

Regional Office — Oklahoma City, Oklahoma

Revised January 2017

Corn

Texas

Crop Insured

Corn grown for grain may be insurable if:

- If it is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- Adapted to the area with agronomic and weather;
- That is not interplanted with another crop;
- That is not planted into an established grass or legume;
- Planted for harvest either as grain or silage;
- Is yellow dent or white corn including mixed yellow or white, waxy or high-lysine corn, or commercial varieties of high-protein hybrids.

Insurance shall not attach or be considered to have attached to a planted non-irrigated crop on acreage from which, in the same calendar year:

- A perennial hay crop was harvested;
- A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage; or
- It follows a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Contact a crop insurance agent for more details.

Counties Available

Crop insurance for corn is available in multiple counties throughout Texas. For a list of insurable counties visit RMA's website at

webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Causes of Loss

- Adverse weather conditions;
- Fire;
- Insects, but not damage due to insufficient or improper application of pest control measures;

- Plant disease, but not damage due to insufficient or improper application of disease control measures;
- Wildlife;
- Earthquake;
- Volcanic eruption;
- Failure of irrigation water supply due to a cause of loss that occurs during the insurance period; or
- For revenue protection, a change in the harvest price from the projected price.

Insurance Period

Insurance coverage begins on the later of the date we accept your application or the date when the corn is planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss on a unit;
- End of insurance period; or
- Abandonment of the crop.

Important Dates

Sales Closing Date.....Multiple Dates, See Actuarial

Final Planting Date.....Multiple Dates, See Actuarial

Acreage Report Date....Multiple Dates, See Actuarial

Premium Billing.....August 15, 2017

End of Insurances.....Multiple Dates, See Actuarial

Please refer to the Actuarial Information Browser at

webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Reporting Requirements

You must file a report of planted acreage with your crop insurance agent by the acreage reporting date established for your county. For more information

consult your agent or see webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Definitions

Yield Protection Plan - A plan of insurance that only provides protection against a production loss and is available only for crops for which revenue protection is available.

Revenue Protection Plan - A plan of insurance that provides protection against loss of revenue due to a production loss, price decline or increase, or a combination of both. If the harvest price exclusion is elected, the insurance coverage provides protection only against loss of revenue due to a production loss, price decline, or a combination of both.

Coverage Levels and Premium Subsidies

Corn may be insured at the coverage levels shown in the following table. If you choose the 75 percent coverage level and enterprise units, your coverage will be 75 percent of your approved actual production history (APH) yield. The premium subsidy is 77 percent and your premium share is 23 percent of the base premium.

Coverage Level	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factors								
Enterprise Unit	0.80	0.80	0.80	0.80	0.80	0.77	0.68	0.53
Basic Unit	0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38
Optional unit	0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38
Whole Farm Unit	0.80	0.80	0.80	0.80	0.80	0.80	0.71	0.56

Coverage level 0.85 is available where applicable.

Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Contact your agent for more information or see www.rma.usda.gov/tools/pricediscovery.html.

Replanting Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of you bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee, or 8 bushels times your price election. No replanting payment will be made on acreage first planted before the earliest planting date.

Late Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. The late planting period begins the day after the final planting date for the insured crop and ends 15 days after the final planting date.

Prevented Planting

These provisions provided protection on acreage that cannot be planted. Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. In lieu of Section 17(f)(5)(ii) of the Common Crop Insurance Basic Provisions, haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting.

Loss Example

Under the yield protection option a loss occurs when the bushels of corn produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Under the revenue protection option a loss occurs when the value of production-to-count is less than the revenue protection guarantee due to a production loss and/or a revenue loss. Assume a 120 bushel per acre APH yield, 75 percent coverage level, 100 percent of the price, projected price of \$4.50, harvest price of \$4.00 and basic unit coverage.

Yield Protection

APH yield bushels/acre	120
Coverage level	<u>X 0.75</u>
Bushel guarantee	90.00
Projected Price	<u>X \$4.50</u>
Insurance guarantee	\$405.00
Bushels/acre produced	80
Price to determine value	<u>X \$4.50</u>
Value of production	\$360.00
Insurance guarantee	\$405.00
Value of production	<u>- \$360.00</u>
Gross indemnity	\$45.00

Revenue Protection

APH yield bushels/acre	120
Coverage level	<u>X 0.75</u>
Bushel guarantee	90.0
Projected Price	<u>X \$4.50</u>
Insurance guarantee	\$405.00
Bushels/acre produced	80
Price to determine value	<u>X \$4.00</u>
Value of production	\$320.00
Insurance guarantee	\$405.00
Value of production	- \$320.00
Gross indemnity	\$85.00

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 www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/Risk Management Agency
Oklahoma City Regional Office
215 Dean A. McGee Ave Suite 342
Oklahoma City, OK 73102
Phone: (405) 879-2700
Fax: (405) 879-2741
Email: rsook@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/ok_rso/.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.