

## St. Paul Regional Office — St. Paul, MN

2014 Crop Year  
Revised August 2013

# Wheat

## Wisconsin

### Crop Insured

All wheat grown in the county on insurable acreage is insurable if premium rates are provided, in which you have a share, and planted for harvest as grain.

### Counties Available

Winter wheat is insurable in select counties statewide. Spring wheat is insurable in the northern half of the state. In counties where premium rates are not published, wheat may be insurable by written agreement.

### Causes of Loss

- Adverse weather conditions such as natural perils such as hail, frost, freeze, wind, drought, and excess moisture
- Failure of irrigation water supply, if caused by an insured peril during the insurance period
- Fire, if due to natural causes
- Insects, but not damage due to insufficient or improper application of pest or disease control measures
- Plant disease, but not damage due to insufficient or improper application of pest or disease control measures
- Wildlife

### Reporting Requirements

**Acreage Report** - You must give a report of all your wheat acreage in the county to your insurance agent by the acreage reporting date.

### Insurance Period

Insurance coverage begins on the later of:

- Date we accept your application; or
- Date when the wheat is planted.

Coverage ends with the earliest occurrence of one of the following conditions:

- 1) Total destruction of the crop;
- 2) Harvest of the unit;
- 3) Final adjustment of a loss;
- 4) Abandonment of the crop; or
- 5) October 31, 2014.

### Important Dates

Sales Closing Date (Winter) ..... Sept. 30, 2013  
Sales Closing Date (Spring) ..... March 15, 2014  
Cancellation Date ..... Sept. 30, 2013  
Production Reporting Date ..... Nov. 14, 2013  
Final Planting Date ..... Varies by type and county  
Acreage Reporting Date (Winter) ..... Nov. 15, 2013  
Acreage Reporting Date (Spring) ..... July 15, 2014  
Premium Billing Date (Southern 2/3) ..... July 1, 2014  
Premium Billing Date (Northern 1/3) ..... Aug. 15, 2014

### 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 and/or assigned yields.

**Unit** - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity (loss payment).

**Production Guarantee** - Number of bushels guaranteed per unit. Multiply your APH yield (per acre) by the coverage level percentage you choose and by the number of acres in the unit.

**High Risk Land (HRL)** - Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

**HRL Exclusion Option** - An agreement to exclude from crop insurance coverage all high risk land by crop and county, as signed on our form by the sales closing date. Catastrophic Risk Protection coverage is still available when this option is in effect.

### Coverage Levels and Premium Subsidies

Wheat may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. For example if you choose the 75-percent coverage level with an enterprise unit (EU), your coverage will be based on 75 percent of your approved APH yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium.

Item	Unit	Percent					
Cov. Level		50	55	60	65	70	75
Subsidy	EU	80	80	80	80	80	77
	BU	67	64	64	59	59	55
	OU	67	64	64	59	59	55
	WU	80	80	80	80	80	80

BU - Basic Unit EU - Enterprise Unit

OU - Optional Unit WU - Whole farm unit

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

### Projected and Harvest Price

**Commodity Exchange Price Provisions (CEPP)** - Contains information necessary to set the **projected price** and the **harvest price** for the insured crop. Information includes the price discovery period, release dates, board of trade's used, and additional pricing information. Contact your agent or go to the RMA web site at [www.rma.usda.gov](http://www.rma.usda.gov).

### Unit Division

**Basic Unit (BU):** A basic unit includes all of your insurable wheat acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU):** If a basic unit consists of two or more sections of land, and certain recordkeeping requirements are met, you may apply for optional units by section.

**Enterprise Unit (EU):** Generally, all the insured crop acreage in a county. Premium discounts apply.

**Whole Farm Unit (WU):** Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply. Does not apply to Yield Protection Plan.

### Insurance Plans

One policy provides a choice of three plans.

**Yield Protection** -Production guarantee based on **individual** yield history. Optional, basic, and enterprise units are available.

**Revenue Protection** -Revenue protection including price protection with optional, basic, enterprise, and whole farm units.

**Revenue Protection with Harvest Price Exclusion** -Revenue protection with harvest price exclusion with optional, basic, enterprise, and whole farm units.

### Options

**Winter Wheat Coverage Endorsement** - If chosen, the winter coverage option attaches to the small grains wheat crop provisions and provides coverage for fall seeded wheat between the time coverage begins and the spring final planting date. This is available only in counties where both a fall final planting date and spring final planting date are provided. This option is not available with CAT coverage.

### Trend-Adjusted APH Yield Option

Allows you to increase your APH yield based on your county's historical yield trend. This option is available in 35 counties. This option is **not** available under CAT.

### Replant Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be

the lesser of 20 percent of the bushel guarantee or 4 bushels, multiplied by the projected price. No replanting payment is available in counties where only winter wheat is insurable. Replanting payments are not available with CAT coverage.

### Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Prevented planting is not available for winter wheat in a county where spring wheat is also insurable.

### Loss Example (Winter Wheat)

**Yield Protection Example:** A loss occurs when the bushels of wheat produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Assume a 65 bushels per acre APH yield, 75-percent coverage level, 100 percent of the projected price, and basic unit coverage.

65	Bushels per acre APH yield
x 0.75	Coverage level
49	Bushel guarantee
- 25	Bushels per acre actually produced
24	Bushels per acre loss
x \$7.00	Projected price (announced in late Sept. 2013)
\$168.00	Gross indemnity
- \$10.00	Estimated premium per acre (varies)
<b>\$158.00</b>	<b>Net indemnity</b>

**Revenue Protection Example:** A loss occurs when the price for wheat produced falls below the revenue guarantee. Assume a 65 bushels per acre APH yield, 75-percent coverage level, 100 percent of the projected price, and basic unit coverage.

49	Bushels guarantee (see yield example)
x \$7.00	Projected price (announced in late Sept. 2013)
\$343.00	Guarantee
25	Bushels per acre actually produced
x \$6.50	Harvest price (est. - announced in Aug. 2014)
\$162.50	Revenue
\$180.50	Gross indemnity (\$343.00 - \$162.50)
- \$15.50	Estimated premium (varies)
<b>\$165.00</b>	<b>Net indemnity</b>

Figures shown per acre and guarantees and losses are paid by unit. See policy provisions or talk to your insurance agent for more 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 web site at:

[www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

## Contact Us

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