

Billings Regional Office — Billings, MT

Revised March 2016

Corn

Montana, North Dakota, South Dakota, and Wyoming

Crop Insured

Corn is insurable if:

- Premium rates are provided by the actuarial table;
- It is grown on insurable acres;
- It is planted for harvest as grain or silage (as applicable in the county); and
- It is a variety adapted to the area.

Counties Available

Corn is insurable in many Montana, North Dakota, South Dakota, and Wyoming counties. See actuarial documents at webapp.rma.usda.gov/apps/ActuarialInformationBrowser2016/CropCriteria.aspx for insurable types, practices, and counties. Corn may be insurable in other counties by written agreement if specific criteria are met. Contact your crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Change in harvest price from the projected price (Revenue Protection plans only);
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- The date your application is accepted; or
- The date the insured crop is planted.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- September 30 for silage;
- December 10 for grain;
- Harvest;

- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing	March 15, 2016
Final Planting	Varies by County and State
Acreege Reporting	July 15, 2016
Premium Billing	August 15, 2016

Reporting Requirements

Acreege Report - You must report all acreege of your corn in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreege reporting date.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreege. There is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a \$30 administrative fee is charged per crop per county. Additional premium applies. The premium is discounted for all units except optional units.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53
Whole Farm Unit	80	80	80	80	80	80	71	56
Whole Farm Units are only available with revenue protection								

For example, at the 75-percent coverage level, an average yield of 120 bushels per acre would result in a guarantee of 90 bushels per acre and a producer paid premium of 33 percent of the base premium with an enterprise unit.

Price Elections

The price is based on the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP is on RMA's website at www.rma.usda.gov/policies/cepp.html.

Organic production has a separate projected and harvest price established and contract pricing options are available for certified organic or specialty types grown under guaranteed contracts.

Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- You cannot destroy or put the crop to another use without prior approval.

Insurance Plans Available

Yield Protection - Provides protection against a production loss only. The guarantee is based on your individual yield history multiplied by the projected price.

Revenue Protection - Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. The guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.

Revenue Protection with Harvest Price Exclusion - Provides protection against loss of revenue due to a production loss and/or price decline. The guarantee is determined by multiplying the production guarantee by the projected price.

Area Risk Protection plans are also available in some South Dakota counties. You must contact your crop insurance agent and request to change insurance plans no later than the sales closing date.

Additional Coverage Options

Actual Production History (APH) Yield Exclusion - If eligible, you can exclude yields in exceptionally bad years from your production history resulting in a higher approved yield. APH Yield Exclusion is only available in select counties.

Supplemental Coverage Option (SCO) - Provides additional coverage (up to 86 percent) to your underlying policy. Any loss is determined by the area's overall performance for a given year. SCO is only available in select counties.

Trend Adjusted Yield - You can increase your yield guarantee based on the county's historical yield trend. Trend Adjusted Yield is only available in select counties for select types and practices. Contact your crop insurance agent for more information.

Loss Example

Assume an APH average yield of 175 bushels per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

Yield Protection Example

	175	Bushels per acre APH yield
x	0.75	Coverage level
	131.3	Bushels per acre guarantee
-	70	Bushels per acre actual yield
	61.3	Bushels per acre loss
x	\$4.25	Projected price (estimated)
	\$256.28	Indemnity per acre

Revenue Protection Example

	131.3	Bushels per acre guarantee
x	\$4.25	Projected price (estimated)
	\$558.03	Guarantee per acre
	70	Bushels per acre actual yield
x	\$4.00	Harvest price (estimated)
	\$280.00	Revenue-to-count per acre
	\$558.03	Guarantee per acre
-	\$280.00	Revenue-to-count per acre
	\$278.03	Indemnity per acre

Your premium will be deducted from any indemnity payment.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us

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