

# Billings Regional Office — Billings, MT

Revised January 2017

# Dry Beans

## North Dakota

### Crop Insured

All dry beans grown in the county are insurable if:

- They are grown for harvest as dry beans;
- You have a share; and
- Premium rates are provided by the actuarial table.

### Counties Available

Dry beans are insurable in Barnes, Benson, Bottineau, Burleigh, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, La Moure, McHenry, McKenzie, McLean, Mercer, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, and Williams counties. Coverage in other counties may also be available by written agreement. See 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;
- Insects and plant diseases, 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;
- October 31;
- Harvest;

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

### Important Dates

Sales Closing.....	March 15, 2017
Initial Planting.....	Varies by County
Final Planting .....	June 10, 2017
Acreage Reporting .....	July 15, 2017
Premium Billing .....	August 15, 2017
Production Reporting .....	April 29, 2018

### Reporting Requirements

**Acreage Report** - You must report all acreage of your dry beans in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage 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 acreage. 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.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional Unit	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53

Optional Units are available by type. Premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 1500 pounds per acre would result in a guarantee of 1125 pounds per acre and a producer paid premium of 45 percent of the base premium.

## Price Elections

Prices for types with True Revenue Protection (black, dark red kidney, navy, and pinto) are determined as shown in Section 7(e) of the Dry Bean Revenue Endorsement.

### Projected Prices:

- Are based on an average of contracted prices by type in the region;
- Apply to both revenue and yield protection plans; and
- Are released by the third business day of March.

### Harvest Prices:

- Apply to revenue protection only;
- Are based on average prices by type from Agricultural Marketing Service Bean Market News data; and
- Are released by January 15.

### Projected Prices for Non-True Revenue Types (yield protection only):

Cranberry.....	0.38 per pound
Great Northern/Tebo .....	0.29 per pound
Pink/Small Red .....	0.28 per pound
Light Red Kidney .....	0.34 per pound
White Kidney .....	0.38 per pound

A separate organic price option is also available. An additional price may be announced before the sales closing date.

## Insurance Plans Available

**Yield Protection** - Provides protection against a production loss only. The guarantee is based on 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.

## Additional Coverage Options

### Actual Production History (APH) Yield Exclusion

- You may choose to improve your average APH yield by excluding an actual yield from your production history in eligible crop years. Eligible crop years are listed in the actuarial documents.

**Supplemental Coverage Option (SCO)** - Provides additional coverage (up to 86-percent coverage level) on top of your underlying policy with loss determined

by overall area performance for a given year. Only available in select counties.

**Trend Adjusted Yield** - Allows producers to increase their yield guarantee based on the county's historical yield trend. Only available in select counties for select types and practices.

## Rotation Requirements

Rotation requirements apply. See actuarial documents.

## 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 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 our prior approval.

## Loss Example

Assumes an APH average yield of 1500 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

### Yield Protection Example

1500	Pounds per acre APH yield
x 0.75	Coverage level
1125	Pound guarantee per acre
- 750	Pounds per acre actual yield
375	Pounds per acre loss
x \$0.28	Projected price
<b>\$105.00</b>	<b>Indemnity per acre</b>

### Revenue Protection Example

1125	Pound guarantee per acre
x \$0.28	Projected price
\$315.00	Guarantee per acre
750	Pounds per acre actual yield
x \$0.20	Harvest price
\$150.00	Revenue to count per acre
\$315.00	Guarantee per acre
- \$150.00	Revenue to count per acre
<b>\$165.00</b>	<b>Indemnity per acre</b>

Your premium is 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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