

Spokane Regional Office — Spokane, WA

Revised February 2016

Corn

Idaho, Oregon, Washington

Crop Insured

All field corn planted for harvest as grain or silage type(s) may be insurable in your county. Contact your crop insurance agent for specific details.

Counties Available

Idaho - Ada, Bannock, Bingham, Canyon, Cassia, Elmore, Franklin, Gem, Gooding, Jefferson, Jerome, Lincoln, Madison, Minidoka, Owyhee, Payette, Power, Twin Falls, and Washington counties.

Oregon - Baker, Benton, Clackamas, Columbia, Coos, Douglas, Jackson, Josephine, Lane, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Umatilla, Washington, and Yamhill counties.

Washington - Adams, Benton, Clark, Clallam, Cowlitz, Ferry, Franklin, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Okanogan, Pierce, Skagit, Snohomish, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, and Yakima counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply due to an insured cause of loss;
- 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;
- When revenue protection is in effect, a decline in the harvest price below the projected price;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins at the time of planting and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Combining, or picking corn for grain or severing the stalk from the land and chopping for the purpose of livestock feed;
- Final adjustment of a loss;
- October 20 for corn insured as silage in all Idaho, Oregon, and Washington counties;
- October 31 for corn insured as grain in Clallam, Grays Harbor, Jefferson, King, Kitsap, Pierce, Snohomish, and Thurston counties in Washington; or
- December 10 for corn insured as grain in all other Idaho, Oregon, and Washington counties.

Important Dates

Sales Closing	March 15, 2016
Final Planting Date	See County Actuarial
Acreage Report Date	July 15, 2016

Reporting Requirements

Acreage Report - You must report to your crop insurance agent all of the acreage in which you have a share (your share at the time insurance begins), reporting the crop by type and practice.

Coverage Options

One policy provides the choice of three plans.

Yield Protection - Insurance coverage only providing protection against a production loss.

Revenue Protection - Insurance coverage providing protection against loss of revenue due to a production loss, price decline or increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion - Insurance coverage providing protection only against loss of revenue due to a production loss, price decline, or a combination of both.

Projected and Harvest Price

The Commodity Exchange Price Provisions (CEPP) contain information necessary to derive the projected price and the harvest price for the insured crop, as applicable. Information includes the price discovery period, release dates, boards of trade used, and additional pricing information available at crop insurance agent offices and

the RMA website at www.rma.usda.gov/. The projected price is used to calculate the premium, replant payment, and any prevented planting payment. The harvest price is used to value production-to-count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion insurance plans.

Production Guarantees

Yield Protection Guarantee - Determined by multiplying the production guarantee by the projected price. The harvest price is not used.

Revenue Protection Guarantee - Determined by multiplying the production guarantee (per acre) by the greater of the projected price or the harvest price.

Revenue Protection with Harvest Price Exclusion Guarantee - Determined by multiplying the production guarantee (per acre) by the projected price.

Guarantee Choices and Premium Subsidy

Choice of 50 to 80 or 85 percent of the approved average yield in 5-percent increments. For example, at the 75-percent coverage level, the farmer paid premium would be 45 percent of the total premium.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Insured	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of the average yield and 55 percent of the projected price.

Additional Coverage and Options

Policy provisions offer additional coverage options for:

- Insurance units;
- Late and prevented planting; and
- Replant payments.

Administrative Fees

CAT coverage is \$300 per crop per county. Additional coverage is \$30 per crop per county.

Loss Example

Assume 100-percent share, 70-percent coverage level, 100-percent price of \$5.68, and an average yield of 150 bushels per acre.

150	Bushel per acre (actual production history)
x 0.70	Coverage level
105	Bushel per acre guarantee
x 100	Acres
10,500	Bushel unit guarantee
- 5,500	Bushel production
5,000	Bushel loss
x \$5.68	Price
\$28,400	Indemnity due policyholder

Where to Buy Crop Insurance

All insurance policies, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website at www.rma.usda.gov/tools/agent.html.

Regional Contact

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

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