

## Springfield Regional Office — Springfield, IL

Revised December 2014

# Processing Beans

## Illinois, Indiana, and Michigan

### Crop Insured

You can insure snap and lima processing beans if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are grown under, and in accordance with, a processor contract;
- They are not inter-planted with another crop; and
- They are not planted into an established grass or legume.

### Counties Available

**Illinois** - Lawrence, Lee, Mason, and Whiteside Counties.

**Indiana** - Bartholomew and Sullivan Counties.

**Michigan** - Cass, Grand Traverse, Kalamazoo, Mason, Montcalm, Oceana, and St. Joseph Counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- The date we accept your application; or
- The date you plant the processing beans.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- The date the crop should have been harvested;
- Abandonment of the crop;

- Final adjustment of a loss;
- The date the processor contract is fulfilled;
- Harvest of the crop; or
- September 20, 2015 for snap beans; and
- October 5, 2015 for lima beans.

### Important Dates

|                                 |                 |
|---------------------------------|-----------------|
| Sales Closing/Cancellation..... | March 15, 2015  |
| Final Planting (IL, IN).....    | June 20, 2015   |
| Final Planting (MI).....        | July 15, 2015   |
| Acreage Reporting (IL, IN)..... | July 15, 2015   |
| Acreage Reporting (MI).....     | August 15, 2015 |

### Reporting Requirements

You must report all of your processing bean acreage, production, and any losses, when evident, to your insurance agent. You must also provide a copy of all processor contracts.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. Subsidy levels shown are the lowest available. Levels will vary based on individual policy selections. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

| Item            | Percent |    |    |    |    |    |
|-----------------|---------|----|----|----|----|----|
| Coverage Level  | 50      | 55 | 60 | 65 | 70 | 75 |
| Premium Subsidy | 67      | 64 | 64 | 59 | 59 | 55 |
| Your Share      | 33      | 36 | 36 | 41 | 41 | 45 |

### Price Elections

A price election is the price you are paid per ton if you have a loss. This is based on the percentage of the established price you chose. For the 2015 crop year, you may choose 55 to 100 percent of the established price.

## Coverage Option

**Actual Production History (APH)** - The only plan of insurance available for processing beans. You choose the amount of your average yield you wish to insure and the percent of the RMA established price. If your production falls below the yield insured, you are paid a loss.

## Replanting and Prevented Planting

**Replanting** - Replant payments are not available for processing beans.

**Prevented Planting** - You may receive a prevented planting payment if you are unable to plant on or before the final planting date because of an insurable cause.

## Loss Example

A loss occurs when crop production falls below your guaranteed tonnage. Assume 70-percent coverage level, a price election of \$160.00 (snap beans), an average yield of 3.0 tons per acre with 100-percent share, and production of 175 tons.

|         |                        |
|---------|------------------------|
| 3.0     | Ton APH yield          |
| x 0.70  | Coverage level         |
| 2.1     | Ton per acre guarantee |
| x 100   | Acres                  |
| 210     | Ton unit guarantee     |
| - 175   | Ton production         |
| 35      | Ton loss               |
| x \$160 | Price election         |
| \$5,600 | Unit payment           |
| x 1.000 | Share                  |
| \$5,600 | <b>Final payment</b>   |

## Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating 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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