



United States Department of Agriculture  
Risk Management Agency

February  
2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Millet

## Colorado

### Crop Insured

Proso Millet is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share, and
- It is planted for harvest as grain to be used primarily as bird and livestock feed.

Proso Millet is not insurable if:

- It is non-irrigated and planted following a crop that has reached the headed (or budded) stage or a perennial hay crop.

### Counties Available

Insurance for millet is available in the following Colorado counties: Adams, Arapahoe, Cheyenne, Denver, Elbert, Kiowa, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, Weld and Yuma.

Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least three years of production history.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>4</sup>  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Wildlife

<sup>1</sup>Including hail, frost, freeze, excess precipitation and drought.

<sup>2</sup>If due to an insured cause of loss within the insurance period.

<sup>3</sup>But not damage due to insufficient or improper application of pest or disease control measures.

<sup>4</sup>If due to natural causes.

### Insurance Period

Coverage begins:  
when the millet is planted

Coverage ends the earliest of:

- (1) total destruction of the crop,
- (2) abandonment of the crop,
- (3) completion of harvest,
- (4) final adjustment of a loss, or
- (5) October 31.

### Reporting Requirements

**Acreage Report**—You must give a report of all your millet acreage in the county by the acreage reporting date.

### Important Dates

Sales Closing/Cancellation Date .....	March 15
Final Planting Date .....	June 25
Acreage Report Date .....	July 15
Premium Billing Date .....	August 15
End of Insurance .....	October 31

### Definitions

**APH Yield** — Actual Production History (APH) yield used to determine the production guarantee.

The APH yield is based on up to 10 years of actual, assigned yields, adjusted and/or unadjusted transitional yields.

**Unit** — The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity.

**Production Guarantee** — Number of bushels guaranteed per unit. Multiply your APH yield per acre times the coverage level percentage you select times the number of acres in the unit.

**Late Planting Period** — The period that begins the day after the final planting date and ends 20 days after the final planting date.

**Swathed** — Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a row.

## Coverage Levels and Premium Subsidies

Millet may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. 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.

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.67	0.64	0.64	0.59	0.59	0.55
Optional Unit		0.67	0.64	0.64	0.59	0.59	0.55

## Catastrophic Coverage

Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the established price election. the total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

## Price Elections

Price of compensation per bushel in case of loss:  
Established price is \$5.45 per bushel.

## Insurance Units

**Basic Unit:** A basic unit includes all of your insurable millet acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

**Optional Unit:** If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

## Plans of Insurance

APH is the only plan of insurance available for millet. The production guarantee is based on individual yield history. Optional and basic units are available.

## Replant Provisions

No replant payment is available for millet.

## Late and Prevented Planting

A late planting period is applicable. Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Please consult a crop insurance agent for details.

## Loss Example

A loss occurs when the bushels of millet produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 40 bushel per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

$$\begin{array}{r} 40 \text{ bushels per acre APH yield} \\ \times .75 \text{ coverage level} \\ \hline 30 \text{ bushel guarantee*} \\ - 10 \text{ bushels per acre actually produced} \\ \hline 20 \text{ bushels} \\ \times \$5.45 \text{ price election} \\ \hline \text{\$109.00 gross indemnity*} \end{array}$$

\*Figures shown on a per acre basis; guarantees and losses are paid on a unit basis. See policy provisions.

## 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 on the RMA Web site at:  
<http://www3.rma.usda.gov/apps/agents/>

## Regional Contact

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