

St. Paul Regional Office — St. Paul, MN

Revised January 2015

Wheat

Minnesota

Crop Insured

All wheat is insurable if:

- Grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Planted for harvest as grain.

This fact sheet applies only to the available Common Crop Insurance policy plans of insurance. Contact a crop insurance agent for further explanation.

Counties Available

A list of actuarial documents is available at:

[webapp.rma.usda.gov/apps/](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx)

[ActuarialInformationBrowser2015/CropCriteria.aspx](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/CropCriteria.aspx) for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of 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;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of

- Date we accept your application; or
 - Date when the wheat is planted,
- and ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
 - Harvest of the unit;

- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2015.

Reporting Requirements

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

Important Dates

Sales Closing	March 15, 2015
Earliest Planting (South)	March 21, 2015
Earliest Planting (Central)	March 27, 2015
Earliest Planting (North)	April 1, 2015
Final Planting (South)	May 15, 2015
Final Planting (Central)	May 31, 2015
Final Planting (North)	June 5, 2015
Acreage Reporting	July 15, 2015
Premium Billing	August 15, 2015
Production Reporting	April 29, 2016

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 select 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. You must submit the signed form by the sales closing date. Catastrophic Risk Protection (CAT) 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 following table. Crop insurance premiums are subsidized as shown. For example if you select the 75-percent coverage level with an enterprise unit (EU), your coverage is 75 percent of your approved APH yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium. CAT coverage is available under the Yield Protection Plan at 50 percent of your APH yield and 55 percent of the projected price. 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.

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

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 website at 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. Enterprise unit by practice is allowed.

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

The Common Crop Insurance policy provides the choice of three plans:

Yield Protection (01) - Production guarantee based

on individual yield history. Optional, basic, and enterprise units are available.

Revenue Protection (02) - Revenue protection including price protection with optional, basic, enterprise, and whole farm units.

Revenue Protection with Harvest Price Exclusion (03) - Revenue protection with harvest price exclusion with optional, basic, enterprise, and whole farm units.

Trend-Adjusted APH Yield Option

Allows you to increase your APH yield based on the county's historical yield trend. This option is not available under CAT coverage. Not available for specialty types.

Supplemental Coverage Option

The Supplemental Coverage Option (SCO) is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. For further information see the SCO Fact Sheet at: www.rma.usda.gov/news/currentissues/farmbill/2014NationalSupplementalCoverageOption.pdf.

Replant Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The replanting payment will be the lesser of 20 percent of the production guarantee or 4 bushels, multiplied by the projected price multiplied by your share. No replanting payment will be made on acreage initially planted prior to the earliest planting date. 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. Not available for all plans of insurance. Please contact a crop insurance agent for details.

Loss Example

Yield Protection Example: A loss occurs when the bushels of wheat produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 50 bushels per acre APH yield, 70-percent coverage level, and basic unit coverage.

	50	Bushels per acre APH yield
x	0.70	Coverage level
	35	Bushel guarantee
-	25	Bushels per acre actually produced
	10	Bushels per acre loss
x	\$6.00	Projected price (est.-announced in Mar.)
	\$60.00	Gross indemnity
-	\$7.00	Estimated premium per acre (varies)
	\$53.00	Net indemnity

Revenue Protection Example: A loss occurs when the revenue for wheat produced for the unit falls below the revenue production guarantee. This example assumes a 50 bushels per acre APH yield, 70-percent coverage level, and basic unit coverage.

	35	Bushels (see prior example)
x	\$6.00	Projected price (est.-announced in Mar.)
	\$210.00	Guarantee
	25	Bushels per acre actually produced
x	\$5.50	Harvest price (est. - announced in Sept.)
	\$137.50	Revenue
	\$72.50	Gross indemnity (\$210.00 - \$137.50)
-	\$9.00	Estimated premium (varies)
	\$63.50	Net indemnity

Figures shown on a per acre basis; guarantees and losses paid are 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 at all USDA service centers and on the RMA website at www3.rma.usda.gov/apps/agents/.

Contact Us

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