United States Department of Agriculture
Risk Management Agency

January 2007

2007 COMMODITY INSURANCE FACT SHEET

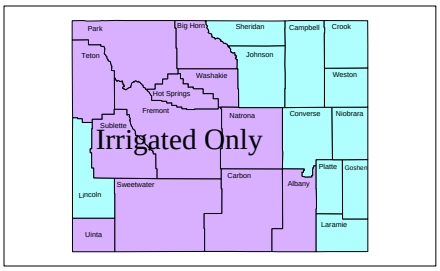
Forage Production

Wyoming

Crop Insured

The crop insured will be planted perennial alfalfa, perennial grasses, or a mixture thereof in which you have a share, that is planted for harvest, and is grown after the year of establishment. The policy **does not cover** any forage that:

- Is grown with a non-forage crop;
- Does not have an adequate stand at the beginning of the insurance period. An adequate stand requires a minimum number of living alfalfa plants per square foot for each year after the year of establishment (as shown below); or
- Exceeds the age limitations for forage stands contained in the special provisions and the chart below.



Irrigated only counties: Albany, Big Horn, Carbon, Fremont, Hot Springs, Natrona, Park, Sublette, Sweetwater, Teton, Uinta, Washakie

Living Alf. Plants/sq.ft.	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr	6th Yr	7th Yr	8th Yr
Irr. Alfalfa	6.0	4.0	3.0	3.0	3.0	3.0	3.0	**
Irr. Alf/Grass Mix	2.5	1.7	1.2	1.2	1.2	1.2	1.2	**
Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**
Non-Irr Alfalfa	4.8	3.2	2.4	2.4	2.4	*	*	**
Non-Irr. Alf/Grass Mix	2.0	1.3	1.0	1.0	1.0	*	*	**
Non-Irr. Grass/Alf. Mix	0.2	0.2	0.2	0.2	0.2	0.2	0.2	**

*Overage stands are not insurable as the alfalfa type or alfalfa grass mixture type and must be insured as grass alfalfa mixture type.
**The grass alfalfa mixture type includes all overage alfalfa and alfalfa grass mixtures the 8th and succeeding years after the year of establishment, as long as there are at least 0.2 living alfalfa plants per square foot. No maximum age limitation applies.

Causes of Loss

Adverse weather conditions
Earthquake
Failure of irrigation water supply[1]
Fire
Insects[2]
Plant disease[2]
Volcanic eruption
Wildlife

[1]If caused by an insured cause of loss occurring during insurance period.
[2]But not due to insufficient or improper application of control measures.

Insurance Period

Insurance **begins** on acreage with an adequate stand on May 22 following the year of seeding for spring seeded acreage and October 16 following the year of seeding for fall seeded acreage. (In subsequent years, insurance attaches on October 16.) Insurance **ends** the earliest of: 1) total destruction of the forage crop, 2) final adjustment of a loss, 3) abandonment of the forage crop, 4) removal from the windrow or field for each cutting, 5) the date grazing commences on the forage crop, or 6) October 15, 2007.

Note: Coverage will continue for acreage that is grazed after it has gone into winter dormancy, provided all livestock are removed from the acreage prior to emergence of the forage from winter dormancy.

Reporting Requirements

Acreage Report—You must report all acreage of your forage production, both insured and uninsured, to your agent by the acreage reporting date.

Underwriting Report — You must complete the forage production underwriting report and submit a copy to your agent before insurance attaches. This report identifies each field and certifies basic information needed to determine type classification, unit structure, and insurability of the stand.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

Important Dates

Sales Closing ..... September 30, 2006
Underwriting Report Due.....October 16, 2006*
Acreage Report Date.....October 16, 2006*

*The acreage reporting and underwriting reporting dates are May 22 following the year of seeding for spring seeded forage.

Definitions

Year of Establishment — the period between seeding and when the forage crop has developed an adequate stand. Insurance during the year of establishment may be available under the forage seeding policy.

Production Guarantee — Number of **tons** guaranteed per acre determined by multiplying your average yield per acre (based on your records) times the coverage level you elect.

Price Election— The price basis used to calculate premium and indemnity.
$90.00/ton for alfalfa and alfalfa/grass mix
$86.00 per ton for grass/alfalfa mix

Duties in the Event of Damage or Loss

Protect the crop from further damage by providing sufficient care; 2) notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and 3) leave representative samples intact for each field of the damaged unit.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 1.0 tons per acre would result in a guarantee of 0.8 tons/ac at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium:

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $100, regardless of the acreage.

Price Elections

Once you have decided on your price election, the amount of the price election is used to determine an indemnity.

Insurance Units

Your insurable acreage will be grouped into one or more units in order to establish the approved yield, calculate a guarantee, and determine any indemnity.

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

Optional Units: If a basic unit consists of two or more sections or irrigated and non-irrigated acreage and certain record-keeping criteria are met, you may apply for optional units. The 10-percent discount will not apply.

Production to Count

Production to count includes appraised production and harvested production from each cutting. Any forage production harvested **before** insurance attaches or **after** the end of the insurance period (for example, regrowth harvested after grazing has commenced) will be counted as production for claim or APH purposes.

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