Crop Insured
- Edible dry beans (pinto and anasazi), or
- Other types may be insured by written agreement.

Counties Available
San Juan
* In other counties by written agreement.

Causes of Loss
Adverse Weather Conditions\(^1\)  Insects\(^3\)
Failure of Irrigation Water Supply\(^2\)  Plant Disease\(^3\)
Fire\(^4\)
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.
\(^3\)But not damage due to insufficient or improper application of control measures.
\(^4\)Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
\(^5\)Unless wildlife control measures have not been taken.

Important Dates
Sales Closing .............................................. March 15
Earliest Planting ............................................. May 16
Final Planting................................................. June 15
Acreage Report Due........................................July 15

Insurance Period
Insurance period attaches when the beans are planted and ends at the earliest of:
- Total destruction of the beans
- Final adjustment
- Harvest of the unit
- October 31st

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 Election: Price Elections are used to calculate your premium and indemnity.
- Pinto $0.23 per pound
- Anasazi $0.35 per pound

Cost of Crop 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: 600 lb/ac,
- Coverage level: 65% ,
- Pinto Beans with a price election: $.23 per pound,
- Share 100% .

\[
\begin{align*}
600 \times 0.65 &= \text{Pounds per acre average yield (APH)} \\
390 &= \text{Pounds per acre guarantee} \\
200 &= \text{Pounds per acre actually produced} \\
190 &= \text{Pounds per acre loss} \\
190 \times 0.23 &= \text{Price Election**} \\
$43.70 &= \text{Indemnity per acre}
\end{align*}
\]

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:

Regional Contact for RMA
USDA/Risk Management Agency
Davis Regional Office
430 G Street, # 4168
Davis, CA  95616
Telephone:(530) 792-5870
Fax: (530) 792-5893
E-Mail: rsoca@rma.usda.gov

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