

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

Revised August 2016

# Forage Production APH

## Iowa, Minnesota, and Wisconsin

### Crop Insured

You can insure forage if:

- You have a share;
- It is grown during one or more years after the year of establishment; and
- It is pure alfalfa;
- It is alfalfa and grass mix; or
- It is pure red clover.

A pure stand contains 60 percent or more of either alfalfa or red clover. A mixed stand contains more than 25 percent, but less than 60 percent of alfalfa.

Insurance is not available for acreage that:

- Does not have an adequate stand at the beginning of the insurance period;
- Is grown with a non-forage crop; and
- Exceeds the age limitation for forage stands contained in the Special Provisions.

### Counties Available

See counties available in the actuarial documents at <https://webapp.rma.usda.gov/apps/actuarialinformationbrowser2017/CropCriteria.aspx>.

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 hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss 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;
- October 16, 2016, on acreage that has an adequate stand and was seeded before the 2016 crop year; or
- May 22, 2017, on acreage that has an adequate stand and was seeded in spring 2016 (before July).

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- Date grazing starts on the forage crop (grazing is allowed during winter dormancy of the crop; see Special Provisions);
- Abandonment of the crop; or
- October 15, 2017.

### Important Dates

Sales Closing/Cancellation ..... September 30, 2016  
Production Reporting ..... November 14, 2016  
Acreage Reporting (MN,WI) ..... November 15, 2016  
Acreage Reporting (IA) ..... December 15, 2016  
Premium Billing ..... July 1, 2017

### Reporting Requirements

**Acreage Report** - You must report all of your forage production acreage in the county by the acreage reporting date.

**Forage Production Underwriting Report** - You must submit a forage production underwriting report to your agent for each field of forage production before insurance will attach.

### Definitions

**Year of Establishment** - the calendar year of seeding if seeded before July 1; the calendar year following the year of seeding if seeded July 1 or later.

**Adequate Stand** - requires the following minimum living plants per square foot after the year of establishment:

	<u>First</u>	<u>Second</u>	<u>Third thru Fifth</u>
Alfalfa	9	6	4 1/2
Alfalfa Grass	6	4	3
Red Clover	12	8	8 (third year only)

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example if you select the 75-percent coverage level for a basic unit, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Coverage Level (percent)		50	55	60	65	70	75	80	85
Subsidy Factor	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

### Price Election

A price election is the price you are paid per pound if you have a loss. This is based on the percentage of established price you chose.

#### Alfalfa/Alfalfa Grass Mixture

Iowa Established Price.....	\$127 per ton
Minnesota Established Price.....	\$119 per ton
Wisconsin Established Price.....	\$104 per ton

#### Red Clover

Iowa Established Price.....	\$85 per ton
Minnesota Established Price.....	\$75 per ton
Wisconsin Established Price.....	\$104 per ton

### Unit Division

**Basic Unit** - A basic unit includes all of your insurable forage production acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit** - 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.

### Insurance Plans

**Actual Production History (APH)** - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

**Area Risk Protection Insurance (ARPI)** - Insures against widespread production loss based on county average yields. No individual loss protection is available. Available in Minnesota and Wisconsin.

Not available in Iowa. See Forage Production ARPI fact sheet for details.

**Catastrophic Coverage (CAT)** - Pays 50 percent of your APH yield and 55 percent of the projected price.

### Endorsements and Options

**Supplemental Coverage Option (SCO)** - provides additional coverage for a portion of your underlying crop insurance policy deductible.

### Loss Example

This example assumes 5.0 tons per acre APH yield, 75-percent coverage level, 100 percent of the established price (Iowa), and basic unit coverage.

	5.0	Tons per acre APH yield
x	0.75	Coverage level
	3.8	Tons per acre guarantee
-	2.3	Actual tons produced
	1.5	Ton per acre loss
x	\$127	Price election
	\$190.50	<b>Indemnity</b>

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. 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 <http://www.rma.usda.gov/tools/agent.html>.

### Contact Us

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