



United States Department of Agriculture
Risk Management Agency

Dec. 2007

2008 COMMODITY INSURANCE FACT SHEET

Corn

Utah

Crop Insured

- Field corn planted for harvest as grain or silage.

Counties Available

Beaver	Box Elder	Cache	Carbon
Davis	Duchesne	Emery	Grand
Iron	Juab	Millard	Salt Lake
Sanpete	Sevier	Tooele	Uintah
Utah	Weber		

*In other counties may be insurable by written agreement.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire³
 Insects⁴
 Plant disease⁴
 Wildlife⁵

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

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of:

- Total destruction of the crop
- Abandonment of the crop
- Final Adjustment
- Harvest of the crop
- December 10 for grains
- September 30 for Silage

Important Dates

Sales Closing *March 15
 Earliest Plant Date..... *
 Final Planting..... *June 5
 Acreage Report Due..... *June 30
 *Dates may vary by county. Please consult an insurance agent.

Coverage Levels & Premium Subsidies

Individual amounts of insurance are based on:

- Grower's 4-10 years of actual yield history,
- In the absence of four years of actual yield history, use a combination of actual and transitional yields.
- Selects a coverage level ranging from 50-75;
- Selects 55 to 100 percent of the price announced by USDA.
- **Catastrophic Risk Protection (CAT):**
 - Coverage Level: 50 percent
 - Price Election: 55 percent.

Price Elections:

Base and Harvest Price: **To be announced**
 Grain (APH): **\$3.75 per bu**
 Silage (APH): **\$38.00 per ton**

Cost of Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially.

- CAT coverage:
 - Pay an application fee of \$100; and
 - 100 percent of the premiums subsidized.
- Higher coverage levels:
 - Pay an application fee of \$30; and
 - Premiums subsidized at lower rates;
 - USDA pays at least 50 percent of the premium.
- For more detailed information contact:
 - A crop insurance agent; or
 - Your local county FSA office for an agent listing.

Loss Example

- Actual production history (APH) yield: 100 bushels per acre,
- Coverage level: 65-percent,
- Price Election: \$3.75 per bu.
- Share 100-percent

100	Bushel per acre average yield (APH)
<u>x .65</u>	Coverage level
65	Bushel per acre guarantee
<u>- 50</u>	Bushel per acre actually produced
15	Bushel per acre loss
<u>x \$3.75</u>	Allowable cost of picking
\$ 56.25	Indemnity paid to insured

Where to Purchase Crop Insurance

All MPCI, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available on the RMA website at: <http://www3.rma.usda.gov/tools/agents/>

Download Copies from the Web

Visit our online publications/fact sheets page at:
<http://www.rma.usda.gov/pubs/#bfr>.

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