

St. Paul Regional Office — St. Paul, MN

Revised March 2015

Processing Beans

Minnesota and Wisconsin

Crop Insured

All processing beans (snap type and limas type) are insurable if:

- Grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Grown under and in accordance with the requirements of a processor contract by the acreage reporting date.

Counties Available

See actuarial documents at 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 (Specifically: Excessive moisture that prevents harvesting equipment from entering the field or prevents the timely operation of harvesting equipment. Also abnormally hot or cold temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of acres or processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.);
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Insects and plant disease, but not damage due to insufficient or improper application of pest or disease control measures; or

- Wildlife.

Insurance Period

Insurance coverage begins when the processing beans are planted and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- When the processing beans should have been harvested, but were not;
- Abandonment of the crop;
- Harvest of the crop;
- The date you harvest sufficient production to fulfill your processor contract if the processor contract stipulates a specific amount of production to be delivered;
- Final adjustment of a loss; or
- September 20, 2015 for snap beans; or
- October 5, 2015 for lima beans.

Reporting Requirements

Acreage Report - You must give a report of all your processing bean acreage in the county and provide a copy of all processor contracts to your agent by the acreage reporting date.

Important Dates

Sales Closing	March 15, 2015
Final Planting (limas, MN)	June 25, 2015
Final Planting (limas, WI)	June 25-30, 2015
Final Planting (snap, WI)	July 15-25, 2015
Final Planting (snap, MN)	July 20, 2015
Acreage Reporting (Varies by County)	July 15 or August 15, 2015
Premium Billing	September 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 tons 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

Processing beans 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, your coverage is 75 percent of your approved APH yield, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

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, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Subsidy	67	64	64	59	59	55	48	38
Your Share	33	36	36	41	41	45	52	62

Price Election

Price of compensation per ton in case of loss:

	Snap	Limas
Established price (MN):	\$260.00/ton	\$450.00/ton
Established price (WI):	\$220.00/ton	\$450.00/ton

Unit Division

Basic Unit: If the processor contract specifies the number of acres to be planted, a basic unit consists of all your insurable processing bean acreage in the county by share arrangement. If the processor contract specifies the amount of production to be delivered, a

basic unit consists of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor. Premiums are reduced 10 percent for a basic unit.

Optional Unit: When the processor contract specifies the number of acres to be planted, and 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. In addition to, or instead of, optional units by section, units may be established by type of processing bean grown. The 10-percent premium discount will not apply. Optional units are not available if the processor contract stipulates the amount of production to be delivered.

Plans of Insurance

The APH plan is the only insurance plan available for processing beans. The production guarantee is based on your individual yield history.

Late and Prevented Planting

No late planting period is applicable to processing beans. Any acres of the crop planted after the final planting date are uninsurable. Please contact a crop insurance agent for details.

Loss Example (Snap Type)

A loss occurs when the tons of processing beans produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes 3.4 tons per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

3.4	Tons per acre APH yield
x 0.75	Coverage level
2.55	Tons guarantee
- 1.1	Tons per acre actually produced
1.45	Ton per acre loss
x \$260.00	Price election (MN Price)
\$377.00	Gross indemnity
- \$40.00	Estimated premium per acre (varies)
\$337.00	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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