University of Nevada
Cooperative Extension

2013 Crop & Livestock Insurance Options for Nevada Producers

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USDA

University of Nevada, Reno
Center for Economic Development

RMA
Risk Management Agency

NEVADA RISK MANAGEMENT EDUCATION TEAM

University of Nevada Cooperative Extension

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2013 Crop and Livestock Insurance Options for Nevada Producers

This handbook, ***Crop and Livestock Insurance Options for Nevada Producers***, is to inform Nevada producers about current crop and livestock insurance programs available through the United States Department of Agriculture (USDA) and Risk Management Agency (RMA). This handbook's statements, findings, conclusions, recommendations and/or data represent solely the findings and views of the authors and do not necessarily represent the views of the USDA-RMA or the University of Nevada, Reno, or any reference sources used or quoted within. Reference to research projects, fact sheets, programs, books, magazines or newspaper articles does not imply an endorsement or recommendation by the authors unless otherwise stated. For questions regarding this handbook, contact:

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USDA

United States Department of Agriculture

Risk Management Agency

Risk Management Checklist

You may identify some risk exposure. On the other hand, you may find that you are protected against risk enough so that you have the resources to explore some new venture.

If you do not know all the dates in the "Deadlines" section, you should contact your crop insurance agent for help. If you need assistance locating an agent, go to the agent locator at http://www3.rma.usda.gov/apps/agents/.

Farm-Risk-Plans.USDA.gov

Helping farmers & ranchers find success

RMA

Please place a checkmark next to each task you have accomplished.

Production

_______ 1. Have you recently evaluated your risk in the event of the loss of your crops?

_______ 2. Have you recently evaluated your risk in the event of the loss of your animals?

_______ 3. Have you investigated other alternative production methods and their consequences?

_______ 4. Do you have the necessary knowledge to consider an additional or alternative enterprise?

_______ 5. Is your crop insurance protection adequate to cover a severe crop loss?

_______ 6. Have you reviewed all of your crop insurance options with your agent?

_______ 7. Have you conducted a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis for your operation?

_______ 8. Are you in an area capable of supporting irrigation?

Marketing

_______ 1. Do you have a current, written marketing plan?

_______ 2. Have you coordinated your marketing plan with your goals and objectives and your financial and production plans?

3. Managing marketing risks:

   _______ a) Are you comfortable with your knowledge of marketing opportunities?

   _______ b) Have you reviewed your marketing options within the past 6 months?

   _______ c) Do you understand how crop insurance revenue guarantees can enhance marketing opportunities?

Financial

_______ 1. Do you have a current business plan?

_______ 2. Have you planned for a best-case scenario and developed a plan for how additional income will be used?

_______ 3. Have you planned for a worst-case scenario and considered an alternative plan?

_______ 4. Do you know your cost of production?

_______ 5. Do you know your break-even costs?

_______ 6. Do you have the knowledge to create a balance sheet, cash flow, and income statements?

_______ 7. Do you have the knowledge to interpret important financial ratios?

_______ 8. What is your debt-to-asset ratio?

_______ 9. Is the growth of your net worth exceeding inflation?

_______ 10. Have you reviewed your ratio trends with your lender?

11. Is your crop insurance protection adequate to:

   _______ a) Repay current operating loans?

   _______ b) Allow you to take advantage of marketing opportunities?

_______ 12. Have you reviewed your tax liability within the past 3 months to determine your tax strategies?

_______ 13. Have you investigated all of your potential financing options?

_______ 14. Have you investigated all available government programs?

_______ 15. Have you considered the trade-offs between maintaining your current investments (certificates of deposit/savings/etc.) and/or reinvesting in expanding your own operation?

_______ 16. Do you consult a financial management consultant, lender, accountant, insurance provider, or other professional when making major financial decisions?

_______ 17. Are you comfortable with your level of debt?

Legal

This list does not cover every legal risk exposure faced by farmers and ranchers, and is not meant as legal advice. You should consult an attorney to review your legal risk exposure.

______ 1. Is your will up to date?

______ 2. Do you have a living will?

______ 3. Do you have a farm transfer plan or exit strategy that has been reviewed within the past 3 years?

______ 4. Have you recently reviewed your farm owner's insurance policy?

5. Have you recently evaluated your risk exposure to:

   ______ a) Liability covering the public entering your property?

   ______ b) Liability of direct marketing?

   ______ c) Your State department of agriculture's direct marketing regulations?

   ______ d) Livestock breaking through fences?

   ______ e) Environmental and pesticide issues?

   ______ f) Land use issues with neighbors?

______ 6. Do you understand the provisions of all of your contracts, leases, and loans?

______ 7. Have you recently evaluated all the different business entity options for your operation?

______ 8. Do you have a working relationship with your attorney and accountant and have you reviewed your goals and objectives with each?

______ 9. Are you in compliance with such regulations as worker protection, pesticide use records, vehicle registrations, and necessary safety inspections?

Human

1. Is your personal insurance coverage current:

   ______ a) Do you have adequate medical and disability insurance?

   ______ b) Do you have adequate life insurance to cover your wishes and farm transfer at current values?

______ 2. Have you calculated your risk exposure to employee accidents or dishonesty?

______ 3. Have you provided all employees with comprehensive safety training?

______ 4. Do you have an employee handbook?

______ 5. Are your goals Specific, Measurable, Attainable, Reasonable, and Timed (SMART)?

______ 6. Have you conveyed the goals and objectives of the business to all family members, business team, and employees?

______ 7. Are your goals written?

______ 8. Is everyone in your family (or on your team) employed to the full extent of his or her education, training, and experience?

General

______ 1. Do you have a confident relationship with your risk management advisors?

______ 2. Do you have the knowledge to evaluate new technologies?

______ 3. Are you planning for your children's educational needs and are these savings protected?

______ 4. Are your savings for retirement on course with your plans?

______ 5. Do family members know the location of all important documents?

______ 6. Do you have the knowledge and skills to assess all areas and levels of risk?

______ 7. Are you constantly looking for ways to increase your profitability?

Crop, Revenue, and Livestock Insurance Deadlines

If you do not know all the dates in this section, you should contact your crop insurance agent for help.

______ 1. Do you know all critical dates and sign-up deadlines?

2. **Sales closing date** — *last date to apply for coverage is:*

3. **Cancellation date** — *give notice if I do not want insurance next year:*

4. **Production reporting date** — *actual production history must be reported by:*

5. **Final planting date** — *if unable to plant, I must contact my agent by:*

6. **Acreage reporting date** — *I must report my acreage planted to my agent by:*

7. **Payment due date** — *interest charges will be incurred after:*

8. **Final date to file notice of crop damage** — *any perceived damage must be reported no later than:*

9. **End of insurance period** — *latest date of coverage for current year's crop:*

10. **Debt termination date** — *insurance coverage for next year will be canceled if payment is not made by:*

Farm-Risk-Plans.USDA.gov
Helping farmers & ranchers find success

USDA United States Department of Agriculture
Risk Management Agency

RMA

2013 Nevada Crop and Livestock

Insurance Policy Providers

Below is a current listing of insurance agents and companies licensed to write insurance policies in Nevada. Please note that this list is current as of June 2013 and is subject to change. Insurance providers for each state can be found on RMA's website at http://www.rma.usda.gov. For more information to become a crop insurance provider, contact Richard Mansfield, USDA, RMA, at (530) 792-5878.

Insurance Companies

ACE American Insurance Company
(Rain and Hail L.L.C.)
www.rainhail.com
9200 Northpark Drive, Suite 300
Johnston, IA 50131-3006
Toll-Free: 800-776-4045
Phone: 515-559-1001
Products: Crop and Livestock Insurance

American Agri-Business Insurance Company
(ARMtech Insurance Services, Inc.)
www.armt.com
7101 82nd St.
Lubbock, TX 79424
Toll-Free: 800-335-0120
Phone: 806-473-0333
Fax: 806-473-0334
Products: Crop and Livestock Insurance

Everest Reinsurance Company
(Heartland Crop Insurance, Inc.)
www.everestre.com
120 S.E. 6th St., Building 2, Suite 210
Topeka, KS 66603
Toll-Free: 888-789-5566
Phone: 785-235-5566
Fax: 785-235-5577
Products: Crop and Livestock Insurance

Hudson Insurance Company
www.hudsoninsgroup.com
7300 W.110th St., Suite 850
Overland Park, KS 66210
Toll-Free: 866-450-1445
Phone: 913-345-1515
Fax: 913-345-1671
Products: Crop Insurance

Agrinational Insurance Company, Inc.
(ADM Crop Risk Services)
www.admcrs.com
2525 Federal Drive
Decatur, IL 62526
Phone: 217-451-7828
Fax: 217-451-7829
Products: Crop and Livestock Insurance

Casualty Underwriters Insurance Company
(Food and Fiber Risk Managers)
www.fafrm.com
P.O. Box 6, 208 Main St. North
Tuttle, ND 58488
Phone: 701-867-9160
Fax: 701-867-9161
Products: Livestock Insurance

Great American Insurance Company
www.greatamericaninsurance.com
301 E. Fourth St., GAT – 26S
Cincinnati, OH 45202
Toll-Free: 800-587-1553
Phone: 513-763-8400
Fax: 513-763-8457
Products: Crop and Livestock Insurance

NAU Country Insurance Company
www.naucountry.com
7333 Sunwood Drive
Ramsey, MN 55303
Toll-Free: 800-942-6557
Phone: 763-427-3770
Fax: 763-427-6473
Products: Crop and Livestock Insurance

Occidental Fire and Casualty Company of North Carolina
www.agrilogic.com
10561 Barkley St., Suite 100
Overland Park, KS 66212
Phone: 913-648-2554
Fax: 913-648-2207
Products: Crop and Livestock Insurance

Rural Community Insurance Company
(Rural Community Insurance Services, Inc.)
www.rcis.com
3501 Thurston Ave.
Anoka, MN 55303-1060
Toll-Free: 800-328-9143
Phone: 763-427-0290
Fax: 763-712-2506
Products: Crop and Livestock Insurance

Producers Agriculture Insurance Company
(Pro Ag Management, Inc.)
www.proag.com
2025 S. Hughes St.
P.O. Box 229
Amarillo, TX 79105
Toll-Free: 800-366-2767
Phone: 806-372-6785
Fax: 800-755-7026
Products: Crop and Livestock Insurance

XL Reinsurance America, Inc.
(Global Ag Insurance Services, LLC)
www.globalag.com
30 River Park Place West, Suite 160
Fresno, CA 93720
Phone: 559-530-2767
Fax: 559-643-2410
Products: Crop Insurance

Insurance Agents

Zachary Andreasen
Mountain States Insurance Group
www.mtnstatesins.com
30 E. Second South
Soda Springs, ID 83276
Phone: 208-547-2141
Products: Crop Insurance

Amos Bechtel
Northwest Agricultural Services Co.
920 S.W. Frazer Ave. #210
P.O. Box 37
Pendleton, OR 97801
Phone: 541-966-0188
Fax: 541-966-0193
Products: Crop and Livestock Insurance

Kent Boman
Boman & Associates Insurance Agency
www.bowmaninsurance.com
955 N St.
Fresno, CA 93721
Phone: 559-499-2020
Products: Crop Insurance

John Armstrong
Armstrong & Associates Insurance
www.armstrongprofessional.com
239 W. Court St., Building A
Woodland, CA 95695
Phone: 530-668-2777
Email: marmstrong@aandains.com
Products: Crop Insurance

Janet M. Blethen
Janet Blethen Insurance Agency
www.janetblethen.com
4185 Wilkinson Way
Lovelock, NV 89419
Phone: 775-273-1727
E-mail: janet@janetblethen.com
Products: Crop and Livestock Insurance

Jay Douglas
Pate Agency, LP
www.pateagencyinsurance.com
557 Morton St.
Elkhart, KS 67950
Phone: 620-697-2861
Products: Crop Insurance

Lance Eckersell
Eckersell Group, Inc.
2760 S. Bellin Road
Idaho Falls, ID 83402
Phone: 208-529-8105
Products: Crop Insurance

Burdell Johnson
Food and Fiber Risk Manager, LLC
www.fafrm.com
208 Main St. North
P.O. Box 6
Tuttle, ND 58488
Phone: 701-867-9160
Fax: 701-867-9161
Products: Livestock Insurance

Benson Latham IV
Silveus Insurance Group
www.cropins.net
1037 Mariner Drive
Warsaw, IN 46582
Phone: 574-267-4042
Fax: 574-268-2442
Products: Crop Insurance

Heber Loughmiller
Sloan-Leavitt Insurance, Inc.
www.sloaninsurance.com
91 S. Sixth Ave.
P.O. Box 449
Othello, WA 99344
Phone: 509-488-9623
Products: Crop and Livestock Insurance

Amy Mead
Rabo Ag Insurance Services
www.rabobankamerica.com
6919 Chancellor Drive
Cedar Falls, IA 50613
Phone: 319-277-4444
Products: Crop Insurance

James Percy
Conquest Insurance Agency
www.conquestinsurance.com
144 West Bridge Street
Blackfoot, ID 83221
Phone: 208-785-0760
Products: Crop Insurance

Tracy Hawker
Premier Insurance
www.premierinsur.com
1465 N. Skyline Drive
Idaho Falls, ID83402
Phone: 208-522-1260
Phone: 208-782-1464
Phone: 208-734-1711
E-mail: tracyh@premierinsur.com
Products: Crop and Livestock Insurance

Terry Larsen
Southwest Risk Management Group
www.swriskmgt.com
10265 W. Camelback Road #104
Mesa, AZ 85037
Phone: 623-772-15555
Products: Crop Insurance

Jennifer Livsey
Texas Agfinance
www.texasagfinance.com
545 S. Highway 77
Robstown, TX 78380-0711
Phone: 361-387-8563
Products: Livestock Insurance

Austin Manning
Premier Insurance
www.hubinternational.com
157 River Vista Place
Twin Falls, ID 83301
Phone: 208-734-1711
Products: Livestock Insurance

Jothan Miner
Silveus Insurance Group
www.cropins.net
1037 Mariner Drive
Warsaw, IN 46582
Phone: 574-267-4042
Fax: 574-268-2442
Products: Crop Insurance

Jonathon Percy
Conquest Insurance Agency
www.conquestinsurance.com
P.O. Box 69
Blackfoot, ID 83221
Phone: 208-785-0760
Products: Crop Insurance

Raymond Reed
Ray Reed's Insurance Services
http://agroimaging.com
42608 Long Hollow Drive
Coarsegold, CA 93614-9148
Phone: 559-840-3325
Toll-Free: 888-883-9090
E-mail: rreed@agroimaging.com
Products: Crop and Livestock Insurance

Brad Risenmay
Sloan-Leavitt Insurance, Inc.
www.sloaninsurance.com
91 S. Sixth Ave.
P.O. Box 449
Othello, WA 99344
Phone: 509-488-9623
Products: Crop and Livestock Insurance

Wayne Shortes
Golden State Crop and Insurance Services
108 ½ E. Seventh St.
P.O. Box 905
Hanford, CA 93230
Phone: 559-587-9007
Products: Crop Insurance

Berti Stewart
Keller Leopold Insurance, Inc.
www.kellerleopold.com
P.O. Box 517
Garden City, KS 67846
Phone: 620-272-7400
Products: Crop Insurance

David Troy, Jr.
Troy Insurance Agency Inc.
www.troyins.com
1822 18th Ave.
Lewiston, ID 83501
Phone: 208-743-3557
Products: Crop Insurance

John Udy
Gimlin & Udy Insurance Agency
www.gu-ins.com
601 E. Daily Drive, Ste #117
Camarillo, CA 93010
Phone: 805-987-3883
Product: Crop Insurance

Jodi Richardson
Rabo Ag Insurance Services
www.rabobankamerica.com
6919 Chancellor Drive
Cedar Falls, IA 50613
Phone: 319-277-4444
Products: Crop Insurance

Douglas Schultz
Rural Ag Insurance Services, LLC
www.ruralagins.com
341 N. D St.
Porterville, CA 93257
Phone: 559-782-3696
Products: Crop Insurance

Scott Silveus
Silveus Insurance Group
www.cropins.net
P.O. Box 2105
Warsaw, IN 46582
Phone: 574-267-4042
Products: Crop Insurance

Aaron Tattersall
Silveus Insurance Group
www.cropins.net
801 Bliss Ave.
Dumas, TX 79029
Phone: 806-935-7777
Products: Crop Insurance

John Majure
Ag Resource Management
www.armlend.com
P.O. Box 568
Rayville, LA
Phone: 318-728-5770
Products: Crop Insurance

Robert Underwood
Pan American Insurance Agency
www.paula.com
87 E. Green St., #206
Pasadena, CA 91105
Phone: 626-844-7800
Products: Crop Insurance

James Vann
Wraith, Scarlett, and Randolph
www.wsrins.com
622 Main St.
Woodland, CA 95695
Phone: 530-662-9181
Products: Crop and Livestock Insurance

Jared Witters
Sloan-Leavitt Insurance, Inc.
www.sloaninsurance.com
91 S. Sixth Ave.
P.O. Box 449
Othello, WA 99344
Phone: 509-488-9623
Products: Crop and Livestock Insurance

James Vosters
Florists' Insurance Service, Inc.
1 Horticulture Lane
Edwardsville, IL 62025
Phone: 800-851-7740
Products: Crop Insurance

Crop Insurance Terms

The crop insurance industry is providing more risk management tools to help producers deal with the increasing risk they face. As the number of alternative tools increases, so does their complexity. This publication defines many of the common terms you will need to be familiar with when making your crop insurance decision.

Crop Insurance Documents

Actuarial documents. The information for a specific crop year is available from your insurance agent and shows the amount of insurance or production guarantees, coverage levels, premium rates, practices, insurable acreage and other related information regarding crop insurance in the county.

Catastrophic Risk Protection Endorsement. The part of the crop insurance policy that contains provisions specific to catastrophic risk protection. This coverage provides a lower level of coverage on yield losses at a low cost to producers. It pays indemnities at a rate of 55 percent of the established price of the commodity when farm yield losses are more than 50 percent. The premiums are paid by RMA, but producers must pay a $300 administrative fee for each crop insured. This coverage is not available on all types of policies.

Crop Provisions. The part of the policy that contains the specific provisions of insurance for each insured crop.

Insured crop. The crop for which coverage is available under the Basic Provisions and the applicable Crop Provisions as shown on your application for insurance.

Policy. The agreement between you and the insurer, consisting of the accepted application, the Basic Provisions, the Crop Provisions, the Special Provisions, other applicable endorsements or options, the actuarial documents for the insured crop, the Catastrophic Risk Protection Endorsement (if applicable) and the applicable regulations published in the federal register.

Summary of coverage. The insurance company's statement to you, based upon your acreage report. It specifies the insured crop and the guarantee or amount of insurance coverage provided by unit. (Unit defined on Page 12.)

Written agreement. A document that alters or describes designated terms of a policy as authorized under the Basic Provisions, the Crop Provisions or the Special Provisions for the insured crop.

Coverage Levels and Price Elections

Additional coverage. Crop insurance coverage equal to or greater than 65 percent of the approved yield indemnified at 100 percent of the expected market price, or a comparable coverage as established by the Federal Crop Insurance Corporation (FCIC).

Administrative fee. An amount you must pay for catastrophic risk protection, limited and additional coverage for each crop year as specified in the federal register and the Catastrophic Risk Protection Endorsement.

Buy-up coverage. This refers to crop insurance coverage that exceeds the CAT (catastrophic) level. Coverage is available up to 75 percent of your expected yield or expected revenue (which is yield times price). In some areas, coverage up to 85 percent is available for some crops. You pay part of the premium, but government premium subsidy rates are now over 50 percent for most levels of coverage.

Coverage. The insurance provided by a policy against loss of production or value, by unit, as shown on your summary of coverage.

Catastrophic risk protection. The minimum level of coverage offered by FCIC that is required to qualify for certain other USDA program benefits unless you waive eligibility for emergency crop loss assistance in connection with the crop.

Deductible. The amount of loss incurred before insurance coverage begins, determined by subtracting the coverage level percentage you choose from 100 percent. For example, if you elected a 65 percent coverage level, your deductible would be 35 percent (100% - 65% = 35%).

Economic significance. The value of a crop, or a type or variety of a crop (if the applicable crop policy allows you the option to separately insure individual crop types or varieties), equal to 10 percent or more of the total value of your share of all crops grown in the county the previous crop year, or that you expect to grow in the current crop year. However, an amount is not considered economically significant if the expected liability under the Catastrophic Risk Protection Endorsement is equal to or less than the administrative fee required for the crop or the crop type or variety.

Limited coverage. Coverage that is 50 percent or more, but less than 65 percent, of the approved yield indemnified at 100 percent of the expected market price (or a comparable coverage as established by FCIC).

Non-Insured Crop Disaster Assistance Program (NAP). Crop insurance, provided by USDA, Farm Service Agency, is not available for all commodities. NAP provides financial assistance to producers of many of these commodities if they experience a qualifying yield loss.

Price election. The prices contained in the Special Provisions or an addendum. They are used to compute the value per pound, bushel, ton, carton or other unit of measure so that premium and indemnity can be determined.

Production guarantee (per acre). The number of pounds, bushels, tons, cartons or other unit of measure determined by multiplying the approved yield per acre by the coverage level percentage you elect.

Farming Terms Used in Crop Insurance

Abandon. Failure to care for the crop, providing too little care to benefit the crop or failure to harvest in a timely manner, unless an insured cause of loss prevents you from properly caring for or harvesting the crop or causes damage to it to the extent that most producers of the crop on similar acreage in the area would not normally further care for or harvest it.

Actual Production History (APH). Actual Production History is the most common plan of insurance under the Multiple Peril Crop Insurance, or MPCI, umbrella. It is the basis for determining your guarantee under multi-peril crop insurance or revenue insurance policies. The APH is calculated as a 4- to 10-year simple average of your actual yield on the insured land. If you do not have records of actual yields, a “transitional yield” based on average yields in your county is used.

Agricultural commodity. All insurable crops produced for human or animal consumption.

Crop year. The period of time in a calendar year the insured crop is normally grown and harvested.

Damage. Injury, deterioration or loss of production of the insured crop.

Good farming practices. The cultural practices generally in use in the county for the crop. Practices required for the crop to produce at least the yield used to determine the production guarantee or amount of insurance. These practices are recognized by the National Institute of Food and Agriculture as compatible with agronomic and weather conditions in the county.

Interplanted. Acreage on which two or more crops are planted in a manner that does not permit separate agronomic maintenance or harvest of the insured crop.

Irrigated practice. Watering a crop to produce at least the yield used to establish: 1) the irrigated production guarantee; 2) the amount of insurance on the irrigated production guarantee; or 3) the amount of insurance on the irrigated acreage planted to the insured crop.

Late planted. Acreage initially planted to the insured crop after the final planting date.

Negligence. The failure to use such care as a reasonably prudent and careful person would use under similar circumstances.

Planted acreage. Land in which the

insured crop has been properly planted.

Practical to replant. The insurance company's determination, after loss or damage to the insured crop, that replanting the crop will allow it to be harvested before the end of the insurance period. It will not be considered practical to replant after the end of the late planting period or the final planting date unless replanting is generally occurring in the area. Unavailability of seed or plants is not considered a valid reason for failure to replant.

Prevented planting. Failure to plant the insured crop by the final planting date designated in the Special Provisions for the insured crop in the county. You may also be eligible for a prevented planting payment if you were unable to plant because of an insured cause of loss that is general in the surrounding area.

Replanting. Replacing the seed or plants of the same crop in the insured acreage with the expectation of producing at least the yield used to determine the production guarantee.

Representative sample. Portion of the insured crop that must remain in the field for examination by the insurance company's loss adjuster when making a crop appraisal. In certain instances you may harvest the crop and leave only samples of the crop residue in the field.

Timely planted. Planted on or before the final planting date designated in the Special Provisions for the insured crop in the county.

Reports

Acreage report. A report stating your share of all acreage of an insured crop in the county, whether insurable or not insurable.

Another use, notice of. The written notice required when you wish to plant acreage to another crop.

Application. The insurance company form you must complete and that the insurance company must accept before coverage will begin. If your insurance coverage is canceled or terminated for any reason, you must reapply.

Claim for indemnity. A claim you make for damage or loss to an insured crop.

Consent. Approval in writing by the insurance company for the insured to take a specific action.

Damage, notice of. A written notice you must file with the insurance company as soon as you discover that the insured crop has been damaged to the extent that a loss is probable.

Loss, notice of. The notice you must give the insurance company not later than 72 hours after certain losses or 15 days after the end of the insurance period, whichever is earlier.

Production report. A written record showing your annual production. The insurance company uses it to determine your yield for insurance purposes. The report contains yield information for previous years, including planted acreage and harvested production. This report must be supported by written, verifiable records from a warehouseman or buyer of the insured crop, by measurement of farm-stored production or by other records of production approved by the insurance company.

Units

Basic unit. All acreage of the insured crop in the county on the date coverage begins for the crop year:

1) In which the insured has 100 percent crop share; or
2) Which is owned by one person and operated by another person on a share basis. (Example: If, in addition to the land you own, you rent land from five landlords, three on a crop-share basis and two on a cash basis, you would be entitled to four units—one for each crop share lease and one that combines the two cash leases and the land you own.) Land that would otherwise be one unit may, in certain instances, be divided.

Optional unit. For an additional premium, growers may subdivide their basic units by practice, section or section equivalents.

County. Any county, parish or other political subdivision of a state shown on the insured's accepted application, including acreage in a field that extends into an adjoining county if the county boundary is not readily discernible.

Enterprise unit. All acreage of the insured crop in the county in which you have a share on the date coverage begins for the crop year. An enterprise unit must consist of:

1) Two or more basic units of the same insured crop that are located in two or more separate sections, section equivalents or FSA farm serial numbers; or

2) Two or more optional units of the same insured crop established by separate sections, section equivalents or FSA farm serial numbers.

Field. All acreage of tillable land within a natural or artificial boundary (e.g., roads, waterways, fences, etc.).

FSA farm serial number. The number assigned to the farm by the local FSA office.

Noncontiguous. Any two or more tracts of land whose boundaries do not touch at any point. (Exception: Land separated only by a public or private right-of-way, waterway or irrigation canal is considered contiguous.)

Section (for the purposes of unit structure). A unit of measure under a rectangular survey system. A tract of land usually 1 mile square and usually containing approximately 640 acres.

State. The state shown on the insured's accepted application.

Whole farm unit. All acreage of the insured crops in the county in which the insured has a share on the date coverage begins for each crop for the crop year.

Parties to Crop Insurance Contract

Assignment of indemnity. An arrangement whereby you assign your right to an indemnity payment to any party of your choice for the crop year.

Indemnity. Security or protection against a loss or other financial burden

Insured. The person whose name is on the application accepted by the insurance company. This term does not extend to any other person having a share or interest in the crop (for example, a partnership, landlord or any other person) unless specifically indicated on the accepted application.

Limited resource farmer. A producer or operator of a farm:

1) With an annual gross income of $20,000 or less derived from all sources, including income from a spouse or other members of the household, for each of the prior two years; or
2) With less than 25 acres total for all crops, who makes a majority of his gross income from farming, and whose gross income from farming is not more than $20,000.

Person. An individual, partnership, association, corporation, estate, trust or other legal entity, and wherever applicable, a state or a political subdivision or agency of a state. "Person" does not include the United States government or any agency thereof.

Share. Your percentage of interest in the insured crop as an owner, operator or tenant. However, only for the purpose of determining the amount of indemnity, your share will not be more than it was at the earlier of the time of loss or the beginning of harvest.

Tenant. A person who rents land from another person for a share of the crop or a share of the proceeds of the crop.

Substantial beneficial interest. An interest of at least 10 percent in the insured crop.

List of Dates and their Definitions

Acreage reporting date. The date by which the insured is required to submit an acreage report.

Cancellation date. The date specified in the Crop Provisions on which coverage for the crop will automatically renew unless canceled.

Contract change date. The date by which the insurance company makes any policy changes available for inspection in the agent's office.

Coverage begins, date. The date insurance begins on the insured crop, or the date planting begins on the unit.

Days. Calendar days.

Delinquent account. Any account in which premiums and interest on those premiums is not paid by the termination date specified in the Crop Provisions.

Earliest planting date. The earliest date established for planting the insured crop.

End of insurance period, date of. The date upon which your crop insurance coverage ceases for the crop year.

Final planting date. The date in the Special Provisions by which the crop must initially be planted in order to be insured for the full production guarantee or amount of insurance per acre.

Late planting period. The period that begins the day after the final planting date for the insured crop and ends 25 days later, unless otherwise specified in the Crop Provisions or Special Provisions.

Premium billing date. The earliest date upon which you will be billed for insurance coverage based on your acreage report. The premium billing date is in the Special Provisions.

Sales closing date. A date in the Special Provisions by which an application must be filed. The last date you may change your crop insurance coverage for a crop year.

Termination date. The date in the Crop Provisions upon which your insurance ceases to be in effect because of nonpayment of any amount due the insurance company.

Stokes, K., Waller, M., G.A. (Art), Outlaw, B, & Outlaw, J. (n.d.). *Crop Insurance Terms.* Texas Agricultural Extension Service. The Texas A&M University System. Retrieved from: http://twri.tamu.edu/reports/2002/e143.pdf

Nevada Crop/Livestock Sales Closing Dates

Crop	Counties	Sales Closing Date
AGR-Lite	All	March 15, 2015
Alfalfa Seed	Humboldt, Pershing	Oct. 31, 2014
Barley	Humboldt, Pershing	Oct. 31, 2014
Barley	Churchill, Douglas, Elko, Esmeralda, Eureka, Lander, Lincoln, Lyon, Mineral, Nye, Washoe, White Pine	March 15, 2015
Forage Production	All	Oct. 31, 2014
Forage Seeding	Churchill, Humboldt, Lyon, Pershing	July 31, 2014
Nursery	Carson City, Clark, Douglas, Storey, Washoe	May 1, 2015
Oats	Churchill, Humboldt	March 15, 2015
Onions	Humboldt, Lyon, Washoe	Feb. 1, 2015
Pasture, Rangeland, Forage (PRF) – Vegetable Index	All	Nov. 15, 2014
Potatoes	Humboldt	March 15, 2015
Wheat	Churchill, Douglas, Elko, Humboldt, Lander, Lyon, Mineral, Pershing, Storey, Washoe, White Pine, Carson City	Oct. 31, 2014
Livestock Risk Protection (LRP) – Fed Cattle, Feeder Cattle, Lamb, Swine	All	Continuous
Livestock Gross Margin – Cattle, Dairy Cattle	All	Last business Friday of each month

USDA United States Department of Agriculture
Risk Management Agency

RMA

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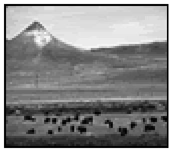
Crop Policies and Pilots



Pasture, Rangeland, Forage

Pasture, Rangeland, and forages cover approximately 55 percent of all U.S. land. Forage grows differently in different areas, so it's important for farmers and ranchers to know which types and techniques work best for their region. The following insurance programs for pasture, rangeland, and forage (PRF) utilize various indexing systems to determine conditions. Also see livestock policies and resources.

PRF Archive

Rainfall Index (RI) - is based on weather data collected and maintained by NOAA's Climate Prediction Center. The index reflects how much precipitation is received relative to the long-term average for a specified area and timeframe.

- County Availability (PDF): Map | Text
- Basic Provisions (PDF)
- Policy Provisions (PDF)
- Insurance Standards Handbook (PDF) (Revised Apr 2013)
- Grid ID Locator, Decision Support Tool, Historical Indices

Vegetation Index (VI) - is based on the U.S. Geological Survey's Earth Resources Observation and Science (EROS) normalized difference vegetation index (NDVI) data derived from satellites observing long-term changes in greenness of vegetation of the earth since 1989.

- County Availability (PDF): Map | Text
- Basic Provisions (PDF)
- Policy Provisions (PDF)
- Insurance Standards Handbook (PDF) (Revised Apr 2013)
- Grid ID Locator, Decision Support Tool, Historical Indices
- Downloadable Interactive PRF Spreadsheet - Total Loss Factor: XLS | PDF

Forage Production Index - is based on NASS county level hay yield data (all hay or alfalfa hay). The index reflects how much hay is produced relative to the long-term trend for the county. Coverage is available for forage production in select counties.

Policy Provisions

- Insurance Standards Handbook
- Final Payment Yield Reports

Net Hay Production Index was terminated beginning with the 2009 crop year. Archive

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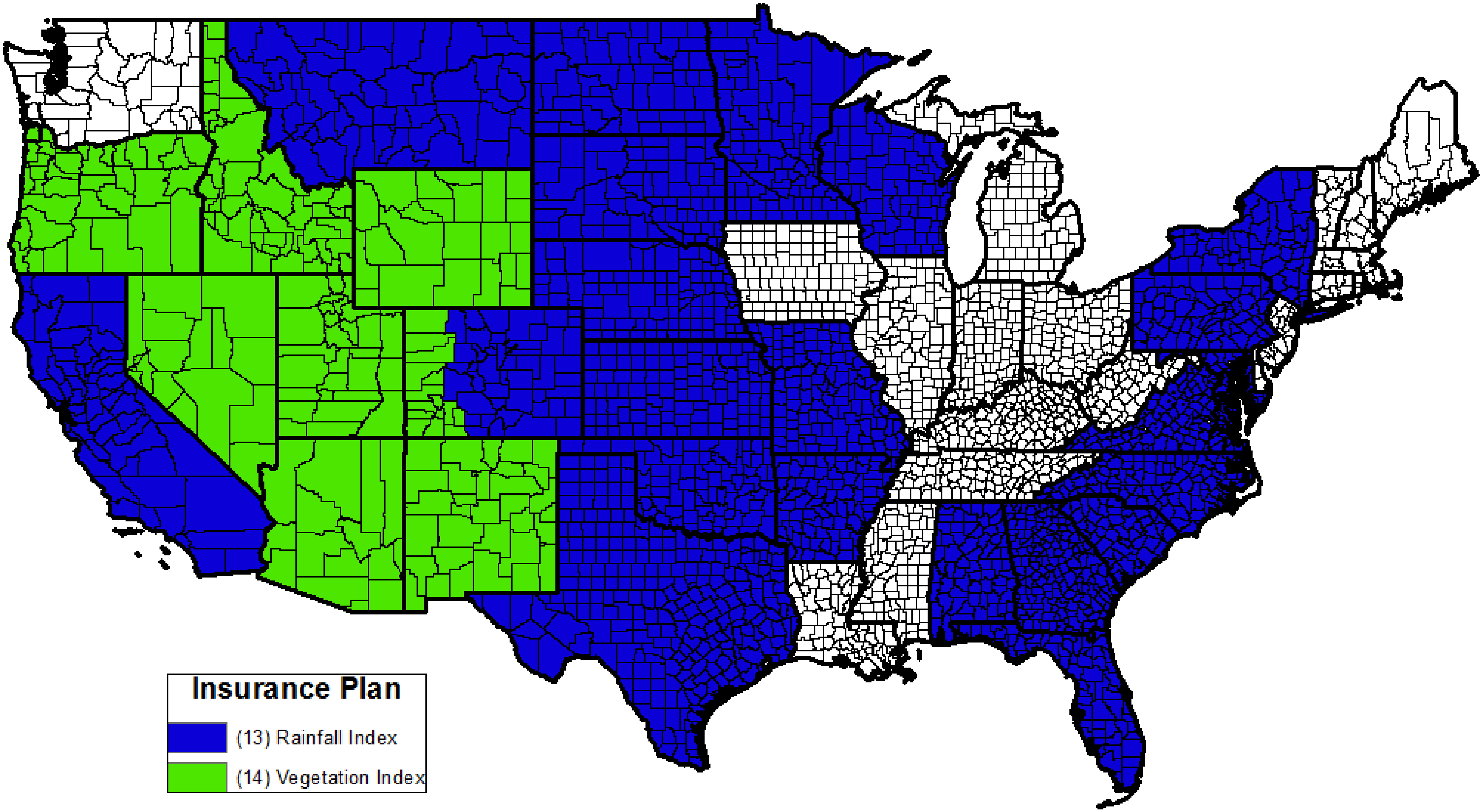
For more information regarding these programs, please contact a qualified crop insurance agent.

For more information regarding the contents of this page, please contact: RMA.KCVIRI@rma.usda.gov.

Last Modified: 07/10/2013

2013 and Succeeding Crop Years - Pasture, Rangeland, Forage Availability



UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
VEGETATION INDEX
PASTURE, RANGELAND, FORAGE (PRF) CROP PROVISIONS

1. Definitions

Basic Provisions mean the Rainfall and Vegetation Index Plan Common Policy.

Crop means pasture, rangeland, or forage.

Crop year means, in addition to the definition contained in section 1 of the Basic Provisions, the crop year begins on January 1 and ends on December 31.

Forage means plants grown for haying or grazing.

Grazing means used solely as pasture for livestock to roam and feed on.

Haying means severance of the plant from its root by mechanical equipment and cured. Haying does not include earlage, green chop, grain which may be fed to livestock, or silage.

Insurable interest means, in lieu of the definition contained in section 1 of the Basic Provisions, your percentage of the insured crop that is at financial risk. For acreage with an intended use of grazing, your percentage of the insured crop that is at financial risk will be based on your:

(1) Percentage interest of the livestock to be grazed on the insured acres, if the acres are cash leased; or

(2) Percentage of the value gained of the livestock being grazed on the insured acres, if the acres are share leased. Percentage of the value gained includes, but is not limited to, a percentage of the value obtained from the pounds gained by the livestock being grazed or a percentage of the offspring from the livestock being grazed.

Livestock means domesticated animals, including but not limited to, cattle, sheep, horses, swine, goats, and poultry.

Overseeding means to place or distribute seeds into an existing established plant community, without destroying the existing established plant community, which is used for forage.

Pasture means a community of plants grown for haying or grazing.

Rangeland means a community of plants composed primarily of native plants grown for grazing.

2. Application

(a) In addition to the provisions contained in section 2(c)(1) of the Basic Provisions, a percent of value must be allocated to at least one index interval for each grid ID, intended use and share. The minimum percent of value allowed in any one index interval by grid ID, intended use and share is 10 percent.

(b) For the purposes of section 2(c)(1) of the Basic Provisions you may select any index interval provided in the Actuarial Documents. However, the same month cannot be included in more than one selected index interval for the same grid ID, intended use and share. For example, if you select an index interval that contains the months of March, April and May, you cannot select any other index interval offered that contains March, April, or May for the same grid ID, intended use and share.

3. Insured Crop

(a) In addition to the provisions in section 5(a) of the Basic Provisions, the insured crop will be pasture, rangeland or forage:

(1) In which you have a share;

(2) Which is grown for the intended use of haying or grazing, and reported as such on your acreage report;

(3) Located on insurable acreage in the county listed on the application accepted by us; and

(4) That:

(i) Was initially planted prior to July 1 of the previous crop year, unless allowed by the Special Provisions;

(ii) Is naturally present but was not planted, such as native perennial grasses; or

(iii) Is self-seeding annual plants maintained through several years of grazing.

(b) In addition to section 5(b) of the Basic Provisions, we will not insure any crop that is not grown for the intended use of haying or grazing.

4. Insured and Insurable Acreage

(a) In lieu of section 6(a) of the Basic Provisions, you may elect to insure all or a portion of your insurable acreage in the county. You may select the number of acres to be insured. However, the total number of your insured acres of the crop in the county will not exceed 100 percent of your insurable acreage of the crop in the county.

(b) Notwithstanding section 6(b) of the Basic Provisions, acreage of the crop that is:

(1) So steeply sloped or is too far from a water source such that livestock would not normally graze such acreage, or is otherwise not suitable for grazing, is not insurable under an intended use of grazing; or

(2) So steeply sloped or covered by water such that it is impractical or impossible to hay such acreage using normal haying equipment, or is otherwise not suitable for haying using normal haying equipment, is not insurable under an intended use of haying.

(c) In addition to section 6(c) of the Basic Provisions, acreage where the crop is naturally present but not planted, such as native plants, may be insurable.

(d) In lieu of section 6(d)(1) of the Basic Provisions, acreage may be insured if the crop is meets the provisions of 3(a)(4).

(e) In addition to section 6(g) of the Basic Provisions, we will not insure any acreage that is annually planted. Overseeding is not considered an annual planting.

5. Amounts of Protection and Coverage Levels

(a) In lieu of section 7(a)(1) of the Basic Provisions, catastrophic risk protection is not available under these Crop Provisions.

(b) In lieu of section 7(b) of the Basic Provisions, you will have only one dollar amount of protection per acre for each county, crop, intended use and index interval.

6. Report of Acreage

In lieu of section 9(b)(3) of the Basic Provisions, your acreage report must include:

(a) Your share;

(b) Intended use;

(c) Grid ID; and

(d) The FSA farm number, FSA tract number and FSA field number.

7. Annual Premium and Administrative Fees

In accordance with section 11(a) of the Basic Provisions, the annual premium is earned and payable at the time the insured crop is reported on the acreage report.

United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Alfalfa Seed Pilot

Nevada

Crop Insured

Irrigated alfalfa seed is insurable if grown solely for harvest as certified forage seed under certification standards of a certifying agency or grown under a forage seed contract.

The policy does **not** cover a forage seed crop that:

- Is interplanted with another crop;
- Does **not** have an adequate stand at the beginning of the insurance period as shown below;

ESTABLISHED STAND (# Living & fully developed alfalfa plants/sq. ft.)	**FALL PLANT-ED SEED TO SEED** (# Living alfalfa plants/sq. ft.)	**SPRING PLANTED SEED TO SEED** (# Living alfalfa plants/sq. ft.)
.34	**1.03**	**1.03**

- Exceeds the earlier of the maximum age of stand stipulated by the originator of the certified seed or the 5th and succeeding crop year after the crop year of initial seeding; or
- Used for any purpose during the crop year other than for seed production.

Counties Available

Alfalfa seed is insurable in Humboldt and Pershing counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Insured Causes of Loss

Adverse weather conditions[1]
Earthquake
Failure of irrigation water supply[2]
Fire
Insects[3]
Plant disease[3]
Volcanic eruption
Wildlife

[1]Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
[2]If caused by an insured cause of loss occurring during insurance period.
[3]But not due to insufficient or improper application of control measures.

Uninsured Causes of Loss

1) Crop not being timely harvested;
2) Insufficient supply of pollinators;
3) Failure of certification standard or seed contract acceptance caused by failure to follow proper isolation requirements or inadequate weed control; or
4) Failure of certification standard or seed contract acceptance due to failure to follow all other certification or contract requirements.

*Unless solely and directly caused by an insurable cause of loss.

Important Dates

Sales Closing…………………………October 31
Acreage Reporting………………………...July 15

Insurance Period

Insurance begins on acreage with an adequate stand on November 1 for fall-planted seed to seed and established stands and May 15 for spring-planted seed to seed. Insurance ends the earliest of:

1) Total destruction of the crop;
2) Final adjustment of a loss on a unit;
3) Abandonment of the crop;
4) Harvest (removal of the seed from the windrow or field);
5) The date grazing starts on the crop; or
6) October 31.

Reporting Requirements

In addition to the acreage reported by the acreage reporting date, you must supply:

- A copy of your forage seed contract for your contracted acreage; or
- If not contracted, a copy of the accepted

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.

certification application for your certified seed acreage.

Coverage Levels and Premium Subsidies

The guarantee is measured in pounds of seed and based on the growers past production. You can choose coverage levels from 50 to 75 percent of approved average yield; and 55 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage guarantees 50 percent of your approved average yield and 55 percent of the announced price.

Price Election

For seed grown under contract, the price election is the price per pound stated in the forage seed contract. For certified seed not under a seed contract, the price election is $1.91 per pound.

Cost of Crop Insurance

CAT coverage has an application fee of $300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates for an application fee of $30. For more information about coverage and premiums, please contact a crop insurance agent.

Loss Example

Assume an average yield of 300 pounds per acre, 65-percent coverage, a contract price of $1.80, and 100-percent share.

300	Pounds per acre average yield
x .65	Coverage level
195	Pounds per acre guarantee
- 100	Pounds per acre actually produced
95	Pounds per acre loss
x $ 1.91	Contracted price
$181	**Gross indemnity per acre**

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 web site at: http://www3.rma.usda.gov/apps/agents/

Regional Contact

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USDA United States Department of Agriculture

RMA

September 2011

A Risk Management Agency Fact Sheet

New Yield Protection, Revenue Protection, and Revenue Protection With Harvest Price Exclusion Insurance Plans

New Common Crop Policy — Positive Changes

USDA's Risk Management Agency (RMA) released the new Common Crop Insurance Policy Basic Provisions and related Crop Provisions that will be the basis for insurance coverage starting with the 2011 crop year. The new policies combine the Actual Production History (APH), Crop Revenue Coverage (CRC), Revenue Assurance (RA), Income Protection (IP), and Indexed Income Protection (IIP) policies into one policy structure. The insurance plans above have been replaced by the Common Crop Policy. This policy is only available for **barley, canola/rapeseed, corn, cotton, grain sorghum, malting barley, rice, soybeans, sunflowers, and wheat**. The intended effect of this action is to offer producers a choice of revenue protection (protection against revenue loss caused by low prices, low yields, or a combination of both) or yield protection (protection for production losses only) within one set of Basic Provisions and the applicable Crop Provisions.

In addition, the new set of Basic Provisions also incorporates changes due to the 2008 Farm Bill and contains revisions to improve prevented planting and other provisions to better meet the needs of policyholders.

Combining Similar Policies

The new Basic Provisions and related Crop Provisions combine several different policies with similar features into one set of policies. The new policies keep the features that are most important to producers. The new policies simplify the insurance process by offering the producer choices within one policy structure instead of separate policies and are easier to understand.

Policies Automatically Convert

Crop insurance policies are continuous contracts, so active policies renew and automatically converted to the coverage closest to the type of policy in effect for the 2010 crop year. If a policyholder does not wish to make changes to his or her crop insurance policy for the crop year, then no additional paperwork is required. **The chart provided on page 2 describes how policies were converted to the new policy.** Both yield and revenue protection policies are now available under the new Basic Provisions and related Crop Provisions for: **barley, canola/rapeseed, corn, cotton, grain sorghum, malting barley, rice, soybeans, sunflowers, and wheat.**

Insurance Plans Available Under the New Common Crop Policy

- **Revenue Protection Plan:** provides protection against production loss, price decline or increase, or a combination of both.
- **Revenue Protection Plan With Harvest Price Exclusion:** provides protection against production loss, price decline, or a combination of both.
- **Yield Protection Plan:** provides protection against production loss for which revenue protection is available but is not chosen.

Both the Yield Protection plan and the APH insurance plan provide protection against production loss only. The Yield Protection plan was established for crops that have both yield and revenue protection available and utilize the commodity exchange markets for price discovery. Producers can find price discovery information for crops under this plan of insurance at: http://www.rma.usda.gov/tools/pricediscovery.html

The APH insurance plan continues for crops that do not have revenue protection plans available. These crops utilize price elections set by RMA.

Price Determination

Commodity Exchange Price Provisions

The Revenue Protection plan, the Revenue Protection plan with Harvest Price Exclusion, and the Yield Protection plan will use prices from regional commodity exchanges to determine projected price. The projected price is used to establish the insurance guarantee and premium for the crop and the harvest price. The harvest price is used to value production-to-count under the Revenue Protection plan. This pricing method is new to policies converting from the APH plan to the Yield Protection plan. The price discovery periods, release dates, exchange prices, and other important pricing information related to these plans can be found in the Commodity Exchange Price Provisions (CEPP). The CEPP is available from a crop insurance agent or on the RMA Web site: http://www.rma.usda.gov

continued on page 3

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.

Insurance Plan
Conversion Chart

For the 2011 crop year, CRC, RA, IP, IIP, and APH insurance plans - covering **barley, canola/rapeseed, corn, cotton, grain sorghum, malting barley, rice, soybeans, sunflowers, and wheat -** were converted as follows:

2010 Crop Year Policy		Converted 2011 Crop year To:
Crop Revenue Coverage **Revenue Assurance** with Fall Harvest Price Option	→	Revenue Protection
Revenue Assurance without Fall Harvest Price Option **Income Protection** **Indexed Income Protection** **Catastrophic Risk Protection Income Protection/Indexed Income Protection**	→	Revenue Protection with Harvest Price Exclusion
Actual Production History (including CAT Endorsement)	→	Yield Protection

Policy conversion is entirely automated, and no paperwork or further action is needed unless the policyholder wishes to make changes to the policy.

Definitions

Commodity Exchange Price Provisions (CEPP) — A part of the policy that is used for all crops for which revenue protection is available, regardless of whether the producer elects revenue protection or yield protection for such crops. This document includes the information necessary to determine the projected price and the harvest price for the insured crop, as applicable.

Harvest Price — A price determined according to the CEPP and used to value production-to-count for revenue protection.

Harvest Price Exclusion — Revenue protection with the use of the harvest price excluded when determining the revenue protection guarantee.

Projected Price — The price for each crop determined according to the CEPP. The applicable projected price is used for each crop for which revenue protection is available, whether the policyholder elects revenue protection or yield protection for the crop.

Revenue Protection — An insurance plan that provides protection against revenue loss due to a production loss, price decline or increase, or a combination of both. If the harvest price exclusion is elected, the insurance coverage does **NOT** provide protection against revenue loss due to a price increase.

Revenue Protection Guarantee (per acre) — For revenue protection only, the amount determined by multiplying the production guarantee (per acre) by the greater of the projected price or the harvest price. If the harvest price exclusion is elected, the production guarantee (per acre) is only multiplied by the projected price.

Yield Protection — An insurance plan that only provides protection against a production loss and is only available for crops for which revenue protection is available.

Yield Protection Guarantee (per acre) — When yield protection is selected for a crop that has revenue protection available, the amount is determined by multiplying the production guarantee by the projected price.

continued from page 1

Price Elections: Established and Additional Prices

The APH insurance plan uses price elections to place values on the crop. Price elections are set by RMA and released as “established” and “additional” price elections.

Dollar Amounts of Insurance

Dollar insurance plans have dollar amounts of insurance set by RMA and released with the actuarial documents.

Visit an Insurance Agent

Producers should visit with an agent early in the sales season to discuss how the new changes may affect their farming operation. A list of crop insurance agents is available at all USDA Service Centers throughout the United States or at the RMA Web site: http://www3.rma.usda.gov/tools/agents/

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Program Aid 2093

United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Forage Production

Nevada

Crop Insured

Alfalfa is insurable if it is grown for 1 or more years after the stand is established.

Alfalfa is defined as:

- A pure stand of perennial alfalfa (including alfalfa seeded with a cover crop or nurse crop);
- At least 4 living alfalfa plants per square foot, depending on age;
- Age up to and including 8 years.

Alfalfa grass mixture is defined as:

- Mixture of perennial alfalfa and perennial grasses;
- At least 1.2 living alfalfa plants per square foot;
- No maximum age limitations;
- Includes all alfalfa stands that are 9 and older.

Causes of Loss

Adverse weather conditions[1]
Failure of irrigation water supply[2]
Fire
Insects[3]
Plant disease[3]
Wildlife

[1]Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
[2]If caused by an insured peril during the insurance period.
[3]But not damage due to insufficient or improper application of control measures.

Important Dates

Sales Closing .... October 31
Acreage Report Due ....December 15

Counties Available

Forage production is insurable in Carson City, Churchill, Clark, Douglas, Elko, Eureka, Esmeralda, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Pershing, Storey, Washoe, and White Pine counties. Forage production may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Insurance Period

Insurance attaches on acreage with an adequate stand on the later of the date we accept your application or:

Spring Seeded……………………..……...April 15
Fall Seeded & Established Stand……...October 16

Insurance ends the earliest of:

1) Total destruction;
2) Removal from the windrow or the field for each cutting;
3) Final adjustment of a loss;
4) Date grazing commences on the forage crop;
5) Abandonment of the forage crop; or
6) October 15.

Coverage Levels and Premium Subsidies

The forage production guarantee is an individual amount of annual production measured in tons of air dried alfalfa or alfalfa grass depending on the type. An individual guarantee is based on your past production. You will be asked to provide your insurance agent 4 to 10 years of production and planting history. This history is used to determine your average yield per acre. You can choose coverage levels from 50 to 75 percent of your individual approved average yield and 55 to 100 percent of a price selection announced by USDA. Catastrophic Risk Protection (CAT) coverage guarantees 50 percent of your approved average yield at 55 percent of the announced price.

Price Election

The price used to calculate your premium and indemnity.

Forage Production………..…………**$200 per ton**

Cost of Crop Insurance

CAT coverage has an application fee of $300 with

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.

100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume an average yield of 6 tons per acre, 65-percent coverage on 100 acres, 100-percent price election of $200, and 100-percent share.

6	Tons per acre average yield
x .65	Coverage level
3.9	Tons per acre guarantee
- 1.0	Tons per acre actually produced
2.9	Tons per acre loss
x $ 200	Price election
$ 580	**Gross indemnity per acre**

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 web site at: http://www3.rma.usda.gov/apps/agents/

Regional Contact

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United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Forage Seeding

Nevada

Crop Insured

All the alfalfa (60 percent or more of the ground cover is alfalfa) in the county in which you:

- Have a share, and
- Plant during the current crop year; or
- Replant during the calendar year following planting; or
- Intend to establish a normal stand of alfalfa.

The policy **does not cover** any acreage that is:

- Grown to be grazed or grazed at any time during the insurance period; or
- That is interplanted with another crop, except nursery crops, unless allowed by written agreement.

Counties Available

Forage seeding insurance is available in Churchill, Humboldt, Lyon, and Pershing counties. Forage seeding may be available in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions[1]
Failure of irrigation water supply[2]
Fire[3]
Insects[4]
Plant disease[4]
Wildlife[5]

[1]Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
[2]If caused by an insured peril during the insurance period.
[3]Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
[4]But not damage due to insufficient or improper application of control measures.
[5]Unless wildlife control measures have not been taken.

Important Dates

Sales Closing..**July 31**
Final Planting Date
Fall…………………………..………**September 15**
Spring………………………...…...……...**May 20**
Acreage Report Due
Fall…………………………...………**December 15**
Spring…………………………...…………**June 15**

Insurance Period

Coverage is for the first year the crop is planted while the stand is being established. Insurance ends the earliest of:

1) Total destruction;
2) The initial harvest of the unit;
3) Final adjustment of a loss;
4) The date grazing starts on the forage crop;
5) Abandonment of the forage crop; or
6) April 14 for all spring-planted acreage and October 15 for fall-planted acreage.

Coverage Levels and Premium Subsidies

You can recover out-of-pocket cultural costs if more than 25 percent of the alfalfa seeding is damaged before the stand is established. You choose a percent coverage (27.5 percent to 75 percent) of a dollar amount offered by USDA before the insurance period.

Cost of Crop Insurance

Catastrophic Risk Protection insurance covers 50 percent of losses. 100 percent of the premium is subsidized and you pay a $300 application fee. For higher coverage levels you pay an application fee of $30 and your premiums are subsidized at lower rates. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

Loss Example

Assume 100-percent share on 30 acres, an insurance amount of $648 per acre, and 10 acres with a remaining stand of 75-percent or greater at the time of loss.

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.

30	Acreage
x $648	Amount per acre
$19,440	Amount of insurance
- $6,480	Production to count (10 acres with stand of 75 percent or greater)
12,960	Loss
x 1.0	Share
$12,960	**Gross Indemnity**

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 web site at: http://www3.rma.usda.gov/apps/agents/

Regional Contact

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Davis, CA 95616
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United States Department of Agriculture

Program Aid 1667-10

A Risk Management Agency Fact Sheet

Livestock Risk Protection

Fed Cattle

Revised May 2009

General Background

Livestock Risk Protection (LRP)-Fed Cattle is designed to insure against declining market prices. Beef producers may select from a variety of coverage levels and insurance periods that correspond with the time their market-weight cattle would normally be sold.

LRP-Fed Cattle may be purchased throughout the year from approved livestock insurance agents. Premium rates, coverage prices, and actual ending values are posted online daily.

Coverage Availability

Beef producers submit a one-time application for LRP-Fed Cattle coverage. After the application is accepted, specific coverage endorsements may be purchased for up to 2,000 head of heifers and steers (weighing between 1,000 and 1,400 pounds) that will be marketed for slaughter near the end of the insurance period. The annual limit for LRP-Fed Cattle is 4,000 head per producer for each crop year (July 1 to June 30). All insured cattle must be located in a State approved for LRP-Fed Cattle at the time insurance is purchased.

RMA Web Site

Daily LRP Coverage Prices, Rates, and Actual Ending Values: http://www.rma.usda.gov/tools/livestock.html

Premium Calculator:
http://www.rma.usda.gov/tools/premcalc.html

Approved livestock agents and insurance companies:
http://www.rma.usda.gov/tools/agent.html

Related AMS online livestock reports:
http://marketnews.usda.gov/portal/lg?paf_dm

The length of insurance coverage available for each specific coverage endorsement is 13, 17, 21, 26, 30, 34, 39, 43, 47, or 52 weeks.

LRP-Fed Cattle is available to producers with fed cattle in the following 37 States: Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

Coverage Levels, Prices, and Rates Beef producers may select coverage prices ranging from 70 to 100 percent of the expected ending value. At the end of the insurance period, if the actual ending value is below the coverage price, the producer will be paid an indemnity for the difference between the coverage price and actual ending value.

The LRP-Fed Cattle program's coverage prices, rates, actual ending values, and per hundredweight cost of insurance may be viewed on the Risk Management Agency's Web site. The actual ending values are based on weighted prices reported by USDA's Agricultural Marketing Service. Actual ending values will be posted on the Risk Management Agency's Web site at the end of the insurance period.

About the Application Process

LRP-Fed Cattle insurance must be purchased through a livestock insurance agent. An application can be filled out at any time; however, insurance does not attach until a specific coverage endorsement is purchased.

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.

Insurance coverage will not attach unless the premium is paid on the day coverage is purchased. Multiple specific coverage endorsements may be purchased with one application. Insurance coverage starts the day a specific coverage endorsement is purchased and the purchase is approved by Risk Management Agency.

There are funding limitations for all livestock programs; therefore, Risk Management Agency tracks total policy sales against available underwriting capacity using a real-time, Web-based program. Sales will cease when underwriting capacity is reached.

Contact Us

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RMA Web site: http://www.rma.usda.gov

E-mail: rmaweb.content@rma.usda.gov

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United States Department of Agriculture

Program Aid 1667-09

A Risk Management Agency Fact Sheet

Livestock Risk Protection

Feeder Cattle

Revised May 2009

General Background

Livestock Risk Protection (LRP)-Feeder Cattle is designed to insure against declining market prices. Cattle producers may select from a variety of coverage levels and insurance periods that match the time their feeder cattle would normally be marketed (ownership may be retained).

LRP-Feeder Cattle insurance may be purchased throughout the year from approved livestock insurance agents. Premium rates, coverage prices, and actual ending values are posted online daily.

Coverage Availability

Cattle producers submit a one-time application for LRP-Feeder Cattle coverage. After the application is accepted, specific coverage endorsements may be purchased for up to 1,000 head of feeder cattle that are expected to weigh up to 900 pounds at the end of the insurance period. The annual limit for LRP-Feeder Cattle is 2,000 head per producer for each crop year (July 1 to June 30). All insured calves and cattle must be located in a State approved for LRP-Feeder Cattle at the time insurance is purchased.

RMA Web Site

Daily LRP Coverage Prices, Rates, and Actual Ending Values: http://www.rma.usda.gov/tools/livestock.html

Premium Calculator:
http://www.rma.usda.gov/tools/premcalc.html

Approved livestock agents and insurance companies:
http://www.rma.usda.gov/tools/agent.html

Related AMS online livestock reports:
http://marketnews.usda.gov/portal/lg?paf_dm

The length of insurance coverage available for each specific coverage endorsement is 13, 17, 21, 26, 30, 34, 39, 43, 47, or 52 weeks.

Coverage is available for the calves, steers, heifers, predominantly Brahman, and predominantly dairy cattle categories. Feeder cattle producers may also choose from two weight ranges: under 600 pounds and 600-900 pounds.

LRP-Feeder Cattle insurance is available to producers with feeder cattle in the following 37 States: Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

Coverage Levels, Prices, and Rates Cattle producers may select coverage prices ranging from 70 to 100 percent of the expected ending value. At the end of the insurance period, if the actual ending value is below the coverage price, the producer will be paid an indemnity for the difference between the coverage price and actual ending value.

The LRP-Feeder Cattle program's coverage prices, rates, actual ending values, and per hundredweight cost of insurance may be viewed on the Risk Management Agency's Web site. Actual ending values are based on weighted average prices as reported in the Chicago Mercantile Exchange Group Feeder Cattle Index. Actual ending values will be posted on Risk Management Agency's Web site at the end of the insurance period.

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.

About the Application Process

LRP-Feeder Cattle insurance must be purchased through a livestock insurance agent. An application can be filled out at any time; however, insurance does not attach until a specific coverage endorsement is purchased. Coverage will not attach unless the premium is paid on the day coverage is purchased. Multiple specific coverage endorsements may be purchased with one application. Insurance coverage starts the day a specific coverage endorsement is purchased and the purchase is approved by Risk Management Agency. There are funding limitations for all livestock programs; therefore, Risk Management Agency tracks total policy sales against available underwriting capacity using a real-time, Web-based program. Sales will cease when under-writing capacity is reached.

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United States Department of Agriculture

Program Aid Number 2021

A Risk Management Agency Fact Sheet

Livestock Gross Margin

Dairy Cattle

July 2011

Livestock Gross Margin (LGM)

LGM-Dairy Cattle (LGM Dairy) provides protection against loss of gross margin (market value of milk minus feed costs) on milk produced from dairy cows. LGM-Dairy uses the Chicago Mercantile Exchange Group futures prices for corn, soybean meal, and class III milk to determine the expected gross margin and the actual gross margin.

Producer **premium subsidy** is available for the LGM-Dairy plan of insurance and is determined by the deductible amount chosen by the producer. All administrative and operating subsidies are paid by the Federal Crop Insurance Corporation.

The **indemnity** at the end of the 11-month insurance period is the difference, if positive, between the gross margin guarantee and the actual gross margin. The price the producer receives at the local market is not used in these calculations.

Availability

LGM is available to any producer who owns dairy cattle in the 48 contiguous states.

Milk Coverage Availability

Only milk sold for commercial or private sale primarily intended for final human consumption from dairy cattle fed in any of the eligible states is eligible for LGM Dairy coverage. There is no minimum number of hundredweights a producer can insure. However, the maximum amount of milk that can be insured is 24 million pounds per crop year.

Coverage Levels/Deductibles

Producers can select deductible levels between $0 and $2.00 per hundredweight of milk in $0.10 increments.

Sales Closing

To enroll, producers must sign-up on the last business Friday of the month, submitting an application with a target marketing report for the milk and corn and soybean meal equivalents to be insured.

Prices

Prices for LGM Dairy are based on simple averages of futures contract daily settlement prices, and are **not** based on the prices the producer receives at the market.

Insurance Months

The insurance period contains the 11 months following sales closing. For example, the insurance period for the January 29 sales closing date contains the months of February through December. However, coverage begins in the second month of the insurance period, so the coverage period for this example is the months of March through December.

LGM Selling Period

LGM Dairy is sold on the **last business Friday** of each month. The sales period begins as soon as RMA reviews the data submitted by the owner and developer of LGM-Dairy after the close of markets on the last day of the price discovery period. The sales period ends at 8:00 p.m. CST the following evening. If expected milk and feed prices are not available on the RMA Web site, LGM Dairy will not be offered for sale for that insurance period.

Annual Premium

LGM premiums depend on producers' marketing plan, deductible level, futures and price volatility. Premium billing dates are determined by the target marketing report and will be the first business day of the month following the last month that a producer reports their insured marketings in the target marketings report.

Cause of Loss

LGM Dairy covers the difference between the gross margin guarantee and the actual gross margin. LGM Dairy does **not** insure against dairy cattle death loss, unexpected decreases in milk production, or unexpected increases in feed use. Indemnities to be paid will equal the difference between the gross margin guarantee and the actual total gross margin for the insurance period.

LGM Dairy Advantages

Convenience: Producers can sign up for LGM Dairy 12 times per year and insure all their milk production they expect to market over a rolling 11-month insurance period.
Customization: Can be tailored to any size farm.
Bundled Option Insurance: LGM Dairy is similar to buying both a call option to limit higher feed costs and a put option to set a floor on milk prices.

What LGM Dairy Does Not Insure

- Risk of dairy cattle death
- Unexpected production (milk) losses
- Unexpected increase in feed use
- Anticipated or multiple-year declines in milk prices
- Anticipated or multiple year increases in feed costs

Definitions

Actual Marketings The total amount of milk sold by you in each month of the insurance period and for which you have proof of sale. Actual marketings are used to verify ownership of milk and determine approved target marketings.

Deductible The portion of the expected gross margin that you elect not to insure. Per cwt deductible amounts range from zero to $2.00 per cwt in 10 cent increments. The deductible equals the selected per cwt deductible times the sum of target marketings across all months of the insurance period.

Gross Margin Guarantee The gross margin guarantee for an insurance period is the expected total gross margin for an insurance period minus the deductible.

Marketing Report A report submitted by you on our form showing for each month your actual marketings for that month of milk insured under the policy. The marketing report must be accompanied by copies of sales receipts that provide records of the actual marketings shown on the marketing report.

Target Marketings Your determination as to the number of cwt of milk you elect to insure in each month during the insurance period.

Target Marketings Report A report submitted by you on our form showing for each month your target marketings for that month.

For More Information

LGM Coverage Prices, Rates and Actual Ending Values:
http://www3.rma.usda.gov/apps/livestock_reports/
Cost Estimator (Premium Calculator):
http://ewebapp.rma.usda.gov/apps/costestimator/

Where to Purchase

All multi-peril crop insurance policies are available from private insurance agents. A list of livestock insurance agents is on the RMA Web site at:
http://www3.rma.usda.gov/tools/agents/

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United States Department of Agriculture

RMA

Program Aid Number 1906

A Risk Management Agency Fact Sheet

Adjusted Gross Revenue (AGR)

November 2010

Adjusted Gross Revenue (AGR) crop insurance provides producers with protection against low revenue from natural causes and market fluctuations. The insurance covers income from agricultural commodities, as well as income from animals, animal products, and aquaculture species reared in a controlled environment.

Adjusted Gross Revenue:

- Uses your historical Internal Revenue Service (IRS) tax form (Schedule F or equivalent forms) information and an annual farm report as a base;
- Provides insurance for multiple agricultural commodities in one product;
- Establishes revenue as a common denominator for the production of all agricultural commodities.

AGR Timeline

Sales Closing Date: You must buy or cancel your policy on or before January 31.
Beginning of Insurance: All existing policies roll over each year if they are not canceled or changed. The insurance attaches each year on January 1. For new policies, insurance coverage will begin 10 days after a properly completed application is received.
Contract Change Date: You must make any and all changes to your insurance contract on or before August 31.
Insurance Year: Defined as a calendar year in which the sales closing date occurs and includes both calendar-year and fiscal-year filings (corresponding to the policyholder's IRS tax period).
Claims: Claims are settled after taxes are filed for the insurance year.

Availability

AGR insurance is available in: California (selected counties), Connecticut, Delaware, Florida (selected counties), Idaho (selected counties), Maine, Maryland (selected counties), Massachusetts, Michigan (selected counties), New Hampshire, New Jersey, New York (selected counties), Oregon (selected counties), Pennsylvania (selected counties), Rhode Island, Vermont, Virginia (selected counties), and Washington (selected counties).

Eligibility

To meet the eligibility criteria for AGR coverage, you must:

- Be a U.S. citizen or resident;
- File a calendar-year or fiscal-year farm tax return;
- Produce agricultural commodities primarily in pilot counties (may include income from contiguous non-pilot counties);
- Have liability not exceeding $6.5 million;
- Have had same tax entity for 7 years (filed 5 consecutive years of Schedule F tax forms, plus previous year and insurance year) unless a change in tax entity is reviewed and approved by your insurance provider;
- Purchase traditional Federal crop insurance, if available, when more than 50 percent of your expected income is from insurable commodities (when you purchase both AGR and other crop insurance plans, the AGR premium will be reduced); and
- Earn no more than 35 percent of expected allowable income from animals and animal products.

Insured Causes of Loss

Insurance is provided against revenue loss due to any unavoidable natural occurrences during the current or previous insurance year or due to market fluctuations that cause a revenue loss during the current insurance year. No payment will be made for losses due to negligence, mismanagement, or wrongdoing by the policyholder, the policyholder's family, household members, tenants, employees, or contractors; crop abandonment; bypassing of acreage; or other causes listed in the insurance policy.

AGR Application Information

When completing an AGR application, you must submit:

- A history calculation worksheet, including 5 years of allowable income and expense data from IRS tax returns (Schedule F or equivalent forms);
- An annual farm report for the insurance year listing each commodity to be produced, the expected quantity of the commodity to be produced, and the expected price for the commodity;
- Beginning inventories, if applicable; and
- An indication of changes that will result in lower income for the insurance year than the historical average.

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.

Choosing a Revenue Guarantee

AGR liability (protection) is calculated by multiplying the approved, AGR by the coverage level and payment rate percentage you select from the county Special Provisions of Insurance actuarial document (see table below). Coverage levels and payment rate eligibility vary with the number of commodities you produce. You may select only one coverage amount.

Available Protection Amounts

Coverage Payment Level	Rate	Minimum # of Commodities*	Maximum Annual Income**
65	75	1	$13,333,333
65	90	1	$11,111,111
75	75	1	$11,555,555
75	90	1	$ 9,629,629
80	75	3	$10,833,333
80	90	3	$ 9,027,777

*Must meet minimum income requirements.
**The Maximum Annual Income represents the maximum approved farm revenue at each coverage level and payment rate to be eligible for AGR due to the $6.5 million maximum liability allowed.

Loss Payments

Loss payments are triggered when the adjusted income for the insured year is less than the loss inception point. The loss inception point is calculated by multiplying the approved AGR by the selected coverage level. Once a revenue loss is triggered, you are paid based on the payment rate you selected, either 75 cents or 90 cents for each dollar lost.

Loss Payment Example

Assumptions:

- 80-percent coverage level and 90-percent payment rate chosen;
- Approved AGR of $94,900 and actual revenue from the farm for the year was $21,000;
- Liability: $94,900 x 0.80 x 0.90 = $68,328; then
- Loss Inception Point: $94,900 x 0.80 = $75,920.

Loss Scenario:

$75,920 - $21,000 revenue to count = $54,920 revenue loss; then
$54,920 x 0.90 payment rate = $49,428 indemnity payment.

Note: If your allowable expenses for the current crop year fall below 70 percent of the approved expenses, the approved AGR payments will be reduced.

This summary is for general illustration purposes only. Please contact a private crop insurance agent to learn more about AGR.

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For More Information

AGR insurance policies are available from private insurance agents. A list of crop insurance agents is available at all USDA Service Centers throughout the United States, or see RMA's online agent locator at: http://www3.rma.usda.gov/tools/agents/companies/.

Policy Information: http://www.rma.usda.gov/policies/agr.html

Premium Calculator: http://www3.rma.usda.gov/apps/premcalc

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USDA United States Department of Agriculture

RMA

Program Aid 1907

A Risk Management Agency Fact Sheet

Adjusted Gross Revenue-Lite

November 2010

Adjusted Gross Revenue-Lite (AGR-Lite) is a whole-farm, revenue-protection plan of insurance. The plan provides protection against low revenue due to unavoidable natural disasters and market fluctuations that affect income during the insurance year. Most farm-raised crops, animals, and animal products are eligible for protection.

AGR-Lite can stand alone or be used in conjunction with other Federal crop insurance plans, except Adjusted Gross Revenue (AGR). When producers purchase both AGR-Lite and other Federal crop insurance the AGR-Lite premium will be reduced.

The AGR-Lite concept:

- Uses a producer's 5-year historical farm average revenue as reported on the IRS tax return (Schedule F or equivalent forms) and an annual farm report as a base to provide a level of guaranteed revenue for the insurance period;
- Provides insurance coverage for multiple agricultural commodities in one insurance product; and
- Establishes revenue as a common denominator for the insurance of all agricultural commodities.

AGR-Lite Timeline

Sales Closing Date: March 15.
Cancellation and Termination Date: January 31.
Contract Change Date: August 31.
Year of Insurance: For the application year, you will not be covered for any losses that occur earlier than 10 days after we receive your properly completed application. For carry-over policies, any unavoidable natural disaster that occurred during the previous or current insurance year is covered.
Insurance Year: Defined as a calendar year in which the sales closing date occurs and includes both calendar year and fiscal year filings (corresponding to the producer's IRS tax period).
Claims: Claims are settled after taxes are filed for the insurance year.

Availability

AGR-Lite is available in: Alabama, Alaska (selected counties), Arizona, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Kansas, Maine, Maryland, Massachusetts, Minnesota, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York (selected counties), North Carolina, Oregon, Pennsylvania (except Philadelphia County), Rhode Island, South Carolina, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

Producer Eligibility

To be eligible for AGR-Lite coverage, a producer must:

- Be a U.S. citizen or resident;
- File a calendar year or fiscal year farm tax return;
- Produce agricultural commodities primarily in counties where AGR-Lite is available (includes income from contiguous counties);
- Have liability not exceeding $1 million (less than $2,051,282 in approved gross income);
- Have had the same tax entity for 7 years (filed 5 consecutive years of Schedule F tax forms, plus previous year and insurance year) unless a change in the tax entity is reviewed and approved by the insurance provider;
- Have no more than 50 percent of total revenue from commodities purchased for resale; and
- Have no more than 83.35 percent of total revenue from potatoes.

Premium Subsidy

The Government will pay a portion of the premium for the AGR-Lite policy that equals 48 percent, 55 percent, and 59 percent of the total premiums for the coverage levels of 80 percent, 75 percent, and 65 percent, respectively.

Insured Causes of Loss

Insurance is provided against revenue loss due to any unavoidable natural occurrences during the current or previous insurance year or due to market fluctuations that cause a loss of revenue during the current insurance year. No payment will be made for losses due to negligence, mismanagement, or wrongdoing by the producer, the producer's family, members of the household, tenants, employees, or contractors; crop abandonment; bypassing of acreage; or other uninsurable causes listed in the insurance policy.

AGR-Lite Application Information

Producers must provide the following information when completing an AGR-Lite application:

- History calculation worksheet, including 5 years of allowable income and expense data from IRS tax returns (Schedule F or equivalent forms);
- An annual farm report for the insurance year listing each commodity to be produced, the expected quantity of the commodity to be produced, and the expected

price for the commodity; and
- Indication of changes that will result in less income for the insurance year than the historical average.

Choosing a Revenue Guarantee

Coverage levels and payment rates vary with the number of commodities produced and are selected by the producer (see table below) from the Special Provisions of Insurance. AGR-Lite liability is calculated by multiplying the approved adjusted gross revenue by the selected coverage level and payment rate. The coverage level will determine when indemnity payments begin. The payment rate will determine how much the producer will be paid for each dollar lost under the coverage level. A producer selects one amount of coverage that will cover all commodities.

Available Protection Amounts

Coverage Payment		Minimum # of Commodities*	Maximum Annual Income**
Level	Rate		
65	75	1	$2,051,282
65	90	1	$1,709,401
75	75	1	$1,777,777
75	90	1	$1,481,481
80	75	3	$1,666,666
80	90	3	$1,388,888

*Must meet minimum income requirements. Commodity grouping is available for the 80-percent coverage level.
**The Maximum Annual Income represents the maximum approved farm revenue at each coverage level and payment rate to be eligible for AGR-Lite due to the $1,000,000 maximum liability allowed.

Loss Payments

Loss payments are triggered when the adjusted income for the insured year is less than the loss inception point. The loss inception point is calculated by multiplying the approved adjusted gross revenue times the selected coverage level. Once a revenue loss is triggered, the producer is paid based on the payment rate selected, either 75 cents or 90 cents for each dollar lost.

Loss Payment Example

Assumptions:
- 80-percent coverage level and 75-percent payment rate chosen;
- Approved adjusted gross revenue of $100,000 and actual revenue from the farm for the year was $70,000;
- Liability: $100,000 x 0.80 x 0.75 = $60,000; then
- Loss Inception Point: $100,000 x 0.80 = $80,000;

Loss Scenario:
$80,000 - $70,000 revenue to count = $10,000 loss of revenue; then
$10,000 x 0.75 payment rate = $7,500 indemnity payment.

Note: If the producer's allowable expenses for the current crop year fall below 70 percent of the approved expenses, the approved AGR-Lite payments will be reduced.

This summary is for general illustration purposes only. Please contact a private crop insurance agent to learn more about AGR-Lite.

Contact Us

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For More Information

AGR-Lite insurance policies are available from private insurance agents. A list of crop insurance agents is available at all USDA Service Centers throughout the United States, or see RMA's online agent locator at: http://www3.rma.usda.gov/tools/agents/companies/.

Policies: http://www.rma.usda.gov/policies/index.html
Draft Manual 13 Requirements: http://www.rma.usda.gov/data/m13
Premium Calculation: http://www3.rma.usda.gov/apps/premcalc/

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USDA United States Department of Agriculture

Program Aid 1912

A Risk Management Agency Fact Sheet

Organic Farming Practices

Revised May 2013

USDA Guidelines Provide Crop Insurance for Organic Farming Practices

Organic farming has become one of the fastest growing segments of U.S. agriculture. USDA's Risk Management Agency (RMA) recognizes organic farming practices as good farming practices and continues to move forward in improving crop insurance coverage for organic producers and producers transitioning to organic production, so you will have viable and effective risk management options available.

Coverage Availability

RMA currently provides coverage for:

(1) Certified organic acreage;
(2) Transitional acreage (acreage on which organic farming practices are being followed that does not yet qualify to be designated as certified organic acreage); and
(3) Buffer zone acreage.

Insurance can only be provided for any crop grown using organic farming practices when a premium rate for the organic practice is contained within the actuarial documents or there is an approved written agreement.

Insurable Causes of Loss

Covered perils under most crop insurance policies include losses due to certain causes if the damage is significant enough to lower a yield below the deductible for the entire insured unit. These causes are drought, excess moisture, freeze, hail, prevented planting (for crops eligible for prevented planting, see Basic Provisions, 2011-BR), insect damage, disease, and weeds, if recognized organic farming practices fail to provide an effective control method that may result in losses.

Note: Contamination by application or drift of prohibited substances onto organic, transitional, or buffer zone acreage is not an insured peril. Policies may also have other specific exclusions.

If any acreage qualified as certified organic acreage or transitional acreage on the date you report such acreage (even if such certification is subsequently revoked by the certifying agent or the certifying agent no longer considers the acreage as transitional acreage for the remainder of the crop year), that acreage will remain insured under the reported practice for which it qualified at the time the acreage was reported. Any loss due to failure to comply with the organic standards is considered an uninsured cause of loss.

Reporting Acreage

On the date you report acreage, you must have:

(1) For certified organic acreage, a current organic plan and recent written certification (certificate) in effect from a certifying agent.
(2) For transitional acreage, a certificate or written documentation from a certifying agent indicating that an organic plan is in effect.*
(3) For both certified and transitional acreage, records from the certifying agent showing the specific location of each field of certified organic, transitional, buffer zone, and acreage maintained and not maintained under organic farming practices.

You are required to maintain separate actual production history (APH) databases for conventional, transitional, and certified organic acreage. Also, all buffer zone acreage production has to be added to the acreage it buffers.

***Note:** Acreage transitioning to a certified organic farming practice without an organic certificate or written documentation from a certifying agency must be insured under the conventional farming practice.

Current Updates - Price Elections, Insurance Dollar Amounts, and Premiums

Separate organic price elections, projected prices, and harvest prices are currently available for **8 crops**: **cotton, corn, soybeans, processing tomatoes, avocadoes, and stonefruit crops; and fresh freestone peaches, fresh nectarines, and plums in California.** For all other crops, the price elections, insurance amounts, projected prices, and harvest prices that apply to both certified organic and transitional crops are the price elections, insurance amounts, projected prices, and harvest prices RMA publishes for the crop grown using conventional means for the current crop year.

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.

Note: All approved organic price elections, projected prices, and harvest prices will be available on the Actuarial Information Browser under the "prices" tab. To see estimated prices based on current market information for organic corn, cotton, and soybeans, check out the "Price Discovery Reporting Application." Both the Actuarial Information Browser and the Price Discovery Tool are available under the RMA "Information Browser" at www.rma.usda.gov/tools/.

Office of Inspector General Audit of Organic Crop Insurance

In response to USDA's Office of Inspector General (OIG) Audit of the USDA Risk Management Agency Federal crop insurance program for organic farming practices OIG Audit 05601-0006-KC, RMA announced it has new coverage options available for organic producers in 2014 that extend the safety net provided by crop insurance and provide fair and flexible solutions to organic producers.

Greater Access to Crop Insurance Options for Organic Producers

New Contract Price Option

Beginning with the 2014 crop year, new contract price options will be available to organic producers who grow crops under guaranteed contracts. You can choose to use the prices established in those contracts as your "price election" in place of the RMA-issued prices when buying crop insurance.

This contract price option allows organic producers who receive a contract price for your crop to get a crop insurance guarantee that is more reflective of the actual value of your crop. You will also have the ability to use your personal contract price as your price election or to choose existing crop insurance price elections where this option is available.

This contract price option is available for between **60 and 70 crops** in the 2014 crop year, and it is also available to the majority of insured organic crops.

Note: Existing programs that use contract pricing will see no impact in the 2014 crop year.

New Premium Organic Price Elections

All crops are being evaluated for establishing organic prices for the 2014 crop year. However, 6 to 10 crops have emerged as the most promising for new organic price elections. These are apricots, apples, blueberries, oats, mint, millet, and others.

Note: In some cases, premium organic price elections will only be available in certain locations and for certain types, depending on data availability. Continued expansion of premium organic price elections is planned; however, the limiting factor is data availability.

Removal of the 5-Percent Surcharge

Beginning in the 2014 crop year, the 5-percent organic rate surcharge will be removed on all future crop insurance policies.

Adjustment of Organic Transitional Yields (T-Yields)

Beginning with 2014 crop year, organic T-yields are being changed to be more reflective of actual organic farming experience. T-yields are substitute yields you can or must use for a variety of circumstances in your yield history and are a necessary component for most crop insurance products.

Historical values **before** 2014 will not be changed; therefore, you may continue to use those in your established yield histories. All T-yields will be updated periodically (generally every 3 years) to account for changes that occur over time and increasing amounts of available data over time.

Contact Crop Insurance Agents

You should contact your crop insurance agent for more information about this new option.

Definitions can be found in the Common Crop Insurance Policy Provisions

Where To Buy Crop Insurance

You should talk to your crop insurance agent to get specific information and deadlines. To find a **list of crop insurance agents,** see: www.rma.usda.gov/tools/agent.html. For a **list of insurable crops**, see: www.rma.usda.gov/policies/.

More information on RMA's Organic Crop Insurance Program can be found on RMA's web site at www.rma.usda.gov/news/currentissues/organics/.

Contact Us

Regional Offices:
www.rma.usda.gov/aboutrma/fields/rsos.html

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United States Department of Agriculture

Program Aid Number 1667-03

A Risk Management Agency Fact Sheet

Risk and Risk Management

May 2000

What Is Risk?

Every business and every person faces risks each day, but what is risk? People have different attitudes about risk. Some will wager a week's pay at a casino, while others will hide their money under a mattress. A person's aversion to risk is a key factor in the extent to which they will try to manage their risks. In general terms, people often think of risk as the chance of something bad happening. "Bad" and "chance" are two key elements of risk. In financial terms, risk is the possibility of financial loss.

"Bad" is the first element, and it refers to an event or outcome that is adverse, such as a crop failure. "Bad" is also relative—losing more money is worse than losing less money.

"Chance" is the second element. Risk involves uncertainty that an adverse event will occur. If something "bad" is absolutely, positively, guaranteed to happen, there is no risk because uncertainty isn't present. For example, there is no risk associated with jumping out of an airplane without a parachute. You will perish, guaranteed. It's stupid, but not "risky." Jump out of the plane with a parachute, and you'll probably live, but there's a chance you won't. Thus, most people consider sky-diving risky and jumping out of the plane without the parachute suicide. This example is extreme, but it is important to note that risk management will not help the individual intent on jumping without a chute. In business terms, a business must be economically viable and the individual must be willing to use risk management for risk management to be effective.

> *Risk management, in a business context, is about reducing the cost of risk, which includes the cost of managing risk. No business is risk-free, and risk management won't eliminate all risks. Risk management is about 3 R's: returns, risks, and ruin.*

What Is Risk Management?

Risk management, in a business context, is about reducing the cost of risk, which includes the cost of managing risk. Business, including farming, is about making profits or gains. Farmers need money to make a living for themselves and their families. To make a living, farmers must take risks, investing $200,000 or more worth of seed, fertilizer, and herbicides and hoping for rain but not too much rain. Farming is risky; one doesn't know what the outcome will be when the crop is planted (the "chance" element), as all or a portion of the crop could be lost (the "bad" element). Because farmers take this risk, we have a plentiful food supply.

The first key concept of risk management can be expressed by the old saying, "nothing ventured, nothing gained." Risk management involves asking the question, ***"Is the risk appropriate for the return?"*** Is the farmer venturing too much for too little gain, i.e., will the farmer make enough profit to reasonably justify the risk? The word "reasonable" is key. Across America, there are thousands and thousands of people who spend money believing they will win the lottery. The chances of winning a lottery are usually remote; hence, it is not reasonable to assume you will win the lottery.

Usually, people want a higher return on their investment in exchange for taking a greater risk. Simply put, they **"don't want to risk a lot for a little."** Banks, for example, charge higher interest rates to customers who they believe are less likely to pay back a loan. A simple example of this concept follows.

Suppose you were to bet money on the outcome of a coin flip. You pay a dollar to play. If it's heads, you win $1.10. If it's tails, you get nothing. Want to play this game? Probably not. If you could play this game a hundred times, on average you'd end up at the end of the game with $0.45. Why risk a dollar for a 50-50 chance to come out 10 cents ahead or a dollar behind?

Let's change the game a little. Heads, you get $2, tails you get nothing. Many people might play this game with a friend just for the fun of it. The chances of winning or losing are 50-50, but the effect of losing is not much. Risks are low as the outcome— even if one loses—is only to lose a dollar. Further, chances are that if you play it many times, you'll come out even. After all, you know that with a coin there's a 50-50 chance of winning or losing, and you know how much you could win or lose. Simply put, you ***"know the chances of the possible outcomes."***

Suppose the game paid $3 if you win. Would you be more likely to play? Probably so. The odds are the same, but the payoff is more: the same risk as before but a higher expected return. If you had a chance to choose between the $2 game and the $3 game, you'd choose the $3 game.

Now, suppose it's a bet for $3 million. You pay a million to maybe win $3 million. Most people wouldn't take this bet, even though the chances are exactly the same of winning or losing as with a dollar. It's still a 50-50 chance, but losing would be much worse. Again, simply put, most people ***"don't risk more than they can afford to lose."*** In other words, they try to avoid ruin. These are the introductory guiding principles of risk management (see box).

1-Minute Risk Management

What

The effective risk manager assures financial solvency against the consequences of risk at the lowest possible cost.

How

Understanding financial statements provides the foundation on which a sound risk management plan can be devised and appropriate risk management tools employed.

Guiding Rules

- Don't risk more than you can afford to lose.
- Don't risk a lot for a little.
- Understand the likelihood and severity of possible losses.

Source: Mehr and Hedges, *Risk Management in the Business Environment*, Irwin Press, 1963.

Don't Risk a Lot for a Little

The more risk you take, the greater the reward you should expect. It doesn't make sense, for example, to play the coin-flipping game mentioned earlier if at the end of the game you've paid a dollar to net 55 cents. Are there any risk-free investments? Yes. U.S. Treasury bills are generally considered "risk-free." The U.S. Government is unlikely to default on its bills. If you buy a T-bill, you can be as absolutely certain as anyone can be that you will be paid exactly what you are owed. The dollar may not be worth as much, but you will get paid. A T-bill is about as risk-free an investment as you can find. In January 2000, a T-bill paid about a 5-percent return.

Corporate bonds aren't quite as safe, as some companies go bankrupt. If they do, however, whatever assets are left go to pay creditors, such as the bondholders, first. Bonds are debt – you are loaning the company money. You are not an owner of the company. If you're going to invest and you can buy a T-bill with a 5-percent return, what would make you buy a corporate bond that may or may not pay you back? Probably a higher rate of return. For taking a greater risk, you should want a higher return.

What about stocks? Over the past 60 years or so, stocks have returned roughly 10 percent per year. Some companies have gone bankrupt; others have grown tremendously. If a company goes bankrupt, bondholders get paid first from whatever money is left. Thus, there's a greater chance that stockholders will get nothing. Therefore, an investor should expect to make more money investing in a company's stock than in its bonds, because there is more risk for stockholders. Again, if you can obtain a 5-percent return with no risk (T-bill), would it be financially wise to invest in a stock that would only make a 4-percent return? No—why incur a higher chance of losing your money to make less than you could get with no risk? This is a key concept of risk management. In order to justify making a higher risk investment, one should expect a higher return on the investment. The more risk, the higher the chance of a loss, so the potential gains from other similar investments need to be high enough to make up for the losers.

How do the returns from farming fit into this? Averaged over all farmers, farming yields a return on equity of 2 to 3 percent. Like any average, some farmers earn much more while others earn much less. Many farmers earn less on their equity than they could make by investing in a risk-free T-bill.

Planting a crop is an investment decision. Any business person, including a farmer, should continually ask if they could use their assets to make money some other way, if financial gain is important to them. When the returns don't justify the risk, enrolling in the Conservation Reserve Program (CRP) or cash renting their land are ways farmers can earn a less risky return on their assets.

Don't Risk More Than You Can Afford To Lose

Few people think it wise for retirees to invest their life's savings in an internet stock. If they lose, there is no opportunity to make back the loss. Few people have much patience with those who encourage senior citizens to gamble the money saved for their golden years. Thus, many legitimate investment advisors encourage their retired clients to hold "safe" investments, such as T-bills and bonds.

Yet, the casinos, horse tracks, day-trading establishments, and even Chambers of Commerce have customers and members who will gamble more than they can afford to lose. Who hasn't seen movies of the gambler who loses, but just needs that last "score" to get even. It never seems to work out for this person. No matter how good the odds, sometimes bad stuff still happens.

No one should invest more than they can afford to lose, unless they want a drastic change in their lifestyle, because sometimes they'll lose. ***Ruin is the result of losing more than you can afford.*** Unfortunately, to support a family by farming, some farmers must face the possibility of ruin each year. Crop insurance helps reduce the chance of ruin by reducing the maximum amount of money they can lose. Still, in today's economic climate, ruin is a real issue for farmers.

Know the Odds

A coin toss is a 50-50 proposition. A roll of a die is a 1-in-6 event. What are the chances that this year will bring a drought? And, if it does, how much revenue will be lost? No one knows precisely, but estimates can be made based on historical data, and these estimates can be invaluable in making an investment decision. RMA has developed and is developing tools to help farmers estimate the chances of profit or loss. The odds may be in a farmer's favor, but sometimes they still lose. That is why avoiding ruin is important—it allows a farmer to keep farming. A loss doesn't put them out of business.

It is very important to realize that the odds of making a profit or of ruin change every year, and a losing year can make the odds of either much worse the next year. "Losing years" must be paid for by borrowing or by using equity built up in good years. The greater the debt or the less equity a farmer has, the harder it will be for the farmer to pay the bills if another loss occurs. Thus, it is very important that farmers understand their true financial situation, including not only preparing cash flow projections, but also preparing a balance sheet and income statement. One can have a positive cash flow and still lose money.

Putting It All Together

A good set of financial statements is critical and is a prerequisite for risk management. Financial statements describe the assets and liabilities, sources of financial risk, and the profit or loss of the business. For risk management to be effective, the business must have a reasonable expectation of making a profit (assuming financial returns are important).

Risk management cannot make a business that is fundamentally not profitable, profitable. With financial statements, a farmer can then apply these guiding principles to assess his or her risks in the context of other financial investments. Then, a farmer can analyze various risk management strategies to help bring the expected financial returns in line with the risks. Done well, risk management can help protect a farmer's hard-earned money from the risks associated with farming.

Conclusions

RMA's mission is to encourage farmers to proactively manage their risks. Farming is risky, more so than many other businesses. For taking these risks—and feeding the world—some farmers earn a good return on their investment. Others do not. By practicing risk management, farmers can gain greater control over their risks, financial returns, and solvency. (For more information, see *About the Risk Management Agency* (PA-1667-02) or visit us online at www.rma.usda.gov).

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