March 15, 2018

Most insured counties.....October 31, 2017

#### Acreage Reporting

Lassen, Modoc, Shasta, and

Siskiyou counties.....July 15, 2018

Most insured counties.....March 15, 2018

#### Premium Billing

Lassen, Modoc, Shasta, and

Siskiyou counties.....August 15, 2018

Most insured counties.....July 1, 2018

#### Termination

Barley and Wheat.....November 30, 2018

Oats (Lassen, Modoc, Shasta, and

Siskiyou counties).....March 15, 2018

Oats (most insured counties)....October 31, 2018

### Definitions

You can insure oats under the actual production history (APH) plan. You can choose one of three plans for barley and wheat listed below.

**Yield Protection** - The yield protection guarantee is determined by multiplying the production guarantee by the projected price. Does not apply to oats.

**Revenue Protection** - The revenue protection guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price. Does not apply to oats.

**Revenue Protection with Harvest Price Exclusion** - The revenue protection guarantee is determined by multiplying the production guarantee by the projected price. Does not apply to oats.

## Coverage Levels and Premium Subsidies

Your production is measured in bushels of grain. Your approved average yield is based from 4 to 10 years of production records. Coverage levels range from 50 to 85 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							
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

**Wheat Indemnity** - Assume a yield protection plan, 65-percent coverage level, \$7.54 projected price, 100 percent projected price, a yield of 80 bushels per acre, and 100-percent share.

$$\begin{array}{rcl}
 80 & \text{Bushels per acre average yield} & \\
 \times 0.65 & \text{Coverage level percentage} & \\
 \hline
 52 & \text{Bushels per acre guarantee} & \\
 - 14 & \text{Bushels per acre actually produced} & \\
 \hline
 38 & \text{Bushels per acre loss} & \\
 \times \$7.54 & \text{Projected Price} & \\
 \hline
 \$287 & \text{Gross indemnity per acre} & 
 \end{array}$$

Assume a Revenue Protection plan, 65-percent coverage level, \$7.54 projected price, 100 percent projected price, a yield of 80 bushels per acre, and 100 percent share.

$$\begin{array}{rcl}
 80 & \text{Bushel per acre production guarantee} & \\
 \times \$7.54 & \text{Projected price} & \\
 \hline
 \$603 & \text{Per acre value of production guarantee} & \\
 \\ 
 90 & \text{Bushels per acre actually produced} & \\
 \times \$5.75 & \text{Harvest price} & \\
 \hline
 \$518 & \text{Per acre value of production-to-count} & 
 \end{array}$$

$$\begin{array}{rcl}
 \$603 & \text{Per acre value of production guarantee} & \\
 - \$518 & \text{Per acre value of production-to-count} & \\
 \hline
 \$85 & \text{Indemnity per acre} & 
 \end{array}$$

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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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